



ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

CENTRAL LANCASHIRE AGE CONCERN

CHARITY NUMBER: 1130384

Beech House, Lancastergate, Leyland, PR25 2EX

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Legal and Administrative Information

Charity Name: Central Lancashire Age Concern

Trustees:

- Mr S Briscoe
- Mr L Chambers
- Mr A Patel
- Ms E Davies (Resigned November 2022)
- Mr P Hughes (Vice Chair)
- Mr A J Macdonald (Resigned November 2022)
- Mr J Maguire (Dismissed November 2022)
- Mr P Parmar
- Mr A J Readett
- Mr S Shanahan (Honorary Treasurer)
- Mr N G Tenray (Chair)
- Ms J Westwood

Chief Executive: Ms S Carr

Secretary: Ms S Carr

Charity Number: 1130384

Company Number: 06841314

Registered Office: Beech House, Lancastergate, Leyland PR25 2EX

Auditor: Champion Accountants LLP, 7-9 Station Road, Hesketh Bank, Preston PR4 6SN

Solicitors: Farleys Solicitors, Charnley House, 13 Winckley Square, Preston PR1 3JJ

Banking: CAF Bank

Social Media: www.ageconcerncentrallancashire.org.uk

Chair's Statement

Dear Valued Stakeholders

I am thrilled to share Central Lancashire Age Concern's journey through the financial year ending 31 March 2023. As we look back on the past year, one thing shines brightly – our unwavering dedication to our mission, improving the lives of those who face adversity due to age, disability, financial hardship, ill health, poverty or other disadvantage.

Our journey began in 1981 and, since then, we've remained steadfast in our commitment to promoting public benefit. Central Lancashire Age Concern has worked tirelessly to provide top-notch services, primarily for our older residents within Lancashire, with the goal of empowering individuals to embrace life to the fullest in their local communities and homes.

Our initiatives, from health promotion to care services and community engagement, have been designed with heartfelt care for our older community members. Our volunteers, representing a rich tapestry of ages, have been the heartbeat of our success. They embody the spirit of mutual growth, enriching the lives of our service recipients and strengthening our sense of community. Additionally, our charity retail operations have not only deepened our community connections but have also championed environmental causes.

In the realm of organisational governance, we stand firm. The Board of Trustees steers our strategic policy and direction, with sub-committees ensuring that our plans are put into action with diligence and oversight, even in the face of unprecedented challenges like the pandemic. We've remained agile, adaptable, and focused on ensuring our strategies remain relevant and effective.

Our core values, including adaptability, compassion, and progressiveness, are the bedrock of our organisation. In 2022, we renewed our commitment to these values, reinforcing our determination to challenge conventions and continue exploring innovative solutions.

Despite facing financial challenges, we've made tough decisions to ensure the sustainability of our charity without compromising service delivery. We're proud to announce our commitment to offering our staff the Real Living Wage in the new business year 2023/24.

We've explored new income streams and fostered successful partnerships, such as the Positive Ageing and Mental Health Trailblazer initiative with the NHS and County Council. These endeavours showcase our adaptability and resilience.

Our reserves are vital for stability, and we're diligently working towards maintaining three months' operating costs in unrestricted reserves. While this year's figure is slightly below target due to new opportunities, we're dedicated to boosting our reserves through creative income generation and innovation.

While a vigilant focus on finances ensures our strategic decisions align with our long-term financial sustainability objectives, it is equally imperative that we consistently channel substantial attention and effort into upholding empathetic, compassionate, and supportive engagement with our clients.

In conclusion, Central Lancashire Age Concern remains unwavering in our commitment to our mission, values, and principles. We extend our heartfelt gratitude for the continued support of our stakeholders, partners, and dedicated volunteers. Together, we eagerly anticipate embracing future challenges and seizing opportunities with unyielding resilience, boundless compassion, and an enduring dedication to public benefit.

To conclude, I'd like to share a quote from Mahatma Gandhi "*The best way to find yourself is to lose yourself in the service of others*".

With gratitude and determination,

Norman Tenray
Chair of the Board of Trustees

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CENTRAL LANCASHIRE AGE CONCERN

Statement of Trustees' Responsibilities

The Trustees (who are also the Directors of Central Lancashire Age Concern 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).

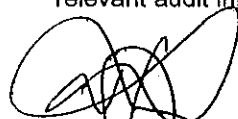
Company law requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that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

Insofar 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.


.....
Mr N G Tenray
Chair of the Board

Date: 18/12/21

Report of the Trustees for the Year Ended 31 March 2023

A Well Led Charity

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 2015).

Objectives, Principal Activity and Public Benefit

The principal charity object promoting public benefit is:

'The relief of those in need by reason of facing disadvantage through age, disability, financial hardship, ill-health, poverty or other disadvantage.'

Established in 1981, Central Lancashire Age Concern provides a wide range of quality services, largely for older people and primarily within Lancashire, but also regionally and nationally, to meet the needs identified by people and their carers. Our aim is that those people benefiting from our services will have the opportunity to live life and age well with local people, in their own homes and within their local community.

In shaping and planning our activities, the Trustees have considered the Charity Commission's guidance on public benefit and they ensure that the activities undertaken are in line with the charitable objectives and aims of Central Lancashire Age Concern.

As highlighted in this report, our health promotion, care services and communications initiatives are specifically targeted at older people. We acknowledge that some of our dementia care customers, and their carers, can be under 55 years of age. We are also experiencing some increase in the number of younger people in their 40s presenting with dementia and seeking support from us in various ways. The many volunteering activities and opportunities available are also appealing to a broader range of people, including young adults, through which there is mutual gain. Our successful charity retailing operations are for all and through our local shops we extend and deepen our community links and provide local presence for those seeking out older age support services, and enable all to play their part in the environmental benefits that charity retailing provides. And so, by their very nature, all our charitable activities are undertaken for the benefit of the wider public.

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.

Organisational Governance and Structure

The Board of Trustees is responsible for setting strategic policy and direction. The Board delegates to sub-committees responsibility for implementation of this policy. The Board provides strategic lead and maintains control of the organisation's resources, whilst exercising prudent financial management. The Assurance Sub-Committee and Finance and Business Development Sub-Committee meet regularly throughout the year providing scrutiny and in-depth oversight functions. The Nominations and Remunerations Sub-Committee meets at least annually with responsibility for the CEO salary negotiation and trustee/director recruitment.

Our AGM met successfully in November with Members meeting in person.

The Trustee/Directors terms of office are three years up to a maximum of nine years and re-election as Directors is required and established by polling at the Annual General Meeting.

In year, Trustees/Directors were re-elected, including the Chair and Honorary Treasurer. Some Trustees/Directors resigned and one was dismissed for failing to attend.

Trustees are required to meet the fit and proper person test to be Trustees and company Directors are required, as with all senior staff, to declare and register conflicts of interest on an annual and ongoing basis. All Trustees sign our Trustee Code of Conduct on appointment and undertake to do so annually.

The Chief Executive is ultimately responsible for operational management of the organisation and is supported in so doing by a Leadership Team. The structure comprises a Team of specialist function Directors as follows:

- Business Development and Innovation
- Finance
- Operations and Assurance
- Retail
- Marketing and Sales
- Service Delivery.

Strategic Aims and Plans

The Strategic Plan (2018-2021) is the mechanism through which the Trustees have ensured that the actions of the organisation work towards achieving its purpose and commitments. The Board of Trustees and Executive team review achievement against the agreed Strategic Plan and actions on a regular basis. In light of the pandemic, which derailed plans to review and re-set strategy, efforts were made to pursue the established strategy into 2021/22, whilst watching for pandemic outcomes that might require different approaches. Strategic planning review activities began in earnest in September 2022 and continue in 2023 from which new charity strategic focus and aims are emerging.

Charity Values

The charity seeks to embed its values and reviews them to consider appropriateness. In 2022, the following organisational Values were confirmed:

- | | |
|-----------------|---------------|
| • Adaptable | • Honourable |
| • Compassionate | • Outrageous |
| • Enterprising | • Progressive |
| • Exploring | |

Values are embedded from recruitment through on-boarding to exit, and are displayed in premises and shared in corporate literature.

Key Performance Indicators

The Charity applies a number of performance indicators and benchmarks by which it measures its impact. In year, linked to the new strategic planning activity, work has been undertaken to identify and clarify the Key Performance Indicators most meaningful to Central Lancashire Age Concern. These will be introduced in phases as we improve our in-house mechanisms for capturing, collating and reporting achievements.

Infographics illustrating some of our impacts in 2022/23 are illustrated within this report.

Additionally, commissioners of services including the NHS and grant and loan providers each require measurement against a diversity of operational performance measures associated with commissioned

services and funded activities. These are reported regularly to the commissioning bodies. Retail trading is benchmarked against the Charity Retail Association's national benchmarks for very small charities. Some of these performance indicators are reflected in the expression of achievements and activities in this Report.

Risk Management

Central Lancashire Age Concern recognises that risk is unavoidable and places high importance on the need to manage risk to a level which is tolerable. Risk appetite is reviewed annually by the Board examining risks identified from the charity's activities.

A corporate risk register identifies the strategic and corporate risks of the organisation and policies and procedures apply to key systems and processes (e.g. financial operating procedures).

Risk evaluation reports are made to the Assurance Sub-Committee and to the full Board through the year. The Executive team has undertaken to assure the Board in key strategic areas including:

- Financial viability
- Regulatory compliance
- Governance
- New business
- Reputation
- Retailing
- Service delivery.

Risk Appetite

In view of the breadth of services and functions the charity undertakes, it will inevitably have a variable appetite for risk in different areas and services. Trustees undertook a group risk appetite exercise in year, through which they set the levels of risk they would consider acceptable from a scale of None, through Minimal, Cautious, Open, Seek to Significant.

Auditors

Champion Accountants LLP were appointed as the organisation's independent auditors until March 2023. A competitive auditor procurement exercise will take place in 2023/24.

Activities, Achievements and Future Plans



SERVICES

9,618

Interventions were delivered to support people to live healthier lives



£390,132

Grant and contract funding received to support our services.



6,835

Interventions were delivered to support people living with dementia / memory concerns



Over

2,000

carers supported



9,441

Interventions were delivered to support older people to live well/independently in their own homes.



22,930

Hours of support provided to older people to live well and age well through our services.

6,000

Over 6,000 referrals to other supportive services, partners and stakeholders.

VOLUNTEERING

103

NUMBER OF
VOLUNTEERS



26

NUMBER OF
NEW
VOLUNTEERS

86

Age of oldest volunteer.

18

Age of youngest volunteer.



33,300

Total number of
volunteer hours.



£346,986

Monetary value of volunteer
hours to the charity.

16 Yrs 9 Mth

Longest serving
volunteer.



RETAIL / CORPORATE



£109,810

Total received through Gift Aid.

**Income from monetary
donations &**

£173,448



fundraising activities

(Individuals and corporates)



90

Number of
corporate partners
and supporters.



£98,958

Total grant funding
secured.



123.5 Tons

Of product diverted from
going to landfill.



£1,256,823

Total retail
sales.

MARKETING & COMMUNICATIONS

1,400

Total number of posts across all social media channels.



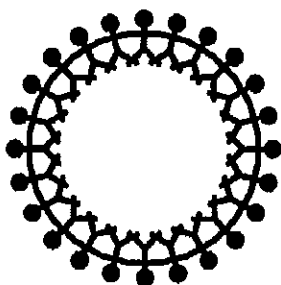
3,300

Total number of reactions across all social media channels.



303,000

Total number of views our content received on social media channels



140

Age Concern Central Lancashire have attended 140 celebratory events involving older people



Empowering Older People to Live Well and Age Well

Central Lancashire Age Concern is a charity committed to supporting the people of Lancashire to live life and age well. The charity meets its Charity Objects and demonstrates its public benefit through delivering a range of supportive services for older people, and for adult carers of all ages, that are free at the point of delivery, financed either from national and local public sector sources or our own income generating efforts.

The charity continues to be a specialist provider of dementia care in the community and continues to specialise in dementia supporting services, working with both the NHS and Lancashire County Council Adult Social Services, with whom we are contracted, and an approved provider of, memory concerns and post diagnostic dementia and support and daycare.

We enable healthy lifestyles through activities and companionship via our own activity centres and outreach befriending support continues in small scale, via a committed group of trusted volunteers.

Our expertise in social prescribing has been identified and sought out to support the NHS and Lancashire County Council deliver an extended mental health support service focused on unpicking a bed-blocking crisis.

A long standing priority, home-based Footcare Services subsidised by the NHS has continued for another year.

In this year we have supported those needing and justifying priority support from the utility companies, recruiting additions to the Priority Services Register for Electricity North West and Cadent Gas, and we have provided a Warm Hub service as support in the coldest months during the cost of living energy price-hike crisis.

We withdrew from a relationship enabling access to government grant-funded environmental home improvements over concerns about the corporate supplier's service delivery standards.

The impactful benefits and outcomes of our services and initiatives that we deliver for, and with, older people and their immediate families and carers, are reported in greater detail with case studies and testimonials in the following pages of this report.

Activity Day Centres – Lostock Friendship Hall Club

In 2016, it was estimated about 35,000 chronically lonely older adults aged 65 and over lived in Lancashire and it is expected that this number has since grown. Over one in 20 of all people aged 65+ in Lancashire are either lonely and/or dealing with dementia.

The Lostock Friendship Hall Club is a place where support and advice and the opportunity for social gathering is provided in a convivial atmosphere. Attendees can simply undertake the activities available, gaining mental stimulation and physical exercise in a social environment and can move on to establish companionship and deeper friendships if the mood takes.

Regular weekly activity sessions in the year include yoga, pilates, art groups, line dancing and carpet bowls. Throughout the year we also hosted a series of seasonally themed special activities, including craft workshops, at times like Christmas, Easter and Halloween, and we celebrated Queen Elizabeth II's Platinum Jubilee with a tea party.

We explore new ways to meet the needs and aspirations of older people and provide opportunity to try new things. The range of activities at Lostock Friendship Hall continues to evolve to keep up with changing social preferences and to broaden appeal to wider diversity of people. This year, in

partnership with the Eric Wright Foundation, we explored and are working to introduce Virtual Reality games sessions.

Requests to focus a group for men in the community have been considered and a large shed in the garden area has been repurposed as a zone where men can sit, chat and play darts. Similarly, requests for gardening activities and Nordic skiing are being planned for with a view to rolling these out in Summer 2023.

Enquiries by South Ribble Community Team to host a youth-focussed initiative at the Hall providing a potential additional income stream and scope for some intergenerational activity have not materialised this year. We invested, with the assistance of a neighbourhood grant from South Ribble Council, in the upkeep of the Friendship Hall by replacing the well-worn floor with a new durable, and danceable, surface and insulated the conservatory room roof improving comfort and year round usability.

Case Study: Tom has been a regular attendee at the Lostock Hall Activity Centre for 12 years. He first tried an alternative provider but found it too cliquey so he came with a friend to try our chair-based exercise class and has not left. Tom spends a lot of time at home alone but looks forward to Fridays where he has exercise and fun with many friends.

Testimonial: Tom says "It's good for me, having a laugh. It's not just the health benefits but also the mental health benefits, that's one of the reasons I keep coming. I enjoy the social side; some friends I've known now for about 10 years."

Case Study: Caroline was widowed 18 months ago. She is experiencing memory loss and confusion and feels isolated and lonely but she is fit and active and gets about using local bus services. She likes to attend the activity sessions at Lostock Hall, though she frequently turns up at the wrong time or on the wrong day for her preferred activity, but she needs to come for the chat and enjoys the company.

Supported by the Dementia Community Links team Caroline has been shown some memory aiding techniques and tips. She now has a clock and a calendar and activity timetable prominently displayed in her kitchen.

If Caroline should turn up at the activity centre before the group starts or on the wrong day she is enabled to stay. She is encouraged to come in and stay for company to sit and talk to volunteers and staff. She has taken on a volunteering role meeting and connecting with other customers.

Testimonial: Caroline says "Volunteering gives me a sense of connection to others in the community. I feel I can make an impact on people's lives by just being there to listen and support. The staff have helped me too".

Warm Space

The charity stepped up to the challenges of the cost of living and energy price rises by opening a free-to-users Warm Space provision out of the Lostock Friendship Hall, targeted specifically at older people. Funded by Electricity North West and Cadent Gas, the Warm Space opened for 16 weeks commencing 12 December until the end of March 2023.

The Warm Space was open for 1.5 days per week for the over 55s, and a hot drink and light luncheon were provided. Attendees had access to games, puzzles and magazines and the company and conversation of others with a range of advice and guidance to enable them to live safely at home.

An average of 46 individuals each week benefitted from the warm space service.

Working with local partners, information was provided on how to save on energy costs and Lancashire Fire and Rescue Service distributed Carbon Monoxide detectors. Recipes and advice on healthy cooking were distributed and attendees were signed up onto the Priority Services Register encouraging a sustainable approach to self-care at home.

Case Study: Evelyn came into the centre looking for some information on acquiring an emergency pendant and a Fire Safety Check. She was provided that information and encouraged to stay longer at the Warm Space as the Lancashire Fire and Rescue Service were attending to talk about home safety.

Evelyn settled in and began chatting with another attendee and they ate lunch together.

Evelyn attended several times through the Winter. She liked the drop-in nature as she could just come when she felt the need for company.

The Community Fire Safety Advisor arranged with her to do a home visit and Evelyn is now signed up to the Electricity North West Priority Service Register. Evelyn pops in occasionally to the activity centre, especially if she needs some information on something.

Testimonial: Evelyn says it was "Nice to arrive to a warming soup and the chance to mix with other people, especially when you live on your own. I really enjoyed the soup as I didn't have to make lunch and use my electricity. The easy recipes were a really good idea, and the information on tips to keep warm."

Positive Ageing and Mental Health Wellbeing Trailblazer

Age Concern Central Lancashire was identified by the Lancashire Integrated Care Board as the VCSFE Sector provider partner to deliver the Social Prescribing element in an innovative pilot initiative.

A collaborative public, private and voluntary sector partnership, the Trailblazer has the objective of delivering a personalised new model of care for older adults with a mental health need (including dementia) in order to address the challenges facing the health and social care system and provide positive outcomes for the individual and their family.

More specifically, the project targets older adults with mental health need, including those with a dementia diagnosis who are medically fit for hospital discharge but who are retained in inpatients beds, including those placed out of borough and need to be repatriated.

Objectives are to improve patient care by reducing the length of stays in hospital and providing personalised wrap around discharge support into appropriate settings; reducing health care costs by reducing number of and patient time in out-of-area specialist provision.

Built around a six week model of enhanced daily, multi-disciplinary team care, this brings together all professionals involved in the person's care from across health, mental health and social care to facilitate holistic, collaborative on-going assessment and support planning for discharge. It is designed to ensure that the person can return home or to an appropriate longer-term placement that is most appropriate to their needs.

Assessments completed in a community environment enables understanding of the person's needs and level of care in a less restrictive setting, to ensure longer term plans are in place to best support the person and their family and/or carers.

Our role in the social prescribing element of the service is important in enabling re-settlement to former home and local community and into new homes and new communities of interest. Connectivity with the other services provided through the charity enables a comprehensive approach to ongoing support outside of the NHS framework which improves potential for sustainable reablement.

The Trailblazer was focussed in three areas in Lancashire, of which Central Lancashire Age Concern activity centred in the Preston territory, where the focus is on Preston residents and the assessment locality is the Elsie Finney Care Home in Preston.

The pilot was initially funded for 12 months to March 2023, but has been extended to September 2023. The longer term prospects for this initiative are, at this time, uncertain after the ICB declined to fund extension. The lead initiative has since been transferred to Lancashire County Council with whom we aim to strengthen our relationship.

It is notable that despite this initiative being months in planning and development, the approach by the lead partners for our expertise was not made until a few weeks before live launch. Our agility in responding constructively so swiftly to the call to arms is commendable but it remains moot that worthy providers in the VCFSE Sector are not being played into planning and development at an earlier stage when they could undoubtedly add more constructive value and be better able to more effectively plan for resource resilience.

Key outputs and outcomes of the county-wide Trailblazer initiative, in which the charity has played its part for older people aged between 60 and 81 years are:

28 people benefitted, of which 22 have been through and exited the Trailblazer and six are still utilising the beds.

10 people had support from Age Concern at Lady Elsie Finney House from November 2022 to March 2023.

91% of people benefitted from the trailblazer with 50% (11) of people returning home and 41% (9) of people placed in less restrictive residential placements.

Person-centred beneficial outcomes include: improved mood, confidence, independence, and self-care. People engaging with staff, residents and activities, improved food and fluid intake.

91% of people who have gone through the trailblazer are demonstrating a cashable system saving. Of which:

- Current savings are on average £48,000 per person (full year effect)
- Total system savings will be £859,000 over the next 12 months
- Bed days savings in six months equates to £375,200 cost to the system
- Bed days savings in six months equates to average £13,400 saving per person.

In February, we learned that the Positive Ageing and Mental Health Wellbeing Trailblazer had been shortlisted for a Local Government Chronicle Award in the Social Care category. Billed as 'the biggest and best ceremony recognising the achievements of officers and politicians in local government', we are proud to have contributed to this achievement.

Case Study: Mike spent almost 12 months in hospital out-of-area before being repatriated to his native Lancashire via the Positive Ageing Mental Health Wellbeing Trailblazer.

Mike is living with an early diagnosis of Alzheimers and has been prone to falls, otherwise he is generally fit and active. But he has mental health challenges and experiences extreme anxiety and lacks confidence. He has no family or friends.

On discharge from the Trailblazer programme, Mike was provided a pendant alarm, referred to a falls clinic and rehoused into supported housing. While his physical health and housing quality improved, his mental health challenges persisted. He was lonely and without family support and was unfamiliar with local supportive services in his new locality.

Mike was additionally referred to Age Concern Central Lancashire's Dementia Community Links (DCL) service through which he has been supported by a DCL Officer to manage his conditions and maintain a sustainable healthier lifestyle.

After an initial period gaining Mike's trust and building his confidence, he was escorted and introduced to several local groups and activities. Mike has taken a liking to our Lostock Hall Activity Centre and after a few supported visits he now attends independently, participating in chair-based exercise classes, enjoying a brew and chat afterwards. He also attends a luncheon club in Penwortham Community Centre.

He has made some new friends who have invited him to attend other activities with them.

Testimonial: Mike says "Thank you for all your help and support which I have received. I really appreciated everything that you and Age Concern have done for me. Thank you."

One-to-One Befriending Service

In year, 19 especially frail elderly men and women have been supported through one-to-one befriending by Age Concern Volunteers. They undertake in-person home visits, telephone contact and support functional assistance such as shopping.

Central Lancashire Age Concern's befrienders have collectively contributed 610 befriending hours to our free service. These hours are making a positive impact on the lives of those in most need of companionship.

Some of our customers have been supported for many years. For some of those who are housebound, our befrienders are the only human contact they have on a frequent and regular basis.

Previous choices made by the Board to sustain a befriending service using charitable reserves have proven to be unsustainable. The absence of opportunities for external funding support has led to the adoption of a status quo strategy, wherein current service users will receive assistance from volunteers. However, there has been a suspension in the enrollment of new service users since February 2022.

For those older people who are able to get out and about, the Lostock Hall Activity Centre is a focal point for our social and physical activity services and support. People referred into the Dementia Community Links service and exiting the Mental Health Trailblazer service may be introduced to Lostock Hall Activity Centre if they are lonely and isolated and if this appeals and is accessible to them.

Case Study from a befriender's perspective...

For a year and a half I have visited Freda on a weekly basis during a work lunch hour. Visiting is humbling, thought-provoking and sometimes upsetting, but also uplifting, fun and good for the soul. Never mind the 58-year age gap over a jigsaw we natter and catch up about what's going on in our different lives.

A lot of the time Freda feels like there's nothing to look forward to. Lonelier since her son died, especially through the winter she tries to keep herself occupied and stave off the boredom by attempting little cleaning and ironing chores, and if there's nothing good on TV she'll go to bed.

Freda thinks about the past a lot, recalling the things she used to love doing, like swimming, dancing and visiting markets. She can't believe how she's ended up housebound.

My weekly company makes a big difference. Occasionally there are tears, but we always end up in fits of giggles.

For me it's interesting learning about her life growing up in the 1920s and through the war, her role as a mother and her varied jobs.

I am really proud to be involved in the befriending service, but more than anything I am proud to call Freda my friend.

Testimonial befriendees say...

"My Befriender has become a good friend and is very supportive."

"I speak to someone everyday; we have the same condition so have that in common. I am looking forward to being able to go out occasionally with my befriender."

"My befriender is a really nice person and we can talk about anything."

Dementia Support Services

We provide a range of services responding to the individual needs and wants of people who are living with memory concerns and formal dementia diagnoses, and their carers, families and friends who support them. Our services supporting people with memory concerns are aimed at enabling people to keep living in their homes and communities for as long as possible. In year, we delivered 6,835 interventions for people living with dementia and memory concerns.

We additionally seek to educate about the implications and impacts of living with dementia and do so through all services and a training programme targeted at businesses and organisations.

All of our dementia care focussed services experienced a drop off in attendees during the pandemic. Services were maintained using 'bubbles' but over 12 months on, customers attending are below pre-pandemic levels and those presenting are more deteriorated and requiring support than historically. The year has demonstrated the importance of all participants in the care pathway systems being accessible and aware of the services that are available. It is increasingly clear that increasing efforts will be required by the charity to identify those critical influencers and decision makers, many of whom are new following the significant structural changes in the NHS and Adult Social Care authority, and draw attention to the services in place.

Dementia Community Links

Our Dementia Community Links (DCL) service, now in its seventeenth year, is provided for adults with a diagnosis of Dementia, including people under 65 with a diagnosis of Dementia and those with memory concerns, without a formal diagnosis and who live in the Preston and South Ribble areas. This is an NHS contracted service, free at the point of access.

The core purpose of the Dementia Community Links service is to focus on enablement for the individual service user, the reduction of social isolation and the maintenance of skills, whilst maintaining independent living and promoting quality of life wherever possible. The service is primarily safeguarded for those with co-morbidity of physical health need and frailty commonly associated with ageing. The service aims to target those in a period of transition following an initial diagnosis, where the focus is on the maintenance or redevelopment of skills. Support to an individual is subject to a maximum length of no longer than six months.

In meeting its core purpose, the Dementia Community Links Service provides services that not only meet the needs of its immediate customers, but provides additional value and utility to the local health care economy to which it serves.

Additionally we provide advice, information and support to individuals on a range of issues and signpost to other services or agencies as required. We integrate with our other dementia support services, especially day care, when the condition progresses and carers require respite support.

Enablement for the individual service user and reduction of social isolation, the maintenance of skills and support and appreciation of the role of carers is achieved through a variety of interventions including:

- Practical support to maintain or re-develop daily living skills
- Support in undertaking social pursuits
- The maintenance of community presence
- Involvement in educational or creative activities
- Signposting, advice and information on complementary services
- Supporting individuals to access Age Concern Central Lancashire Day Support Services
- Support to carers through advice and guidance, as well as by providing respite through the above activities
- Involvement in developments such as dementia cafes.

In year, the DCL team have provided extensive person-centered, wrap-around care through signposting customers toward 25 other organisations and services.

Social pursuits and activities in the year included a sponsored walk and craft workshops and we hosted a Queen's Platinum Jubilee celebration event attended by 30 DCL customers, enabling socialising in a community environment.

Case study: Robert is an 89-year-old retired schoolteacher living with his wife. Recently, his family noticed signs of forgetfulness and occasional confusion, which raised concerns about his cognitive health.

Robert's family became aware of his cognitive changes when he started misplacing household items, forgetting appointments, and struggling to recall names of acquaintances. To address these concerns and provide him with cognitive stimulation and social engagement, his daughter contacted the Age Concern Dementia Community Links team.

A number of Dementia Community Links service users with assistance from staff were celebrating the Queen's Jubilee at the Age Concern Lostock Hall centre on the day Robert first attended. The event included decorations, music and activities centred on the British monarchy's history and culture.

The event provided Robert with a multi-sensory experience that activated his memory and cognitive functions. Engaging in discussions about historical events related to the monarchy and participating in trivia games enhanced his mental agility and memory recall. The themed decorations and activities fostered a sense of curiosity, prompting him to ask questions and engage in meaningful conversations with other attendees.

Adult Dementia Day Care Services

A Lancashire County Council Preferred provider of dementia day services, Central Lancashire Age Concern operates two day centres at Withy Trees, Fulwood in Preston and Charnley Fold, Bamber Bridge in South Ribble. Elderly adults needing and wanting life enriching activities and companionship can attend the Charnley Fold and Withy Trees day centres.

Withy Trees is set up for those in the early stages of memory concerns and dementia and Charnley Fold is for those presenting with more advanced conditions. Both centres provide a range of customer-centric pleasurable activities, outings and support from attractive and safe settings, that enable our customers to maintain a home-based lifestyle.

For carers and families, accessing day care provides welcomed and often essential respite, enabling continuation in employment, opportunity to maintain social connections and make new ones, and to just get on with daily life.

Customers arrive via two principal routes, referred via Social Services or as private customers.

Customer return to day support services post-pandemic remains slow. Reasons are not entirely clear but could include increasing home working flexibility, enabling working carers to feel they can keep an eye on their relatives in the family home, and cost of living concerns where the price of care is being weighed up against other requirements.

Our concerns are that this may not be in the best interests of the diagnosed individuals who could be missing out on essential specialist support, education and companionships and that it could lead in the longer run to customers and carers presenting in a heightened state of crisis.

These concerns have financial implications for the charity and require addressing strategically to better understand underlying causes and identify meaningful solutions. For those customers and their families who do find their way to Charnley Fold and Withy Trees, there is much to be excited about.

Case Study: Philip is living independently with some minimal personal care support with a diagnosis of Dementia. He had previously been to another day facility with a majority of female customers and he really wanted to be with other chaps. His Son confided that Philip would talk to himself in the bathroom mirror for company.

Philip was introduced to Age Concern at Charnley Fold through an Age Concern Dementia Community Links worker. After a trial day, and experiencing a Christmas Party at Preston North End, the family arranged for him to attend day centre initially twice a week and now he attends five days.

Testimonial: Philip's Son writes "I have seen a dramatic change in Dad's life since becoming a regular at Charnley Fold - happy and smiling again. He looks forward to going each day, and fully involves himself with all of the varying activities.

Dad recognises the different levels of 'memory concern' within each of the attendees. Dad enjoys helping and nurturing others, loves engaging with other attendees over lunch, and has bonded across the five days with many attendees. He enjoys the interactive sessions with the others, the games that are played, and loves a jolly old sing-song. There is an enormous amount of togetherness each day throughout the groups.

I would like to thank Age Concern and all of the staff and attendees at Charnley Fold for encouraging my Dad to continue to be such a happy and loving person in his older years."

Carers

Central Lancashire Age Concern offers support to carers

Case Study: The Importance of Respite for family

A daughter writes...

"Mum lived alone and was socially active. She loved playing Bingo but began to struggle to look after herself and wasn't cooking or washing her clothes and bills were unpaid.

Following a dementia diagnosis during the Covid pandemic we were advised of safeguarding concerns and so we moved Mum to live nearer to the family.

I am married with four children, one of whom has special needs, another is dealing with the impact of the pandemic while trying to attain GCSEs and two little ones are primary school age. Juggling the children, home schooling, work and Mum means my every day starts before 5 am and I don't stop until after 10 pm. It's exhausting!

Sometimes Mum was left in front of the TV and she was becoming withdrawn and stopped chatting. She told us she was lonely and bored and had nothing to say. She began pressing to go to play Bingo and we tried it but she forgot the plans about collecting her afterwards and wandered disorientated trying to find her own way home. She became increasingly anxious about being without the company of me or my Husband.

Then we found out about Age Concern's Withy Trees activity day centre.

Mum was scared when I first brought her. It was exactly like bringing my little one to their first day at school and she didn't want me to leave her. However, when I picked her up later Mum was smiling again. She had the most amazing time and she asked to go back the next day. Mum gets so much out of being at the Day Centre. She has things to talk about and has gone back to chatting away to me and telling me how to drive again! She feels useful when she's sewing or knitting, hobbies she hadn't pursued for years. And she loves to disco dance.

When I pick her up seeing Mum listening and tapping her fingers to the music with a big smile and completely lost in the moment is absolutely wonderful to see. She is enjoying life!

Mum attends three days a week and on the days she doesn't attend Mum cries and begs me to take her. It's a real shame it isn't opened weekends.

I was struggling to cope with all the responsibilities. I was doing the best that I could, but I know it wasn't good enough.

My days are still hectic but much more manageable now. I don't have the additional stress and burden that I am letting my Mum down by putting her in front of the TV. Everyone is so lovely. Thank you so very much. The Day Centre has made the most amazing difference to this chapter of our lives."

Dementia Training Workshops

A dementia training programme was supported by BOOST Lancashire and delivered to local businesses, with positive feedback, in the final quarter of 2021/2. We have built from this and derived training packages developed around individual, group or business needs, providing awareness, knowledge and real life experience and supportive techniques and strategies.

In year, our dementia awareness training has been delivered to private sector businesses, students undertaking university studies and a third sector organisation enabling and empowering young people working in care environments.

- Creativity Works Preston – delivered face-to-face with 12 individuals of staff and students involved in the Musical Express Project.
- University of Central Lancashire (UCLan) – delivered remotely to 56 Pharmacy students.
- Conlon Construction – delivered face-to-face to 14 Senior Management Team and Board Members.
- Lancashire business people – delivered face-to-face to 42 business people from Lancashire-based businesses.

Feedback is positive and provides confidence that this may, with the right funding, provide an ongoing route to raising awareness of the dementia challenge and our brand profile in this field.

Training Recipient and Beneficiary Testimonials

- "I found the training very interesting and informative. The delivery was great, the interactive activity was engaging, and gave us some insight into the everyday struggles a person with Dementia might face. The training certainly developed my knowledge and understanding around Dementia. Learning some dos and don'ts, when it comes to interaction with people affected by this condition, was very beneficial and it will increase my confidence with this project delivery." *Compliance and Operations Manager, Creativity Works Preston*
- "A very big Thank You for the workshop on Friday, it was really informative and interesting and feedback from all participants was very positive. The trainer, Alison, is a font of knowledge and delivered the workshop so well, with real passion and professionalism." *Manager, Conlon Construction*
- "Age Concern Central Lancashire provided excellent Dementia training to our 4th year Pharmacy Students. Alison delivers the training with such knowledge, insight and passion and in a way that our students are fully engaged throughout. Many thanks once again Age Concern!" *School of Pharmacy and Bio-Medical Sciences, UCLan*
- "I found the session to be insightful, engaging, entertaining and impactful. It is rare for a training session to elicit such strong feelings but ending on a positive that makes you hopeful for making a change.
The content was very in line with what we teach at Newcare which was reassuring but I did learn a lot of new facts which I found interesting and have incorporated into the training I deliver.
I would highly recommend their training to newcomers to the topic and people already versed in this clinical and human condition. I hope it gets the recognition it deserves and carries on long enough for more generations of families and staff to help provide better quality care and outcomes for those living with dementia." *Newcare Nursing Home Manager.*

Foot Care Nail Cutting Service

A toes and fingernail cutting service provided in the customer's own home is now in its 18th delivery year. Supported by a fully qualified Podiatrist who undertakes assessments of all referred customers, our footcare staff visit customers on a six week rotation. It is a low-level intervention approach designed to enable older people to live more comfortably and safely at home and in their local communities through preventing pain and damage that can arise from poor footcare. An ill-health prevention service's objective is to reduce pressures on the NHS through lowering the need for GP or hospital based appointments.

This is a Care Quality Commission registered subsidised charged for service, commissioned annually by the NHS, constrained to a geographic area of Preston and South Ribble.

The CQC undertook a monitoring review in February 2022 requiring no further action.

Our belief and submission to the NHS that the service has wider health and social care benefits, as evidenced by poor health outcomes directly relatable to service withdrawal during the pandemic lockdown, has been acknowledged by NHS clinical commissioners.

This service will transfer to the responsibility of the Community Transformation Team in the NHS Integrated Care Service in 2023 and we welcome the news that it will continue to be a priority service with anticipation of moving from a one-year rolling, to a five-year commissioned, contracting basis.

Case Study: Aamina was introduced to the footcare service by a family member. She lives at home and is supported by a carer and had recently been relocated to bed in a downstairs room. English is not Aamina's first language.

The Podiatrist noted that Aamina's toes were tender because her toenails had been badly cut and were too short. A conversation with her via her carer revealed that another family member had cut her toenails and information was provided that doing so could cause problems, such as painful ingrowing toenails which could require further interventions. Advice was provided to let the nails grow and an appointment was set for six weeks' time.

Aamina has now been receiving the footcare service for 12 months. Appointments are made via her family, and a carer is present when we visit who helps with translation. We also use translated flash cards to help with communication. A note in the clipper pack advises family when the next appointment is scheduled.

Case study: Sam proudly served in the Parachute Regiment during which he saw the world, had many adventures and made many loyal friends. He recounts his tales with a great sense of humour and affection. He is now widowed and dearly misses his wife who died suddenly.

Sam experienced a recent fall resulting in a fractured ankle. He benefits from the footcare service, which not only tends to his nail care needs but also provides him with an opportunity to share his feelings of grief and reminisce about the more joyful moments in his life. Our adept Footcare Officer possesses excellent listening skills and can empathise with Sam's personal sorrow. She is also guiding him towards additional support services that could be beneficial for him.

Adult Day Centre Services

Operating from two centres, Charnley Fold in Bamber Bridge and Withy Trees in Preston, adult day-time support provides person-centred care and support within a therapeutic environment, offering life-enriching activities and companionship for frail elderly people, including those living with dementia, after stroke and affected by Parkinsons. For carers and families, adult day-time support provides essential respite enabling those with the caring responsibilities to hold onto 'normal' life, maintaining employment, retaining some social life and sustaining wellbeing.

Return to pre-pandemic attendance levels has not occurred as anticipated and this unsettling fact has forced a service review and reduction in staff complement.

Case Study: Margaret is a 78-year-old widow living alone following the death of her husband two years ago. Recently she has experienced increasing feelings of loneliness and isolation. To address her emotional well-being and provide her with a fulfilling routine, Margaret's family encouraged her to attend a local day centre for older adults, run by Age Concern."

Margaret began attending the centre on a weekly basis. The day centre offered a variety of activities and services tailored to meet the social, emotional, and nutritional needs of older adults. Margaret was particularly drawn to the centre's inclusive environment, hot meals, and opportunities for companionship.

Margaret enjoyed the welcoming space to interact with peers and forge new friendships. Engaging in group activities such as arts and crafts, board games, and exercise classes helped her connect with like-minded individuals. Shared experiences and conversations helped alleviate her sense of isolation and created a sense of belonging within the community.

Margaret says, "I have found companionship, purpose, and emotional fulfilment – my quality of life is so much better. Attending the centre gives my daughter a day off from worrying about me not having a hot meal. I look forward to my weekly visits and I now have a renewed sense of enthusiasm for life."

Extra Care Register

Working through sponsorship with the regional utility companies, Electricity North West, Cadent Gas and United Utilities, we enable vulnerable adult residents, including frail and elderly and those living with dementia, to sign up to the Extra Care Register (ECR) (previously referred to as the Priority Services Register). This partnership initiative, now in its fourth year, facilitates urgent attention in the event of power or water supply outages with the objective of keeping vulnerable residents safe during difficult times.

Our role is to identify potential ECR customers and to enable suitability assessment and sign-up. Identification and assessments of potential beneficiaries occur across all of our services and are undertaken by our staff who are trained to understand and meld the benefits of the Register and the needs of our older customers. In year, we have delivered 1,000 vulnerable older adults into this service.

Charity Retailing

Charity retailing has been integral to Central Lancashire Age Concern's income generating strategy since 1981 and, over the years, it has developed into an important facility for enabling public benefit, by providing a convenient charity presence in community village town and city centres, and a place for meaningful volunteering.

The charity now has nine bricks and mortar shops across Lancashire, and an e-commerce operation through which we trade locally, regionally, nationally and even internationally from a variety of online platforms including EBay (AgeConcernCL), Depop (Central Lancashire Age Concern Ltd) and Discogs (Age Concern CL). These enable 24/7 shopping from the comfort of your own home or when 'on the hoof.'

For those on modest incomes who are in search of a quality bargain to those really struggling financially, charity shops offer a wide variety of affordable goods to meet all budgets. For those seeking to live more environmentally ethical lifestyles, charity shops provide opportunity to participate deeply in circular consumerism.

Donations are both the lifeblood of our retailing activity and a link into our local communities and local businesses. The diversity of donated products is vast and the quality is very good.

The national benchmark set by the Charity Retail Association for the resale of donations not fit for sale in charity shops or via e-commerce is 4%. We met this standard in 2022/23 through resale to a specialist recycling merchant who either strips down the items into valuable component parts, including metals and wool, for recycling or trades to other countries.

The environmental beneficial impact of our charity retailing through diverting unwanted goods from landfill is reported in the Environmental Responsibility section.

In year, we have sought to draw more attention to the ethical potential of charity clothing purchases and a new 'Second Look' concept was launched for the higher-end designer brands donated to us.

A new concept store focussed on occasion wear opened in September 2022 from a charity owned premises in Central Preston. This shop specialises in pre-loved occasional wear including bridal, evening and 'prom' wear and vintage items.

E-commerce operations were relocated owing to a need for additional space to accommodate the growth in e-trading.

Activity to improve income from gift aid received additional emphasis and resulted in this income stream growing with an additional 4,527 Gift Aiding donors signed up.

Retailing on this scale means that the charity is a significant employer of retailing experienced staff. Additionally, our volunteer force of 95 individuals, most of whom are aged over 60 years, adds value by contributing 20,644 hours of time to oil the wheels, sifting, sorting and steaming donations, readying them for sale and meeting and greeting customers on the shop floor. Retail volunteering is a great way to attain companionship, prepare for the world of work, learn new skills and make new friends. Future plans will seek to build upon the success of unrestricted income generation attained through the charity bricks and mortar shop and e-trading retailing, and to progress a destination shopping centre store location strategy in Lancashire and further afield.

Case Studies Retail Volunteers:

Andrea says: "I had always had a career working with the elderly so Age Concern was a perfect fit. I moved into the area from London and wanted to meet new people so I started volunteering at our Bamber Bridge store in 2003, doing 2 days per week, then transferred to the Leyland store when it opened in 2016. I love meeting new people and have a real passion for books so through the shop I can encourage people to read whilst supporting a worthy cause."

Pauleen says: "I volunteer because I want to help people, I am a great listener. I have been part of the shop team for six years. I absolutely love the banter and fun we have, the companionship and confidence that volunteering gives."

Financial Health and Business Resilience

Attaining financial health and resilience is central to decision-making and this year, the impact of some significant cost saving decisions has come to fruition.

This year, the charity has achieved an outturn surplus of £83,591 and looks forward to being able to offer our staff the Real Living Wage in the new business year 2023/24.

The income of the organisation has steadied with a significant contribution from our charity retail trading operations and associated Gift Aid income that has helped to offset services income downturn.

Income reduction is a consequence of planned actions to close or reduce the scale of underfunded services, the loss of the Social Prescribing Service to partnering NHS Primary Care Networks, and fewer dementia customers accessing day centre services. The latter is attributed to a combination of the ongoing impact of the Pandemic and strategic public sector reorganisations that is churning staff, affecting continuity of knowledge about service providers, and the cost of living pressures whereby customers are putting other financial issues before their own or their family members' specialist care needs.

Income profile this year is split 26% public sector source, and 74% unrestricted.

Identifying new public source income streams is challenging. It is anticipated that while the strategic restructuring of the NHS into the Lancashire NHS Integrated Care Board and Integrated Care Service is completed, and the County Council firms up its own adult care services, strategic opportunities for new public sector contracting will be slow to emerge.

However the charity's reputation and expertise in social prescribing encouraged a new partnership contract in year. The Positive Ageing and Mental Health Trailblazer initiative, in partnership with the NHS and County Council, was attained in year and, owing to its achievements, has been extended into 2023/24. Already a success, this is enabling a new generation of NHS and Public Health leaders and managers to appreciate our capabilities and we will be building on this.

Commercial income generation from paid-for services and activities continues to be a priority. Post-pandemic and costs of living impacts are, for another year, affecting expenditure on care services as customers and their families are demonstrating evidence of holding onto personalised care budgets and their entitled benefit incomes, rather than spending on needed care.

This is evidenced in our dementia care services where public sector referrals versus private customers are roughly balanced compared to five to six years ago.

Dementia Day Care Services: public sector referred vs private customers

YEAR	FEE PAYMENT SOURCE	
	<i>Public</i>	<i>Private</i>
2022/23	47%	53%
2021/22	46%	54%
2020/21	39%	61%
2019/20	42%	58%
2018/19	70%	31%
2017/18	84%	16%

Conversations with the County Council about the potential for modifications to the manner in which the publicly referred customers are funded into service, perhaps returning to block payment methodologies, began with County Council officials last year and are a work in progress.

Efforts to attain grant funding from foundations and corporates has met with mixed success, with local opportunities being mostly for funding pots of below £25K.

Support from partnering corporates, including those in our Patron scheme has contributed to unrestricted income through partnering referral projects and corporate fundraising efforts.

Auditor advice resulting from the 2021/22 annual audit has been acted upon to enhance financial security and cashflow by:

- moving cash balances to take advantage of the £85K Financial Services Compensation Scheme limit to other bank accounts; and
- administering the increasing Gift Aid claims monthly instead of previous quarterly claims.

Reserves

Charity Commission good practice encourages charities to attain three months' operating costs equivalent in unrestricted reserves in the event of charity-enforced closure. Continuing a strategy of minimising liabilities has enabled progress toward this goal.

This year is slightly below target due to designating reserves for new opportunities being undertaken in the 2023/24 year. This will be reviewed next year as the new opportunity should generate unrestricted income thereby increasing the unrestricted reserves. The current level of unrestricted reserves is £186,223 against a target level of £221,747.

Next year we will review unrestricted reserves, considering opportunities to apply funds to invest in new opportunities with income-generating potential.

Unrestricted Reserves	
Year	% of Target
2022/23	84
2021/22	107
2020/21	93
2019/20	95

Investment Policy

The Board of Trustees will review the Investment Policy on an annual basis to ensure it continues to be appropriate. They will seek professional advice from a Financial Conduct Authority (FCA) regulated, authorised professional investment manager in relation to any proposed medium to longer-term non-cash investments. Further investments into medium to long term arrangements will be presented by an FCA authorised Financial Adviser at a trustee board meeting and agreed by the trustees before proceeding.

The Board of Trustees has given delegated authority to the Honorary Treasurer to approve investments in high interest bank/building society accounts, without prior authorisation by the Board, in order to optimise investment opportunities.

Revenue Per Employee

Measuring the impact of challenging staff reducing decisions on financial viability, RPE was measured prior to closing the Home Help service and after to assess impact of those actions. Monitoring has continued to assess impact of services reviews in the current year. Loss of the Social Prescribing service to the Primary Care Networks has impacted income.

Revenue per employee/annum for 2022/23 was £44,865 - £3,739 per month.

Revenue per Employee	£ per Employee/Annum	£ per Employee/Month
With Home Help	29,209	2,434
After Home Help closure	34,208	2,850
Budget 2022/23 post day care & Core savings	63,196	5,266
Actual 2022/2023	44,865	3,739
Budget 2023/24	45,662	3,805

The budgeted figures for 2022/23 included income for the PCN contract which was terminated.

Return on Assets

The charity owns three properties that are employed for both charitable and commercial purposes. Number 30 Cannon Street stood empty while a new tenant was sought, and incurred costs from the empty property rate levy last year. Now repurposed as a charity shop and home to e-commerce operations, an improvement is being demonstrated. Lostock Hall Activity Centre was closed during the pandemic to income-generating services, but is now welcoming customers and improvement is demonstrated. The closure of some services has impacted return on investment at our Head Quarters property Beech House.

Property	Year 2022/23	Year 2021/22	Year 2020/21
30 Cannon Street	-15.9%	-19%	-1.5%
Beech House	-9.0%	-10%	-18%
Lostock Hall	+14.4%	+ 1%	-11%

Investments

Investment	Year 2022/23	Year 2021/22	Year 2020/21
St James's Place	£262,698	£264,157	£247,176

The St James's Place investment has remained at relatively the same balance over the past two years. There was a large drop in value to £237,328 in October 2022 but by 31 March 2023 this had increased to £262,698. This is in line with the global economy and is comparable with other similar investment funds.

Safe and Responsible

Customers, stakeholders and funders all have a reasonable expectation that the charity they are seeking support from and financing is legislatively compliant and a safe place. Similarly, our staff and volunteers should expect that the organisation that they choose to work for and support is safely and well run.

Charitable businesses are under increasing pressure and external scrutiny to demonstrate that they are well led and are meeting a plethora of contractual, legislative and regulatory compliance standards. Public concerns about the ethics of organisations that deploy publicly donated money are running high and, in response, Central Lancashire Age Concern must invest in a number of specialist roles to enable us to be a competently responsible organisation. To these ends, we incorporate a variety of specialist roles around core functions within our organisational structure and we outsource too, in order to attain skilled support where we cannot afford to employ.

Compliance Management: As a provider of NHS and local authority financed adult health services, we must have a Caldicott Guardian – a senior person who is responsible for protecting the confidentiality of people's health and care information and making sure it is used properly. This function is undertaken by the Chief Operating Officer. Responsibility for GDPR compliance also rests in this role.

Health and Safety: Under contract, Gallagher Insurance Brokers provides 24-hour health and safety advice and assumes the role of competent person. A part-time Facilities Co-ordinator has responsibility for ensuring operational health and safety compliance across the organisation and effective and efficient management of our owned property assets and leasehold premises.

Human Resources: Under contract, WorkNest, provided 24-hour advice to enable legislative compliance and indemnity cover in relation to all employment matters.

Adult Safeguarding: The Health and Social Care Act 2008 states that registered providers of health and social care services must have a Registered Manager to ensure customer needs are met. The Care Act 2014 sets out a framework for how local authorities and other parts of the care system should protect adults at risk of abuse or neglect and that they should lead a multi-agency local adult safeguarding system that seeks to prevent abuse and neglect and to stop it quickly when it happens. We support such a system and have a senior member of staff who performs the safeguarding function and enables our contribution to inter agency reporting. As a provider of care and support to vulnerable adults, we strive to ensure that staff and volunteers in sensitive customer-facing roles are subject to various checks to provide assurance that they are safe to deploy. We contract with a specialist agency, UCheck, to undertake DBS and Police Checks in accordance with government guidance. All volunteers are subject to DBS and Police checks.

Trading Standards: Trading Standards regulations underpin how we deliver the charity retailing trade, including what we can accept as donations and what we can sell. Trading Standards legislation is reviewed on a quarterly basis and is operationally audited weekly.

Financial Management: We employ a Finance Manager/Finance Controller who leads a small team of two finance officers. Specialist VAT advice is outsourced to Mr Peter Buck of Champion TLL Ltd.

Digital Security: Online and digital support and cyber-security is procured through a specialist company, Sensible Choice Ltd. We are increasingly reliant on IT and technology and therefore run the risk of falling victim to a range of malicious cyber activity.

We take our guidance from our IT specialists and the National Cyber Security Centre on matters pertaining to Cyber security and for the coming year will look to reducing our risks.

Supporting day-to-day human resources, including payroll management, policy development and administration is undertaken internally. We continue to utilise an IT-based HR management system, PeopleHR, that removes cumbersome, paper-based communications and authorisation processes, enabling staff management efficiencies through an easily and remotely accessible system that empowers individuals to self-manage. We continue to use an IT-based service delivery management system called CarePlanner through which we can more effectively manage staff functionality.

The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard designed to reduce payment card fraud by increasing security controls around cardholder data. We are PCI DSS Compliant.

Compliance Attainment Outcomes

- In 2022/23, Central Lancashire Age Concern remains compliant with NHS Digital requirements in respect of the Safeguarding Toolkit and Data Security and Protection Toolkit.
- There have been no breaches in the statutory requirements with regard to Health and Safety legislation.
- There have been no breaches of the statutory requirements with regard to Employment Law.
- There have been no breaches in statutory requirements with regard to Trading Standards legislation.
- There have been no breaches of the Payment Card Industry Data Security Standard.
- During the last 12 months, we encountered three data breaches, rising from only one in the previous year. These were all internal and non-reportable.
- General Data Protection Regulation (GDPR) training is a mandatory requirement for all employees across the charity both when employees first joins and every two years thereafter.
- As a direct result of an increase in GDPR breaches we have reassessed the staff training offered and introduced a suite of GDPR training modules with pertinent case studies and examples.

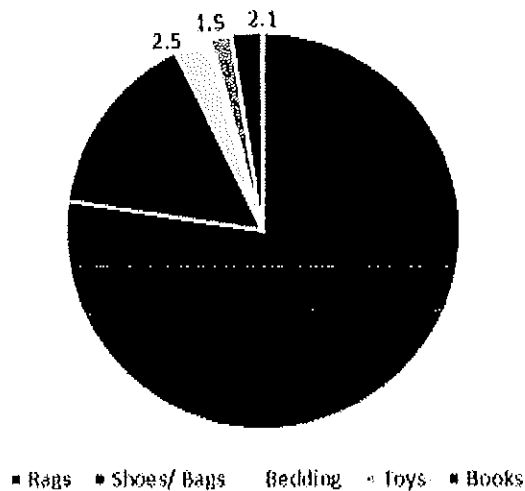
Environmental Responsibility

We integrate responsibility for environmental care and wellbeing into our everyday practices and decision-making processes in various way.

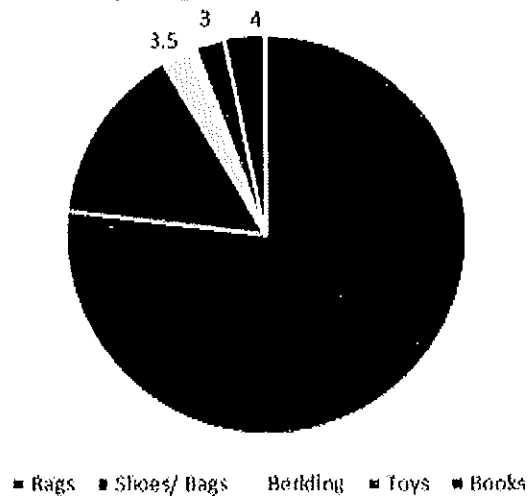
Central Lancashire Age Concern's charity retailing operations are about living more sustainably through acting locally to make a difference environmentally. While we are delighted that ethical shopping is currently fashionable, retailing pre-loved items has been part of the charity's mainstream activities for over 31 years.

While providing our local communities with the means to shop ethically and fulfil repair, reuse and recycle aspirations, collective responsibility ensured that in 2022/23 our charity retailing diverted 123.5 tons from landfill disposal. This demonstrates a significant increase from the previous year derived from the additional activity associated with the new Calder Park shop that opened in December 2021, and an increase of 11% in donations across the retail operation.

Recycling in tons 2021 -22



Recycling in tons 2022-2023



In year, we have continued with an initiative to reduce new purchase packaging for the e-commerce operation. Collections from apartment residents of pre-used unwanted packaging materials such as boxes from internet home deliveries, padded envelopes, bubblewrap and shoe boxes has enabled e-commerce to minimise the costs of packaging from commercial suppliers.

Having introduced an agile strategic approach to IT in 2018, many of the charity's core staff team continue to work in hybrid style, with working from home one day a week a regular occurrence, enabling a work-life balance and helping to reduce work related commuting travel miles.

Reducing the environmental impact of work-related vehicle travel and paper consumption has been effected across our services. Using the Careplanner customer management tool, we influence reduced travelling distances between customers through considerate case allocation. All services are now paperless with records and sensitive customer information being stored and processed electronically via secure IT systems.

Through procurement decisions we seek out local suppliers from Lancashire and the North West region, supporting local economic prosperity and reducing supply travel miles. Furthermore, we proactively seek out refurbished office and IT equipment, to help reduce our carbon impact.

In 2022/23, efforts focused on our premises assets. Grant funding enabled insulation to be installed into an activity centre conservatory and we will also be introducing LED lighting into the venue in 2023, all with a view to improving our ongoing energy efficiency.

Appropriate Operational Sites and Buildings

The charity considers the comfort and accessibility of its operational sites and premises and works to ensure that they are suitable and fit for purpose.

Head Quarters is at Beech House in Leyland, a DDA compliant property over three floors with adequate, free, off-street, private parking for staff and visitors. Its close to town centre location and on a public service bus route makes Beech House more sustainably accessible. Fitting fire doors throughout was completed in year to satisfy Fire Regulations.

Day support activity centres are both in DDA-compliant single storey premises with access to secure outdoor garden environments, having off street parking provision for staff and visitors and service user drop-off. Both day centre facilities are owned by Lancashire County Council who, as landlord, has responsibility for maintenance and repair.

The Lostock Hall Friendship Hall is a single storey DDA-compliant building with off-street vehicle parking for staff and visitors and secure access to outdoor space.

Retail premises vary, and the preferred model is single storey premises located close to disabled parking bays with free, off-street parking for staff volunteers and customers. All shops are readily accessible by public transport.

An annual maintenance schedule and action plan is in place across all our estate. Works requiring technical specialist input are subject to procurement from appropriate suppliers and, wherever feasible with a view to cost management, additional input is sought and valued from volunteers and local businesses (for example with grounds maintenance).

Our People

As a service provider specialising in the care and support of older adults our work is reliant upon real people, both paid and volunteers, to deliver the services and activities. Similarly our expanding charity retail operations are powered by human resources, and the charity retail function continues to be the activity with the highest concentration of locally sourced volunteers.

Effective Workforce and Workforce challenges

Employment Policy

Central Lancashire Age Concern is committed to the equality and diversity of its staff and volunteers. We are working towards becoming an organisation whose staff and volunteers are representative of all sections of society and reflect the rich and diverse communities in which the organisation operates.

It is the charity's policy to provide equal opportunities to job applicants and employees of any race, nationality, ethnic origin, marital status, religion or belief, gender, disability, sexual orientation, age or employment status. The charity does not condone or tolerate any form of discrimination in its recruitment or employment practices. All employees and applicants are treated on merit, fairly, with respect and dignity, recognised as individuals and valued for the contribution they make, provided fair and equal access to training, development and progression opportunities and are accountable for the impact of their own behaviour and actions.

Central Lancashire Age Concern pays men and women on the same grades the same salary for the work they do.

We embrace the minimum wage and all of our staff are paid above the minimum wage.

The year provided continuing evidence that our charity faces competition from both private and public sector employers and that it is increasingly difficult to compete on salary and benefits. The challenges of the cost of living crisis has added implications and risks as staff, especially those on the entry level and lower rates of pay, can with relative ease move job to job, sector to sector, in search of the best rewarded opportunities.

Hybrid working styles or working from home are not feasible options for our frontline care services or retailing staff and so the rising cost of living, including costs of travelling to and from the place of work, has begun to impact.

The need to provide a higher rate of pay, raising the base rate of pay from just above minimum wage to the real living wage was articulated to the Board in the year and, following Board approval in February 2023, came into operation on 1 April 2023.

In other business areas, salaries are monitored and benchmarked wherever feasible against sector comparisons. Typically, all roles are within mid-range of not-for-profit sector expectations for charities of similar scale but remain below, and in some technical roles well below, those in equivalents in the private and public sectors.

Training is identified appropriate to roles and responsibilities and to personal development within roles. Mandatory e-learning continues to be delivered through the Embrace package which provides a flexible and less time/resource consuming approach to delivery enabling regulatory compliance and good practice standards to be maintained.

During the year, regular communications to employees have been provided about matters affecting them, including factors impacting on the charity's progress and informing of organisational changes.

We continue to retain WorkNest under contract to provide 24-hour advice and indemnity cover in relation to all employment matters.

Monitoring Staff

A number of performance measures are tracked to provide insights and enable focus on staff management matters. Focus is on all stages of the employed journey including recruitment, sickness while in role, and turnover activity

With a buoyant national and local jobs market, we have seen a number of challenges recruiting staff. Over the last 12 months it has taken us longer to fill positions and yield ratios have been at an all-time low.



Whilst employee headcount is lower than pre-pandemic numbers, the latter part of the reporting period has seen a steady increase of 18% in new starters to meet business growth.

Managing employee absence always becomes a challenge for the charity, balancing additional expenses, loss of productivity and, in some cases, reduced service delivery/trading hours. Over the last 12 months we have worked hard at reducing staff sickness absence by providing a supportive work environment, addressing issues early and offering flexible working options where possible.



By the end of the reporting period we had achieved an overall staff absence rate of 2.3%. This is well below the average across the sector.

Over the last 12 months it has been reported that the charity sector sickness rates among employees is up 30% on the past year, whereas Central Lancashire Age Concern reports a reduction in sickness absence by 33%.

Volunteers

At the end of the reporting period, we had 105 volunteers, of which some volunteers fulfil more than one role. A total of 95 roles are fulfilled within our retail function, 28 roles in services and six roles supporting administration at our headquarters.

This year our volunteers committed a total of 33,300 hours to support a range of charity functions, the largest majority being in our shops. This is increased commitment from 28,600 hours last year.

Based on a 23 years age and over National Living Wage calculation of £10.42 per hour, these donated hours equate to £346,986 of monetary value to the charity.

The gender diversity of our volunteers remains stable to previous years with 63% women, 19% men, and 18% not specified.

Age diversity is from teens to octogenarians as follows: < 25 years – 6; 26-35 years – 5; 36-45 years – 6; 46-55 years – 8; 56+ years – 80. We are seeing that the volunteer workforce is predominantly getting older as government pressures people of working age out of the benefit system into employment and compounded by a buoyant job market enticing volunteers and potential volunteers back to work.

Six volunteers have worked with the charity for over 10 years. We note that length of service is reducing year-on-year with volunteers moving into employment, taking on caring or childcare responsibilities and retiring.

Attracting volunteers remains a challenge as we continue to compete with challenging social change and charity and NHS competitors for a special and scarce human resource.

Given the challenge of resourcing volunteers, consideration will be required going forward as to different ways of delivering services and trading activities, so that we might obtain the best possible opportunities for volunteers and respond to the need for new skills that will add most value.

Patron Corporate Community

We also value the relationships we have with our various stakeholders including the corporate Patron Community and all those who donate to and shop with us.

In year, we have continued to engage with the Lancashire business community and have benefitted in various ways including fundraising income and corporate sponsorship of promotional and fundraising events.

Our Patron Community, predominantly small and medium sized firms, have been reciprocally supported to better understand the implications of ageing today and in dementia awareness.

Our Patron Community relationships will continue and be developed into 2023/24.

Customer Relations

We know that as a service-delivering organisation, and one where the customer relationships are changing, we must be responsive to customer needs and wants. To enable understanding of our customers, we undertake surveys and manage a formal compliments and complaints process.

The Charity is committed to resolving complaints to the satisfaction of the complainant and to learn from what has happened and, where appropriate, to make demonstrable improvements to services or functions.

In 2022/23 Central Lancashire Age Concern received two formal compliments and four formal complaints. The number of formal complaints was same as the previous year. We received positive feedback on quality service delivery and welcoming atmosphere in one of our shops.

Formal complaints consisted of:

- Failure to acknowledge a donation (not upheld)
- Poor behavior of a manager in one of our shops (not upheld)
- Poor behavior of staff in one of our shops (not upheld)
- Excessive charges for services (not upheld).

We actively encourage customer feedback via surveys within our services and retail shops and see it as an ongoing process. We continuously seek ways to improve and refine our feedback collection methods, and let our customers know that their opinions are highly valued.

Customer satisfaction scores are, on average, 90%. This compares favourably as an improvement on the previous year's average of 77%. It is also noteworthy that the number of people actively responding to our surveying has significantly increased since the previous year and the majority are promoters. The number of detractors holds steady year-on-year at only one.

How friendly and courteous did you find our staff or volunteers today?



Creators of NPS, Bain & Company, suggest a score: above 0 is good, above 20 is favourable, above 50 is excellent, and above 80 is world class. We have maintained world class throughout the second half of the year.

Customer comments

- Very happy been coming for 12 years.
- Thank you so much I do not know what I would have done without you today.
- Staff are very lovely and helpful; the layout of the store is very appealing and wonderful.
- Like the atmosphere and gathering with friends and would miss if classes weren't here.
- I am so grateful for the help you have given my mum and getting her to go to day centre. I really appreciate the service it is much needed. Thank you.
- I can't begin to thank you for all the information. I feel like we have gone from no support to having so much available. It's been such a positive experience. Thank you.

CENTRAL LANCASHIRE AGE CONCERN

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CENTRAL LANCASHIRE AGE CONCERN

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other Information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

CENTRAL LANCASHIRE AGE CONCERN

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CENTRAL LANCASHIRE AGE CONCERN

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

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

- We obtained an understanding of the legal and regulatory frameworks applicable to the Company and the sector in which they operate. We determined that the following laws and regulations were most significant: the Companies Act 2006; The Charities Act 2011; Employment regulation and Health and Safety legislation. We obtained an understanding of how the Company is complying with those legal and regulatory frameworks by making inquiries to the management.
- We assessed the susceptibility of the Company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the audit engagement team included:
- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Challenging assumptions and judgements made by management in its significant accounting estimates;
- Identifying and testing journal entries; in particular any journal entries posted with unusual account combinations;
- Reviewing material variations from our expectations in the income, expenses and balances; and
- Assessing the extent of compliance with the relevant laws and regulations.

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

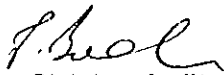
Use of our report

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

CENTRAL LANCASHIRE AGE CONCERN

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CENTRAL LANCASHIRE AGE CONCERN


Peter Buck FCA, DChA (Senior Statutory Auditor)
for and on behalf of Champion Accountants LLP

18.12.2023
.....

Chartered Accountants
Statutory Auditor

7-9 Station Road
Hesketh Bank
Preston
Lancashire
PR4 6SN

CENTRAL LANCASHIRE AGE CONCERN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
Income and endowments from:							
Donations and legacies	3	69,158	73,871	143,029	154,679	62,469	217,148
Charitable activities	4	891,142	-	891,142	1,235,955	-	1,235,955
Other trading activities	5	1,210,149	-	1,210,149	1,017,288	-	1,017,288
Investments	6	385	-	385	17	-	17
Other income	7	-	-	-	10,000	-	10,000
Total income		2,170,834	73,871	2,244,705	2,417,939	62,469	2,480,408
Expenditure on:							
Raising funds	8	1,214,563	-	1,214,563	1,178,635	-	1,178,635
Charitable activities	9	886,990	44,600	931,590	1,364,897	13,954	1,378,851
Other expenditure	13	13,502	-	13,502	-	-	-
Total expenditure		2,115,055	44,600	2,159,655	2,543,532	13,954	2,557,486
Net gains/(losses) on investments	14	(1,459)	-	(1,459)	16,980	-	16,980
Net income/(expenditure)		54,320	29,271	83,591	(108,613)	48,515	(60,098)
Transfers between funds		-	-	-	269,856	(269,856)	-
Net movement in funds		54,320	29,271	83,591	161,243	(221,341)	(60,098)
Reconciliation of funds:							
Fund balances at 1 April 2022		1,282,677	282,268	1,564,945	1,121,434	503,609	1,625,043
Fund balances at 31 March 2023		1,336,997	311,539	1,648,536	1,282,677	282,268	1,564,945

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CENTRAL LANCASHIRE AGE CONCERN

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	16		787,989		841,557
Investments	17		262,698		264,157
			<u>1,050,687</u>		<u>1,105,714</u>
Current assets					
Stocks	18	7,078		3,825	
Debtors	19	131,257		129,548	
Cash at bank and in hand		628,960		481,128	
		<u>767,295</u>		<u>614,501</u>	
Creditors: amounts falling due within one year	21	<u>138,504</u>		<u>93,991</u>	
Net current assets			628,791		520,510
Total assets less current liabilities			<u>1,679,478</u>		<u>1,626,224</u>
Creditors: amounts falling due after more than one year	22		<u>(30,942)</u>		<u>(61,279)</u>
Net assets			<u>1,648,536</u>		<u>1,564,945</u>
The funds of the charity					
Restricted income funds	23		311,539		282,268
Unrestricted funds			1,336,997		1,282,677
			<u>1,648,536</u>		<u>1,564,945</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 18.12.23

Mr N G Terray
Trustee

Ms S M Carr
CEO

Company registration number 06841314 (England and Wales)

CENTRAL LANCASHIRE AGE CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	28		220,783		(13,700)
Investing activities					
Purchase of tangible fixed assets		(50,026)		(458,942)	
Proceeds from disposal of tangible fixed assets		5,000		244,999	
Investment income received		385		17	
Net cash used in investing activities			(44,641)		(213,926)
Financing activities					
Repayment of bank loans		(28,310)		(51,386)	
Net cash used in financing activities			(28,310)		(51,386)
Net increase/(decrease) in cash and cash equivalents			147,832		(279,012)
Cash and cash equivalents at beginning of year			481,128		760,140
Cash and cash equivalents at end of year			628,960		481,128

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Central Lancashire Age Concern is a private company limited by guarantee incorporated in England and Wales. The registered office is Beech House, Lancastergate, Leyland, Lancashire, PR25 2EX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

Designated funds are free reserves that have been designated by the trustees for specific purposes. These are further disclosed in the notes to the accounts.

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

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

1.4 Income

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

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

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

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

Freehold property	2% on cost
Short leasehold	10% on cost
Fixtures and fittings	20% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

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

1.8 Impairment of fixed assets

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

1.9 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.10 Cash and cash equivalents

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

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.11 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.12 Employee benefits

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

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

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

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

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	69,158	73,871	143,029	133,500	62,469	195,969
Legacies receivable	-	-	-	21,179	-	21,179
	<u>69,158</u>	<u>73,871</u>	<u>143,029</u>	<u>154,679</u>	<u>62,469</u>	<u>217,148</u>

4 Income from charitable activities

	2023 £	2022 £
Contract income	365,761	409,534
Service charges	426,423	631,199
Grants	98,958	195,222
	<u>891,142</u>	<u>1,235,955</u>
Analysis by fund		
Unrestricted funds	<u>891,142</u>	<u>1,235,955</u>

5 Income from other trading activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Rental income	5,520	3,660
General fundraising	30,420	5,312
Merchandise income	1,148,092	942,245
Miscellaneous income	26,117	66,071
	<u>1,210,149</u>	<u>1,017,288</u>

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

6 Income from Investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest on cash deposits	385	17

7 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Net gain on disposal of tangible fixed assets	-	10,000

8 Expenditure on raising funds

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Fundraising and publicity		
Other fundraising costs	362,547	433,212
Staff costs	499,033	402,820
Depreciation and impairment	75,690	61,765
	937,270	897,797
Trading costs		
Support costs	277,293	280,838
Total costs	1,214,563	1,178,635

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

9 Charitable activities

	Older people's services	Day care/ Dementia services	Health and wellbeing	Total	Older people's services	Day care/ Dementia services	Health and wellbeing	Total
	2023	2023	2023	2023	2022	2022	2022	2022
	£	£	£	£	£	£	£	£
Staff costs	37,546	195,512	137,888	370,946	300,698	378,531	115,590	794,819
Depreciation and impairment	2,758	4,124	2,520	9,402	8,241	3,394	-	11,635
Other staff and volunteer costs	51	48,122	11,506	59,679	24,797	14,289	1,257	40,323
Administrative costs	214	25,835	3,793	29,842	30,951	40,890	663	72,504
Premises costs	-	11,292	20,960	32,252	13,841	32,022	-	45,863
Costs of fund generation	-	-	129	129	1,758	-	-	1,758
Service provision specific costs	311	42,767	15,690	58,768	7,211	41,143	-	48,354
Grants and payments to partnership organisation	-	5,245	-	5,245	-	-	-	-
	40,880	332,897	192,486	566,263	387,497	510,249	117,510	1,015,256
Share of support costs (see note 10)	107,920	140,144	97,023	345,087	133,232	167,719	51,217	352,168
Share of governance costs (see note 10)	5,632	8,449	6,159	20,240	4,878	6,444	105	11,427
	154,432	481,490	295,668	931,590	525,607	684,412	168,832	1,378,851
Analysis by fund								
Unrestricted funds - general	126,372	481,490	279,128	886,990	511,653	684,412	168,832	1,364,897
Restricted funds	28,060	-	16,540	44,600	13,954	-	-	13,954
	154,432	481,490	295,668	931,590	525,607	684,412	168,832	1,378,851

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

10 Support costs allocated to activities

	2023 £	2022 £
Staff costs	419,469	511,174
Administrative costs	152,919	82,016
Premises costs	18,634	29,205
Other staff and volunteer costs	12,674	-
Governance costs	38,924	22,038
	<u>642,620</u>	<u>644,433</u>
Analysed between:		
Fundraising	277,293	280,838
Older people's services	113,552	138,110
Day care/Dementia services	148,593	174,163
Health and wellbeing	103,182	51,322
	<u>642,620</u>	<u>644,433</u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

12 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	<u>57</u>	<u>79</u>

Employment costs

	2023 £	2022 £
Wages and salaries	<u>1,289,448</u>	<u>1,708,813</u>

The Charity believes that the Key Management Personnel of the organisation are the CEO, COO, Director of Finance, Director of Care Services, Director of Retail and the Director of Marketing and Sales. During the year the remuneration for these positions totalled £297,579

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

	2023 Number	2022 Number
£70,001 to £80,000	<u>1</u>	<u>-</u>

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

12 Employees (Continued)

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

13 Other expenditure

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Net loss on disposal of tangible fixed assets	13,502	-
	<u>13,502</u>	<u>-</u>

14 Gains and losses on Investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Gains/(losses) arising on:		
Revaluation of investments	(1,459)	16,980
	<u>(1,459)</u>	<u>16,980</u>

15 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

16 Tangible fixed assets

	Freehold property £	Short leasehold £	Fixtures and fittings £	Motor vehicles £	Total £
Cost					
At 1 April 2022	595,694	357,182	94,617	53,069	1,100,562
Additions	7,592	660	41,774	-	50,026
Disposals	-	-	-	(27,492)	(27,492)
At 31 March 2023	603,286	357,842	136,391	25,577	1,123,096
Depreciation and impairment					
At 1 April 2022	-	161,841	67,325	29,840	259,006
Depreciation charged in the year	1,176	65,054	14,134	4,727	85,091
Eliminated in respect of disposals	-	-	-	(8,990)	(8,990)
At 31 March 2023	1,176	226,895	81,459	25,577	335,107
Carrying amount					
At 31 March 2023	602,110	130,947	54,932	-	787,989
At 31 March 2022	595,694	195,341	27,293	23,229	841,557

17 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2022	264,157
Valuation changes	(1,459)
At 31 March 2023	262,698
Carrying amount	
At 31 March 2023	262,698
At 31 March 2022	264,157

18 Stocks

	2023 £	2022 £
Finished goods and goods for resale	7,078	3,825

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

19 Debtors		2023	2022
		£	£
Amounts falling due within one year:			
Trade debtors		35,206	61,971
Prepayments and accrued income		96,051	67,577
		<u>131,257</u>	<u>129,548</u>
20 Loans and overdrafts		2023	2022
		£	£
Bank loans		<u>61,110</u>	<u>89,420</u>
Payable within one year		30,168	28,141
Payable after one year		<u>30,942</u>	<u>61,279</u>
21 Creditors: amounts falling due within one year		2023	2022
	Notes	£	£
Bank loans	20	30,168	28,141
Other taxation and social security		218	13,827
Trade creditors		37,047	18,454
Other creditors		5,024	8,876
Accruals and deferred income		66,047	24,693
		<u>138,504</u>	<u>93,991</u>
22 Creditors: amounts falling due after more than one year		2023	2022
	Notes	£	£
Bank loans	20	<u>30,942</u>	<u>61,279</u>
23 Restricted funds			

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

At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
282,268	73,871	(44,600)	-	311,539

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

23 Restricted funds (Continued)

Previous year:	At 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2022 £
	503,609	62,469	(13,954)	(269,856)	282,268

24 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2023 £
Freehold Property Fund	569,864	33,421	-	-	-	603,285
Leasehold Property Fund	195,342	-	(64,533)	-	-	130,809
IT upgrade fund	6,500	-	-	10,000	-	16,500
Redundancy and extended notice contingency	120,000	-	-	-	-	120,000
New retail opportunity	-	-	-	280,000	-	280,000
General funds	390,971	2,137,413	(2,050,522)	(290,000)	(1,459)	186,403
	<u>1,282,677</u>	<u>2,170,834</u>	<u>(2,115,055)</u>	<u>-</u>	<u>(1,459)</u>	<u>1,336,997</u>

Previous year:	At 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2022 £
Freehold Property Fund	465,000	104,864	(255,356)	255,356	-	569,864
Leasehold Property Fund	178,752	-	-	16,590	-	195,342
IT upgrade fund	6,500	-	-	-	-	6,500
Redundancy and extended notice contingency	120,000	-	-	-	-	120,000
General funds	351,182	2,313,075	(2,288,176)	(2,090)	16,980	390,971
	<u>1,121,434</u>	<u>2,417,939</u>	<u>(2,543,532)</u>	<u>269,856</u>	<u>16,980</u>	<u>1,282,677</u>

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

25 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2023 are represented by:			
Tangible assets	787,989	-	787,989
Investments	262,698	-	262,698
Current assets/(liabilities)	317,252	311,539	628,791
Long term liabilities	(30,942)	-	(30,942)
	<u>1,336,997</u>	<u>311,539</u>	<u>1,648,536</u>
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2022 are represented by:			
Tangible assets	841,557	-	841,557
Investments	264,157	-	264,157
Current assets/(liabilities)	238,242	282,268	520,510
Long term liabilities	(61,279)	-	(61,279)
	<u>1,282,677</u>	<u>282,268</u>	<u>1,564,945</u>

26 Operating lease commitments

Lessee

The operating leases represent leases [of XXX] to third parties. The leases are negotiated over terms of [XX-YY] years and rentals are fixed for [XX-YY] years. All leases include a provision for five-yearly upward rent reviews according to prevailing market conditions. There are no options in place for either party to extend the lease terms.

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

	2023 £	2022 £
Within one year	183,000	183,000
Between two and five years	480,585	480,585
In over five years	349,710	398,750
	<u>1,013,295</u>	<u>1,062,335</u>

Lessor

CENTRAL LANCASHIRE AGE CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

27 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

28 Cash generated from operations	2023 £	2022 £
Surplus/(deficit) for the year	83,591	(60,098)
Adjustments for:		
Investment income recognised in statement of financial activities	(385)	(17)
Loss/(gain) on disposal of tangible fixed assets	13,502	(10,000)
Fair value gains and losses on investments	1,459	(16,980)
Depreciation and impairment of tangible fixed assets	85,092	73,400
Movements in working capital:		
(Increase)/decrease in stocks	(3,253)	1,183
(Increase)/decrease in debtors	(1,709)	40,996
Increase/(decrease) in creditors	42,486	(42,184)
Cash generated from/(absorbed by) operations	220,783	(13,700)

29 Analysis of changes in net funds

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash at bank and in hand	481,128	147,832	628,960
Loans falling due within one year	(28,141)	(2,027)	(30,168)
Loans falling due after more than one year	(61,279)	30,337	(30,942)
	<u>391,708</u>	<u>176,142</u>	<u>567,850</u>

