AGE UK BURY

England & Wales · Charity number 1141901

Details

Status	Registered
Legal form	Charitable company
Company number	07506866
Registered	2011-05-13
Register	View on the Charity Commission register

Contact

Address	The Jubilee Centre Mosley Avenue Bury Lancs BL9 6NJ
Phone	01617639030
Email	ania@ageukbury.org.uk
Website	www.ageukbury.org.uk

Activities

Objects: THE OBJECTS FOR WHICH THE CHARITY (THE "OBJECTS") IS ESTABLISHED AND TO WHICH IT IS SPECIFICALLY RESTRICTED ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE IN OR AROUND THE METROPOLITAN BOROUGH OF BURY ("THE AREA OF BENEFIT"):1. PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE;2. ADVANCING EDUCATION;3. PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL);4. PROMOTING EQUALITY AND DIVERSITY;5. PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THE UNIVERSAL DECLARATION OF HUMAN RIGHTS;6. ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND7. SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE TRUSTEES MAY FROM TIME TO TIME DECIDE ANDTHE OUTCOME OF THIS BEING THE PROMOTIN OF THE WELL-BEING OF OLDER PEOPLE

Activities: Age UK Bury runs services and projects to help older people live independently and enjoy a better quality of life.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Recreation
- **Who:** Elderly/old People

Geography

- Bury

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£781,912	£769,394	£401,860	28
2024-03-31	£649,398	£820,307	£389,342	30
2023-03-31	£704,500	£671,208	£560,251	30
2022-03-31	£511,866	£564,181	£526,959	28
2021-03-31	£547,888	£445,147	£579,274	28

Trustees

Name	Role	Appointed
Alison Mooney		2024-12-16
Christine Brookes		2022-08-01
Duncan McCallum Lees		2022-08-01
Patricia Jones-Greenhalgh		2019-01-10
SUSAN HOLT		2022-01-31
Sheena Crombie		2024-12-16

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AGE UK BURY

England & Wales - Charity number 1141901

Accounts

Company registration number: 07506866

Charity registration number: 1141901

AGE UK BURY
(A COMPANY LIMITED BY GUARANTEE)
ANNUAL REPORT AND FINANCIAL STATEMENTS
31 MARCH 2025

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

AGE UK BURY

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AGE UK BURY

REFERENCE AND ADMINISTRATIVE DETAILS

Chief Executive Officer	Mrs A Stark-Ketcher, Chief Officer
Trustees	Mrs P Jones-Greenhalgh, Chair from 1 April 2025 Ms C Brookes Mrs S Holt Mr D Lees Ms S A Crombie Ms A Mooney, Vice Chair from 1 April 2025
Charity Registration Number	1141901
Company Registration Number	07506866
	The charity is incorporated in England and Wales.
Registered Office	The Jubilee Centre Mosley Avenue Bury Lancashire BL9 6PQ
Accountants	Horsfield & Smith Tower House, 269 Walmersley Road,Bury, BL9 6NX
Bankers	Santander UK Bridle Road Bootle Merseyside L30 4GB

AGE UK BURY

TRUSTEES' REPORT

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

TRUSTEES

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

Mrs P Jones-Greenhalgh, Chair from 1 April 2025

Ms C Brookes

Mrs S Holt

Mr D Lees

Ms S A Crombie (appointed 16 December 2024)

Ms A Mooney, Vice Chair from 1 April 2025 (appointed 16 December 2024)

Mr S Edwards (resigned 21 February 2025)

Mrs M Fullen (resigned 16 December 2024)

Mrs J Rees, Chair (resigned 31 March 2025)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Nature of governing document

Age UK Bury is a registered charity (1141901) and company limited by guarantee, registered in England and Wales, company number 7506866. Its governing document is its Memorandum and Articles of Association.

Recruitment and appointment of trustees

Recruitment to the membership of Age UK Bury has been by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. The Annual General Meeting of the Charity elects the Directors and Honorary Officers to serve on the Executive Committee, appoints the Independent Examiner and considers and adopts the Annual Report and Financial Statements for the preceding year's activities. Bury Council may nominate one person to the Executive Committee who has the right to attend and speak but not to vote.

Induction and training of trustees

Newly appointed Directors receive an induction package that includes the Charity Commission's guidelines regarding their responsibilities, along with vital information relevant to their roles.

Organisational structure

The Executive Committee meets a minimum of four times per year and is comprised of individuals and representatives of organisations who share and support the aims of Age UK Bury. The Finance and General Purposes Sub-Committee reports directly to the Executive Committee, while additional working groups may be formed to address specific issues, also reporting back to the Committee as needed.

All Directors serve in a voluntary capacity and received no remuneration during the year. At the start of each meeting, Directors are required to declare any relevant interests or potential conflicts of interest and must withdraw from discussions and decisions where such conflicts exist.

Ania Stark-Ketcher is the Chief Officer. She is responsible for the day-to-day operational management of our services, and for supporting both staff and volunteers across the organisation.

During this period, Age UK Bury employed 27 members of staff.

We are also fortunate to be supported by over 70 dedicated volunteers, who generously give their time and skills across various areas of our work. Their contributions span locations including the Chatterbox Café, the Jubilee Centre, our two charity shops, the Handyman Service, the Befriending Service, and by leading walking groups.

We extend our heartfelt thanks to all our volunteers for their invaluable support and commitment to our mission.

Relationships with related parties

Age UK Bury is an independent charity that works in partnership with the national Age UK organisation. In January 2025, we signed a formal agreement with Age UK national to strengthen our collaboration and work together towards a shared future.

Our Chief Executive Officer regularly engages with other Age UK branches across Greater Manchester and the Northwest. We are currently in discussions with local Age UK partners to establish an **Age UK Greater Manchester Collective**. This initiative aims to bring partners closer together, fostering greater collaboration and creativity in how we serve our communities.

Major risks and management of those risks

Age UK Bury performs an annual risk assessment to identify the financial liabilities associated with the organisation, enabling the implementation of any required measures. With the appointment of Horsfield & Smith our local accountants they have helped and mitigated any financial issue, resulting in a proficient service and securing a sustainable future.

With the engagement of Horsfield & Smith, our local accountants, they have assisted in alleviating any financial challenges, leading to an efficient service and ensuring a sustainable future. The risk assessment requires a detailed examination of the organisation's financial liabilities in relation to property and leases; staffing costs; contractual relationships; insurable risks (including public liability, employers' liability, property and contents); trustee liability, fraud and competition.

To address these risks, directors will:

- Review the costs for all services over the course of the year;
- Look to increase income from retail shops, activities, donations, and legacies;
- Work closer with local businesses, grant-making trusts and fundraising events;
- Promote a greater awareness of the work of the charity to older people, potential funders, partners and public;
- Consider, where appropriate, opportunities for partnership work with local agencies and other Age UKs in the Greater Manchester area to jointly deliver services;
- Develop a business case to ensure sustainability for the future;
- Develop a medium and long-term financial strategy; and
- Develop a Fundraising strategy.

Health, Safety and Safeguarding

Robust procedures are in place to ensure compliance with all relevant Health and Safety regulations across the charity's premises. These procedures are reviewed regularly to ensure they remain effective and aligned with the evolving needs of the organisation.

The charity has adopted a formal **Protecting the Environment** statement, reflecting its commitment to environmental responsibility. The Directors are confident that none of the charity's activities pose any risk of harm to the public or the environment.

All individuals working with older or vulnerable adults undergo appropriate criminal records checks. In addition, staff and volunteers who support individuals aged 50 and over receive **Safeguarding Vulnerable Adults** training to ensure the highest standards of care and protection.

I.T. Infrastructure

Significant upgrades have been made to our I.T. systems, improving efficiency and streamlining operations across the organisation. We have fully migrated to Microsoft Office 365, consolidating all staff emails under a single domain (@ageukbury.org.uk) and introducing standardised, professional email signatures. The transition has enhanced collaboration through increased use of Teams, OneDrive for secure file storage, and a shared file structure in SharePoint for departmental and management access. Connectivity has also improved, with upgraded internet and Wi-Fi systems, and the installation of separate secure lines for staff and visitors to the Jubilee Centre.

Our digital presence has been enhanced through a full website redesign, offering better navigation, and improved readability. www.ageukbury.org.uk A new digital newsletter was launched in July 2024, receiving positive feedback for its fresh design and accessibility. This newsletter is circulated to over 800 subscribers and increasing each month. Staff are now using Canva to collaboratively create high-quality media and promotional materials. Following issues with the previous Facebook page, a new platform was launched, quickly gaining over 200 members and enabling us to share stories and events more effectively.

OBJECTIVES AND ACTIVITIES

Objects and aims

The object of the Charitable Company is 'to promote the welfare of people 50+ in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury'.

The relevant powers granted to it by the Memorandum and Articles to achieve this include:

- To encourage, promote and organise direct services appropriate to the needs of individual people 50+ or groups of older people;
- To reduce loneliness and isolation;
- To work in partnership with other organisations with a similar goal;
- To engage in research and the provision and publication of information;
- Each year our directors review our objectives and activities to ensure they continue to reflect our aims

Public benefit

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Age UK Bury's charitable purpose is to promote the welfare of people aged 50 and over in ways that are, or may in future be, recognised as charitable by law, within the Borough of Bury and surrounding areas.

The trustees ensure that this purpose is carried out for the public benefit by delivering services that are valued by our service users and by enabling people 50+ in our area of benefit to enjoy a fulfilling later life. The trustees ensure that we carry out all our activities in an open and transparent manner which results in a well-managed charity that prompts public trust and confidence that reduces loneliness and isolation.

ACHIEVEMENTS AND PERFORMANCE DURING APRIL 2024 TO MARCH 2025

This year, we continue strengthening our services, providing people with support and guidance to improve their wellbeing, stay connected, and live independently with dignity.

We are grateful to our staff and volunteers who continued to support people 50+ in the Borough of Bury by delivering the following services:

- Befriending
- Keeping in Touch
- Home From Hospital
- Chatterbox Café
- Friends together
- Information and Advice
- Energy saving Advice
- 2 x Charity shops
- Continually providing activities for people over 50+ and maximising the centre's potential

Future

The introduction of new concepts for operating the café on weekends and hosting regular evening events will provide additional financial resources to sustain the building's operations.

Conduct a comprehensive evaluation of the services we offer to individuals aged 50 and above to ensure ongoing excellence in service delivery.

Additional financial support from business organizations is essential to enhance Age UK Bury's visibility and community engagement, as well as to facilitate donations.

THE BEFRIENDING SERVICE

Led by Jane Lees (Befriending Co-ordinator) and Steph Chesney-Bryce (Telephone Befriending Officer)

The face-to-face befriending service, which is offered to individuals for whom phone calls are not suitable, such as those with hearing difficulties or mental health challenges, and who are housebound due to physical or emotional reasons. In these cases, a volunteer befriender visits the person at home on a regular basis, offering companionship and meaningful social connection.

We need to highlight the Keeping in Touch telephone service introduced during the covid-19 pandemic. This service supports older people experiencing extreme loneliness and isolation. The demand for this service has grown and we now support over 150 people each week through regular phone calls supported by staff and volunteers. With help from The National Lottery Community Fund, we were able to continue offering this support and further assess its long-term importance to the people of Bury.

We have face to face clusters group session in the Whitefield and Ramsbottom area, and we are now working to replicate this community-building model in other parts across the Borough of Bury.
This service plays a vital role in reducing feelings of loneliness and helping individuals feel respected, valued, and supported.

We are very grateful to The National Lottery Community Fund, and especially our volunteers for making this service possible and improving the lives of people aged 50 and over in Bury. In addition, we thank Bury Council for providing winter packs to help vulnerable residents stay warm during the colder months.

THE HANDYPERSON SERVICE

Led by Andrew Wall (Manager) and Sue Bradley (Administrator)

Our Handy Person Service supports people aged 50 and over in Bury with small DIY and repair jobs that help them live safely and comfortably at home. Tasks include fitting handrails and security locks, putting up shelves, curtain rails, and wall decorations, assembling flat-pack furniture, minor plumbing, painting and decorating, and changing light bulbs.

The service is delivered with the help of skilled and reliable volunteers, who generously give their time to assist older people with practical tasks they may struggle to do themselves.

We provide a prompt and responsive service, working closely with Bury Adult Care Services and Hospital Discharge Teams to support safe and timely hospital discharges and help individuals settle back into their homes with the necessary adaptations in place.

INFORMATION & ADVICE

Led by Joanne Cocker (I&A Manager) and Irene Perrella (I&A Officer Energy saving advice Officer)

Our Information & Advice service is designed to support people aged 65 and over, helping them live independently and confidently manage the challenges that often come with later life.

A key focus of the service is ensuring that older people receive the full benefits they are entitled to. We provide expert guidance on pension-age benefits, including help with completing applications for Attendance Allowance and Pension Credit. For those who require assistance with working-age benefits, we refer them to Bury and Bolton Citizens Advice (CABB), who are better equipped to provide that support.

We are regularly approached for advice on a wide range of issues such as care home charges, care funding options, home care packages, and support to help individuals remain living in their own homes. Our support is offered via telephone or through face-to-face appointments, either at our Jubilee Centre or in the individual's home, depending on their needs and preferences.

Age UK National produces a wide range of helpful leaflets, which we distribute at our venues and share with local partners.

Key elements of our service include:

- Providing benefits advice to people aged 65+ who are eligible for state pension.
- One-to-one assistance with completing forms and benefit applications.
- Supplying information booklets on Attendance Allowance, Pension Credit, and other relevant topics.
- Signposting individuals to other sources of support based on their specific needs.

We are very grateful to **Bury Council** for their ongoing support and funding, which enables us to deliver this vital service to older residents across the borough.

CHARITY SHOPS/DONATIONS

Led by Debbie Sellers (Retail Development Manager)

Our two charity shops located at The Rock in Bury and on Bridge Street in Ramsbottom, not only raise vital funds through the sale of donated goods but also serve as key community hubs where members of the public can connect with our services.

We've introduced an innovative way to convert donated foreign and British coins, as well as stamps, into usable funds. This initiative has been well received, and we're actively promoting it to our regular supporters.

Since launching Gift Aid on donations in October 2022, we've seen great success in boosting the value of contributions at no extra cost to donors. We're continuing to encourage this as an easy way for people to maximise the impact of their support.

FRIENDS TOGETHER

Led by Carla Halewood

We remain grateful to Bury Council for providing funding which helps us run our Friends Together Service. This service aims to help reduce feelings of loneliness and isolation amongst people aged 50 and over in the borough of Bury. Currently the service does this by providing a safe and friendly space for people to meet, in groups, Monday to Thursday (inclusive). A typical Friends Together day includes: a chance to chat and make friends, chair-based exercise, games (e.g. cards, bingo), and lunch/refreshments.

We are looking to expand and promote the service by offering day trips out to the seaside, cabaret luncheons and theatre trips.

These are a few comments made from the Friends together groups:

"We really enjoy coming to the group. We play games and have a lot of fun. It gets us out of the house, and we look forward to not being at home on our own. We get to make new friends and spend time together every week, we go on holiday with each other".

"We wouldn't want to miss out even just one week, we enjoy being in a group setting with each other. If we were at home, we would just be sitting down all day".

"We enjoy all the activities, especially bingo, and getting to know new people and seeing smiling faces from clients and staff members".

HOME FROM HOSPITAL SERVICE

Led by Alison Wiseman/Iris McGrath

This service offers support to Bury residents aged 50+ who have recently or are being discharged from Hospital. The service offers people:

- Practical assistance to settle safely back at home
- Information and Advice
- Support applying for benefits
- Support with housing applications where it is apparent more suitable housing is essential
- Signposting to access other community services
- Initial essential and short-term support with grocery shopping
- Assistance with basic activities of daily living
- Guidance and often more specific practical support faced by those discharged from hospital
- Support for Family and significant others with what can be challenges when facing a deterioration in their loved one's health
- Practical support with liaising with other professionals including assistance navigating "the system"
- Ongoing welfare checks

With funding received from Bury Council in conjunction with the NHS for April 2024/March 2025, the service continued for a further year. New appointed Manager, Iris McGrath, took over Alison Wiseman in September 2024, Iris has developed the service, established relationships with other professionals within the Integrated Commissioning team and has a presence at Fairfield hospital.

We are grateful for the support of Bury VCFA, Bury Council, NHS and Integrated Commissioning.

THE JUBILEE CENTRE

At the start of April 2024, it was led by Lindsay Rowley (Office Manager / Bookkeeper) and Karen Ashton (Café Supervisor)
Linday resigned in July 2024 and Karen in August 2024
Replaced in September with Keira Scholes (Customer Service Apprentice), Catering Manager Gail Taylor in November 2024

The Jubilee Centre is a one-of-a-kind facility in Bury, offering a welcoming café and vibrant activity centre for adults aged 50 and over, as well as their carers. Beautifully located in Clarence Park, it enjoys picturesque views of the charming Lido.

A normal week's activities include:

- Yoga
- Short-mat bowling
- Fit for Life Exercise
- Pilates
- Chair-Based Exercise
- Community Choir
- Dance, Fit, Fun (Women Only)
- Men's Only Keep Fit
- Knit and Natter
- A Bingo and Quiz Afternoon
- Tai Chi
- Sequence Dancing for Beginners
- A Tea Dance Afternoon
- Line Dancing
- Footcare Clinic

We are extremely grateful to all our amazing tutors, and we thank them for their dedication to the charity. A special mention to our volunteers in the café and Anne and Jean for looking after the Jubilee Garden.

Our café continues to thrive year-round, thanks to the unwavering dedication of our outstanding volunteers, whose efforts make it possible for us to deliver a consistently high standard of service. Our Catering Manager prepares a variety of delicious, home-cooked meals that everyone can enjoy and appreciate.

Age UK Bury and Manchester Camerata have introduced a Music café at the Jubilee centre for people living with dementia. This is an amazing programme, that commenced in September to help people with dementia to communicate and express themselves through music. This is an ongoing programme for the next two years.

DUMERS LANE COMMUNITY CENTRE

Led by Andrew Wall, Sue Bradley and Janes Lee

In partnership with Bury Council, Age UK Bury has established the centre as the base for both the Befriending and Handyperson services. The venue is well-suited for small group activities, providing a welcoming space where Jane hosts her cluster groups and the Friends Together team holds their weekly client sessions.

OUR PRIORITIES FOR 2025-2026

It is recognised that there are many challenges and opportunities for local independent charities.

Our priorities are:

- to maintain and develop the work we are already carrying out;
- to achieve a budget that ensures expenditure does not exceed income and increase the level of reserves at a level of six months running costs;
- to maximise income from the Jubilee Centre and retail shops and identify alternative funding streams;
- to explore and bid for pieces of work that complement our aims and our ways of working and attract funding for core-costs;
- to ensure good governance to limit risk to the organisation and our work;
- to maintain and improve dialogue with people 50+ in Bury and strengthen communications within the organisation.

THANK YOU

We really appreciate the kindness we have received from the following people and organisations, and we thank them for their continued support:

- Asda
- Bury Council
- Bury Council, Adult Care
- Bury Older People's Network
- Bury Society for Blind and Partially Sighted People
- Bury Voluntary, Community and Faith Alliance (VCFA)
- CABB
- Comms Connect
- Crown Oil
- Davenport Group
- Friends Of Clarence Park
- Greater Manchester Police
- Healthwatch Bury
- Horsfield & Smith
- Moving on Together
- National Lottery
- NHS
- Northern Care Alliance
- Olive Bar and Restaurant
- Radcliffe Male Voice Choir
- Rotary Club of Bury
- Staying well team
- Tesco

Our greatest asset is our people. We are deeply grateful to our dedicated staff, volunteers, fundraisers, and tutors for their unwavering support, both to our organisation and to each other, throughout the year. We also give our special thanks to the families and friends who gave donations in memory of their loved ones. We express our gratitude to all individuals who consistently support us by participation in our 100 Club.

I would like to give a special mention to Joan Rees who retired as Chair in March 2025. For over 30 years, Joan has been a dedicated volunteer, Trustee and then Chair of the Executive Board. Her commitment to the charity has been truly outstanding. Joans contributions have been greatly valued, and we sincerely thank her for her hard work, dedication and positive attitude, all of which have left a lasting impact on both the team and the organisation.

Another special mention to David Abell, who has dedicated over 33 years of outstanding service to this charity. His unwavering commitment has been truly remarkable. As a designated van driver, David plays a vital role in collecting and delivering goods for our shops. He also supports the centre by helping with gardening and assisting at events. Thank you, David, for your incredible hard work, loyalty, and dedication - your contribution makes a real difference.

FINANCIAL REVIEW

During the year, the Trustees and senior management team put in place tighter budgetary controls which have had the immediate effect of converting a substantial deficit in 2024 to a small surplus in 2025.

The plan is to continue to review costs and income streams, with the goal of building reserves in line with the reserves policy of holding at least six months running costs.

Within that aim, the key objective is to continue to offer support and guidance to people 50+ living in Bury. In the current economic climate, meeting that aim is expected to result in only a minimal increase in reserves in 2025/26.

Policy on reserves

The trustees of Age UK Bury hold reserves for the purpose of:

- Ensuring consistency for those who use and depend on our services
- Responding to shortfalls in funding, or unexpected events to protect or redesign services
- Maintaining a degree of independence from the statutory sector, and funders in general, to allow the charity to set its own agenda to meet the local needs of people 50+ living in Bury.

The free reserves (general unrestricted reserve) on 31st March 2025 stood at £128,718, which is equivalent to running costs (general cost of trading plus general charitable costs) for just under five months. This is an increase from three months in 2023/24.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

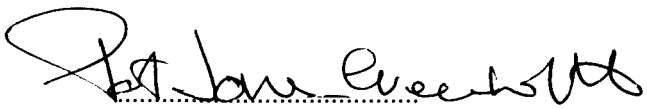
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources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

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

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

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

The annual report was approved by the trustees of the charity on 27 October 2025 and signed on its behalf by:



Mrs P Jones-Greenhalgh
Trustee

AGE UK BURY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

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

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

.....
Ryan Denner ACA

Tower House, 269 Walmersley Road,Bury, BL9 6NX

27 October 2025

AGE UK BURY

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

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	3	28,237	375,048	403,285	344,105
Other trading activities	4	326,850	32,988	359,838	284,958
Investment income	5	8,081	-	8,081	10,351
Other income	6	10,708	-	10,708	9,984
Total Income		373,876	408,036	781,912	649,398
Expenditure on:					
Raising funds	7	(166,177)	(74,882)	(241,059)	(239,829)
Charitable activities	8	(157,462)	(370,873)	(528,335)	(580,478)
Total Expenditure		(323,639)	(445,755)	(769,394)	(820,307)
Net income/(expenditure)		50,237	(37,719)	12,518	(170,909)
Net movement in funds		50,237	(37,719)	12,518	(170,909)
Reconciliation of funds					
Total funds brought forward		321,280	68,062	389,342	560,251
Total funds carried forward	21	371,517	30,343	401,860	389,342

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

The funds breakdown for 2024 is shown in note 21.

AGE UK BURY

BALANCE SHEET
AS AT 31 MARCH 2025
(REGISTRATION NUMBER: 07506866)

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	15	245,385	246,614
Current assets			
Debtors	16	45,926	66,104
Cash at bank and in hand	17	162,751	167,186
		208,677	233,290
Creditors: Amounts falling due within one year	18	(52,202)	(90,562)
Net current assets		156,475	142,728
Net assets		401,860	389,342
Funds of the charity:			
Restricted income funds			
Restricted funds		30,343	68,062
Unrestricted income funds			
Unrestricted funds		371,517	321,280
Total funds	21	401,860	389,342

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

Directors' responsibilities:

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

The financial statements on pages 15 to 31 were approved by the trustees, and authorised for issue on 27 October 2025 and signed on their behalf by:

P Jones-Greenhalgh

Mrs P Jones-Greenhalgh
Trustee

1 Charity status

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

The address of its registered office is:
The Jubilee Centre
Mosley Avenue
Bury
Lancashire
BL9 6PQ

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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

Basis of preparation

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

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognsied as a liability and included on the balance sheet as deferred income to be released.

Donated services and facilities

Gifts and intangible income is included at the cost of the donor, where this cost is not known precisely an estimate of the value of such gifts is included in donations.

Time given by volunteers is not included at a value.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the appliable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustee's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold properties	4% straight line
Jubilee Centre equipment	2% straight line
Office equipment	20% straight line
Motor vehicles	25% straight line
Alterations to Landlord's property	10% straight line

Debtors

Debtors are amounts due for services performed in the ordinary course of business.

Debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Grants, including capital grants;			
Grants receivable	22,367	362,677	385,044
Committed giving	5,870	12,371	18,241
Total for 2025	28,237	375,048	403,285
Total for 2024	120,421	223,684	344,105

4 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Trading income;			
Shop income from sale of donated goods and services	123,875	-	123,875
Events income;			
Food sales	127,705	-	127,705
Activities and events	74,161	-	74,161
Handyperson income	-	21,748	21,748
Fundraising events	1,109	11,240	12,349
Total for 2025	326,850	32,988	359,838
Total for 2024	278,735	6,223	284,958

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	8,081	8,081
Total for 2025	8,081	8,081
Total for 2024	10,351	10,351

6 Other income

	Unrestricted funds General £	Restricted funds £	Total funds £
Rental income	10,708	-	10,708
Total for 2025	10,708	-	10,708
Total for 2024	-	9,984	9,984

7 Expenditure on raising funds

a) Costs of trading activities

	Unrestricted funds				
	Designated £	General £	Restricted funds £	Total 2025 £	Total 2024 £
Costs of goods sold	-	36,722	54,154	90,876	84,283
Staff Costs	-	75,194	20,000	95,194	101,357
Legal fees	-	880	-	880	717
Depreciation, amortisation and other similar costs	958	-	-	958	959
Other direct costs of activities for generating funds	-	52,423	728	53,151	52,513
	958	165,219	74,882	241,059	239,829

8 Expenditure on charitable activities

	Note	Unrestricted funds Designated £	General £	Restricted funds £	Total 2025 £
Staff costs		-	119,383	300,999	420,382
Allocated support costs		7,347	26,918	69,874	104,139
Governance costs	9	-	3,814	-	3,814
		7,347	150,115	370,873	528,335

	Note	Unrestricted funds Designated £	General £	Restricted funds £	Total 2024 £
Staff costs		-	191,679	268,564	460,243
Allocated support costs		7,926	63,472	43,963	115,361
Governance costs	9	-	4,867	7	4,874
		7,926	260,018	312,534	580,478

Included in the expenditure analysed above, there are governance costs of £3,814 (2024 - £4,874) which relate directly to charitable activities. See note 9 for further details.

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Independent Examiner's remuneration	3,660	3,660	3,480
Legal fees	154	154	1,394
	3,814	3,814	4,874

	Unrestricted funds General £	Restricted funds £	Total funds £
Independent examiner fees			
Examination of the financial statements	3,660	-	3,660
Legal fees	154	-	154
Total for 2025	3,814	-	3,814
Total for 2024	4,867	7	4,874

10 Net incoming/outgoing resources

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

	2025	2024
	£	£
Depreciation of fixed assets	9,349	9,928

11 Trustees remuneration and expenses

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

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

12 Staff costs

The aggregate payroll costs were as follows:

	2025	2024
	£	£
Staff costs during the year were:		
Wages and salaries	480,727	524,188
Social security costs	26,271	29,231
Pension costs	8,578	8,181
	515,576	561,600

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025	2024
	No	No
Senior executive	1	1
Direct charitable work staff	24	26
Administrative staff	3	3
	28	30

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

13 Independent examiner's remuneration

	2025	2024
	£	£
Examination of the financial statements	3,660	3,480

14 Taxation

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

15 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2024	480,513	117,086	36,614	634,213
Additions	-	8,120	-	8,120
At 31 March 2025	480,513	125,206	36,614	642,333
Depreciation				
At 1 April 2024	243,567	107,418	36,614	387,599
Charge for the year	5,923	3,426	-	9,349
At 31 March 2025	249,490	110,844	36,614	396,948
Net book value				
At 31 March 2025	231,023	14,362	-	245,385
At 31 March 2024	236,946	9,668	-	246,614

16 Debtors

	2025 £	2024 £
Trade debtors	37,740	49,379
Prepayments	8,186	10,466
Other debtors	-	6,259
	45,926	66,104

17 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	1,364	6,829
Cash at bank	161,387	160,357
	162,751	167,186

18 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	16,637	18,983
Other taxation and social security	5,436	32,424
Other creditors	1,909	-
Accruals	28,220	39,155
	52,202	90,562

19 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2025	2024
	£	£
Land and buildings		
Within one year	15,675	15,675

20 Pension and other schemes

Defined contribution pension scheme

The Charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £8,578 (2024 - £8,181).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

21 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted					
General	78,296	373,876	(315,334)	(8,120)	128,718
Designated funds					
Fixed Asset Fund	242,984	-	(8,305)	8,120	242,799
Total unrestricted	321,280	373,876	(323,639)	-	371,517
Restricted					
Friends together	7,327	75,639	(81,205)	-	1,761
Information & Advice	15,363	48,300	(59,125)	-	4,538
Befriending	5,075	87,692	(91,363)	-	1,404
Bury MBC Key Safes	-	15,000	(13,503)	-	1,497
Handyperson	13,066	65,684	(76,517)	-	2,233
Health Improvement Fund	1,037	-	(937)	-	100
Defibrillator	98	-	(98)	-	-
Dumers Lane	11,089	-	(8,503)	-	2,586
Age UK - winter voucher scheme	500	-	(500)	-	-
Home from Hospital	11,993	105,819	(112,209)	-	5,603
Building Fund	2,514	9,902	(1,795)	-	10,621
	68,062	408,036	(445,755)	-	30,343
Total funds	389,342	781,912	(769,394)	-	401,860

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted					
General	149,581	409,506	(485,464)	4,673	78,296
Designated	256,542	-	(8,885)	(4,673)	242,984
Total unrestricted	406,123	409,506	(494,349)	-	321,280
Restricted					
Friends together	-	80,179	(72,852)	-	7,327
Information & Advice	2,821	60,991	(48,449)	-	15,363
Befriending	17,512	36,756	(49,193)	-	5,075
Handyperson	12,266	45,909	(45,109)	-	13,066
Health Improvement Fund	755	1,300	(1,018)	-	1,037
Defibrillator	200	1,500	(1,602)	-	98
Dumers Lane	9,574	10,394	(8,879)	-	11,089
Age UK - cost of living	10,000	-	(10,000)	-	-
Age UK - winter voucher scheme	1,000	-	(500)	-	500
Home from Hospital	100,000	348	(88,355)	-	11,993
Building Fund	-	2,514	-	-	2,514
	154,128	239,891	(325,957)	-	68,062
Total funds	560,251	649,397	(820,306)	-	389,342

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

General Fund

The free reserves after allowing for all designated funds.

Designated Fixed Asset Fund

This fund represents the net book value of fixed assets already held. Whilst the value of these assets is included within the total funds of the charity, they do not represent liquid/expendable amounts and should be segregated accordingly.

Restricted Funds

Friends Together - this service is supported by a grant from Bury Council. This funding is restricted.

Information and Advice - this service is supported by the Grace Rigby Trust, which is administered by Bury Council and Cost of Living Grants from Bury Council. This funding is restricted.

Befriending - this service is supported by the Grace Rigby Trust, which is administered by Bury Council. The Keeping in Touch telephone service was supported by Awards For All. Grants and fundraising for these services are restricted.

The Handy Person Service - this service is supported by the Grace Rigby Trust, which is administered by Bury Council. This funding is restricted.

Health Improvement Fund - is a project funded by Bury Council which aims to help people improve their physical and mental health. This funding is restricted.

The Defibrillator Appeal - this is an appeal to install a new defibrillator and case on the exterior of the Jubilee Centre. This funding is restricted.

Dumers Lane - this Centre is supported by the Peel Group Foundation Trust for the development of the Dumers Lane Centre. This funding is restricted.

Age UK Cost of Living Fund - this is a grant from our national partner, Age UK, to support the running of the Jubilee Centre in April 2023 - March 2024 to ensure its sustainability and development. This funding is restricted.

Age UK Winter Voucher Scheme - this is a one-off scheme to support older people with small payments for food. This funding is restricted.

Home from Hospital Service - this service was supported by the 10 GM Targeted Investment Fund with £20,000 grant to set up a new service at Fairfield Hospital. Funding of £100,000 was received from Greater Manchester Integrated Care Partnership to run the srvice from April 2023 to March 2024. This funding is restricted.

We are very grateful to all our funders for their support to our work.

Controlling entity
The charity is controlled by the trustees who are all directors of the company.

22 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2025
	General	Designated		
	£	£	£	£
Tangible fixed assets	-	242,799	2,586	245,385
Current assets	180,920	-	27,757	208,677
Current liabilities	(52,202)	-	-	(52,202)
Total net assets	128,718	242,799	30,343	401,860

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General	Designated		
	£	£	£	£
Tangible fixed assets	-	242,984	3,630	246,614
Current assets	168,858	-	64,432	233,290
Current liabilities	(90,562)	-	-	(90,562)
Total net assets	78,296	242,984	68,062	389,342

23 Related party transactions

There were no related party transactions in the year.

AGE UK BURY

England & Wales - Charity number 1141901

Accounts

Company registration number: 07506866

Charity registration number: 1141901

AGE UK BURY
(A COMPANY LIMITED BY GUARANTEE)
ANNUAL REPORT AND FINANCIAL STATEMENTS
31 MARCH 2024

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

AGE UK BURY

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AGE UK BURY

REFERENCE AND ADMINISTRATIVE DETAILS

Chief Executive Officer	Mrs A Stark-Ketcher, Chief Officer
Trustees	Mrs J Rees, Chair Mrs P Jones-Greenhalgh, Treasurer Mr S Edwards Mrs S Holt Ms C Brookes Mr D Lees Mrs Margaret Fullen
Charity Registration Number	1141901
Company Registration Number	07506866
	The charity is incorporated in England and Wales.
Registered Office	The Jubilee Centre Mosley Avenue Bury Lancashire BL9 6PQ
Accountants	Horsfield & Smith Tower House 269 Walmersley Road Bury Lancashire BL9 6NX
Bankers	Santander UK Bridle Road Bootle Merseyside L30 4GB

AGE UK BURY

TRUSTEES' REPORT

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

TRUSTEES

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

Mrs J Rees, Chair

Mrs P Jones-Greenhalgh, Treasurer

Mr S Edwards

Mrs S Holt

Ms C Brookes

Mr D Lees

Mrs Margaret Fullen (appointed 30 January 2024)

Mrs P Walton, Deputy Chair (resigned 30 January 2024)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Nature of governing document

Age UK Bury is a registered charity (1141901) and company limited by guarantee, registered in England and Wales, company number 7506866. Its governing document is its Memorandum and Articles of Association.

Recruitment and appointment of trustees

Recruitment to the membership of Age UK Bury has been by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. The Annual General Meeting of the Charity elects the Directors and Honorary Officers to serve on the Executive Committee, appoints the Independent Examiner and considers and adopts the Annual Report and Financial Statements for the preceding year's activities. Bury Council may nominate one person to the Executive Committee who has the right to attend and speak but not to vote.

Induction and training of trustees

All new directors are provided with an induction pack containing the Charity Commission's guidance on their responsibilities and essential information for directors.

Organisational structure

The Executive Committee meets at least four times a year and consists of individuals or representatives of bodies sympathetic to the objects of Age UK Bury. The Finance and General Purposes Sub-committee reports back to the Executive Committee. Working groups can be set up to look at specific issues and these will also report back to the Executive Committee.

All directors give their time freely and no remuneration was paid to them in the year. Directors are required to declare all relevant interests or potential conflicts of interest at the start of each meeting and withdraw from decisions where a conflict of interest may arise.

The Chief Executive Officer has operational responsibility for the provision of services and support of staff and volunteers.

There were 30 members of staff during this time.

Our organisation is supported by more than 65 volunteers who contribute their time and efforts across multiple locations, including the Chatterbox Cafe, the Jubilee Centre, two charity shops, our Handyman service, our Befriending service, and by leading walking activities.

We wish to express our profound appreciation for their invaluable contribution to our charity.

Relationships with related parties

Age UK Bury is an independent charity. The charity works in partnership with the national charity, Age UK and it is a member of the Age England Association. The Chief Officer regularly meets with other Age UKs in Greater Manchester and in the North West.

Major risks and management of those risks

Age UK Bury conducts a risk assessment annually to clarify the known financial liability carried by the organisation so that any necessary actions can be instigated.

The risk assessment requires a detailed examination of the organisation's financial liabilities in relation to property and leases; staffing costs; contractual relationships; insurable risks (including public liability, employers liability, property and contents); trustee liability, fraud and competition.

To address these risks, directors will:

- Review the costs for all services over the course of the year;
- Look to increase income from retail shops, activities, donations, and legacies;
- Work closer with local businesses, grant-making trusts and fundraising events;
- Promote a greater awareness of the work of the charity to older people, potential funders, partners and public
- Consider, where appropriate, opportunities for partnership work with local agencies and other Age UKs in the Greater Manchester area to jointly deliver services; and
- Develop a business case to ensure sustainability for the future.

Procedures are already in place to ensure compliance with health and safety regulations within the premises occupied by the charity. Procedures are periodically reviewed to ensure they continue to meet the needs of the charity.

Appropriate criminal records checks are made for all those who work with older vulnerable people.

Safeguarding Vulnerable Adults training is provided to those who work with vulnerable older people.

A review of ICT systems is currently in place to ensure all critical data is secure and backed up and that data can be shared between computers within the organisation.

The charity has adopted a 'Protecting the Environment' statement. The directors do not consider that there are any activities that could be construed as being detrimental or harmful to the public or the environment. However, if anyone has any cause for concern, they are able to bring it to the attention of the Chief Officer, or by using the policy on Comments, Compliments and Complaints, which is available from the main office.

Quality standards

We are proud to have reviewed the Organisational Quality Standards for local Age UKs in England in 2024.

Our achievement of the Organisational Quality Standards recognises the high standard of our performance as an organisation. It certifies that we are a well-governed and effective organisation committed to the wellbeing of people over 50+, with our team and volunteers, along with our commitment to collaborating with others.

The Standards are externally assessed by industry leaders SGS and endorsed by the Charity Commission.

OBJECTIVES AND ACTIVITIES

Objects and aims

The object of the Charitable Company is 'to promote the welfare of people 50+ in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury'.

The relevant powers granted to it by the Memorandum and Articles to achieve this include:

- To encourage, promote and organise direct services appropriate to the needs of individual people 50+ or groups of older people;
- To work in partnership with other organisations with a similar goal;
- To engage in research and the provision and publication of information;
- Each year our directors review our objectives and activities to ensure they continue to reflect our aims

Public benefit

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Age UK Bury's charitable purpose is enshrined in its object 'to promote the welfare of people 50+ in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury.

The trustees ensure that this purpose is carried out for the public benefit by delivering services that are valued by our service users and by enabling people 50+ in our area of benefit to enjoy a fulfilling later life. The trustees ensure that we carry out all our activities in an open and transparent manner which results in a well-managed charity that prompts public trust and confidence.

ACHIEVEMENTS AND PERFORMANCE DURING APRIL 2022 TO MARCH 2023

This year, we continued rebuilding our services from the impact of the Covid Pandemic. This was made even more difficult with the cost-of-living crisis, the impact of Brexit, and the war in Ukraine.

We are grateful to our staff and volunteers who continued to support people 50+ in the Borough of Bury through the year by delivering the following services:

- Befriending
- Home From Hospital
- Chatterbox Café
- Friends together
- Information and Advice
- Energy saving Advice
- 2 x Charity shops
- Continually providing activities for people over 50+ and maximising the centre's potential

Future

The introduction of new concepts for operating the café on weekends and hosting regular evening events will provide additional financial resources to sustain the building's operations.

Conduct a comprehensive evaluation of the services we offer to individuals aged 50 and above to ensure ongoing excellence in service delivery.

Additional financial support from business organizations is essential to enhance Age UK Bury's visibility and community engagement, as well as to facilitate donations.

The Befriending Service

Led by Jane Lees (Befriending Co-ordinator) and Steph Chesney-Bryce (Telephone Befriending Officer)

During the Covid pandemic, the Keeping in Touch telephone service was set up to support people with the extreme loneliness they were experiencing. Once restrictions were lifted, we expected the demand for this service to decrease. The National Lottery Community Fund gave us an Awards For All grant to allow us to continue the service and identify the need for the service now that life had returned to normal. This service was still needed and throughout the year, our volunteers support between 140-150 people per week.

We were intrigued to explore the geographical distribution of our telephone befriendees. A volunteer created a map that revealed distinct "clusters" of befriendees residing in proximity to each other. For instance, a group of older men was found to live near the Dumers Lane Centre. Consequently, we organized a coffee morning to bring them together. Additionally, another cluster was established in Ramsbottom, and we intend to replicate this model in other regions of Bury.

This year marked the return of face-to-face befriending, which is offered to those where a phone call is inappropriate (as some people struggle to use a phone) or insufficient. It is aimed at those who are housebound and therefore unable to get to cluster groups. Housebound could be due to physical ailments or mental health issues. The volunteer befriender visits a person in their home on a regular basis, providing companionship and friendship, and helps to reduce the person's feelings of isolation and loneliness.

Our Befriending service helps people to feel valued and respected.

We are grateful to Bury Council, National Lottery Community Fund and our volunteers for providing this valuable support to people 50+ in Bury.

Winter packs were supplied by Bury Council to help those people who needed the pack to keep warm in the winter months.

Information and Advice

Led by Joanne Cocker (I&A Manager) and Irene Perrella (I&A Officer Energy saving advice Officer)

The aim of our Information and Advice service is to support people 50+ with help to enable them to live independently and cope with all the problems that getting older throw up.

The service specialises in making sure people receive their full entitlement to benefits and supports people with filling in claims for attendance allowance and pension credits. We only provide advice on pension-age benefits, and we refer people who need help with working-age benefits to Bury and Bolton CABB.

We are approached for Information & Advice on many issues, for example care home charges and funding or care packages and help available to remain living at home.

Our community service helps individuals aged 50+ through telephone support or in-person consultations, which can take place at our Jubilee Centre or at the individual's residence.

Our local service works closely with the national Age UK which provides an Advice Line - 0800 678 1602, 365 days a year from 8.00am to 19.00pm. When a request for assistance is received by the national helpline that requires a local response, a referral is directed to our service. Age UK national produces a range of leaflets, which we circulate in our venues and supply to our local partners.

- The provision of benefits advice to people 50+ and who are eligible to receive state pension. (If someone is of working age, we will refer them to Bury and Bolton Citizens Advice Bureau.)
- One to one help with filling in forms.
- Provision of information booklets on Pension Credit and Attendance Allowance and other relevant material.
- Signposting to other relevant sources of older people's support, relevant to their needs.

We would like to thank Bury Council for their support in funding this service.

The Handy Person Service

Led by Andrew Wall (Joint Handy Person Manager) and Sue Bradley (Joint Handy Person Manager / Administrator)

The Handy Person Service help people 50+ in Bury with small DIY and repair jobs such as fitting handrails and security locks, putting up shelves, curtain rails and wall decorations; assembling flat pack furniture; minor plumbing, painting and decorating work and changing light bulbs.

Our organisation is supported by proficient volunteers who assist with tasks that people 50+ require.

Between April 2023 and March 2024, we installed 240 key safes.

We provided a prompt service which was assisted Bury Adult Care Services and Hospital Discharge Teams to facilitate patient release from hospital and provision of care in their homes.

Friends Together

Led by Carla Halewood

Age UK Bury runs four "Friends Together" groups to bring people 50+ together. Our groups are aimed at people, aged 65 and over, who rarely see anyone from week to week or need a little extra support to get out for the day.

The group offers an opportunity to meet others over lunch and enjoy activities together. Our groups are currently based in the north of Bury, Prestwich, Whitefield and Radcliffe. We can offer transport, and we provide a lovely two course meal provided by local catering organisations.

Charity Shops

Led by Debbie Sellers (Retail Development Manager); Lynn Curley (Bury Shop Manager) and Carole Crompton (Ramsbottom Shop Manager).

Our two charity shops at The Rock in Bury and on Bridge Street in Ramsbottom sell donated goods to raise funds for our charity and act as a link for the public to access our services.

In August, we found a way to convert donated foreign, British coins and stamps into today's currency and we are promoting this to our regular donors.

We continue with embracing claiming gift aid for donations, and this is proving very successes since it was installed in October 2022.

Crown Oil continue to support and donate raffle prizes throughout the year.

The Home From Hospital Service

Led by Alison Wiseman

This service offers support to Bury residents aged 50+ who have recently or are being discharged from Hospital. The service offers people:

- Practical assistance to settle safely back at home
- Information and Advice
- Support applying for benefits
- Support with housing applications where it is apparent more suitable housing is essential
- Signposting to access other community services
- Initial essential and short-term support with grocery shopping
- Initial essential and short-term support with grocery shopping
- Assistance with basic activities of daily living
- Guidance and often more specific practical support faced by those discharged from hospital
- Support for Family and significant others with what can be challenges when facing a deterioration in their loved one's health
- Practical support with liaising with other professionals including assistance navigating "the system"
- Ongoing welfare checks

With funding received from Bury Council in conjunction with the NHS for March 2023/April 2024, the service could continue for a further year. Alison Wiseman, Service Manager commenced in the role December 2022 with Sophie Dickson and Annette Allan recruited as Service Officers (February and May 2023 respectively).

The priorities for the first six months were to establish a presence in the hospital, develop relationships with other professionals and commence implementation of the new service to compliment what is already in place.

We are grateful for the support of Bury VCFA, Bury Council, and Ahmed Ajmi, Strategic Lead, Integrated Commissioning, for meeting with us on a bi-weekly basis to discuss through issues raised in the development of the service. Special thanks also go to Catherine Wilkinson, Adam Bradley and the staff of Fairfield Hospital.

We assist and offer support:

- Detailed initial home visit and full client assessment completed
- Determined the need for Carelink falls sensor wrist alarm, to support falls risk and referral made
- Support to refer for footcare as a home visit
- Prescription ordering and collection to ensure the medication management is delivered to the client
- Discussions and information about accessing the community with assistance
- Optical home review accepted, and referral made
- Benefits check referral made

- Environmental assessment support
- Referral to GP for a full medication review

Our Home from Hospital Service and Handyman Service work very closely together and share office space at Dumers Lane Community Centre. All key safe referrals are now made via the Home from Hospital Team. This ensures a standardised and consistent approach to referrals which in turn creates a more responsive and effective service. Positive feedback has been received from our customers.

The Jubilee Centre

Led by Lindsay Rowley (Office Manager / Bookkeeper) and Karen Ashton (Café Supervisor)

The Jubilee Centre is a unique facility, providing a café service and activity centre for people 50+ and their carers in Bury. It is situated in Clarence Park, overlooking the lovely Lido.

A normal week's activities include:

- Yoga
- Short-mat bowling
- Fit for Life Exercise
- Pilates
- Chair-Based Exercise
- Community Choir
- Dance, Fit, Fun (Women Only)
- Men's Only Keep Fit
- Knit and Natter
- A Bingo and Quiz Afternoon
- Tai Chi
- Sequence Dancing for Beginners
- A Tea Dance Afternoon
- Line Dancing
- Footcare Clinic

We are extremely grateful to:

- Our tutors - Melanie Mason, Diane Askew, Sian Edwards-Davies, Debs Cassar-Egan, Andrea Lynette-Young, Malcolm Brister and Sue Johnson
- Marion Schofield for leading the Knit and Natter group
- Dougie Warrington of Phoenix Footcare is dedicated to addressing the foot care needs of individuals
- Anne, Jean and Nigel for looking after the Jubilee Garden
- Our volunteers in the café and centre

Our café remains as busy as ever throughout the whole year. We are extremely grateful to our team of excellent volunteers who allow us to continue table service, which was first brought in during the covid restrictions for hospitality.

The Jubilee Centre ran two "Living Life to the Full" courses to support people to tackle problems, build confidence, feel happier, stay calm, address upsetting thinking.

With funding from the Bury Health Improvement Fund, we were able to offer Men's Only Exercise class and new classes began in April 2023.

Our day trips were able to start again and our Chair, Joan organised excellent trips to York, Cheshire Oaks and Boundary Mill.

Christmas returned to its former splendour. This included the return of the Radcliffe Male Voice Choir to launch our Christmas, four days of serving Christmas lunches in the conservatory café and parties for our Tea Dancers and Line Dancers. We added a "Jacob's table", an event where everyone brings a contribution of food, to our festive celebrations.

Dumers Lane Community Centre

Led by Sue Bradley

The property at 245 Dumers Lane was a former library, run by Bury Council. It had been taken over by "Friends" group, but they were unwilling and unable to continue their operation after the Covid lockdown. Age UK Bury came to rescue and took over the lease.

With funding from The Peel Group Foundation, the centre was cleaned up, painted and refurbished. A new welcoming sign was put outside the centre and the security fence was erected to deter vandalism. New chairs and tables were purchased to give the centre a warm welcoming feel to visitors.

The Centre is ideal for small group work. It became the home of our Radcliffe Friends Together group which meets every Thursday. Two cluster groups, comprising of people who live very close by, began to meet on Tuesdays and Fridays. The Phoenix footcare service offers appointments on Wednesdays.

The first-floor office space is home to our Handyman Service, Befriending and Home from Hospital teams.

In re-establishing the centre, we are reaching out to local partners to look at how we can best work with residents to develop small groups of 10-12 people.

We are very grateful to the Peel Group Foundation for their support with the redevelopment of the centre for residents in Radcliffe and Redvales.

Promoting our service

Our monthly email distributed through Mailchimp software is circulated to 700 subscribers and increasing each month.

We update 230 followers on Facebook and 2,150 followers on Twitter with news about our services in Bury.

Our website is available at www.ageukbury.org.uk and we promote our services through google search engine.

OUR PRIORITIES FOR 2023-2025

It is recognised that there are many challenges and opportunities for local independent charities.

Our priorities are:

- to maintain and develop the work we are already carrying out;
- to achieve a budget that ensures expenditure does not exceed income and increase the level of reserves at a level of six months running costs;
- to maximise income from the Jubilee Centre and retail shops and identify alternative funding streams;
- to explore and bid for pieces of work that complement our aims and our ways of working and attract funding for core-costs;
- to ensure good governance to limit risk to the organisation and our work;
- to have a point of contact in each locality in the borough by 2025; and
- to maintain and improve dialogue with people 50+ in Bury and strengthen communications within the organisation.

THANK YOU

We would like to thank the following for their support to our charity over the year:

- Bury Council for funding Friends Together, The Befriending Project, Information and Advice, Handy Person Service, Key Safe service and Health Improvement Grants and the distribution of Household grants project;
- 10GM Home from Hospital Targeted Investment Fund & GM ICP for support to the Home from Hospital Service;
- National Lottery - Awards for All for support to the Keeping in Touch telephone service;
- Health and Social Care transformation funds, administered by Bury VCFA to support our Handy Person Service;
- The Peel Group Foundation for their support to Dumers Lane Community Centre;
- Age UK Cost of Living Grant & Winter Health Grant; and
- CABB for their works with the Energy Saving project.

We give our special thanks to the families and friends who gave donations in memory of their loved ones throughout 2023/2024.

We express our gratitude to all individuals who consistently support us by participation in our 100 Club.

We really appreciate the kindness we have received from the following people and organisations:

- Age UK and local Age UKs throughout Greater Manchester and the North-West
- Asda Foundation
- Avasarni
- Bury Council
- Bury Older People's Staying Well Team
- Bury Society for Blind and Partially Sighted People
- Bury Voluntary, Community and Faith Alliance
- Chapter of Unanimity
- Crown Oil
- Friends Of Clarence Park
- Greater Manchester Police
- Healthwatch Bury
- Horsfield and Smith
- Moving on Together
- Northern Care Alliance
- Phoenix Footcare
- Radcliffe Male Voice Choir
- Rawtenstall & District Senior Citizens
- Rotary Club of Bury

The most valuable resources we possess are our people. We extend our heartfelt gratitude to our staff, volunteers, fundraisers, and tutors for the unwavering support they have provided to us and to one another over the course of the year.

FINANCIAL REVIEW

Policy on reserves

The trustees of Age UK Bury hold reserves for the purpose of

a) Ensuring consistency for those who use and depend on our services;

b) Responding to shortfalls in funding, or unexpected events to protect or redesign services;

c) Maintaining a degree of independence from the statutory sector, and funders in general, to allow the charity to set its own agenda to meet the local needs of people 50+ living in Bury.

The aim is to achieve a level of reserves that is equivalent to at least three months running costs. The free reserves (total reserves less fixed assets) on 31st March 2024 stand at £78,296 which is equivalent to running costs for two months. This is a reduction on the previous year. As with all charities in the current cost of living crisis, cashflow has been squeezed by increasing running costs and a reduction in available funding. Over the next financial year, the trustees aim to increase the free reserves and have plans in place to do this.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

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

The annual report was approved by the trustees of the charity on 20 December 2024 and signed on its behalf by:

Joan Rees

Mrs J Rees
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE UK BURY ('THE COMPANY')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

.....

Peter Nicol BSc FCA
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

20th December 2024

AGE UK BURY

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

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Income and Endowments from:					
Donations and legacies	3	120,421	223,684	344,105	432,013
Other trading activities	4	278,735	6,223	284,958	262,155
Investment income	5	10,351	-	10,351	3,612
Other income	6	-	9,984	9,984	6,720
Total Income		409,507	239,891	649,398	704,500
Expenditure on:					
Raising funds	7	(226,406)	(13,423)	(239,829)	(212,463)
Charitable activities	8	(267,944)	(312,534)	(580,478)	(458,745)
Total Expenditure		(494,350)	(325,957)	(820,307)	(671,208)
Net (expenditure)/income		(84,843)	(86,066)	(170,909)	33,292
Net movement in funds		(84,843)	(86,066)	(170,909)	33,292
Reconciliation of funds					
Total funds brought forward		406,123	154,128	560,251	526,959
Total funds carried forward	21	321,280	68,062	389,342	560,251

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

The funds breakdown for 2023 is shown in note 21.

AGE UK BURY

BALANCE SHEET
AS AT 31 MARCH 2024
(REGISTRATION NUMBER: 07506866)

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	15	246,614	256,542
Current assets			
Debtors	16	66,104	14,374
Cash at bank and in hand	17	167,186	331,632
		233,290	346,006
Creditors: Amounts falling due within one year	18	(90,562)	(42,297)
Net current assets		142,728	303,709
Net assets		389,342	560,251
Funds of the charity:			
Restricted income funds			
Restricted funds		68,062	154,128
Unrestricted income funds			
Unrestricted funds		321,280	406,123
Total funds	21	389,342	560,251

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

Directors' responsibilities:

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

The financial statements on pages 15 to 31 were approved by the trustees, and authorised for issue on 20 December 2024 and signed on their behalf by:

Joan Rees

Mrs J Rees
Trustee

1 Charity status

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

The address of its registered office is:
The Jubilee Centre
Mosley Avenue
Bury
Lancashire
BL9 6PQ

2 Accounting policies

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

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

Basis of preparation
Age UK Bury meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognsied as a liability and included on the balance sheet as deferred income to be released.

Donated services and facilities

Gifts and intangible income is included at the cost of the donor, where this cost is not known precisely an estimate of the value of such gifts is included in donations.

Time given by volunteers is not included at a value.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the appliable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustee's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold properties	4% straight line
Jubilee Centre equipment	2% straight line
Office equipment	20% straight line
Motor vehicles	25% straight line
Alterations to Landlord's property	10% straight line

Debtors

Debtors are amounts due for services performed in the ordinary course of business.

Debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Grants, including capital grants;			
Grants receivable	59,927	190,641	250,568
Committed giving	60,494	33,043	93,537
Total for 2024	120,421	223,684	344,105
Total for 2023	96,177	335,836	432,013

4 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Trading income;			
Shop income from sale of donated goods and services	136,111	-	136,111
Events income;			
Food sales	142,624	6,099	148,723
Fundraising events	-	124	124
Total for 2024	278,735	6,223	284,958
Total for 2023	249,891	12,264	262,155

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	10,351	10,351
Total for 2024	10,351	10,351
Total for 2023	3,612	3,612

6 Other income

	Restricted funds £	Total funds £
Rental income	9,984	9,984
Total for 2024	9,984	9,984
Total for 2023	6,720	6,720

7 Expenditure on raising funds

a) Costs of trading activities

	Unrestricted funds		Restricted funds	Total 2024	Total 2023
	Designated £	General £	£	£	£
Costs of goods sold	-	70,892	13,391	84,283	74,479
Staff Costs	-	101,357	-	101,357	84,984
Legal fees	-	717	-	717	-
Depreciation, amortisation and other similar costs	959	-	-	959	1,978
Other direct costs of activities for generating funds	-	52,481	32	52,513	51,022
	959	225,447	13,423	239,829	212,463

8 Expenditure on charitable activities

	Note	Unrestricted funds Designated £	General £	Restricted funds £	Total 2024 £
Staff costs		-	191,679	268,564	460,243
Allocated support costs		7,926	63,472	43,869	115,267
Governance costs	9	-	4,867	101	4,968
		7,926	260,018	312,534	580,478

	Note	Unrestricted funds General £	Restricted funds £	Total 2023 £
Staff costs		148,829	202,049	350,878
Allocated support costs		66,169	36,794	102,963
Governance costs	9	4,877	27	4,904
		219,875	238,870	458,745

	Unrestricted funds Designated £	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Advice	-	-	58,425	58,425	66,644
Friends Together	-	-	64,342	64,342	61,409
Jubilee and Dumers lane	7,926	270,018	189,767	467,711	330,692
	7,926	270,018	312,534	590,478	458,745

Included in the expenditure analysed above, there are governance costs of £4,968 (2023 - £4,904) which relate directly to charitable activities. See note 9 for further details.

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Independent examiner fees			
Examination of the financial statements	3,480	-	3,480
Legal fees	1,387	101	1,488
Total for 2024	4,867	101	4,968
Total for 2023	4,877	27	4,904

10 Net incoming/outgoing resources

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

	2024	2023
	£	£
Depreciation of fixed assets	959	1,978

11 Trustees remuneration and expenses

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

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

12 Staff costs

The aggregate payroll costs were as follows:

	2024	2023
	£	£
Staff costs during the year were:		
Wages and salaries	524,188	409,387
Social security costs	29,231	19,100
Pension costs	8,181	7,375
	561,600	435,862

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024	2023
	No	No
Senior executive	1	1
Direct charitable work staff	26	26
Administrative staff	3	3
	30	30

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

13 Independent examiner's remuneration

	2024	2023
	£	£
Examination of the financial statements	3,480	3,325

14 Taxation

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

15 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2023	480,513	117,086	36,614	634,213
At 31 March 2024	480,513	117,086	36,614	634,213
Depreciation				
At 1 April 2023	237,660	104,539	35,472	377,671
Charge for the year	5,907	2,879	1,142	9,928
At 31 March 2024	243,567	107,418	36,614	387,599
Net book value				
At 31 March 2024	236,946	9,668	-	246,614
At 31 March 2023	242,853	12,547	1,142	256,542

16 Debtors

	2024 £	2023 £
Trade debtors	49,379	7,645
Prepayments	10,466	5,509
Other debtors	6,259	1,220
	66,104	14,374

17 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	6,829	7,825
Cash at bank	160,357	323,807
	167,186	331,632

18 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	18,983	7,658
Other taxation and social security	32,424	19,829
Accruals	39,155	14,810
	90,562	42,297

19 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2024	2023
	£	£
Land and buildings		
Within one year	15,675	15,675
Between one and five years	-	13,500
	15,675	29,175

20 Pension and other schemes

Defined contribution pension scheme

The Charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £8,181 (2023 - £7,375).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

21 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted					
General	149,581	409,506	(485,464)	4,673	78,296
Designated funds					
Fixed Asset Fund	256,542	-	(8,885)	(4,673)	242,984
Total unrestricted	406,123	409,506	(494,349)	-	321,280
Restricted					
Friends together	-	80,179	(72,852)	-	7,327
Information & Advice	2,821	60,991	(48,449)	-	15,363
Befriending	17,512	36,302	(30,672)	-	23,142
Handyperson	12,266	45,909	(45,109)	-	13,066
Health Improvement Fund	755	1,300	(1,018)	-	1,037
Keeping in Touch	-	454	(18,521)	-	(18,067)
Defibrillator	200	1,500	(1,602)	-	98
Dumers Lane	9,574	10,394	(8,879)	-	11,089
Age UK - cost of living	10,000	-	(10,000)	-	-
Age UK - winter voucher scheme	1,000	-	(500)	-	500
Home from Hospital	100,000	348	(88,355)	-	11,993
Building Fund	-	2,514	-	-	2,514
	154,128	239,891	(325,957)	-	68,062
Total funds	560,251	649,397	(820,306)	-	389,342

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted					
General	471,962	349,680	(417,402)	(254,659)	149,581
Designated	-	-	-	256,542	256,542
Total unrestricted	471,962	349,680	(417,402)	1,883	406,123
Restricted					
Friends together	-	79,380	(79,269)	(111)	-
Information & Advice	-	44,087	(41,266)	-	2,821
Befriending	43,014	6,202	(31,704)	-	17,512
Groundwork	910	-	(910)	-	-
Cancer pathway	470	-	(470)	-	-
Handyperson	3,376	61,690	(52,800)	-	12,266
Health Improvement Fund	4,495	-	(3,740)	-	755
Keeping in Touch	2,732	11,503	(17,124)	2,889	-
Events with Funding	-	-	(13)	13	-
Defibrillator	-	200	-	-	200
Dumers Lane	-	20,758	(6,510)	(4,674)	9,574
Age UK - cost of living	-	10,000	-	-	10,000
Age UK - winter voucher scheme	-	1,000	-	-	1,000
Home from Hospital	-	120,000	(20,000)	-	100,000
	54,997	354,820	(253,806)	(1,883)	154,128
Total funds	526,959	704,500	(671,208)	-	560,251

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

General Fund

The free reserves after allowing for all designated funds.

Designated Fixed Asset Fund

This fund represents the net book value of fixed assets already held. Whilst the value of these assets is included within the total funds of the charity, they do not represent liquid/expendable amounts and should be segregated accordingly.

Restricted Funds

Friends Together - this service is supported by a grant from Bury Council. This funding is restricted.

Information and Advice - this service is supported by the Grace Rigby Trust, which is administered by Bury Council and Cost of Living Grants from Bury Council. This funding is restricted.

Befriending - this service is supported by the Grace Rigby Trust, which is administered by Bury Council. The Keeping in Touch telephone sercie was supported by Awards For All. Grants and fundraising for these services are restricted.

The Handy Person Service - this service is supported by the Grace Rigby Trust, which is administered by Bury Council. This funding is restricted.

Health Improvement Fund - is a project funded by Bury Council which aims to help people improve their physical and mental health. This funding is restricted.

The Defibrillator Appeal - this is an appeal to install a new defibrillator and case on the exterior of the Jubilee Centre. This funding is restricted.

Dumers Lane - this Centre is supported by the Peel Group Foundation Trust for the development of the Dumers Lane Centre. This funding is restricted.

Age UK Cost of Living Fund - this is a grant from our national partner, Age UK, to support the running of the Jubilee Centre in April 2023 - March 2024 to ensure its sustainability and development. This funding is restricted.

Age UK Winter Voucher Scheme - this is a one-off scheme to support older people with small payments for food. This funding is restricted.

Home from Hospital Service - this service was supported by the 10 GM Targeted Investment Fund with £20,000 grant to set up a new service at Fairfield Hospital. Funding of £100,000 was received from Greater Manchester Integrated Care Partnership to run the srvice from April 2023 to March 2024. This funding is restricted.

We are very grateful to all our funders for their support to our work.

Controlling entity
The charity is controlled by the trustees who are all directors of the company.

22 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General	Designated		
	£	£	£	£
Tangible fixed assets	-	242,984	3,630	246,614
Current assets	168,858	-	64,432	233,290
Current liabilities	(90,562)	-	-	(90,562)
Total net assets	78,296	242,984	68,062	389,342

	Unrestricted funds		Restricted funds	Total funds at 31 March 2023
	General	Designated		
	£	£	£	£
Tangible fixed assets	-	256,542	-	256,542
Current assets	191,878	-	154,128	346,006
Current liabilities	(42,297)	-	-	(42,297)
Total net assets	149,581	256,542	154,128	560,251

23 Related party transactions

There were no related party transactions in the year.

AGE UK BURY

England & Wales - Charity number 1141901

Accounts

Company registration number: 07506866

Charity registration number: 1141901

AGE UK BURY
(A COMPANY LIMITED BY GUARANTEE)
ANNUAL REPORT AND FINANCIAL STATEMENTS
31 MARCH 2023

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

AGE UK BURY

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AGE UK BURY

REFERENCE AND ADMINISTRATIVE DETAILS

Chief Executive Officer	Mr A Hazeldine, Chief Officer
Trustees	Mrs J Rees, Chair Mrs P Walton, Deputy Chair Mrs P Jones-Greenhalgh, Treasurer Ms C Brookes Mr S Edwards Mr D Lees Mrs S Holt
Charity Registration Number	1141901
Company Registration Number	07506866
	The charity is incorporated in England and Wales.
Registered Office	The Jubilee Centre Mosley Avenue Bury Lancashire BL9 6PQ
Accountants	Horsfield & Smith Tower House 269 Walmersley Road Bury Lancashire BL9 6NX
Bankers	Santander UK Bridle Road Bootle Merseyside L30 4GB

AGE UK BURY

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2023.

Trustees

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

Mrs J Rees, Chair

Mrs P Walton, Deputy Chair

Mrs P Jones-Greenhalgh, Treasurer

Ms C Brookes (appointed 1 August 2022)

Mr S Edwards

Mr D Lees (appointed 1 August 2022)

Mrs S Holt

Mrs J Matthews (resigned 17 October 2022)

Mrs E Walmsley (deceased 1 August 2022)

Structure, governance and management

Nature of governing document

Age UK Bury is a registered charity (1141901) and company limited by guarantee, registered in England and Wales, company number 7506866. Its governing document is its Memorandum and Articles of Association.

Recruitment and appointment of trustees

Recruitment to the membership of Age UK Bury has been by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. The Annual General Meeting of the Charity elects the Directors and Honorary Officers to serve on the Executive Committee, appoints the Independent Examiner and considers and adopts the Annual Report and Financial Statements for the preceding year's activities. Bury Council may nominate one person to the Executive Committee who has the right to attend and speak but not to vote.

Induction and training of trustees

All new directors are provided with an induction pack containing the Charity Commission's guidance on their responsibilities and essential information for directors.

Organisational structure

The Executive Committee meets at least four times a year and consists of individuals or representatives of bodies sympathetic to the objects of Age UK Bury. The Finance and General Purposes Sub-committee reports back to the Executive Committee. Working groups can be set up to look at specific issues and these will also report back to the Executive Committee.

All directors give their time freely and no remuneration was paid to them in the year. Directors are required to declare all relevant interests or potential conflicts of interest at the start of each meeting and withdraw from decisions where a conflict of interest may arise.

The Chief Officer, Mr Andrew Hazeldine, has operational responsibility for the provision of services and support of staff and volunteers.

There were 30 members of staff during this time. Over 70 volunteers work in the Chatterbox Cafe, the Jubilee Centre, the two charity shops, our Handy Person service, our befriending service and leading walks. We would like to record our enourmous gratitude for their contribution to our charity.

Relationships with related parties

Age UK Bury is an independent charity.

The charity works in partnership with the national charity, Age UK and it is a member of the Age England Association. The Chief Officer regularly meets with other Age UKs in Greater Manchester and in the North West.

Major risks and management of those risks

Age UK Bury conducts a risk assessment annually to clarify the known financial liability carried by the organisation so that any necessary actions can be instigated.

The risk assessment requires a detailed examination of the organisation's financial liabilities in relation to property and leases; staffing costs; contractual relationships; insurable risks (including public liability, employers liability, property and contents); trustee liability, fraud and competition.

In order to address these risks, directors will:
- review the costs for all services over the course of the year;
- increase income from retail shops, activities, donations, and legacies;
- work closer with local businesses, grant-making trusts and fundraising events;
- promote a greater awareness of the work of the charity to older people, potential funders, partners and general public
- consider, where appropriate, opportunities for partnership work with local agencies and other Age UKs in the Greater Manchester area to jointly deliver services;

Procedures are already in place to ensure compliance with health and safety regulations within the premises occupied by the charity. Procedures are periodically reviewed to ensure they continue to meet the needs of the charity.

Appropriate criminal records checks are made for all those who work with older vulnerable people.

Safeguarding Vulnerable Adults training is provided to those who work with vulnerable older people.

A review of ICT systems is currently in place to ensure all critical data is secure and backed up and that data can be shared between computers within the organisation.

The charity has adopted a 'Protecting the Environment' statement. The directors do not consider that there are any activities that could be construed as being detrimental or harmful to the public or the environment. However, if anyone has any cause for concern, they are able to bring it to the attention of the Chief Officer, or by using the policy on Comments, Compliments and Complaints, which is available from the main office.

Quality Standards

We are proud to have achieved the Organisational Quality Standards for local Age UKs in England in May 2022 and due for renewal in 2024.

Our achievement of the Organisational Quality Standards recognises the high standard of our performance as an organisation. It certifies that we are a well-governed and effective organisation committed to the wellbeing of older people, our staff and volunteers and to working in partnership with others. The Standards are externally assessed by industry leaders SGS and endorsed by the Charity Commission.

Objectives and activities

Objects and aims

The object of the Charitable Company is 'to promote the welfare of older people in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury'.

The relevant powers granted to it by the Memorandum and Articles to achieve this include:
- to encourage, promote and organise direct services appropriate to the needs of individual older people or groups of older people;
- to work in partnership with other organisations with a similar goal;
- to engage in research and the provision and publication of information.

Each year our directors review our objectives and activities to ensure they continue to reflect our aims.

Public benefit

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Age UK Bury's charitable purpose is enshrined in its object 'to promote the welfare of older people in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury'

The trustees ensure that this purpose is carried out for the public benefit by delivering services that are valued by our service users and by enabling older people in our area of benefit to enjoy a fulfilling later life. The trustees ensure that we carry out all our activities in an open and transparent manner which results in a well-managed charity that engenders public trust and confidence.

In memory

We were sad to learn of the passing of Eunice and Irene

Eunice Walmsley (1936-2022) was a long-standing member of the Executive Committee. Eunice came to our charity as the Ramsbottom Older People's Welfare Committee representative, when Age Concern Bury was set up.

Irene Allen (1935-2022) was a long-standing member at the Jubilee and a member of the Friends of the Jubilee Committee. Irene held the distinction of being Bury's first Lollipop Lady.

Achievements and performance during April 2022 to March 2023

This year, we continued rebuilding our service from the impact of the Covid Pandemic caused. This was made all the more difficult with the cost-of-living crisis, the impact of Brexit, and the war in Ukraine.

We are grateful to our staff and volunteers who continued to support older people in the borough of Bury through the year by delivering the services outlined below.

The Befriending Service

Led by Jane Lees (Befriending Co-ordinator) and Steph Chesney-Bryce (Telephone Befriending Officer)

According to the 2021 Census, there are 35,449 (18.3%) people aged over 65 living in the borough of Bury and 4,225 (2.2%) aged 85 and over. From research available on LG Inform, it is estimated that

- 2,933 older people experience loneliness.
- 13,257 older people are single, widowed, divorced or separated.
- 4,750 older people live on their own.
- 9,465 older people have a long-term health problem or disability.

During the Covid pandemic, the Keeping in Touch telephone service was set up to support people with the extreme loneliness they were experiencing. Once restrictions were lifted, we expected the demand for this service to decrease. The National Lottery Community Fund gave us an Awards For All grant to allow us to continue the service and identify the need for the service now that life had returned to normal. It is clear that this service was still needed and throughout the year, our volunteers support between 140-150 people per week.

Out of curiosity, we wanted to see where our telephone befriendees lived in relation to one another. A volunteer drew together a map which showed that there were "clusters" of befriendees who lived close to one another. For example, a group of older men lived very close to the Dumers Lane Centre. So, we took to bringing them together for a coffee morning. Another cluster group was set up in Ramsbottom and we plan to expand this model in other areas of Bury.

This year marked the return of face-to-face befriending, which is offered to those where a phone call is inappropriate (as some people struggle to use a phone) or insufficient. It is aimed at those who are housebound and therefore unable to get to cluster groups. Housebound could be due to physical ailments or mental health issues. The volunteer befriender visits a person in their home on a regular basis, providing companionship and friendship, and helps to reduce the person's feelings of isolation and loneliness.

Our Befriending service helps people to feel valued and respected (All names changed).

Ann, who was one of our first telephone befriendees during the pandemic, told us "My friend moved further away last year, and my sister died at Christmas. My clubs ceased and I felt so alone. I love these calls".

Alan was referred by his daughter to our telephone befriending service five months ago. He lost his wife and incurred a brain injury. He describes the service as very helpful as it gets him thinking about what he has done in the past and about his plans for the future. He says the calls make him feel worthwhile and appreciated.

We had a befriendee who took the time out to call the office to express how much she enjoyed our service and was so glad that was available as it was lovely to have someone to talk to and felt it was important to tell us how much it meant to her. The calls have encouraged her to join a local walking group and speak to strangers who she now meets weekly and have become her friends. She would not have done that without our calls. She also hopes in the future to come to The Jubilee Centre to see what activities we offer and would like to see the centre in person, and also meet the volunteer who makes her day with the weekly calls.

Albert was very isolated during the lockdowns and experienced mental health problems, ending up in hospital. He was referred to us from the BIG (Bury Involvement Group), a local mental health charity, for face-to-face befriending but we did not have a suitable volunteer. Our service did invite him to join the Ramsbottom cluster group, where he was introduced to the nearby Ramsbottom Panty, which has helped him cope with rising food prices. There, he became friends with another member and they now regularly meet up outside the group.

Joan had problems with her vision due to Glaucoma during the pandemic and could not get the help she needed. Previously, she had led a very busy life and drove everywhere in her car. Her loss of independence and mobility made her extremely depressed and so she was referred to the telephone befriending service. We encouraged her to come to the Ramsbottom cluster group and having regained her confidence, Joan offered to become a volunteer for the telephone service. She says she "loves her new role and feels useful again".

We are grateful to Bury Council, National Lottery Community Fund and our volunteers for providing this valuable support to older people in Bury.

Information and Advice

Led by Joanne Cocker (I&A Manager) and Irene Perrella (I&A Officer)

The aim of our Information and Advice service is to support older people with help to enable them to live independently and cope with all the problems that getting older throw up.

The service specialises in making sure people receive their full entitlement to benefits and supports people with filling in claims for attendance allowance and pension credits. We only provide advice on pension-age benefits, and we refer people who need help with working-age benefits to Bury And Bolton CAB.

We are approached for information & advice on many issues, for example care home charges and funding or care packages and help available to remain living at home.

Our local service provides support to older people by telephone, or a face-to-face appointment either at our Jubilee Centre or a visit to a person's home.

Our local service works closely with the national Age UK which provides an Advice Line - 0800 678 1602, 365 days a year from 8am to 7pm. When the national helpline gets a request for help and it needs a local response, a referral is made to our service.

Age UK produces a range of leaflets, which we circulate in our venues and supply to our local partners. The leaflets and more detailed factsheets are available online at https://www.ageuk.org.uk/services/information-advice/guides-and-factsheets/ These are in plain English and updated regularly to ensure they are accurate.

Staffing

For many years this service was delivered by Louise Price as I&A Manager and Ruth Haigh as the I&A Officer. At the end of May 2023, Louise and Ruth left our charity and we were pleased to appoint Joanne Cocker as the new Manager and Irene Perrella as the new I&A Officer.

Responding to local need

Between April 2022 and March 2023, Louise and Ruth responded to 3,502 requests for advice and enabled 392 older people to claim £2,014,481.77 in benefits. Since the service began in 2013, older people in Bury have received £12,023,376.50 in benefits.

(These figures represent the amount of funding a person will receive in one year plus any back pay.)

How we have supported people

• Annie contacted us for advice and information on retirement benefits. She is widowed, living in rented accommodation and has poor health. We were able to help her with Attendance Allowance, housing benefit and council tax support and therefore, Annie increased her weekly income by £131.22. (June 2022)

• Betty was referred to us by our befriending service. Betty had various health conditions, and her income was low. We were able to help Betty with claiming her benefits and she increased her weekly income by £158.40. We were also able to offer Betty a food voucher to tide her over, until she received her benefits. (Sept 2022)

• Doris and Fred contacted us as their boiler had broken down. They had no hot water or heating in Jan 2023. They had spoken with their own energy company who were unable to help and told them to call the council. The council advised them to contact Warm Homes who said they couldn't help. They then contacted us as a last resort. We were able to advise on what grants were available, such as LEAP (Local Energy Advice Partnership) and completed an application for them to have a visit and an assessment for a boiler free of charge as they clearly met the criteria. Further discussion revealed Doris had health conditions that warranted an application for attendance allowance. Fred contacted us to confirm they had a new boiler free of charge. Fred also said that Doris had been awarded higher rate attendance allowance of £101.75 per week with back pay. (Feb 2023)

Household Support Fund

A time limited project run by Louise Price, Ruth Haigh & Michelle Goodwin.

Bury Council approached Age UK Bury with a request to help distribute Household Support Fund.

A sum of £1.5m was allocated to Bury Council for July, August and September, with further funding expected up to March 2023. Previously, such government funds have been aimed at families but this time, at least one third of the total funding was ring-fenced to support pensioners.

The council led on the distribution of the majority of the funds but wanted to work with charities such as ourselves and Bury Community Network, which is an umbrella group for local foodbanks, to get support to those who may not normally approach the Council if they are struggling.

The role of Age UK Bury

Age UK Bury was allocated £15,000 and was able to issue one-off grants, up to £100 per household, to support older people with food, fuel support, energy and water bills.

Grants were made by issuing vouchers. The huggg.me website (https://www.huggg.me/) creates the vouchers which allow people to purchase goods from a supermarket or shop closest to where they live.

Ruth Haigh, Information and Advice Officer, was the lead for this project and she was supported by Louise Price, who manages the I&A service, and Michelle Goodwin, Office Manager, who provided administration.

From the start, it was recognised that the food voucher of £100 would just be a sticking plaster. The real value of our work will be helping older people maximise their entitlement to benefits, taking them out of poverty for good and linking them to complementary services that would support their wellbeing.

Promotion of the Fund

Age UK Bury did not advertise the fund to the public but worked with frontline workers to identify those most in need.

The offer was promoted to those we already had contact with through our own services (Information and Advice and Befriending). Ruth built up and strengthened links with the Bury Community Network, foodbanks, voluntary sector organisations (Bury Blind, etc) and statutory older people's teams (Staying Well, Beacon Social Prescribers, District Nurses, hospital discharge team etc).

The referral system was kept as simple. If a frontline worker or volunteer identified someone who needed our help, they would send on their name and contact detail and Ruth would initiate communication to see how best we can help.

In addition to a one-off voucher, our offer was

a) The provision of benefits advice to Pensioners - people who are eligible to receive state pension. (If someone is of working age, we will refer them to Bury and Bolton Citizens Advice Bureau.)
b) One to one help with filling in forms.
c) Provision of information booklets on Pension Credit and Attendance Allowance and other relevant material.
d) Signposting to other relevant sources of older people's support, relevant to their needs.

Progress of the Food Voucher Project

Between July to September 2022, the service was able to support an extra 74 people with Information and Advice sessions and 85 food vouchers were distributed, most of whom to people not already in receipt of Age UK Bury's services.

The funding enabled us to establish and build up good working relationships with new partners, such as Bury Community Network, Ramsbottom Pantry, Calico. Radcliffe Foodbank and Topping Fold Community Centre. Topping Fold Centre identified 14 older people in need.

We have distributed Age UK money advice booklets to foodbanks and to Bury Public Health in support of their winter campaign.

Louise Price attended the Action against poverty summit and staff at Age UK Bury attended the Ingeus benefits event at Bury Town Hall in September.

Case Studies

1. On visiting Ramsbottom Pantry, Ruth was introduced to a lady, whose husband had recently passed away. Ruth told her about the food voucher scheme and she and her son told Ruth about the issues she had around her finances. Since her husband had passed away, 4 weeks ago previously, her State Pension and Pension Credit had been stopped and she was really struggling. Ruth reassured her that her State Pension should not have been stopped and phoned the DWP to get it reinstated. Ruth made an appointment for a home visit to look at her Pension Credit. At the appointment, Ruth completed an online application form for her Pension Credit and another application to apply for the funeral costs for her husband's funeral. Without visiting this food bank to tell people about the food vouchers, we would not have been able to help this lady.

2. A gentleman phoned the Jubilee Centre wanting a list of foodbanks. Ruth offered him a food voucher and at the same time we did a benefit check and informed him of all the benefits around the cost-of-living crisis.

3. A lady, referred from a food bank, was given a food voucher because her husband was on dialysis and her gas and electric bills were so high that it was taking all their money. She was already receiving her full benefits but struggling.

4. A lady was referred to us by the Staying Well Team for a benefit check. She was already receiving pension credit but had significant health issues. We were able to provide a food voucher and assisted with completing an Attendance Allowance application. (This will be worth either £61.85 or £92.40 per week if she is successful.)
The lady fed-back "It's made a lot of difference, I was able to stock up my freezer, thank you very much. I used half of the voucher one week then the rest the week after, it was a very easy process".

5. A lady was referred to us by the Staying Well Team for a benefit check. She had significant health issues and Ruth felt she would be eligible for Attendance Allowance. Ruth completed an Attendance Allowance application, and she is awaiting the outcome. We also offered a food voucher. The lady commented "The food voucher helped immensely. I used it three times to spread my shopping out. It was wonderful - thank you".

Conclusion

The distribution of food vouchers was a new way of working for our charity. The funding allowed us to build up and develop good working relationships with local groups, enabling us to reach out to the most vulnerable of older people in our community. Most importantly, the project allowed us to reach out to older people, clearly struggling with the cost-of-living crisis.

We would like to thank Bury Council for their support in developing this project.

The Handy Person Service

Led by Andrew Wall (Joint Handy Person Manager) and Sue Bradley (Joint Handy Person Manager / Administrator)

The Handy Person Service helps older people in Bury with small DIY and repair jobs such as fitting handrails and security locks, putting up shelves, curtain rails and wall decorations; assembling flat pack furniture; minor plumbing, painting and decorating work and changing light bulbs.

Between April 2022 and March 2023, we completed 334 jobs, installed 68 key safes, and provided advice to 132 people, helping them to find specialist help.

Over the period we fitted 88 key safes providing a prompt service which assisted Bury Adult Care Services and Hospital Discharge Teams to facilitate patient release from hospital and provision of care in the home.

"Our toilet flush was faulty, I phoned Sue at Age UK. Andrew came to fix it. He was very polite and fast. He went and bought the part needed and fixed the flush very quickly. I am glad I found this Age UK service; I highly recommend."

"I would like to thank Sue and Andrew for their help in my flat. This service is a lifeline as it is a service supplied by someone you can trust 100%. The job was done quickly and very efficiently with a friendly face. Thank you so much both."

"I have just had a call from my mum to say that she is absolutely delighted with Andrew's work today. She has asked me to email a review stating that she is thrilled with the service and that Andrew's work is exemplary. She is full of praise and is genuinely grateful for everything you and Andrew have done for her. I want to add my thanks as this has solved a problem that mum was beginning to stress about and she is now so much happier and more comfortable in her surroundings."

"I would just like to thank you very much for the excellent service you have given us. Can't believe how quickly it was all done. My husband is so pleased with it and says it really helps him going up and down the stairs."

Feedback from a palliative care nurse following a referral to our Home from Hospital Team:

"Can I pass on my thanks and appreciation for the support you and Sue provided on Friday afternoon. It was a tricky situation with a gentleman in crisis, requiring help setting up single level living. He needed a bed downstairs but could not move furniture to accommodate a profiling bed. Your team arranged a rapid visit and coordinated with the bed delivery engineer at very short notice which meant the gentleman was made safe and possibly avoiding further falls/accident. You were so helpful and kind and genuinely wanted to help make this man safe".

The Home From Hospital Service
Led by Alison Wiseman

This service offers support to Bury residents aged 50+ who have recently or are being discharged from Hospital. The service offers people:

- Practical assistance to settle safely back at home.
- Information and Advice.
- Support applying for benefits.
- Support with housing applications where it is apparent more suitable housing is essential.
- Signposting to access other community services.
- Initial essential and short term support with grocery shopping.
- Assistance with basic activities of daily living.
- Guidance and often more specific practical support faced by those discharged from hospital.
- Support for Family and significant others with what can be challenges when facing a deterioration in their loved one's health.
- Practical support with liaising with other professionals including assistance navigating "the system".
- Ongoing welfare checks.

With funding from the 10GM Home From Hospital Targeted Investment Fund and a further commitment of funding for the March 2023/ April 2024 period from GM ICP, the service was set up. Alison Wiseman, Service Manager commenced in the role December 2022 with Sophie Dickson and Annette Allan recruited as Service Officers (February and May 2023 respectively).

The priorities for the first six months were to establish a presence in the hospital, develop relationships with other professionals and commence implementation of the new service to compliment what is already in place.

We are grateful for the support of Bury VCFA, Bury Council, and Ahmed Ajmi, Strategic Lead, Integrated Commissioning, for meeting with us on a bi-weekly basis to discuss through issues raised in the development of the service. Special thanks also go to Catherine Wilkinson, Adam Bradley and the staff of Fairfield Hospital.

Case Study (All names anonymised)

Fred was referred to the Home From Hospital Service by the Transfer of Care Team, with a request for support with the discharge planning.

Contact was made with Fred and his Son and Daughter, who were verbally accepting of the support as they were very anxious about the discharge. Their anxieties were heightened due to them also having their Mum in a local residential care facility.

Fred had been an inpatient following a fall at home. It was suspected the fall was due to a slow decline in mobility along with some undiagnosed episodes of bowel and urinary changes. This exacerbated Fred's confusion and may have been contributary factors in the initial fall.

Fred lives alone in housing association bungalow. He is fiercely independent gentleman who describes himself as not being sociable. He misses having his wife living with him and becomes very emotional when chatting about her.

Fred declines any care and support package and relies on his son and daughter as his support. His son, Max, lives around 30 minutes from his home, with his daughter, Jayne living more local. This places a lot of pressure on Jayne, who has her own health challenges which often necessitate numerous hospital appointments.
Agreement was made for the initial home visit and assessment and both Jayne and Max were present during this visit.

On visiting Fred, it was very clear the family have managed without support for some considerable time and stated they felt very stressed about having their Dad return home when his health had clearly deteriorated.

Jayne was very emotional and said she felt "drained" with thinking and worrying about how Fred will be now back at home. As well as this she shared concerns she had about the care and support her Mum receives in the care home. Jayne said she felt very overwhelmed.

Both Jayne and Max wanted to share their experience of having a loved one permanently living in a residential care home, and how this impacts on their daily life. Fred was very emotional as he knows his wife requires 24/7 care. However, as her life partner he feels extremely lost without her with him. He also understands that her cognitive impairment continues to deteriorate which is even more upsetting for him.
Fred is supported to visit his wife as often as he can. His sleep pattern is broken and Fred confirms this could be due to him napping throughout the day.

Our new service provided the following support:

- Detailed initial home visit and full client assessment completed.
- Determined the need for Carelink falls sensor wrist alarm, to support Fred's falls risk and referral made.
- Support to refer for footcare as a home visit.
- Prescription ordering and collection to ensure the medication management is removed from Jayne's responsibility.
- Referral made for Jayne and Max to the Carers Hub.
- Discussions and information about accessing the community with assistance.
- Optical home review accepted and referral made.
- Discussions around the safe preparation of medication dispensing pack to facilitate Fred to continue safely self-administering.
- Listening ear for Jayne and Max, who were clearly overwhelmed.

- Referral to Audiology as it was determined that Fred's hearing aids were not working.
- Benefits check referral made.
- Environmental assessment completed to ensure that Fred had the most appropriate equipment to support his mobility at home.
- Referral to GP for a full medication review.

We received this feedback from the family - "I cannot tell you how grateful I am for your support. Lightening the load, did not realise the impact of what I have been carrying for so long. A breath of fresh air and the simple yet practical support is life changing"

Our Home from Hospital Service and Handy Person Service work very closely together and share office space at Dumers Lane Community Centre. All key safe referrals are now made via the Home from Hospital Team. This ensures a standardised and consistent approach to referrals which in turn creates a more responsive and effective service. Positive feedback has been received, an example of which includes:

"I cannot thank Age UK Bury enough for all their help in getting Mum out of hospital and back home safely. They went above and beyond ensuring Mum had all the necessary equipment in place prior to her discharge, so she would arrive home confident, able to manage and remain independent. They were the only people who provided actual contact telephone numbers, advice and information, returned my calls when they said they would and even helped with matters where others had made promises but failed to deliver. I'm not sure how I would have coped without Alison, Sue, Andrew and the rest of the team, their guidance and help was invaluable, and I would advise anyone with an elderly relative in hospital and due to be discharged to contact them. Their expertise and knowledge will help guide you through the complicated hospital system where one department fails to communicate with the other, leaving you baffled as to who does what!! Thank you from the bottom of our hearts, we are forever grateful."

The Jubilee Centre

Led by Lindsay Rowley (Office Manager / Bookkeeper) and Karen Ashton (Café Supervisor)

The Jubilee Centre is a unique facility, providing a café service and activity centre for older people and their carers in Bury. It is situated in Clarence Park, overlooking the beautiful Lido.

A normal week's activities include:

- Yoga
- Short-mat bowling
- Fit for Life Exercise
- Pilates
- Chair-Based Exercise
- Community Choir
- Dance, Fit, Fun (Women Only)
- Men's Only Keep Fit
- Knit and Natter
- A Bingo and Quiz Afternoon
- Tai Chi
- Sequence Dancing for Beginners

- A Tea Dance Afternoon
- Line Dancing
- Footcare Clinic

We are extremely grateful to

- our tutors - Melanie Mason, Diane Askew, Sian Edwards-Davies, Debs Cassar-Egan, Andrea Lynette-Young, Malcolm Brister and Sue Johnson.
- Marion Schofield for leading the Knit and Natter group.
- Dougie Warrington of Phoenix Footcare.
- Anne, Jean and Nigel for looking after the Jubilee Garden.
- Our volunteers in the café and centre.

Our café remained as busy as ever throughout the whole year. We are extremely grateful to our team of excellent volunteers who allow us to continue table service, which was first brought in during the covid restrictions for hospitality.

The Jubilee Centre ran two "Living Life to the Full" courses to support people to tackle problems, build confidence, feel happier, stay calm, address upsetting thinking.

Cyber Surgeries, offering one to one support to help people with IT issues, started in April 2022.

With funding from the Bury Health Improvement Fund, we were able to offer Men's Only Exercise class and new classes began in April 2022.

Our day trips were able to start again and our Chair, Joan organised excellent trips to York, Cheshire Oaks and Boundary Mill.

It was the first year this decade when we could hold our Christmas events as normal. This included the return of the Radcliffe Male Voice Choir to launch our Christmas, four days of serving Christmas lunches in the conservatory café and parties for our Tea Dancers and Line Dancers. We added a "Jacob's Join", an event where everyone brings a contribution of food, to our festive celebrations.

To mark the Platinum Jubilee of Queen Elizabeth II, we held a special event in the Jubilee, with performances from The Cajun Rascals and Hindle Wakes. The centre was turned into street party, and everyone had a great time.

Our joy turned to sadness in September when Queen Elizabeth II passed away. It was a sad time for our centre and a book of condolence was set up at the Jubilee Centre, which was sent to Buckingham Palace.

A sculpture called the "Tree of Trees' was erected outside Buckingham Palace. The 70-foot-high sculpture consisted of 80 steel "branches" holding 350 trees in aluminium pots, bearing the Queen's cypher. Once the Jubilee Celebrations ended, Buckingham Palace announced that the 350 trees would be gifted to organisations and community groups across the United Kingdom. Age UK Bury was nominated to receive a young Rowan tree which now sits next to the Jubilee Centre, opposite the beautiful Clarence Park Lido.

Friends Together
Led by Carla Halewood

Age UK Bury runs four "Friends Together" groups to bring older people together. Our groups are aimed at people, aged 65 and over, who rarely see anyone from week to week or need a little extra support to get out for the day.

The group offers an opportunity to meet others over lunch and enjoy activities together. Our groups are currently based in the north of Bury, Prestwich, Whitefield and Radcliffe. We can offer transport and we provide a lovely two course meal provided by Avasarni, a catering business based on Dumers Lane in Radcliffe.

Members clearly appreciate the service

- "It is the highlight of my week - we love coming to Friends Together. It's great."

- "After being off for nearly twelve months I was very scared to come back. I'd lost my confidence but coming back was the best thing I ever did."

- "I love our special events like the King's coronation and the Christmas Party. The staff always go over and above the call of duty to make things very enjoyable, as for some of us is the only party we go to all year."
- "We always find a reason to celebrate. If there isn't a reason, we make one up!"

- "We do things you can't do at home when you live by yourself. Play cards and bingo and get help to solve problems with your phone".

- "The staff are excellent - it's very nice to know people care - we appreciate that".

Charity Shops
Led by Debbie Sellers (Retail Development Manager); Lynn Curley (Bury Shop Manager) and Carole Crompton (Ramsbottom Shop Manager).

Our two charity shops at The Rock in Bury and on Bridge Street in Ramsbottom sell donated goods to raise funds for our charity and act as a link for the public to access our services.

In August, we found a way to convert donated foreign, British coins and stamps into today's currency and we are promoting this to our regular donors.

In October, the shops embraced the new Point of Sale systems which enabled our charity to claim gift aid from donations. This has been very successful with 185 donors being signed up in the first six months.

We were pleased to be contacted by Crown Oil, in July 2022 regarding volunteering for us & even more pleased when our charity was chosen as their 'age' charity. Crown Oil have given their time and volunteers on many occasions, even helping with the planting of the Queens Tree at the Jubilee Centre. In November 2022, they generously donated £650 to Age UK Bury at Christmas with which we were able to donate 25 Christmas hampers to clients of our befriending and I&A services.

Dumers Lane Community Centre

Led by Sue Bradley

The property at 245 Dumers Lane was a former library, run by Bury Council. It had been taken over by "Friends" group but they were unwilling and unable to continue their operation after the Covid lockdown. Age UK Bury came to rescue and took over the lease.

With funding from The Peel Group Foundation, the centre was cleaned up, painted and refurbished properly. A new welcoming sign was put outside the centre and the security fence was erected to deter vandalism. New chairs and tables were purchased to give the centre a warm welcoming feel to visitors.

The Centre is ideal for small group work. It became the home of our Radcliffe Friends Together group which meets every Thursday. Two cluster groups, comprising of people who live very close by began to meet on Tuesdays and Fridays. A pilot project with Rochdale and District MIND was set up to support older people with dementia and their carers. The Phoenix footcare service offers appointments on Wednesdays.

The first-floor office space is home to our Handy Person Service, Befriending and Home From Hospital teams.

The funding from the Foundation also enabled us to run cyber sessions from Dumers. This gives older people up to 3 hours one-to-one tuition on how to use a tablet or smartphone. Feedback from these sessions include:

- "Kate was very patient. I was rather lacking in knowledge. She took me through everything and I now understand things much better. Thank you."
- "Kate is very knowledgeable and reassuring throughout the session. I would recommend it tutoring expertise to anyone".
- "One to one sessions suited me. They gave me the confidence to go further with my iPad."
- "It's made me feel like I've achieved something."

In re-establishing the centre, we are reaching out to local partners to look at how we can best work with local residents to develop small groups of 10-12 people.

We are very grateful to the Peel Group Foundation for their support with the redevelopment of the centre for residents in Radcliffe and Redvales.

Promoting our service
Our regular email was circulated to 700 subscribers.

We update 230 followers on Facebook and 2,150 followers on Twitter with news about our services in Bury.

Our website is available at www.ageukbury.org.uk and we promote our services through google search engine.

Our Priorities for 2023-2025
It is recognised that there are many challenges and opportunities for local independent charities. Our priorities are:

- to maintain and develop the work we are already carrying out;
- to achieve a budget that ensures expenditure does not exceed income and increase the level of reserves at a level of six months running costs
- to maximise income from the Jubilee Centre and retail shops and identify alternative funding streams
- to explore and bid for pieces of work that complement our aims and our ways of working and attract funding for core-costs.
- to ensure good governance to limit risk to the organisation and our work
- to have a point of contact in each locality in the borough by 2025
- to maintain and improve dialogue with older people in Bury and strengthen communications within the organisation.

Thank You
We would like to thank the following for their support to our charity over the year:

- Bury Council for funding Friends Together, The Befriending Project, Information and Advice, Handy Person Service, Key Safe service and Health Improvement Grants and the distribution of Household grants project
- 10GM Home From Hospital Targeted Investment Fund & GM ICP for support to the Home From Hospital Service
- National Lottery - Awards for All for support to the Keeping In Touch telephone service
- Health and Social Care transformation funds, administered by Bury VCFA to support our Handy Person Service
- The Peel Group Foundation for their support to Dumers Lane Community Centre.
- Age UK Cost of Living Grant & Winter Health Grant

We give our thanks to the families and friends of Irene Allen, Irene Foxcroft, Mary Bowker, Eunice Walmsley, and G Walker who gave donations in memory of their loved ones.

We thank all those who give to us on a regular basis through standing order and through our 100 Club.

We really appreciate the kindness we have received from the following people and organisations:

- Age UK and local Age UKs throughout Greater Manchester and the North-West
- Asda Foundation
- Avasarni
- Bury Older People's Staying Well Team
- Bury Society for Blind and Partially Sighted People
- Bury Voluntary, Community and Faith Alliance
- Chapter of Unanimity
- Crown Oil
- Friends Of Clarence Park
- Greater Manchester Police
- Healthwatch Bury
- Horsfield and Smith
- JD Sports Fashion PLC
- Moving on Together
- Phoenix Footcare
- Radcliffe Male Voice Choir
- Rawtenstall & District Senior Citizens
- Rotary Club of Bury

Our greatest assets are people. We would like to thank our staff, volunteers, fundraisers and tutors for all the support they have given to us, and to each other, through this difficult year.

Financial review

Policy on reserves

The trustees of Age UK Bury hold reserves for the purpose of

a) Ensuring consistency for those who use and depend on our services;

b) Responding to shortfalls in funding, or unexpected events to protect or redesign services;

c) Maintaining a degree of independence from the statutory sector, and funders in general, to allow the charity to set its own agenda to meet the local needs of older people living in Bury.

The aim is to achieve a level of reserves that is equivalent to at least six months running costs. The free reserves (total reserves less fixed assets) at 31st March 2023 stand at £149,581 which is equivalent to running costs for three months. Over the nex financial year, the trustees will aim to increase reserves to cover twenty six weeks and have plans in place to achieve this.

The annual report was approved by the trustees of the charity on 18/12/23 and signed on its behalf by:

Joan Rees

Mrs J Rees
Trustee

AGE UK BURY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

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

Approved by the trustees of the charity on 16/12/23 and signed on its behalf by:

Joan Rees

Mrs J Rees
Trustee

AGE UK BURY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE UK BURY ('THE COMPANY')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

AGE UK BURY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE UK BURY ('THE COMPANY')

Independent examiner's statement

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

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

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

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

Peter Nicol

Peter Nicol BSc FCA
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

Date: 19.12.2023

AGE UK BURY

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2023
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Income and Endowments from:					
Donations and legacies	3	96,177	335,836	432,013	314,322
Other trading activities	4	249,891	12,264	262,155	197,200
Investment income	5	3,612	-	3,612	344
Other income	6	-	6,720	6,720	-
Total Income		349,680	354,820	704,500	511,866
Expenditure on:					
Raising funds	7	(197,527)	(14,936)	(212,463)	(174,675)
Charitable activities	8	(219,875)	(238,870)	(458,745)	(389,506)
Total Expenditure		(417,402)	(253,806)	(671,208)	(564,181)
Net (expenditure)/income		(67,722)	101,014	33,292	(52,315)
Transfers between funds		1,883	(1,883)	-	-
Net movement in funds		(65,839)	99,131	33,292	(52,315)
Reconciliation of funds					
Total funds brought forward		471,962	54,997	526,959	579,274
Total funds carried forward	21	406,123	154,128	560,251	526,959

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

The funds breakdown for 2022 is shown in note 21.

AGE UK BURY

BALANCE SHEET
AS AT 31 MARCH 2023
(REGISTRATION NUMBER: 07506866)

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	15	256,542	252,600
Current assets			
Debtors	16	14,374	4,621
Cash at bank and in hand	17	331,632	284,285
		346,006	288,906
Creditors: Amounts falling due within one year	18	(42,297)	(14,547)
Net current assets		303,709	274,359
Net assets		560,251	526,959
Funds of the charity:			
Restricted income funds			
Restricted funds		154,128	54,997
Unrestricted income funds			
Unrestricted funds		406,123	471,962
Total funds	21	560,251	526,959

For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

The financial statements on pages 24 to 40 were approved by the trustees, and authorised for issue on 13/12/23..... and signed on their behalf by:

Joan Rees

Mrs J Rees
Trustee

1 Charity status

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

The address of its registered office is:
The Jubilee Centre
Mosley Avenue
Bury
Lancashire
BL9 6PQ

Authorised for issue date

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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

Basis of preparation

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

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognsied as a liability and included on the balance sheet as deferred income to be released.

Donated services and facilities

Gifts and intangible income is included at the cost of the donor, where this cost is not known precisely an estimate of the value of such gifts is included in donations.

Time given by volunteers is not included at a value.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the appliable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustee's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold properties	4% straight line
Jubilee Centre equipment	2% straight line
Office equipment	20% straight line
Motor vehicles	25% straight line
Alterations to Landlord's property	10% straight line

Debtors

Debtors are amounts due for services performed in the ordinary course of business.

Debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Age UK retainer	10,000	-	10,000
Grants, including capital grants;			
Grants receivable	17,430	316,485	333,915
Committed giving	68,747	19,351	88,098
Total for 2023	96,177	335,836	432,013
Total for 2022	121,808	192,514	314,322

4 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Trading income;			
Shop income from sale of donated goods and services	124,371	7,242	131,613
Events income;			
Food sales	125,520	3,713	129,233
Fundraising events	-	1,309	1,309
Total for 2023	249,891	12,264	262,155
Total for 2022	180,142	17,058	197,200

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	3,612	3,612
Total for 2023	3,612	3,612
Total for 2022	344	344

6 Other income

	Restricted funds £	Total funds £
Rental income	6,720	6,720
Total for 2023	6,720	6,720

7 Expenditure on raising funds

a) Costs of trading activities

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Costs of goods sold	61,159	13,320	74,479	44,800
Staff Costs	84,984	-	84,984	71,960
Depreciation, amortisation and other similar costs	598	1,380	1,978	2,192
Other direct costs of activities for generating funds	50,786	236	51,022	55,723
	197,527	14,936	212,463	174,675

8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2023 £
Staff costs		148,829	202,049	350,878
Allocated support costs		66,169	36,794	102,963
Governance costs	9	4,877	27	4,904
		219,875	238,870	458,745

	Note	Unrestricted funds General £	Restricted funds £	Total 2022 £
Staff costs		138,501	172,363	310,864
Allocated support costs		44,259	29,563	73,822
Governance costs	9	4,804	16	4,820
		187,564	201,942	389,506

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Advice	-	66,644	66,644	70,761
Friends Together	-	61,409	61,409	69,714
Jubilee Activities	254,835	80,516	335,351	249,031
	254,835	208,569	463,404	389,506

Included in the expenditure analysed above, there are governance costs of £4,904 (2022 - £4,820) which relate directly to charitable activities. See note 9 for further details.

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Independent examiner fees			
Examination of the financial statements	3,325	-	3,325
Legal fees	1,552	27	1,579
Total for 2023	4,877	27	4,904
Total for 2022	4,804	16	4,820

10 Net incoming/outgoing resources

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

	2023	2022
	£	£
Depreciation of fixed assets	1,978	2,192

11 Trustees remuneration and expenses

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

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

12 Staff costs

The aggregate payroll costs were as follows:

	2023	2022
	£	£
Staff costs during the year were:		
Wages and salaries	409,387	361,936
Social security costs	19,100	14,690
Pension costs	7,375	6,198
	435,862	382,824

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023	2022
	No	No
Senior executive	1	1
Direct charitable work staff	26	24
Administrative staff	3	3
	30	28

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

13 Independent examiner's remuneration

	2023	2022
	£	£
Examination of the financial statements	3,325	3,170

14 Taxation

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

15 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2022	480,513	102,933	36,614	620,060
Additions	-	14,153	-	14,153
At 31 March 2023	480,513	117,086	36,614	634,213
Depreciation				
At 1 April 2022	231,753	101,377	34,328	367,458
Charge for the year	5,907	3,162	1,144	10,213
At 31 March 2023	237,660	104,539	35,472	377,671
Net book value				
At 31 March 2023	242,853	12,547	1,142	256,542
At 31 March 2022	248,760	1,556	2,286	252,602

16 Debtors

	2023 £	2022 £
Trade debtors	7,645	-
Prepayments	5,509	4,621
Other debtors	1,220	-
	14,374	4,621

17 Cash and cash equivalents

	2023 £	2022 £
Cash on hand	7,825	6,845
Cash at bank	323,807	277,440
	331,632	284,285

18 Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	7,658	3,796
Other taxation and social security	19,829	832
Accruals	14,810	9,919
	42,297	14,547

19 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2023	2022
	£	£
Land and buildings		
Within one year	15,675	15,675
Between one and five years	13,500	27,000
	29,175	42,675

20 Pension and other schemes

Defined contribution pension scheme

The Charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £7,375 (2022 - £6,198).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

21 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted					
General	471,962	349,680	(417,402)	(254,659)	149,581
Designated funds					
Fixed Asset Fund	-	-	-	256,542	256,542
Total unrestricted	471,962	349,680	(417,402)	1,883	406,123
Restricted					
Friends together	-	79,380	(79,269)	(111)	-
Information & Advice	-	44,087	(41,266)	-	2,821
Befriending	43,014	6,202	(31,704)	-	17,512
Groundwork	910	-	(910)	-	-
Cancer pathway	470	-	(470)	-	-
Handyperson	3,376	61,690	(52,800)	-	12,266
Health Improvement Fund	4,495	-	(3,740)	-	755
Keeping in Touch	2,732	11,503	(17,124)	2,889	-
Events with Funding	-	-	(13)	13	-
Defibrillator	-	200	-	-	200
Dumers Lane	-	20,758	(6,510)	(4,674)	9,574
Age UK - cost of living	-	10,000	-	-	10,000
Age UK - winter voucher scheme	-	1,000	-	-	1,000
Home from Hospital	-	120,000	(20,000)	-	100,000
	54,997	354,820	(253,806)	(1,883)	154,128
Total funds	526,959	704,500	(671,208)	-	560,251

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted					
General	525,212	302,294	(352,681)	(2,863)	471,962
Restricted					
Friends together	-	71,588	(72,965)	1,377	-
Information & Advice	8,000	28,003	(37,304)	1,301	-
Befriending	41,409	38,474	(36,869)	-	43,014
Groundwork	1,820	-	(910)	-	910
Cancer pathway	1,410	-	(940)	-	470
Handyperson	1,423	49,762	(47,809)	-	3,376
W O Street Foundation	-	-	(342)	342	-
Health Improvement Fund	-	4,820	(325)	-	4,495
Keeping in Touch	-	14,925	(12,193)	-	2,732
Events with Funding	-	2,000	(1,843)	(157)	-
	54,062	209,572	(211,500)	2,863	54,997
Total funds	579,274	511,866	(564,181)	-	526,959

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

General Fund

The free reserves after allowing for all designated funds.

Designated Fixed Asset Fund

This fund represents the net book value of fixed assets already held. Whilst the value of these assets is included within the total funds of the charity, they do not represent liquid/expendable amounts and should be segregated accordingly.

Restricted Funds

Friends Together - this service is supported by a grant from Bury Council. This funding is restricted.

Information and Advice - this service is supported by the Grace Rigby Trust, which is administered by Bury Council and Cost of Living Grants from Bury Council. This funding is restricted.

Befriending - this service is supported by the Grace Rigby Trust, which is administered by Bury Council. The Keeping in Touch telephone sercie was supported by Awards For All. Grants and fundraising for these services are restricted.

The Handy Person Service - this service is supported by the Grace Rigby Trust, which is administered by Bury Council. This funding is restricted.

Health Improvement Fund - is a project funded by Bury Council which aims to help people improve their physical and mental health. This funding is restricted.

The Defibrillator Appeal - this is an appeal to install a new defibrillator and case on the exterior of the Jubilee Centre. This funding is restricted.

Dumers Lane - this Centre is supported by the Peel Group Foundation Trust for the development of the Dumers Lane Centre. This funding is restricted.

Age UK Cost of Living Fund - this is a grant from our national partner, Age UK, to support the running of the Jubilee Centre in April 2023 - March 2024 to ensure its sustainability and development. This funding is restricted.

Age UK Winter Voucher Scheme - this is a one-off scheme to support older people with small payments for food. This funding is restricted.

Home from Hospital Service - this service was supported by the 10 GM Targeted Investment Fund with £20,000 grant to set up a new service at Fairfield Hospital. Funding of £100,000 was received from Greater Manchester Integrated Care Partnership to run the srvice from April 2023 to March 2024. This funding is restricted.

We are very grateful for our funders for their support to our work.

Controlling entity
The charity is controlled by the trustees who are all directors of the company.

22 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2023
	General	Designated		
	£	£	£	£
Tangible fixed assets	-	256,542	-	256,542
Current assets	186,877	-	159,129	346,006
Current liabilities	(42,297)	-	-	(42,297)
Total net assets	144,580	256,542	159,129	560,251

	Unrestricted funds General	Restricted funds	Total funds at 31 March 2022
	£	£	£
Tangible fixed assets	251,220	1,380	252,600
Current assets	232,624	57,220	289,844
Current liabilities	(14,197)	-	(14,197)
Total net assets	469,647	58,600	528,247

AGE UK BURY

England & Wales - Charity number 1141901

Accounts

Company registration number: 07506866

Charity registration number: 1141901

AGE UK BURY
ANNUAL REPORT AND FINANCIAL STATEMENTS
31 MARCH 2022

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

AGE UK BURY

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AGE UK BURY

REFERENCE AND ADMINISTRATIVE DETAILS

Chief Officer	Mr A Hazeldine, Chief Officer
Trustees	Mrs J Rees, Chair Mrs P Walton, Deputy Chair Mrs P Jones-Greenhalgh, Treasurer Ms C Brookes (appointed 1st August 2022) Mr S Edwards Mr D Lees (appointed 1st August 2022) Mrs S Holt (appointed 31st January 2022) Mrs J Matthews (resigned October 2022) Mrs K Parkinson (passed away January 2022) Mrs E Walmsley (passed away August 2022)
Charity Registration Number	1141901
Company Registration Number	07506866
	The charity is incorporated in England and Wales.
Registered Office	The Jubilee Centre Mosley Avenue Bury Lancashire BL9 6PQ
Accountants	Horsfield & Smith Tower House 269 Walmersley Road Bury Lancashire BL9 6NX
Bankers	Santander UK Bridle Road Bootle Merseyside L30 4GB

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

Structure, governance and management

Nature of governing document

Age UK Bury is a registered charity (1141901) and company limited by guarantee, registered in England and Wales, company number 7506866. Its governing document is its Memorandum and Articles of Association.

Recruitment and appointment of trustees

Recruitment to the membership of Age UK Bury has been by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. The Annual General Meeting of the Charity elects the Directors and Honorary Officers to serve on the Executive Committee, appoints Auditors and considers and adopts the Annual Report and Financial Statements for the preceding year's activities. Bury Council may nominate one person to the Executive Committee who has the right to attend and speak but not to vote.

Induction and training of trustees

All new directors are provided with an induction pack containing the Charity Commission's guidance on their responsibilities and essential information for directors.

Organisational structure

The Executive Committee meets at least four times a year and consists of individuals or representatives of bodies sympathetic to the objects of Age UK Bury. The Finance and General Purposes Sub-committee reports back to the Executive Committee. Working groups can be set up to look at specific issues and these will also report back to the Executive Committee.

All directors give their time freely and no remuneration was paid to them in the year. Directors are required to declare all relevant interests or potential conflicts of interest at the start of each meeting and withdraw from decisions where a conflict of interest may arise.

The Chief Officer, Mr Andrew Hazeldine, has operational responsibility for the provision of services and support of staff and volunteers.

There were 28 members of staff during this time. Over 50 volunteers work in the Chatterbox Cafe, the Jubilee Centre, the two charity shops and leading walks. We would like to record our enourmous gratitude for their contribution to our charity.

Relationships with related parties

Age UK Bury is an independent charity.

The charity works in partnership with the national charity, Age UK and it is a member of the Age England Association. The Chief Officer regularly meets with other Age UKs in Greater Manchester and in the North West.

Major risks and management of those risks

Age UK Bury conducts a risk assessment annually to clarify the known financial liability carried by the organisation so that any necessary actions can be instigated.

The risk assessment requires a detailed examination of the organisation's financial liabilities in relation to property and leases; staffing costs; contractual relationships; insurable risks (including public liability, employers liability, property and contents); trustee liability, fraud and competition.

In order to address these risks, directors will:
- review the costs for all services over the course of the year;
- increase income from retail shops, activities, donations, and legacies;
- work closer with local businesses, grant-making trusts and fundraising events;
- promote a greater awareness of the work of the charity to older people, potential funders, partners and general public
- consider, where appropriate, opportunities for partnership work with local agencies and other Age UKs in the Greater Manchester area to jointly deliver services;

Procedures are already in place to ensure compliance with health and safety regulations within the premises occupied by the charity. Procedures are periodically reviewed to ensure they continue to meet the needs of the charity.

Appropriate criminal records checks are made for all those who work with older vulnerable people.

Safeguarding Vulnerable Adults training is provided to those who work with vulnerable older people.

A review of ICT systems is currently in place to ensure all critical data is secure and backed up and that data can be shared between computers within the organisation.

The charity has adopted a 'Protecting the Environment' policy. The directors do not consider that there are any activities that could be construed as being detrimental or harmful to the public or the environment. However, if anyone has any cause for concern, they are able to bring it to the attention of the Chief Officer, or by using the policy on Comments, Compliments and Complaints, which is available from the main office.

Quality Standards

We are proud to have achieved the Organisational Quality Standards for local Age UKs in England in May 2022 and due for renewal in 2023.

Our achievement of the Organisational Quality Standards recognises the high standard of our performance as an organisation. It certifies that we are a well-governed and effective organisation committed to the wellbeing of older people, our staff and volunteers and to working in partnership with others. The Standards are externally assessed by industry leaders SGS and endorsed by the Charity Commission.

Objectives and activities

Objects and aims

The object of the Charitable Company is 'to promote the welfare of older people in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury'.

The relevant powers granted to it by the Memorandum and Articles to achieve this include:
- to encourage, promote and organise direct services appropriate to the needs of individual older people or groups of older people;
- to work in partnership with other organisations with a similar goal;
- to engage in research and the provision and publication of information.

Each year our directors review our objectives and activities to ensure they continue to reflect our aims.

Public benefit

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Age UK Bury's charitable purpose is enshrined in its object 'to promote the welfare of older people in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury'

The trustees ensure that this purpose is carried out for the public benefit by delivering services that are valued by our service users and by enabling older people in our area of benefit to enjoy a fulfilling later life. The trustees ensure that we carry out all our activities in an open and transparent manner which results in a well-managed charity that engenders public trust and confidence.

In memory

We are very grateful to the following people for their contribution to this organisation:
• Irene Davenport (1928-2021) who was a volunteer for 25 years, working at the Radcliffe and Bury Charity shops and in later years, in the Chatterbox Cafe at the Jubilee Centre.
• Mike Connolly (1951-2021) who was a member of our fundraising committee.
• Kathleen Parkinson (1930-2022) who was a long-standing member of the Executive Committee.
• Eunice Walmsley (1936-2022) who was a long-standing member of the Executive Committee and previously the Ramsbottom Older People's Welfare Committee.

Achievements and performance during April 2021 to March 2022

When this financial year began in April 2021, the UK was into its third and longest lockdown. Since January 2021, our social activities had been cancelled, our café was closed and most of our staff and volunteers were stuck at home. However, unlike the previous April, the first vaccinations were being rolled out and there was growing hope that society could return to normal over the year.

As we reopened, we were mindful that we had a statutory and moral duty to ensure our activities did not expose people to undue risk. Covid had already killed over 500 people in Bury. Although the vaccination offered people some assurance, changes in government policy, the sudden rises in infection rates and the emergence of Covid variants such as Omicron disrupted our year.

We are extremely grateful to our staff, volunteers and tutors who rose to the challenges of Covid and, despite all the disruptions, succeeded in reopening the charity and its services to support older people in Bury.

Whilst we were in lockdown

During the third lockdown, we ensured our telephone advice line remained open so we could respond to callers needing help.

Our weekly email was circulated to over 500 readers, rising to over 600 over the year.

We updated over 450 followers on Facebook and over 2,000 followers on Twitter with news about covid in Bury and our services.

Sue Johnson and Diana Askew continued their online activity classes, which has proved popular in the previous lockdowns.

Our Handy Person Service and Footcare service continued to operate, working in line with the very strict guidance.

The Befriending Service

Led by Jane Lees (Befriending Co-ordinator) and Steph Chesney-Bryce (Telephone Befriending Officer)

The original aim of the Befriending Service was to set up a face-to-face befriending service supporting the isolated older people in Bury. Covid changed all that and the service focused a developing the Keeping in Touch telephone befriending service. Over the year, our fantastic group of 15 volunteers called our clients 10,058 times.

As lockdown restrictions began to be lifted and activities began to restart, we reviewed the scheme. Our expectation was that the service would be no longer needed as life returned to normal and people started to see their friends and family face to face. We contacted all the clients with a short survey to ask whether they still needed support from the service. Only ten people (from around 150 clients) felt they no longer needed the calls, but that same week we received a further 25 referrals for the service. The comments people made demonstrated that people really valued the service.

- "It has been a lifeline when you live alone and don't speak to anyone for days."

- "Been very supportive in hard times and helping me cope with them."

- "It has been a pleasure to converse with everyone from Age UK Bury over the past year. You have all been brilliant, just to listen to me rambling on, when I have spent so many hours alone. You all deserve a medal."

- "Without the calls I would not be here today, Jane and Steph have gone above and beyond their normal duties to help me when no one else would. I owe Age UK Bury so much."

Having proved the need to continue the service we were able to procure a grant from the Bury Council Tackling Loneliness and Social Isolation scheme to employ an officer to take over the running of the Keeping in Touch telephone service. In July, Steph joined the team, having previously been a volunteer during the initial lockdown and understood first-hand the benefits and impact the service provided.

In October 2021, thanks to funding from the Asda Foundation, we held a tea party at the Jubilee Centre, we managed to finally meet 75 of our clients. It was very strange only being able to identify who everyone was when they spoke. The event was a great success and from it we were able to convince several clients to start attending luncheon club and other activities at the Jubilee Centre.

One lady was referred to us by the Beacon service, had severe anxiety brought on the pandemic. We initially supported her with a weekly phone call, she was also supported by Bury Society for Blind and Partially Sighted People. It was quickly established that one call was not enough and so it was decided to increase the number of calls to every day. By doing this we have able to establish a close trust and managed to convince her to come to the afternoon tea. She thoroughly enjoyed it and followed it with visits to the Jubilee Centre, accompanied by her mental health support worker, something she never thought she would be able to do.

One of our original clients was a lady in her 90's. She lived alone, supported from a distance by her family based in Brighton. Loneliness was a major problem, like a lot of her generation she was unable to use technology to keep in touch, so our daily phone calls became a lifeline to her, if we detected problems, we were able to make the family aware and they were so grateful that we were keeping an eye on her. Despite poor eyesight and bad mobility, she decided to join us at the afternoon tea, it was the first time in eighteen months she had left the house, it gave her something to look forward to and something to talk about afterwards.

We have started recruiting volunteers to set up the face-to-face meetings, however the launch of the scheme was further delayed by the emergence of the Omicron variant. The first client we set up under the face-to-face scheme was a gentleman in his 60's who had a severe stroke when he was in his 40's. Prior to his stroke he had worked as an engineer and had been a keen motorcyclist, something he missed greatly. Although he received phone calls from the Keeping in Touch service, he struggled to speak due to aphasia and found the face-to-face option much better. An initial visit was made to establish which would be the best volunteer to send. The gentleman sat in a chair in his lounge looking at his first motorbike, we matched him with a volunteer who also loved motorbikes. Both looked forward to their weekly meetings and the conversation covered motorbikes, the TT races, engineering, steam trains, and then discovered that they had both been involved in the Besses Brass Band. Unfortunately, the gentleman had a fall and was admitted to hospital where his health took a turn to the worse and died shortly afterwards, because the bond had become quite strong through their weekly visits, the volunteer went to his funeral, and was delighted to report back that the coffin was brought in a sidecar on a motorbike, a touch he knew the client would be pleased about.

For the first time, we recruited some gentleman volunteers, this changed the dynamics of the calls quite considerably. It was noticeable that more boxes of chocolates made their way into the office at Christmas, mainly from the "Harvey fan club".

Mike joined the team in March, and we asked him what he got from volunteering, and this is his reply. He wanted to volunteer for an organisation that he respected, which is why he chose Age UK Bury, not just because of the befriending service but also for all the other services we provide. He volunteered for the befriending service because he knew it was much needed and can make such a huge impact from something as simple as a phone call, it makes him feel that he is doing some good. He also gets a lot out of being a volunteer, it gives him a focus for the day he volunteers, it gives him something to look forward, enjoying the comradeship of the other people in the befriending department and finds it good fun and has a laugh.

We would not be able to deliver the scheme without these fantastic people and we thank you from the bottom of our hearts. Special thanks go to Marilyn, one of our original volunteers, who did a grand job on the recruiting front.

Information and Advice

Led by Louise Price (I&A Manager) and Ruth Haigh (I&A Officer)

The aim of our Information and Advice service is to support older people with help to enable to live independently and cope with all the problems that getting older throws up.

The service specialises in making sure people receive their full entitlement to benefits and supports people with filling in claims for Pension Credits and Attendance Allowance. This financial year, Louise and Ruth supported 386 people to claim entitlements worth £1,666,875.60. (This figure represents the amount of funding a person will receive in one year plus any back pay).

Since it started in 2013, the service has put over £10 million back in the pockets of older people in Bury.

Covid meant that the service had to be provided by telephone. However, this did not reduce the demand for the service and over 1,800 people were supported with advice.

The Handy Person Service

Led by Andrew Wall (Joint Handy Person Manager) and Sue Bradley (Joint Handy Person Manager / Administrator)

The Handy Person Service helps older people in Bury with small DIY and repair jobs such as fitting handrails and security locks, putting up shelves, curtain rails and wall decorations; assembling flat pack furniture; minor plumbing, painting and decorating work and changing light bulbs.

Between March 2021 and March 2022, we received 556 referrals, completed 457 jobs and provided advice to 74 people, helping them to find specialist help.

Over the period we fitted 88 key safes providing a prompt service which assisted Bury Social Service and Hospital Discharge Teams to facilitate patient release from hospital and provision of care in the home. The feedback from Fairfield Hospital Social Team about this service is "It really does support with our hospital discharges; with preventing delays in discharge, preventing bed blocking on the hospital sites and also takes the burden off the patient who has usually been in hospital and been quite unwell, along with the burden off families to purchase and fit them when ultimately they are busy with their own lives or busy supporting their loved ones in several other ways".

The service supported Ethel and Betty (names changed) and these are their stories:

Ethel is 88 and experiences dementia. She lives in her own home with the care and support of her daughter. Ethel becomes quite upset and agitated when strangers visit her house which often makes it difficult for her daughter to arrange for jobs to be completed. Her daughter contacted our service to see if we could complete work for her. She explained the situation and asked if we could take a particular approach to the work which would minimise distress to Ethel. The work was completed successfully on this occasion and several other jobs have also now been completed. Her daughter is confident in using our service. She knows we understand the situation and will be flexible in our approach to scheduling and completing jobs to ensure minimum disruption for her mum. In her daughter's words our service is "A Godsend". "The service offered is so good and it made such a difference having Andrew as he was clearly used to coping with older people with dementia".

• Betty has reached the grand age of 100. She had struggled for some time to reach clothes in her wardrobe due to the height of the rails. Andrew called to see if he could adjust the rails but he was unable to do this because of the way the rails had been built into the wardrobe. We carried out some investigations for Betty to see if we could find a solution and were able to source a type of rail that could be used in conjunction with her rails to give her access. She sent us a thank you as below: "They worked and the problem with my wardrobe is now fixed. They were also very reasonably priced so thank you so much for searching down that Hangers firm. I have struggled so long with this problem that I am over the moon that that such a simple solution has been found for me. Thanks again Sue for your perseverance".

Home Energy Checks

The Home Energy Check Project (HEC) was a joint project between Information and Advice and the Handy Person Service. It ran from September 2021 to March 2022 and was part of the Age UK Warm Homes Programme. HECs help make homes more energy efficient and warmer in the winter by having an assessment with our Information and Advice Officer and energy saving equipment installed by our Handy Person.

At project completion in mid-March 2021, we had successfully reached our target of 84 clients. The following stories show how the project helped two of our beneficiaries (names changed).

1) Brian, aged 77, suffered a broken back when he was quite young and as he has got older, his mobility has gradually reduced, and it is necessary for him to be on permanent pain medication. Brian cares his son who suffers from acute rheumatoid arthritis.

Brian was finding managing the house increasingly difficult. He contacted Bury Council to see if they could provide some advice on domestic help. They referred him to the Age UK Bury Information and Advice Team who advised and helped him to obtain Pension Credit, enabling him to get a free TV license and other benefits that come with this entitlement.

We made Brian aware of the HEC scheme giving advice and explaining the equipment available for saving energy and reducing heating costs. He was able to choose the goods best suited to his needs and chose draught excluders, radiator foils, and timer lights.

Brian is very pleased with the HEC equipment he has received. The radiator foils have made a noticeable difference in the warmth of the rooms and there is a marked reduced in the number of draughts. He said "Since getting in touch with Age UK Bury, I feel I am not alone anymore. They have made me aware of benefits and financial help that I was not aware of. The house feels a lot warmer, and it saves me money on energy bills. Being introduced to Age UK Bury and having the benefits of this HEC scheme has made a tremendous difference in my life and that of my son".

2) Alice is a 77-year old lady who experiences several chronic medical issues including diabetes, eye problems and a liver condition.

Alice was initially referred to Age UK Bury by a charity called Friends of the Elderly to see if we could help her with some wellbeing issues. Through our Handyperson service we supplied contacts to help with the work required to improve the condition of her home and we believed that she could also benefit from the HEC scheme. We made Alice aware of the equipment available for saving energy and reducing heating costs. She was able to choose the goods best suited to her needs and chose light bulbs, a night light, draught excluders and radiator foils.

Alice is very pleased with the HEC equipment she has received saying "the rooms are definitely warmer and there are less drafts. The radiator panels/foils have made a noticeable difference in warmth of the rooms and she feels this will be a help to keeping heating costs down. The equipment has made a great improvement to my lifestyle. The people running the scheme are very approachable informative and helpful".

The Jubilee Centre

Led by Michelle Goodwin (Office Manager / Bookkeeper) and Karen Ashton (Café Supervisor)

The Jubilee Centre is a unique facility, providing a café service and activity centre for older people and their carers in Bury.

The café reopened on 17th May 2021 but on reduced hours to ensure there was adequate time to clean and seating had to be restricted to allow for space between customers. Karen and the team continued to provide table service to prevent queues at the counter and this has continued to this day with the support of new volunteers in the café.

By September 2021, the café was attracting around 450 customers per week.

In September, activities in the centre began again and it was great to see people returning to the centre. The week's activities include

- Yoga
- Short-mat bowling
- Fit for Life Exercise
- Pilate
- Chair-Based Exercise
- Dance, Fit, Fun (Women Only)
- Knit and Natter
- Bingo and Quiz Afternoon
- Tai Chi
- Sequence Dancing for Beginners
- A Tea Dance Afternoon
- Line Dancing
- Footcare Clinic

In February 2022, with funding from the Bury Health Improvement Fund, we were able to offer Men's Only Exercise class and plan new classes from April 2022.

In March, The Creative Living Centre started a pilot project at the Jubilee Centre offering Cyber Surgeries. These are one hour face to face sessions offering advice on how to use a smartphone or tablet. These sessions are designed to support people to use email, contact others by video, shop for goods and how to stay safe on the internet.

Our special events at the Jubilee Centre included a Drumathon, in which Duncan Lees, at the young age of 83, drummed to 100 tunes over five hours while a range of stalls raised funds to support our work. In October, we held a fundraising Disco evening and in December we welcomed the Radcliffe Male Voice Choir back for the annual Christmas Concert.

Despite having to stop activities in December and January, there were over 4,000 visits to the Jubilee Centre to attend our activities in the months we were open.

We are extremely grateful to

- our tutors - Melanie Mason, Diane Askew, Sian Edwards-Davies, Debs Cassar-Egan, Andrea Lynette-Young, Malcolm Brister and Sue Johnson
- Marion Schofield for leading the Knit and Natter
- Dougie Warrington of Phoenix Footcare
- Charlotte Clegg and Ray for leading on the development of Cyber Surgeries
- Jean Kirkby for leading on "Let's Do Lunch"
- Anne, Jean and Nigel for looking after the Jubilee Garden.

Friends Together
Led by Carla Halewood

Age UK Bury runs four "Friends Together" groups to bring older people together. Our groups are aimed at people, aged 65 and over, who rarely see anyone from week to week or need a little extra support to get out for the day.

The group offers an opportunity to meet other over lunch and enjoy activities together. Our groups are currently based in the north of Bury, Prestwich, Whitefield and Radcliffe. We can offer transport and we provide a lovely two course meal.

The Covid lockdowns made it impossible for the groups to meet. Stella Brown who was the Organiser until November 2021 phoned all the members on a weekly basis and organised door-step visits to see people face to face. Irene, Janet and Juanita helped the Keeping In Touch telephone service, enabling the service to meet the growing demand.

We reopened the groups with great care, mindful of the risks that Covid posed to our vulnerable members. We did lose many members through the lockdown but the members who returned with us were over the moon to be back and all say they have missed this service.

In October, Stella retired after being with our charity for 19 years and Carla returned to our charity and took over the lead for this service.

In reopening, we made the decision to change the way we did lunches. Avasarni, a catering business based on Dumers Lane in Radcliffe, now supply hot homemade meals to the groups every day and this has greatly improved the quality of lunch.

Members clearly appreciate the service

- "Coming here is something you don't do any other day. You feel part of a family and have a laugh with other people - we are always laughing".

- "Thursday's Friends group is my day. I don't care you who are - doctor, nurse. social worker - you don't stop me from coming to my group".

• "We always find a reason to celebrate. If there isn't a reason, we make one up!"

• "We do things you can't do at home when you live by yourself. Play cards and bingo and get help to solve problems with your phone".

• "The staff are excellent - it's very nice to know people care - we appreciate that".

Charity Shops

Led by Debbie Sellers (Retail Development Manager); Lynn Curley (Bury Shop Manager) and Carole Crompton (Ramsbottom Shop Manager).

Our two charity shops at The Rock in Bury and on Bridge Street in Ramsbottom sell donated goods to raise funds for our charity and act as a link for the public to access our services.

Our Bury shop reopened in June 2021 with Lynn as the new manager and shortly after, the Ramsbottom shop reopened with Carole as the new manager. Staff and volunteers repaired and prepared the shops for re-opening, taking all necessary steps to keep the public safe as life returned to normal. JD Sports Fashion PLC generously donated an amazing amount of new stock to help fill the shops, after many months of being unable to receive donations.

We were pleased that new volunteers joined our teams and two students from Elton High gained their bronze Duke of Edinburgh award whilst volunteering with us. CISCO sent teams of volunteers to both shops to fundraise for a day, selling homemade cakes and promoting our work.

Eileen, a volunteer at Ramsbottom, wrote about her role: "I really enjoy the experience of working in a charity shop. I do various jobs, meet a lot of nice customers and I have made some new friends. It's the staff in shop that makes me want to keep going back each week. I've worked in retail most of my life, but it's been very different and enjoyable experience with no pressure."

Our Priorities for 2022-2025

It is recognised that there are many challenges and opportunities for local independent charities. Our priorities are:

• to maintain and develop the work we are already carrying out
• to achieve a budget that ensures expenditure does not exceed income and increase the level of reserves at a level of six months running costs
• to maximise income from the Jubilee Centre and retail shops and identify alternative funding streams
• to explore and bid for pieces of work that complement our aims and our ways of working and attract funding for core-costs.
• to ensure good governance to limit risk to the organisation and our work
• to have a point of contact in each locality in the borough by 2025
• to maintain and improve dialogue with older people in Bury and strengthen communications within the organisation.

Thank You

We would like to thank the following for their support to our charity over the year:

- Bury Council for funding Friends Together, Befriending Project, Information and Advice, Key Safe service and Health Improvement Grants
- Bury Council for their support with the distribution of Covid-19 grants
- Health and Social Care transformation funds, administered by Bury VCFA to support our Handy Person Service
- Age UK / Eon Engage fund for Information & advice and Home energy checks

We are extremely grateful to Horsfield and Smith who kindly donated their time and expertise to file claims for the Coronavirus Job Retention Scheme.

We give our thanks to the families and friends of Kath Crawshaw, Irene Davenport, Jean Taylor, David Andrew, Norma Graham, Angela Evans, and Kath Parkinson who gave donations in memory of their loved ones.

We are very grateful to Tom Brown who gifted us £10,700.91 in his will.

We really appreciate the kindness we have received from the following people and organisations:

- Age UK and local Age UKs throughout Greater Manchester and the North-West
- Asda Foundation
- Avasarni
- Avoira
- Bury Lodge of Relief No 42
- Bury Society for Blind and Partially Sighted People
- Bury Voluntary, Community and Faith Alliance
- Chapter of Unanimity
- Charity Digital Trust
- CISCO
- Creative Living Centre
- Dumers Lane Community Centre
- Egerton Lodge
- Greater Manchester Police
- Healthwatch Bury
- JD Sports Fashion PLC
- Info-tech Bury
- Moving on Together
- Bury Older People's Staying Well Team
- Phoenix Footcare
- Radcliffe Male Voice Choir
- Rotary Club of Bury
- Sienna Quinn who made and sold hot chocolate reindeers and sweets to raise money for our telephone befriending service.
- Doreen, Sheila and Muriel who created and sold wonderful Christmas Crackers
- Andrew and Kath Turner

Our greatest assets are people. We would like to thank our staff, volunteers, fundraisers and tutors for all the support they have given to us, and to each other, through this difficult year.

Financial review

Policy on reserves

The trustees of Age UK Bury hold reserves for the purpose of

a) Ensuring consistency for those who use and depend on our services;

b) Responding to shortfalls in funding, or unexpected events to protect or redesign services;

c) Maintaining a degree of independence from the statutory sector, and funders in general, to allow the charity to set its own agenda to meet the local needs of older people living in Bury.

The aim is to achieve a level of reserves that is equivalent to at least six months running costs. The free reserves (total reserves less fixed assets) at April 2022 stand at £220,742 which is equivalent to running costs for 19.5 weeks. It was recognised that this financial year would be challenging with lockdown restrictions and a loss of income from the shops, the cafe and fundraising. Over the nex financial year, the trustees will aim to increase reserves to cover 26 weeks.

The annual report was approved by the trustees of the charity on 7 November 2022 and signed on its behalf by:



Mrs J Rees
Trustee

AGE UK BURY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Bury for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

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

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 7 November 2022 and signed on its behalf by:



Mrs J Rees
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE UK BURY

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

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

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

AGE UK BURY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE UK BURY

Independent examiner's statement

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

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

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

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

.....

Jonathan Staples BSc FCA DChA
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

7 November 2022

AGE UK BURY

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2022
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Income and Endowments from:					
Donations and legacies	3	121,808	192,514	314,322	519,006
Other trading activities	4	180,142	17,058	197,200	28,501
Investment income	5	344	-	344	382
Total Income		302,294	209,572	511,866	547,889
Expenditure on:					
Raising funds	6	(165,117)	(9,558)	(174,675)	(118,815)
Charitable activities	7	(187,564)	(201,942)	(389,506)	(326,332)
Total Expenditure		(352,681)	(211,500)	(564,181)	(445,147)
Net (expenditure)/income		(50,387)	(1,928)	(52,315)	102,742
Transfers between funds		(2,863)	2,863	-	-
Net movement in funds		(53,250)	935	(52,315)	102,742
Reconciliation of funds					
Total funds brought forward		525,212	54,062	579,274	476,532
Total funds carried forward	21	471,962	54,997	526,959	579,274

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

The funds breakdown for 2021 is shown in note 21.

AGE UK BURY

BALANCE SHEET
AS AT 31 MARCH 2022
(REGISTRATION NUMBER: 07506866)

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	14	252,600	261,667
Current assets			
Debtors	15	4,621	24,728
Cash at bank and in hand	16	284,285	302,668
		288,906	327,396
Creditors: Amounts falling due within one year	17	(14,547)	(9,789)
Net current assets		274,359	317,607
Net assets		526,959	579,274
Funds of the charity:			
Restricted income funds			
Restricted funds		54,997	54,062
Unrestricted income funds			
Unrestricted funds		471,962	525,212
Total funds	21	526,959	579,274

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

The financial statements on pages 19 to 35 were approved by the trustees, and authorised for issue on 7 November 2022 and signed on their behalf by:

Joan Rees

Mrs J Rees
Trustee

1 Charity status

The charity is limited by share capital, incorporated in England and Wales.

The address of its registered office is:
The Jubilee Centre
Mosley Avenue
Bury
Lancashire
BL9 6PQ

These financial statements were authorised for issue by the trustees on 7 November 2022.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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

Basis of preparation

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

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Exemption from preparing a cash flow statement

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

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognsied as a liability and included on the balance sheet as deferred income to be released.

Donated services and facilities

Gifts and intangible income is included at the cost of the donor, where this cost is not known precisely an estimate of the value of such gifts is included in donations.

Time given by volunteers is not included at a value.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the appliable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustee's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold properties	4% straight line
Jubilee Centre equipment	2% straight line
Office equipment	20% straight line
Motor vehicles	25% straight line
Alterations to Landlord's property	10% straight line

Debtors

Debtors are amounts due for services performed in the ordinary course of business.

Debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Age UK retainer	10,000	-	10,000
Grants, including capital grants;			
Government grants	72,879	-	72,879
Grants receivable	958	184,516	185,474
Committed giving	37,971	7,998	45,969
Total for 2022	121,808	192,514	314,322
Total for 2021	359,950	159,056	519,006

4 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Trading income;			
Shop income from sale of donated goods and services	85,400	10,924	96,324
Events income;			
Food sales	94,742	6,134	100,876
Total for 2022	180,142	17,058	197,200
Total for 2021	23,278	5,223	28,501

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	344	344
Total for 2022	344	344
Total for 2021	382	382

6 Expenditure on raising funds

a) Costs of trading activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Costs of goods sold	37,512	7,288	44,800	8,692
Staff Costs	71,960	-	71,960	55,419
Depreciation, amortisation and other similar costs	-	2,192	2,192	2,881
Other direct costs of activities for generating funds	55,645	78	55,723	51,823
	165,117	9,558	174,675	118,815

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2022 £
Staff costs		138,501	172,363	310,864
Allocated support costs		44,259	29,563	73,822
Governance costs	8	4,804	16	4,820
		187,564	201,942	389,506

	Note	Unrestricted funds General £	Restricted funds £	Total 2021 £
Staff costs		136,897	123,864	260,761
Allocated support costs		38,502	22,631	61,133
Governance costs	8	3,835	603	4,438
		179,234	147,098	326,332

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Advice	-	70,761	70,761	66,068
Friends Together	-	69,714	69,714	44,220
Jubilee Activities	187,564	61,467	249,031	216,044
	187,564	201,942	389,506	326,332

Included in the expenditure analysed above, there are governance costs of £4,820 (2021 - £4,438) which relate directly to charitable activities. See note 8 for further details.

8 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Independent examiner fees			
Examination of the financial statements	3,170	-	3,170
Legal fees	1,634	16	1,650
Total for 2022	4,804	16	4,820
Total for 2021	3,835	603	4,438

9 Net incoming/outgoing resources

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

	2022	2021
	£	£
Depreciation of fixed assets	2,192	9,932

10 Trustees remuneration and expenses

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

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

11 Staff costs

The aggregate payroll costs were as follows:

	2022	2021
	£	£
Staff costs during the year were:		
Wages and salaries	361,936	301,012
Social security costs	14,690	10,228
Pension costs	6,198	4,940
	382,824	316,180

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022	2021
	No	No
Senior executive	1	1
Direct charitable work staff	24	24
Administrative staff	3	3
	28	28

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

12 Independent examiner's remuneration

	2022	2021
	£	£
Examination of the financial statements	3,170	3,090

13 Taxation

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

14 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2021	480,513	102,698	36,614	619,825
Additions	-	235	-	235
At 31 March 2022	480,513	102,933	36,614	620,060
Depreciation				
At 1 April 2021	225,848	99,126	33,184	358,158
Charge for the year	5,907	2,251	1,144	9,302
At 31 March 2022	231,755	101,377	34,328	367,460
Net book value				
At 31 March 2022	248,758	1,556	2,286	252,600
At 31 March 2021	254,665	3,572	3,430	261,667

15 Debtors

	2022 £	2021 £
Prepayments	4,621	10,217
Other debtors	-	14,511
	4,621	24,728

16 Cash and cash equivalents

	2022 £	2021 £
Cash on hand	6,845	3,906
Cash at bank	277,440	298,762
	284,285	302,668

17 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	3,796	4,188
Other taxation and social security	832	2,431
Accruals	9,919	3,170
	14,547	9,789

18 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2022	2021
	£	£
Land and buildings		
Within one year	15,675	26,100
Between one and five years	27,000	13,500
	42,675	39,600

19 Pension and other schemes

Defined contribution pension scheme

The Charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £6,198 (2021 - £4,941).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

20 Related party transactions

There were no related party transactions in the year.

21 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted					
General	525,212	302,294	(352,681)	(2,863)	471,962
Restricted					
Friends together	-	71,588	(72,965)	1,377	-
Information & Advice	8,000	28,003	(37,304)	1,301	-
Befriending	41,409	38,474	(36,869)	-	43,014
Groundwork	1,820	-	(910)	-	910
Cancer pathway	1,410	-	(940)	-	470
Handyperson	1,423	49,762	(47,809)	-	3,376
W O Street Foundation	-	-	(342)	342	-
Health Improvement Fund	-	4,820	(325)	-	4,495
Keeping in Touch	-	14,925	(12,193)	-	2,732
Events with Funding	-	2,000	(1,843)	(157)	-
	54,062	209,572	(211,500)	2,863	54,997
Total funds	579,274	511,866	(564,181)	-	526,959

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted					
General	392,367	383,611	(289,062)	38,296	525,212
Restricted					
Friends together	-	42,952	(44,920)	1,968	-
Information & Advice	37,413	46,079	(40,639)	(34,853)	8,000
Befriending	-	31,970	(25,551)	34,990	41,409
Groundwork	25,973	-	(910)	(23,243)	1,820
Cancer pathway	20,779	-	(940)	(18,429)	1,410
Ambition 4 Ageing	-	2,000	(655)	(1,345)	-
Coronavirus Jubilee	-	12,497	(12,659)	162	-
Bury MBC Key Safes	-	3,000	(3,000)	-	-
Handyperson	-	25,781	(25,781)	1,423	1,423
W O Street Foundation	-	-	(1,031)	1,031	-
	84,165	164,279	(156,086)	(38,296)	54,062
Total funds	476,532	547,890	(445,148)	-	579,274

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

The Friends Together Service which is funded by a contract with Bury Council to reduce social isolation.
The Information and Advice Service which is supported by funds from the Grace Rigby Trust, administered by Bury Council and Age UK/EON.
The Befriending Service which is supported by funds from the Grace Rigby Trust, administered by Bury Council and The Bury Tackling Loneliness and Social Isolation Fund.
The Handyperson Service, which is funded by Greater Manchester Transformation Fund, administered by Bury VCFA.
Fundraising for Befriending – all funds raised to support befriending are treated as restricted and will be used for the purposes of delivering befriending services to older people in the borough of Bury.
The Health Improvement Fund is a project funded by Bury Council which aims to help people improve their physical and mental health.

We are very grateful for our funders for their support to our work.

Controlling entity
The charity is controlled by the trustees who are all directors of the company.

22 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	251,220	1,380	252,600
Current assets	235,289	53,617	288,906
Current liabilities	(14,547)	-	(14,547)
Total net assets	471,962	54,997	526,959

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	258,437	3,230	261,667
Current assets	276,564	50,832	327,396
Current liabilities	(9,789)	-	(9,789)
Total net assets	525,212	54,062	579,274

AGE UK BURY

England & Wales - Charity number 1141901

Accounts

Company registration number: 07506866

Charity registration number: 1141901

AGE UK BURY
ANNUAL REPORT AND FINANCIAL STATEMENTS
31 MARCH 2021

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

AGE UK BURY

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AGE UK BURY

REFERENCE AND ADMINISTRATIVE DETAILS

Chief Officer	Mr A Hazeldine, Chief Officer
Trustees	Mrs J Rees, Chair Mrs P Walton, Deputy Chair Ms H K Brown (passed away October 2020) Mr S Edwards Mrs P Jones-Greenhalgh Mrs J Matthews Mr R Owen (resigned January 2021) Mrs K Parkinson Mrs E Walmsley
Principal Office	The Jubilee Centre Mosley Avenue Bury Lancashire BL9 6NJ
	The charity is incorporated in England and Wales.
Company Registration Number	07506866
Charity Registration Number	1141901
Bankers	Santander UK Bridle Road Bootle Merseyside L30 4GB
Accountants	Horsfield & Smith Tower House 269 Walmersley Road Bury Lancashire BL9 6NX

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

Structure, governance and management

Nature of governing document

Age UK Bury is a registered charity (1141901) and company limited by guarantee, registered in England and Wales, company number 7506866. Its governing document is its Memorandum and Articles of Association.

Recruitment and appointment of trustees

Recruitment to the membership of Age UK Bury has been by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. The Annual General Meeting of the Charity elects the Directors and Honorary Officers to serve on the Executive Committee, appoints Auditors and considers and adopts the Annual Report and Financial Statements for the preceding year's activities. Bury Council may nominate one person to the Executive Committee who has the right to attend and speak but not to vote.

Induction and training of trustees

All new directors are provided with an induction pack containing the Charity Commission's guidance on their responsibilities and essential information for directors.

Organisational structure

The Executive Committee meets at least four times a year and consists of individuals or representatives of bodies sympathetic to the objects of Age UK Bury. The Finance and General Purposes Sub-committee reports back to the Executive Committee. Working groups can be set up to look at specific issues and these will also report back to the Executive Committee.

In this year, the need to protect the health our trustees took priority and this meant we could not hold face to face meetings. Key decisions were taken by the officers of the charity to oversee the management of the charity.

All directors give their time freely and no remuneration was paid to them in the year. Directors are required to declare all relevant interests or potential conflicts of interest at the start of each meeting and withdraw from decisions where a conflict of interest may arise.

The Chief Officer, Mr Andrew Hazeldine, has operational responsibility for the provision of services and support of staff and volunteers.

There were 28 members of staff during this time. Over 50 volunteers work in the Chatterbox Cafe, the Jubilee Centre, the two charity shops and leading walks. We would like to record our enourmous gratitude for their contribution to our charity.

Relationships with related parties

Age UK Bury is an independent charity.

The charity works in partnership with the national charity, Age UK and it is a member of the Age England Association. The Chief Officer regularly meets with other Age UKs in Greater Manchester and in the North West.

Major risks and management of those risks

Age UK Bury conducts a risk assessment annually to clarify the known financial liability carried by the organisation so that any necessary actions can be instigated.

The risk assessment requires a detailed examination of the organisation's financial liabilities in relation to property and leases; staffing costs; contractual relationships; insurable risks (including public liability, employers liability, property and contents); trustee liability, fraud and competition.

In order to address these risks, directors will:
- review the costs for all services over the course of the year;
- increase income at the Jubilee Centre;
- consider how to increase income from retail shops, activities, donations, and legacies;
- work closer with local businesses, grant-making trusts and fundraising events;
- review the system of collecting goods from the general public;
- promote a greater awareness of the work of the charity to older people, potential funders, partners and general public
- consider, where appropriate, opportunities for partnership work with local agencies and other Age UKs in the Greater Manchester area to jointly deliver services;
- support the development of the Bury Voluntary, Community and Faith Alliance

Procedures are already in place to ensure compliance with health and safety regulations within the premises occupied by the charity. Procedures are periodically reviewed to ensure they continue to meet the needs of the charity.

Appropriate criminal records checks are made for all those who work with older vulnerable people.

Safeguarding Vulnerable Adults training is provided to those who work with vulnerable older people.

A review of ICT systems is currently in place to ensure all critical data is secure and backed up and that data can be shared between computers within the organisation.

The charity has adopted a 'Protecting the Environment' policy. The directors do not consider that there are any activities that could be construed as being detrimental or harmful to the public or the environment. However, if anyone has any cause for concern, they are able to bring it to the attention of the Chief Officer, or by using the policy on Comments, Compliments and Complaints, which is available from the main office.

Quality Standards

We are proud to have achieved the Organisational Quality Standards for local Age UKs in England in September 2018 and due for renewal in 2021.

Our achievement of the Organisational Quality Standards recognises the high standard of our performance as an organisation. It certifies that we are a well-governed and effective organisation committed to the wellbeing of older people, our staff and volunteers and to working in partnership with others. The Standards are externally assessed by industry leaders SGS and endorsed by the Charity Commission.

Objectives and activities

Objects and aims

The object of the Charitable Company is 'to promote the welfare of older people in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury'.

The relevant powers granted to it by the Memorandum and Articles to achieve this include:
- to encourage, promote and organise direct services appropriate to the needs of individual older people or groups of older people;
- to work in partnership with other organisations with a similar goal;
- to engage in research and the provision and publication of information.

Each year our directors review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review, the directors have considered the Charity Commission's general guidance on public benefit.

Public benefit

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Age UK Bury's charitable purpose is enshrined in its object 'to promote the welfare of older people in any manner which now is or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Bury'

The trustees ensure that this purpose is carried out for the public benefit by delivering services that are valued by our service users and by enabling older people in our area of benefit to enjoy a fulfilling later life. The trustees ensure that we carry out all our activities in an open and transparent manner which results in a well-managed charity that engenders public trust and confidence.

In memory

We are very grateful to the following people for their contribution to this organisation:

- Hilary Brown (1939 - 2020) who was a member of the Executive Committee and a champion of the voluntary sector in Bury.
- Kathryn Woodward (1961 - 2021) who was the Bury Charity Shop Manager from 2005 to 2021.
- Anne Pearson (1935 - 2021) who was a long-standing member of the Friends of the Jubilee committee.

Achievements and performance in a year of Covid

Our year began in the first lock down caused by the Coronavirus pandemic. We had already closed a week before the announcement on 23rd March 2020, believing that we would put people at risk by staying open. This was the right thing to do and throughout the year, protection of people's health in a pandemic has remained the charity's priority.

In a normal year, we hold 1,700 activities that bring older people together and our information and advice service provides face to face support, normally in the home of the person we are supporting. Suddenly, all this had to stop.

Our main sources of income - shops, café, activities, and fundraising - also stopped. We knew we could weather the storm for a few months from reserves, but history shows that pandemics like Coronavirus continue over a few years, not a short 12-week period. Our trustees had wisely taken the prudent decision to insure for business interruption at a level that would meet the losses for a whole year. However, many business interruption policies were not honoured by the insurance industry, creating massive anxiety for charities throughout the country.

Many of our trustees, volunteers, staff and tutors were vulnerable, or they cared for people who were vulnerable, and they had to shield. We lost our greatest asset - people - at the very moment we needed them the most.

We began the year with no services, no idea if we could pay the bills and just a handful of people who were able to work or volunteer, unless they were taken ill or had to isolate.

What we did know is that, as a charity, we could not just walk away from older people in Bury at a time when they needed us the most.

Advice Line

Our charity has always had a role of being "Someone to turn to" for older people and their carers. We ensured our office telephone remained open and responded to callers Monday to Friday from 10 am to 2 pm, and this service remained in place throughout the whole year. One Monday morning, we took 10 calls in the first hour.

Whilst the first calls we received were of a practical nature, concerns about obtaining food and medication, it soon became evident that many elderly people were struggling with extreme loneliness, at a level no one had experienced before.

People in Bury are helped by the Age UK national helpline and by the distribution of booklets in our charity shops, and in health settings.

Keeping in Touch - our new Telephone Befriending service

Jane, the Befriending Co-ordinator took the lead in setting up the Keeping in Touch telephone service, responding to the extreme isolation experienced by people who were shielding and unable to see their family or friends. We are grateful to the volunteers who helped us establish this service. By March 2021, Keeping in Touch was supporting 115 older people making 189 calls per week.

Over the year, we heard about the issues people were facing. We had no answer to many of them, but we were there to listen.

We found anxiety levels were increased with several of our clients experiencing panic attacks and depression. We often heard about the struggle to fill the hours in the day, and every day was the same. Sometimes the first question we were asked when we phoned was "What day is it?".

We found Monday was the worst day for people feeling down, because they had not spoken to anyone over the weekend. We found that bad weather affected the moods, and sometimes it was hard to get a conversation started because they hadn't done anything, One volunteer resorted to reporting on the wildlife found at the Lido, particularly the new ducklings.

People reported reduced mobility because they were unable to get out and use their leg muscles. One lady we said the first thing she was going to do when lockdown was lifted was to buy a new carpet for the hall, as she has worn it out going up and down with her walker just to make sure she was still moving.

Those who had a local support bubble made up of a member of the family coped better than someone who did not. One lady was convinced she would die before she had a chance to see her son in person.

We found a lot of people totally frustrated by a lot of agencies going on-line, especially the GP's. Quite often our volunteers had to listen to every medical complaint and worry, because clients had no one to discuss this with. There was a lot of concern over the treatment of pre-existing health conditions.

Even when restrictions were lifted, people did not feel safe about going out. We have one person, who lives on her own and was recommended by her GP to shield due to having COPD. In 18 months, she went out four times, twice to have her vaccinations, one to have her eyes tested and once to pick up her new glasses. She suffered panic attacks at the thought of going out each time and reported that the thing that affected her the most was the noise level.

We spoke to people who were unable to visit partners in nursing homes. One gentleman has a wife in a nursing home with dementia. Prior to the pandemic, he went every day and had lunch with her and then sat and held her hand. Restrictions meant the end to this and even though the home tried their best by introducing zoom calls, these were not a great success, because she didn't understand what was happening. Now that visits have resumed, she no longer recognises him when he goes to see her, on several occasions he has broken down whilst on the phone to our volunteer.

We phoned those who were bereaved during lockdown and the tiers system. We found they have struggled greatly particularly when they were not able to be with their loved ones when they passed. The limited number who were able to attend funerals also had an impact. The usual support networks to help with grief were not available and some were unable to grieve as a family, due to restrictions on size of bubbles. One of our regular volunteers, Christine, is a member of the Moving On group, (a group for former carers) and she has been invaluable in supporting these clients.

When we sent the letters to the clients, we asked how the service had helped them during pandemic. Below are some of the comments we received.
"I regularly received calls, and it gave me assurance to know I was not alone and was supported through this difficult time."

"The telephone service has helped me very much and has lovely to get the telephone calls. I know someone cares enough to take the time and always look forward to the chat."

"Without the telephone service, I don't know how I would have coped. Jane has certainly helped me keep my sanity"

"I really enjoyed the calls enormously, my friend moved further away last year and my sister died at Xmas. My clubs ceased and I felt alone. I loved these calls."

"It has kept me going, people get so lonely when they live on their own, it is nice to look forward to your phone call, at least we know someone cares for us"

"I have been immensely grateful for the weekly calls, especially during two difficult personal and family events. I look forward to the opportunity to discuss matters, ask for advice and just have a friendly chat. Sometimes, those few minutes are the highlight of the day."

Tweet from Rosemary, Beacon Social Prescriber: "Thank you - thank you - Thank you. Just spoken to a lovely lady who receives your befriending telephone service - she is wonderfully happy and says you are angels."

We are grateful to our new team of volunteers who helped us to develop the service. Beryl, a regular member at the Jubilee Centre Tea Dance, responded to our call for volunteers to help our service. She said "I really do enjoy speaking to people. It's a two-way thing - I hope I help others and I get something out of it. I am really looking forward to meeting up with people in normal".

Pat became a volunteer after her daughter urged her to do something to keep her busy and get out of the house. "I had never done anything like this before and I was a bit nervous at first but really got into it and made some new friends."

Contacting our Jubilee Centre members

Avoira, a Bury based Telecommunications company, gave us eight mobiles with unlimited minutes. This kind act enabled us to call over 300 people who were on our books to see how they were coping with the lockdown. Thankfully, we found many people were already in contact with the friends they had made at the Jubilee and were supporting each other through the isolation.

The true value of the Jubilee Centre is not about how many activities we run but the friendships that are made. It was these friendships that supported many people through the days of the lockdown.

Sadly, some people had fallen through this net. One lady tearfully thanked our volunteer for calling saying she was the first person she had talked with in weeks.

Newsletter

Our charity already had a strong web presence with a website, over 2000 followers on Twitter and over 400 supporters on Facebook. We took the decision to bring together all news items into one weekly email newsletter, focusing on messages from Bury Public Health, sources of support, scams and activities to keep people busy (including how to make your own facemask). This became a permanent weekly fixture for the year and now has over 500 subscribers.

Feedback on the newsletter included

"During these unprecedented times it is just wonderful that Age UK Bury are providing such vital support to their members via the newsletter. Thank you for all the hard work that you do for the community. We look forward to the day when we will all be able to meet in person again at the Jubilee Centre."

"Thanks for all your wonderful newsletters, keeping us all in the loop. A lot of effort goes into them and it is much appreciated."

"A big thank you for all your emails in the last months. They have been great for keeping us informed about what has been going on in the world with the Coronavirus in a way that we have been able to understand."

Online Activities

Recognising that we could not provide activities in real life, we decided to provide online activities using the Zoom and Facebook platforms.
Sue Johnson and Diana Askew, who have led classes at the Jubilee Centre for over 12 years, became the online faces of our charity and between them, led 162 activities during the year.

A retired member wrote to us explaining how Diana's online sessions helped her.

"At the start of the pandemic and lockdown in March 2020, like everyone else, I was suddenly without my usual activities. I started off well and would regularly go out for walks locally but began to get a bit more lethargic and missing the interaction with others and being able to visit family. I also became conscious that my fitness levels were dropping and was really beginning to feel my age. In addition to this my weight was steadily rising which was quite depressing. I knew I had to do something about this but it was proving difficult as gyms, clubs, etc, were closed due to lockdown. It was then that I read on the weekly Age UK Bury newsletter about Diana's weekly online fitness classes.

I was so pleased to learn that Age UK Bury were providing these classes, as they really ticked so many boxes for me. I could do regular exercise in my home, at a time that suited me best. It was something to look forward to as well as being able to put a date in my diary! But to be honest, it hasn't been just about the activity. Diana has such a bubbly personality and makes the class both a fun and inclusive activity. Although you are doing it on your own, she has the ability to make you feel you are sharing a room with others (but with the added bonus that no-one can actually see you and you can make believe you look just like the fabulous Diana.)

At the end of each session, I feel elated as well having a real sense of achievement. I truly appreciate this service provided by Age UK Bury, who have been there to help me through this challenging time."

Other participants wrote in to say how Diana's classes supported them.
"Watched your show today really enjoyed it. I felt I must do something because I have put on weight and feel very unfit. Didn't put nail polish on for ages but I am now back to loving putting all the lovely colours on my nails & experimenting latest nail fashion."

"I am good but limited with arthritic hip. Doing over 10,000 steps a day then at least half an hour exercise is just about what I can manage. I'm 73. Thank you so much Di. Very enjoyable. Will remember to dress down and turn my heating off next time"

"Seeing your happy face encourages me."

Sue Johnson ran the Tai Chi class on Zoom every Friday Morning attracting 15 regular members and after Christmas set up a Coffee and Chat session aimed at those who just wanted to talk with others informally, attracting 8-10 members.

A couple told me how very grateful they were for this opportunity as it was a vital way of keeping everyone in touch. Another lady echoed the sentiment "we need each other's company to get through this" and that "the Coffee and Chat was a good substitute to the real thing until we can reopen the Jubilee Centre again."

We are grateful to Ron Morrow at Info-tech Bury for helping our members with IT problems free of charge during the pandemic.

Information and Advice

For the first part of the year, our I&A service was very limited. By September, the service was back to full strength but our staff, Louise and Ruth, had to work from home and deliver the service by phone or video conferencing.

Our I&A service supported 1,817 people during the year and helped older people in Bury to claim £680,715.86 in benefits.

Albert was referred to us by his sister, who was extremely concerned about his health and financial position. We carried out a benefits check, supported Albert to make an application for Attendance Allowance and he was awarded the higher rate of £89.60 per week. Applications for housing benefit and pension credit were also successful and Albert is now receiving a total extra income of £171.53 per week. Albert is now eating properly and has the heating on when he needs it. His sister is a lot less worried about him now as she can see he is coping with life much better.

Brain, 68, is a carer for his son but suffered health problems himself. We carried out a benefits check and determined he would be eligible for the higher rate of Disability Living Allowance. We helped him with the application, and he received an extra £29.60 per week. Because he was a carer, he had not built-up sufficient contributions for his pension. We helped him apply for Pension Credit and he gained an extra £66 pounds per week, plus a free TV license, council tax reduction, free dental treatment, a voucher for glasses or contact lenses and much more.

Colin visited our Ramsbottom Charity Shop and spoke with Carole, the shop manager, about his wife, who had just suffered a stroke. Carole referred him to our service and we helped him to apply for Attendance Allowance for his wife, which was awarded at £89.20 per week. Colin also got a care assessment with Bury Council to gain additional help for his wife. Colin popped back to see Carole and to say the help the I&A service had provided was immeasurable and he is now in a much better place.

Home Energy Checks

Our I&A service and Handy Person service worked together to deliver 70 Home Energy Checks (HEC) to older people in Bury. The was funded by the Age UK Warm Homes Programme.
HECs help make homes more energy efficient and warmer in the winter by having an assessment with advisors and energy saving equipment installed by our Handy Person manager.

This new project helped older people in the following ways.

Anne contacted us regarding a faulty boiler that had exposed asbestos. We conducted a HEC and contacted the local council to remove the damaged boiler. We were able to assist Anne in securing a boiler grant and she was able to get a new one. We also supported Anne with completing Attendance Allowance and her being successful with an indefinite payment of £3120 per year. Anne also benefited from home energy products to help with draught proofing and lighting. Anne said "Thank you so much for your advice and help you have given me, I was able to get a new central heating boiler".

Betty has been on a pre-payment meters for electricity and gas for several years. Due to her chronic health conditions she had to rely on family to top up her cards. Having a HEC and advice on switching from her pre-payment meters, created the opportunity for Betty to save money. Betty has had new meters installed and now on direct debit with an approximate annual saving of £233. Betty said "Good to know it can be managed by direct debit and save money in the long run, thanks for your help".

Celia is 84 and lives alone. Although she has a positive attitude to life and works hard to keep herself fit and busy, Celia does suffer from arthritis and a disability resulting from an injury. However she likes to be as independent as possible and wants to remain in her own home for as long as possible.

We made Celia aware of the equipment available for saving energy and reducing heating costs and she was able to choose the goods best suited to her needs. She chose night lights, low energy bulbs, radiator foils and draught excluders. Celia gave the following feedback on the items chosen. The plug-in night lights make her feel safer moving about during the night; the light given off by the LED lights is really bright and helps her to read better; she has found the letter box brush to be quite efficient in reducing draughts and keeping the heat in and the radiator panels/foils have made a noticeable difference in warmth of the rooms.

Celia said "This is a very good scheme as it makes fuel economical and saves money. I would never have known of these things being available without Age UK Bury making me aware of what was available".

We will repeat the Health Energy Checks Service in Winter 2021/22.

Key Safe Service

Andrew, our Handyperson Manager started a few weeks after the lockdown started. We made a bid to Forever Manchester and then to Standing Together for the purchase of key safes. This was a service we offered to frontline agencies who were supporting people who were moving from hospital to home and needed carers to enter the home.

We provided an efficient and speedy key fitting service to Bury social welfare teams including Rapid Response, Older People's Staying Well Team and local hospital Social Teams with most of the key safes being fitted within 24 hours of a request being raised thereby helping to ensure minimum delay in clients having secure access to the care required.

It has also raised awareness within these teams of other work that can be undertaken by our Handyperson Service to assist in helping clients to remain in their own homes, for example, moving furniture, relocating beds, fitting handrails and grab rails etc.

Feedback from Sister, carer of Doris: Doris is not mobile and therefore unable to answer the door herself. Her sister takes responsibility for organising carer visits sorting shopping etc. Before the key safe was installed, her sister was the sole key holder which meant she had to be at the house every time access was needed. This put a lot of pressure on her sister who is also the main carer for her own husband. The key safe has given Doris's sister peace of mind that Doris is still getting the care she needs without her having to be on site all the time. It has also meant that she can arrange for other family members to assist in caring for Doris.

Feedback from friend of Ethel. "Ethel is a 93 and lives alone. She likes to be as independent as possible but due to mobility and breathing issues answering her door is very challenging. At first, she was a little nervous about having a key safe fitted but now realises what a benefit it is for her. It has taken away the stress and risk of trying to get to the door. Ethel also feels safe in the knowledge that her home is secure but her friend and other carers have quick access when needed.

Feedback from Bury Adult Care Rapid Response Team: "Thank you for the support offered by Age UK Bury to the Rapid Response Team in relation to fitting of key safes for a number of patients who have required urgent input from our team. The service has been a great aid in helping rapid response access patient's properties who are not able to facilitate their own access due to deteriorating health needs. This has enabled patients to be visited in a safe and timely manner and visits to be facilitated by support staff following assessment."

Friends Together

Our Friends Together service supports those who need extra help and support to get out for the day. During the pandemic, it was impossible to run this service as all members were required to shield. Stella, the Friends Together Organiser, phoned all members on a weekly basis, keeping them up to date with the news and addressing their problems. The team arranged four doorstep visits so we could see people at a distance, deliver donations of goods that Age UK had sent to us, and most importantly, say "hello".

"Thank you for the flowers and cards from Age UK Bury staff on the occasion of my 100th birthday. Also, for all the care I have received during this pandemic. You are a very wonderful caring group of people."

"Thank you very much for the unexpected gift bag of goodies, delivered by Stella and Michael. I enclose a cheque which I hope, in some small way, your kind help to those less lucky than I am, can continue."

Irene, Janet and Juanita kindly changed their roles and helped with the Keeping In Touch service to meet the growing demand.

We are grateful to Bury Council for their support to this service and allowing us the flexibility to support older people in these difficult times.

Reopening The Jubilee Centre and Our Charity Shops

Between April 2020 to March 2021, there was limited scope to reopen services and shops in the way that we would have liked. Every plan we came up with had to be scrapped the following week, to adapt to changing circumstances and new government regulations.

Diana started the Nordic Walking for five people per session in June and Dougie Warrington restarted the Footcare service in July, meeting all the requirements of providing personal care in a Covid-19 secure setting.

Karen and her team reopened The Jubilee Centre Café in August. Within a month, they had to rewrite the rules for customers three times to comply with government rule changes. Special measures on cleaning and sanitising were implemented to reassure people. A couple who were extremely vulnerable from the virus expressed their thanks to the staff for making it a safe place for them to come to.

Debbie and the shop team the Bury charity shop reopened in August for limited hours, doing their best to keep the shop safe from Covid. We closed the shop when the second lockdown was announced and although we could legally reopen retail in November, we took the decision not to do so to protect staff and customers.

The third lockdown took effect from January 2021 and we decided not to bring back those who delivered face to face services until they had the opportunity to get the Covid-19 vaccination.

Whilst staff were unable to work, we used the time to make significant improvements on our Jubilee Centre and our shops. All the lights at the Jubilee Centre were replaced with energy efficient LED panels to reduce energy bills in the future and the emergency lighting system was bought up to date.

The shops were painted and significant improvements to the first and second floors at the Bury shop increased the storage space.

Michelle oversaw the implementation of Microsoft Teams to improve the sharing of information across the staff teams, and enable people to work from home, reducing the need to be in a busy office.

Mild Cognitive Impairment

As we get older most of us notice some form of decline in our mental abilities, some of these 'cognitive' skills tend to decline faster than others, such as our memory and attention. Where difficulties are greater than would normally be expected for a healthy person of their age, this is defined as Mild Cognitive Impairment (MCI). MCI is not a form of dementia but can, in some cases, lead to dementia.

NHS Bury CCG commissioned Age UK Bury to do a small project to identify the support needs of people experiencing MCI in Bury. The outcome was a report by Pat Jones-Greenhalgh and John Campbell, which included an analysis of services outside Bury that specialized in MCI and conversations with people in Bury who experienced MCI and their carers. A report was completed in May 2020 with the recommendation that any future service model needs to address the issue of information advice and guidance, strengthening the existing pathway and utilisation of the existing community assets.

Because of Coronavirus, this development was put on hold, but it is an issue that we will return to when the time is right.

Looking to the next year

Covid is still with us and we anticipate it will take more than a year before life returns to normal.

Reopening services and activities will be a slow process. We know that many older people have lost the confidence to mix with others and resume their normal activities. The onus on our charity is to make sure people feel safe when using our services and to respond to changing needs that older people in Bury experience.

Thank You

We give our thanks to the families and friends who gave donations in the memory of Herbert Ogden, Lawrence Tan, and Kath Woodward.

We are most grateful to Derek Pepperdine for remembering us in his will.

Our thanks also goes to Dave Berry, who gave up drinking his beer for a month to raise funds for our cause.

We would like to thank the following for their support to our charity over the year:
• Bury Council Department for Communities & Wellbeing for funding our Friends Together Service, Befriending Project and Information and Advice.
• Bury Council for their support with the distribution of Covid-19 grants.
• Age UK Coronavirus Emergency appeal, which was used to help us sustain and develop new services through the difficult year.
• Forever Manchester for funding for Key Safes, and advice-line running costs.
• NHS Bury CCG for their support to the MCI Project.
• Sports England for funding to pay the running costs at the Jubilee whilst we could not run activities.
• Standing Together (administered by Bury VCFA) for the purchase of key safes to support hospital discharge services.
• Age UK / Eon Engage fund for Information & advice and Home energy checks.
We are extremely grateful to Horsfield and Smith who kindly donated their expertise to file claims for the Coronavirus Job Retention Scheme.

We really appreciate the kindness we have received from the following people and organisations:
• Age UK and local Age UKs throughout Greater Manchester and the North-West
• Avoira
• Bury Lodge of Relief No 42
• Bury Society for Blind and Partially Sighted People
• Bury Voluntary, Community and Faith Alliance
• Charity Digital Trust
• Dumers Lane Community Centre
• Egerton Lodge
• Greater Manchester Police
• Info-tech Bury
• Moving on Together
• Phoenix Footcare

Our greatest assets are people. We would like to thank our staff, volunteers, fundraisers, tutors and trustees for all the support they have given to us, and to each other through this difficult year.

We are also very grateful for the support of the beneficiaries of our charity who all their understanding, support and kindness.

(All client's names have been changed)

Financial review

Policy on reserves

The trustees of Age UK Bury hold reserves for the purpose of
a) Ensuring consistency for those who use and depend on our services;
b) Responding to shortfalls in funding, or unexpected events to protect or redesign services;
c) Maintaining a degree of independence from the statutory sector, and funders in general, to allow the charity to set its own agenda to meet the local needs of older people living in Bury.

The aim is to achieve a level of reserves that is equivalent to at least six months running costs.

The free reserves (total reserves less fixed assets) at April 2021 stand at £267,775 which is equivalent to running costs for 31 weeks. This places the charity in a better financial position than previous years, however it is recognised that income from activities, retail and fundraising will be significantly lower during the next financial year, whilst coronavirus and Covid-19 restrictions affect the economy. The reserves will allow us some flexibility during the recovery from the pandemic.

The annual report was approved by the trustees of the charity on 13/12/2021 and signed on its behalf by:

Joan Rees

Mrs J Rees
Trustee

AGE UK BURY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Bury for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

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

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 13/12/2021 and signed on its behalf by:

Joan Rees

Mrs J Rees
Trustee

AGE UK BURY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE UK BURY

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 21 to 38.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

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

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

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

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE UK BURY



Jonathan Staples BSc FCA DChA
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

Date: 13/12/21

AGE UK BURY

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2021
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Income and Endowments from:					
Donations and legacies	3	359,950	159,055	519,005	317,848
Other trading activities	4	23,278	5,223	28,501	235,923
Investment income	5	382	-	382	1,432
Other income	6	-	-	-	760
Total Income		383,610	164,278	547,888	555,963
Expenditure on:					
Raising funds	7	(109,827)	(8,988)	(118,815)	(200,459)
Charitable activities	8	(179,234)	(147,098)	(326,332)	(320,302)
Total Expenditure		(289,061)	(156,086)	(445,147)	(520,761)
Net income		94,549	8,192	102,741	35,202
Transfers between funds		38,296	(38,296)	-	-
Net movement in funds		132,845	(30,104)	102,741	35,202
Reconciliation of funds					
Total funds brought forward		392,367	84,166	476,533	441,331
Total funds carried forward	21	525,212	54,062	579,274	476,533

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

The funds breakdown for 2020 is shown in note 21.

AGE UK BURY

BALANCE SHEET
AS AT 31 MARCH 2021
(REGISTRATION NUMBER: 07506866)

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	15	261,667	271,599
Current assets			
Debtors	16	24,728	9,196
Cash at bank and in hand	17	302,668	206,816
		327,396	216,012
Creditors: Amounts falling due within one year	18	(9,789)	(11,078)
Net current assets		317,607	204,934
Net assets		579,274	476,533
Funds of the charity:			
Restricted income funds			
Restricted funds		54,062	84,166
Unrestricted income funds			
Unrestricted funds		525,212	392,367
Total funds	21	579,274	476,533

AGE UK BURY

BALANCE SHEET
AS AT 31 MARCH 2021
(REGISTRATION NUMBER: 07506866)

The financial statements on pages 21 to 38 were approved by the trustees, and authorised for issue on 13/12/2021 and signed on their behalf by:

Joan Rees

Mrs J Rees
Trustee

For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

1 Charity status

The charity is limited by share capital, incorporated in England and Wales.

The address of its registered office is:
The Jubilee Centre
Mosley Avenue
Bury
Lancashire
BL9 6PQ

These financial statements were authorised for issue by the trustees on 13 December 2021.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

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

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Exemption from preparing a cash flow statement

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

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognsied as a liability and included on the balance sheet as deferred income to be released.

Donated services and facilities

Gifts and intangible income is included at the cost of the donor, where this cost is not known precisely an estimate of the value of such gifts is included in donations.

Time given by volunteers is not included at a value.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the appliable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustee's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold properties	4% straight line
Jubilee Centre equipment	2% straight line
Office equipment	20% straight line
Motor vehicles	25% straight line
Alterations to Landlord's property	10% straight line

Debtors

Debtors are amounts due for services performed in the ordinary course of business.

Debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Age UK retainer	15,000	-	15,000
Grants, including capital grants;			
Government grants	154,183	-	154,183
Grants receivable	148,462	157,790	306,252
Committed giving	42,305	1,265	43,570
Total for 2021	359,950	159,055	519,005
Total for 2020	123,244	194,604	317,848

4 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Trading income;			
Shop income from sale of donated goods and services	12,546	3,253	15,799
Events income;			
Food sales	10,732	1,970	12,702
Total for 2021	23,278	5,223	28,501
Total for 2020	235,923	-	235,923

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	382	382
Total for 2021	382	382
Total for 2020	1,432	1,432

6 Other income

	Unrestricted funds General £	Total funds £
Total for 2020	760	760

7 Expenditure on raising funds

a) Costs of trading activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Costs of goods sold		3,165	5,527	8,692
Depreciation, amortisation and other similar costs		-	2,881	2,881
Other direct costs of activities for generating funds		51,243	580	51,823
Total for 2021		54,408	8,988	63,396
Total for 2020		129,525	3,353	132,878

8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2021 £
Staff costs		136,897	103,162	240,059
Allocated support costs	9	38,502	43,333	81,835
Governance costs	9	3,835	603	4,438
		179,234	147,098	326,332

	Note	Unrestricted funds General £	Restricted funds £	Total 2020 £
Staff costs		121,472	100,286	221,758
Allocated support costs	9	57,747	34,854	92,601
Governance costs	9	5,943	-	5,943
		185,162	135,140	320,302

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Advice	-	66,068	66,068	69,855
Friends Together	-	44,220	44,220	66,212
Jubilee Activities	179,234	36,810	216,044	184,235
	179,234	147,098	326,332	320,302

In addition to the expenditure analysed above, there are also governance costs of £4,438 (2020 - £5,943) which relate directly to charitable activities. See note 9 for further details.

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Independent examiner fees			
Examination of the financial statements	3,090	-	3,090
Legal fees	745	603	1,348
Total for 2021	3,835	603	4,438
Total for 2020	5,943	-	5,943

10 Net incoming/outgoing resources

Net incoming resources for the year include:

	2021	2020
	£	£
Depreciation of fixed assets	9,932	8,788

11 Trustees remuneration and expenses

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

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

12 Staff costs

The aggregate payroll costs were as follows:

	2021	2020
	£	£
Staff costs during the year were:		
Wages and salaries	282,751	276,283
Social security costs	8,582	10,965
Pension costs	4,145	2,091
	295,478	289,339

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021	2020
	No	No
Direct charitable work staff	24	23
Administrative staff	4	4
	28	27

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

13 Independent examiner's remuneration

	2021	2020
	£	£
Examination of the financial statements	3,090	2,780

14 Taxation

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

15 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2020	480,513	102,698	36,614	619,825
At 31 March 2021	480,513	102,698	36,614	619,825
Depreciation				
At 1 April 2020	219,941	96,245	32,040	348,226
Charge for the year	5,907	2,881	1,144	9,932
At 31 March 2021	225,848	99,126	33,184	358,158
Net book value				
At 31 March 2021	254,665	3,572	3,430	261,667
At 31 March 2020	260,572	6,453	4,574	271,599

16 Debtors

	2021 £	2020 £
Prepayments	10,217	9,196
Other debtors	14,511	-
	24,728	9,196

17 Cash and cash equivalents

	2021 £	2020 £
Cash on hand	3,906	3,406
Cash at bank	298,762	203,410
	302,668	206,816

18 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	4,188	5,018
Other taxation and social security	2,431	2,980
Accruals	3,170	3,080
	9,789	11,078

19 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2021 £	2020 £
Land and buildings		
Within one year	26,100	-
Between one and five years	13,500	26,100
After five years	-	13,500
	39,600	39,600

20 Pension and other schemes

Defined contribution pension scheme

The Charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £4,146 (2020 - £2,090).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

21 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted					
General	392,367	383,611	(289,062)	38,296	525,212
Restricted	84,166	164,278	(156,086)	(38,296)	54,062
Total funds	476,533	547,889	(445,148)	-	579,274

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Balance at 31 March 2020 £
Unrestricted				
General	413,276	361,359	(382,268)	392,367
Restricted	28,055	194,604	(138,493)	84,166
Total funds	441,331	555,963	(520,761)	476,533

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

The Friends Together Service which is funded by a contract with Bury Council to reduce social isolation.
The Information and Advice Service which is supported by funds from the Grace Rigby Trust, administered by Bury Council and Age UK/EON.
The Handyperson Service, which is funded by Greater Manchester Transformation Fund, administered by Bury VCFA.
The Mild Cognitive Impairment (MCI) Project which is funded by Bury CCG.
Fundraising for Befriending – all funds raised to support befriending are treated as restricted and will be used for the purposes of delivering befriending services to older people in the borough of Bury.

We are very grateful for our funders for their support to our work.

22 Analysis of net assets between funds

	Unrestricted funds General	Restricted funds	Total funds at 31 March 2021
	£	£	£
Tangible fixed assets	258,437	3,230	261,667
Current assets	276,564	50,832	327,396
Current liabilities	(9,789)	-	(9,789)
Total net assets	525,212	54,062	579,274

	Unrestricted funds General	Restricted funds	Total funds at 31 March 2020
	£	£	£
Tangible fixed assets	268,581	3,018	271,599
Current assets	134,864	81,148	216,012
Current liabilities	(11,078)	-	(11,078)
Total net assets	392,367	84,166	476,533

Controlling entity
The charity is controlled by the trustees who are all directors of the company.

23 Related party transactions

During the year the charity made the following related party transactions:

Beyou Consultancy Ltd
(During the year, the charity used the services of Beyou Consultancy Ltd of which Pat Jones-Greenhalgh is a director, to carry out research into mild cognitive impairment services. The cost of this was £7,194.)
At the balance sheet date the amount due to/from Beyou Consultancy Ltd was £Nil (2020 - £Nil).