

AGE UK TAMESIDE

England & Wales · Charity number 1142364

Details

Status	Registered
Legal form	Charitable company
Company number	07535629
Registered	2011-06-10
Register	View on the Charity Commission register

Contact

Address	Age UK 131 Katherine Street Ashton-under-Lyne OL6 7AW
Phone	01613085000
Email	info@ageuktameside.com
Website	www.ageuktameside.com

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 AND AROUND TAMESIDE ("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 BE REASON OF ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP, SOCIAL EXCLUSION OR OTHER DISADVANTAGE;7) SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE TRUSTEES MAY FROM TIME TO TIME DECIDE.

Activities: The charity operates in and around Tameside.To prevent or relieve poverty, sickness, disease or suffering (whether emotional,mental or physical) in older people. To raise awareness of the needs of older people.To promote equality and diversity.To assist older people in need by reason of ill health, disability, financial hardship, social exclusion or other disadvantage.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

Geography

- Tameside

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£629,688	£707,542	£840,758	22
2024-03-31	£577,668	£690,158	£918,612	21
2023-03-31	£535,045	£664,681	£1,031,102	21
2022-03-31	£613,500	£637,218	£1,163,200	21
2021-03-31	£569,124	£537,420	£1,186,918	21

Trustees

Name	Role	Appointed
Robert Needham	Chair	2014-09-02
Julie Sheppeck		2024-04-25
Paige Thomson		2025-11-13
RITA THOMPSON		2011-06-10

Accounts

Charity registration number 1142364 (England and Wales)

Company registration number 07535629

AGE UK TAMESIDE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

AGE UK TAMESIDE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr Robert Needham Mrs R S Thompson Mrs J Woodward Mr P Chester Ms J Sheppeck
Secretary	M Thorpe
Charity number (England and Wales)	1142364
Company number	07535629
Registered office	131 Katherine Street Ashton-under-Lyne Greater Manchester OL6 7AW
Independent examiner	Peter Buck FCA, DChA, Champion Accountants LLP 7-9 Station Road Hesketh Bank Preston Lancashire PR4 6SN

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AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objects and powers of the organisation are governed by the Articles of Association. The Charity's registered office is 131 Katherine St, Ashton-under-Lyne, Tameside, OL6 7AW.

The policies and general management of the Charity's activities are directed by the Board of Trustees which meets a minimum of four times per year and delegate responsibility for the delivery of policy and general management to The Chief Executive Officer Marcia Thorpe.

The Board of Trustees is responsible for the overall governance, management and control of the organisation, working with the Chief Executive Officer (CEO) and the Leadership Team (LT) in strategic and organisational development.

Decisions about day-to-day operations are taken by the CEO, matters with significant implications relating to health and safety, safeguarding and legal compliance (e.g., Data protection) are brought to the Chair and Board.

Public Benefit

The Board of Trustees gives regard to the Charity Commission guidelines on Public Benefit. The description of achievements and performance in the following sections of the report aim to describe how the income generated via a range of sources is best allocated to meet the public benefit of the population the Charity exists to serve, namely older people in and around the area of Tameside.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Age UK Tameside Services

The Charity has managed to secure all of its core services funded by the Tameside Metropolitan Borough Council, and the Integrated Care Board, Greater Manchester and submitted a tender TMBC Public Health to deliver a new Falls Prevention Programme, if successful this contract will enable the Charity to provide more falls prevention support to older people in Tameside and increase its staffing bringing additional expertise into the Charity.

The Reaching Communities Lottery funding for Get Up & Go ended, the Charity has continued to provide elements of the Service within its community support services. This has been achieved by securing funding from Age UK England to deliver a community home based Service called 'A Place to Call Home' Service alongside the existing community home support service.

Following on from the GMCVO investment funds last year and the successful completion of our 131 Club refurbishment plan, our 131 Club membership has grown, unfortunately year 2 investment funds were not released as GMCVO went into administration earlier in the year, however the impact on our growth plans within the 131 Club have been minimal.

In the first year of operating the Footcare Clinic proved to be highly successful, the Service was high demand operating a lengthy waiting time for appointments for most of the year. As such as part of the Strategic Review the Board and Leadership Team identified opportunities to increase the Footcare Service capacity over the next 12 months. As well as develop a new Clinic Service for ear wax removal to provide another much needed service to older people at affordable prices and provide the Charity with a new income stream.

During the financial year the Charity provided the following commissioned, contracted grant or donor funded Services:

STAR Mental Health Support
Step Up Falls Prevention
MCST Dementia Activity Groups
Carers Course for people living with Dementia
Seasonal Winter Warm Hub
A Place to Call Home
Legal Clinics
Community Support at Home
Community Engagement
Next Steps Employability
Blokes and Brews Men Only Activity Group
Free Lunch Friday

75% of our total Service offer is free to older people living in Tameside, we have 3 charged for Services all set at affordable prices, these are:

The 131 Club
Studio 131 Dance and Fitness Classes
Footcare Clinic

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Appreciation and Thanks

The Charity would like to thank its staff team for their continued commitment to delivering high quality services to older people living in Tameside and for working in ways that help to create and sustain a positive work environment for everyone. To its volunteers for their hard work, loyalty and dedication and to our Board for living up to the responsibilities of good governance and leadership. We would also like to thank Crystal Architectural Aluminium Ltd for providing a gift in kind to enable the Charity to complete the installation of mobility access doors to its Centre's main entrance. Our local Morrisons for hosting a Christmas Party for those people attending our Dementia Activity Groups and our local Dunelm Store for including the Charity in its annual Delivering Joy Campaign. Our thanks also go to Tony Orrell, local businessman, neighbour and long standing friend of the Charity for sponsoring Free Lunch Friday.

Financial review

Financial Management and Reserves Policy

During this financial year the Board of Trustees review the Charity's activities and financial position in the following ways:

- Attend a one day Strategic Workshop with the Leadership Team to review the last 5 year strategic plan and set out the pathway for the Charity's Strategy for 2024.
- The Treasurer and Finance Office have an annual meeting schedule, to set budgets, discuss management accounts, monitor income/expenditure.
- The Trustees regularly review the Charity's activities and financial position with regard to the level of commitments in respect of contracted services, the staffing profile, property and expected future needs and opportunities. The review focuses on future years income forecasts and planned expenditure, analysis of contingencies anticipated, existing and new challenges, vulnerabilities and risks and their potential impact and likelihood. New challenges focus on the uncertainties and destabilisation in the development of the personalisation agenda and the massive government changes taking place in statutory structures and delivery, as well as the impact of the economic situation generally and locally.

It has been identified to provide three months unrestricted direct charitable costs equates to approximately £150,000 based on 2025 actual costs.

The actual undesignated unrestricted general fund at the yearend amounts to £68,190, which is 45% of the target level.

The Trustees continue to monitor this position and endeavour to build general funds towards this target

Investment Policy

The Charity holds investments as described in the notes to the Accounts and monitors the performance of these funds. A large proportion of the amounts shown as 'Cash and Bank' on the Balance Sheet is actually deposited in a number of bank accounts, including deposit accounts which attract the best interest rates available for the term of the deposit, albeit low rates due to the current climate.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Risk Management

Age UK Tameside maintains a comprehensive Risk Register. This document is supported by a Risk Management Plan. The Board monitor the Risk Management Plan at quarterly intervals. Risks are measured using a traffic light system. Where risks are recorded as red or high priority, the Board agree mitigating action to address and reduce the level of risk.

Quality

The Charity continues to retain the Age UK England Charitable Quality Standards (CQS) and the Quality Mark for the Information and Advice Service, as well as the Action Together Community-based Quality Award.

Structure, governance and management

Age UK Tameside is a Charitable Company limited by guarantee, company registration number 07535629, Charity registration number 1142364.

The Charity was established for the following purposes for the benefit of the public and/or older people in and around Tameside:

- Preventing or relieving the poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage
- Such charitable purposes for the benefits of older people as the trustees may from time to time decide
- The outcome of this being the wellbeing of older people

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr Robert Needham

Mrs R S Thompson

Mrs J Woodward

Mr C Biddle

(Resigned 25 April 2024)

Mr P Chester

Ms J Sheppeck

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Recruitment and appointment of the new Trustees

During this financial year the Board focussed its activities on Board team building, there are 2 long standing Board Members and all other Trustees have less than 2 years' service. To help achieve this, one of the actions undertaken was for the Board to work together to deliver a Christmas Coffee Morning Fundraising event, at the Centre, selling cakes and refreshments together with stall, quizzes and raffles.

The services provided by the Trustees is a voluntary one and the Trustees did not receive or waive any remuneration or benefits for the services they gave during the year.

Change to The Board worked well together and managed to deliver a successful well organised event, which was well attended, with positive feedback and managed to raise funds for the Charities annual Winter Warm Hub.

Induction and training of new Trustees

Any potential new Trustees submit an expression of interest and attend a welcome meeting with a current Trustees, this meeting focusses skills and experiences they may bring to support the Charities objectives.

New Trustees then attend a formal introduction with the CEO where they are guided through a presentation about the Charities history to current day, talk through the Strategic Plan, Scheme of Delegation, tour the building, facilities, meet staff and volunteers. At this time new Trustees also complete Personal Contact Forms, Conflict of Interest Declaration forms, Fit and Proper Person Declaration and receive the Charity Commissions recommended Effective Governance Handbook.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Organisational Structure and Decision Making

The Charity has 22 salaried staff and 13 volunteers. The Board delegate responsibility for the day-to-day operations and implementation of the strategic plan to Marcia Thorpe, Chief Executive Officer (CEO). The Board and CEO are governed by a Scheme of Delegation.

Decision making within the Charity is informed by ongoing assessment of the internal and external environment from a local perspective through information gathered by our inclusion in strategic forums, community networking, older people consultation events and access to statistical data, as well as through partner relationships with likeminded Charities, Faith Groups and our long-established working relationship with Commissioners.

Decision making is influenced from a national perspective through a strong relationship with Age UK groups across Greater Manchester and the Northwest of England. The organisation also benefits from the Brand Partnership Agreement with Age UK England, these benefits include training, service development, access to research, business modelling, access to grants, marketing and public relations.

This year the Board signed up to the new Age UK England Network Partnership which replaces the Brand Partnership Agreement and also joined the Age UK Greater Manchester Collective led by CEO's, the purpose of this Collective is to be better placed to give a voice to older people across the region and work collaboratively to meet the diverse range of needs across these older communities.

The Board make key decisions on:

- financial matters and capital expenditure in excess of £5,000
- growth opportunities
- service closures
- allocation of reserves
- risk management
- organisational development and structure

The Chief Executive Officer provides relevant information to the Trustees which help inform their decisions. The Chief Executive Officer has delegated responsibility to deliver the agreed strategic objectives with the Charities management team.

Service Performance, Health and Safety, Safeguarding, Information Governance, Client Feedback, Complaints, Finance Management and Budget Reports are standing agenda items for Board meetings. There are several key performance indicators to assist the Board to monitor performance and identify under performance, so they can agree remedial actions.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Staffing and Resources

Age UK Tameside constantly reviews the balance and affordability of staff and volunteers against increasing demand for our services. This review information is used to identify the need for new posts, staff developments, targeted volunteer recruitment campaigns and organisational restructures.

As such during this financial year the Charity undertook a review of its Leadership Team, replacing the Enterprise and Development leadership role with a community based Engagement Role to be able to reach older people directly and people, organisations and companies who wish to support the Charity's aims and objectives. The Charity also outsourced its website maintenance, social media management and leaflet design to an external company via a Service Level Agreement.

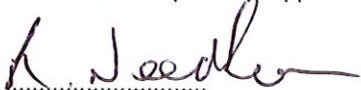
Charity Ethos

All Age UK Tameside staff and volunteers share a common goal; to support older people stay as independent as possible and maintain a good quality of life. Since launching our 'Living the Values' in May 2018, they are now fully embedded into the everyday work of charity and a major part of the induction process and ongoing coaching of the staff team, our values are:

- We Take Pride in What We Do
- We Strive for Excellence
- We Put People First
- We Act with Integrity
- We Respect Others

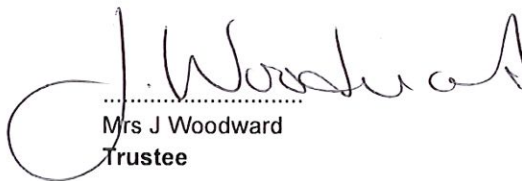
The nominated staff representation group 'The Middlers' have successfully supported the annual Tameside Toy Appeal. Designed and installed a new garden wellbeing space for staff, provided 'freshen up' toiletries for staff and volunteers in the staff room (Den), organised 2 staff outings, delivered a team building event, designed new thank you donor cards and 50th Celebration wall hanging collages. During the financial year 2 Middlers moved on having successfully served their term and 2 new members of staff joined the group.

The trustees' report was approved by the Board of Trustees.



Mr Robert Needham
Trustee

Date: 13/11/2025



Mrs J Woodward
Trustee

AGE UK TAMESIDE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF AGE UK TAMESIDE

I report to the trustees on my examination of the financial statements of Age UK Tameside (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW (England & Wales).

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements 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 financial statements 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 financial statements to be reached.



Peter Buck FCA DChA
Champion Accountants LLP

7-9 Station Road
Hesketh Bank
Preston
Lancashire

PR4 6SN

Date: 13/11/2025

AGE UK TAMESIDE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
Income from:						
Donations and legacies	2	89,199	-	51,276	140,475	109,418
<u>Charitable activities</u>						-
Age Uk	3	7,500	33,058	-	40,558	49,953
Assisting Older People	3	426,122	-	-	426,122	391,740
Other trading activities	4	19,975	-	-	19,975	19,816
Investments	5	2,558	-	-	2,558	6,741
Total income		545,354	33,058	51,276	629,688	577,668
Expenditure on:						
Raising funds	6	50,512	-	-	50,512	41,765
<u>Charitable activities</u>						
Assisting Older People	7	623,346	-	36,192	659,538	647,702
Total expenditure		673,858	-	36,192	710,050	689,467
Net gains/(losses) on investments	12	2,508	-	-	2,508	(691)
Net income/(expenditure)		(125,996)	33,058	15,084	(77,854)	(112,490)
Transfers between funds		87,059	(66,268)	(20,791)	-	-
Net movement in funds	9	(38,937)	(33,210)	(5,707)	(77,854)	(112,490)
Reconciliation of funds:						
Fund balances at 1 April 2024		107,127	785,778	25,707	918,612	1,031,102
Fund balances at 31 March 2025		68,190	752,568	20,000	840,758	918,612

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

AGE UK TAMESIDE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
Income from:					
Donations and legacies	2	47,589	-	61,829	109,418
<u>Charitable activities</u>					-
Age Uk	3	28,223	21,730	-	49,953
Assisting Older People	3	391,740	-	-	391,740
Other trading activities	4	19,816	-	-	19,816
Investments	5	6,741	-	-	6,741
Total income		<u>494,109</u>	<u>21,730</u>	<u>61,829</u>	<u>577,668</u>
Expenditure on:					
Raising funds	6	38,655	3,110	-	41,765
Assisting Older People	7	516,234	64,549	66,919	647,702
Total expenditure		<u>554,889</u>	<u>67,659</u>	<u>66,919</u>	<u>689,467</u>
Net gains/(losses) on investments	12	<u>(691)</u>	<u>-</u>	<u>-</u>	<u>(691)</u>
Net income		<u>(61,471)</u>	<u>(45,929)</u>	<u>(5,090)</u>	<u>(112,490)</u>
Transfers between funds		<u>98</u>	<u>(197)</u>	<u>99</u>	<u>-</u>
Net movement in funds	9	<u>(61,373)</u>	<u>(46,126)</u>	<u>(4,991)</u>	<u>(112,490)</u>
Reconciliation of funds:					
Fund balances at 1 April 2023		<u>168,500</u>	<u>831,904</u>	<u>30,698</u>	<u>1,031,102</u>
Fund balances at 31 March 2024		<u>107,127</u>	<u>785,778</u>	<u>25,707</u>	<u>918,612</u>

AGE UK TAMESIDE

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	14		783,589		743,556
Investments	15		9,135		39,600
			<u>792,724</u>		<u>783,156</u>
Current assets					
Stocks	16	4,673		-	
Debtors	17	39,258		37,331	
Cash at bank and in hand		75,448		148,292	
		<u>119,379</u>		<u>185,623</u>	
Creditors: amounts falling due within one year	19	(40,324)		(50,167)	
Net current assets			<u>79,055</u>		<u>135,456</u>
Total assets less current liabilities			<u>871,779</u>		<u>918,612</u>
Creditors: amounts falling due after more than one year	20		(31,021)		-
Net assets			<u><u>840,758</u></u>		<u><u>918,612</u></u>
The funds of the charity					
Restricted income funds	22	20,000		25,707	
Unrestricted funds - general	24	68,190		107,127	
Unrestricted funds - designated	23	752,568		785,778	
		<u>840,758</u>		<u>918,612</u>	

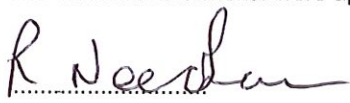
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

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

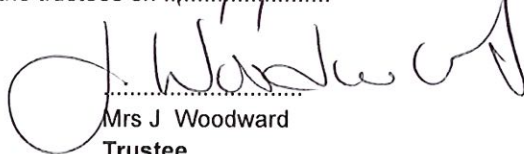
The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 13/11/2025



Mr Robert Needham
Trustee



Mrs J Woodward
Trustee

Company registration number 07535629 (England and Wales)

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Age UK Tameside is a private company limited by guarantee incorporated in England and Wales. The registered office is 131 Katherine Street, Ashton-under-Lyne, Greater Manchester, OL6 7AW.

1.1 Basis of preparation

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

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the Financial Statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future, despite showing a deficit for the year and reserves being below the target level of three months. The Trustees continue to adopt the going concern basis of accounting in preparing the Financial Statements as they have projected an improvement in results / reserves in line with the five-year-plan and development of new services. The Charity also has considerable fixed assets on which capital can be raised when required to meet any short-term funding requirements.

1.3 Charitable funds

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

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

1.4 Income

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

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

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

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Freehold land and buildings	Nil
Fixtures, Fittings and Computers	20% - 33.3% reducing balance
Motor vehicles	25% reducing balance

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

1.7 Fixed asset investments

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

1.8 Impairment of fixed assets

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

1.9 Stocks

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

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

1.10 Cash and cash equivalents

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

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.11 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.12 Employee benefits

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

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

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	8,772	-	8,772	14,131	-	14,131
Grants	80,427	51,276	131,703	33,458	61,829	95,287
	<u>89,199</u>	<u>51,276</u>	<u>140,475</u>	<u>47,589</u>	<u>61,829</u>	<u>109,418</u>

3 Income from charitable activities

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Total 2024 £
Age Uk Services provided under contract	7,500	33,058	40,558	28,223	21,730	49,953
Assisting Older People Services provided under contract	426,122	-	426,122	391,740	-	391,740
	<u>433,622</u>	<u>33,058</u>	<u>466,680</u>	<u>419,963</u>	<u>21,730</u>	<u>441,693</u>

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Letting and licensing arrangements	18,930	19,073
Other income	1,045	743
Other trading activities	<u>19,975</u>	<u>19,816</u>

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	2,558	6,741

6 Expenditure on raising funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Total 2024 £
Trading costs						
Other trading activities	50,512	-	50,512	38,655	3,110	41,765

7 Expenditure on charitable activities

	Assisting Older People 2025 £	Assisting Older People 2024 £
Direct costs		
Staff costs	309,968	207,714
Premesis costs	6,485	5,417
Office costs	32,933	30,122
Staff training	5,271	787
Agency staff	1,098	14,139
Vehicle costs	3,916	2,614
Refurbishment	1,858	1,560
	361,529	262,353
Share of support and governance costs (see note 8)		
Support	291,409	376,349
Governance	6,600	9,000
	659,538	647,702
Analysis by fund		
Unrestricted funds - general	623,346	516,234
Unrestricted funds - designated	-	64,549
Restricted funds	36,192	66,919
	659,538	647,702

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs allocated to activities

	2025 £	2024 £
Staff costs	130,430	222,746
Depreciation	13,943	12,521
Premesis expenses	58,366	48,786
Office Costs	49,400	49,102
Professional fees	34,982	30,240
Sundry	4,288	2,336
Refurbishments	-	10,618
Governance costs	6,600	9,000
	<u>298,009</u>	<u>385,349</u>
Analysed between:		
Assisting Older People	<u>298,009</u>	<u>385,349</u>

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	6,600	9,000
Depreciation of owned tangible fixed assets	<u>13,943</u>	<u>12,521</u>

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Direct	17	16
Management and Admin	<u>5</u>	<u>5</u>
Total	<u>22</u>	<u>21</u>

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Employees	(Continued)	
Employment costs	2025	2024
	£	£
Wages and salaries	404,302	397,153
Social security costs	26,703	24,102
Other pension costs	9,393	9,205
	<u>440,398</u>	<u>430,460</u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	<u>80,484</u>	<u>92,406</u>

12 Gains and losses on investments

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Gains/(losses) arising on:		
Revaluation of investments	<u>2,508</u>	<u>(691)</u>

13 Taxation

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

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Tangible fixed assets

	Freehold land and buildings	Fixtures, Fittings and Computers	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2024	1,036,572	306,471	39,737	1,382,780
Additions	26,192	31,751	4,944	62,887
At 31 March 2025	1,062,764	338,222	44,681	1,445,667
Depreciation and impairment				
At 1 April 2024	354,085	266,893	27,157	648,135
Depreciation charged in the year	-	9,975	3,968	13,943
At 31 March 2025	354,085	276,868	31,125	662,078
Carrying amount				
At 31 March 2025	708,679	61,354	13,556	783,589
At 31 March 2024	691,398	39,578	12,580	743,556

The carrying value of land included in land and buildings comprises:

	2025 £	2024 £
Freehold	100,000	100,000

15 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2024	39,600
Valuation changes	(465)
Disposals	(30,000)
At 31 March 2025	9,135
Carrying amount	
At 31 March 2025	9,135
At 31 March 2024	39,600

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16	Stocks		2025	2024
			£	£
	Raw materials and consumables		4,673	-
			<u> </u>	<u> </u>
17	Debtors		2025	2024
			£	£
	Amounts falling due within one year:			
	Trade debtors		6,398	12,437
	Other debtors		17,661	2,860
	Prepayments and accrued income		15,199	22,034
			<u> </u>	<u> </u>
			39,258	37,331
			<u> </u>	<u> </u>
18	Loans and overdrafts		2025	2024
			£	£
	Bank loans		43,021	-
			<u> </u>	<u> </u>
	Payable within one year		12,000	-
	Payable after one year		31,021	-
			<u> </u>	<u> </u>
	The long-term loans are secured by fixed charges over 60 months.			
19	Creditors: amounts falling due within one year		2025	2024
			£	£
		Notes		
	Bank loans	18	12,000	-
	Other taxation and social security		10,921	16,410
	Trade creditors		12,260	24,941
	Accruals and deferred income		5,143	8,816
			<u> </u>	<u> </u>
			40,324	50,167
			<u> </u>	<u> </u>
20	Creditors: amounts falling due after more than one year		2025	2024
			£	£
		Notes		
	Bank loans	18	31,021	-
			<u> </u>	<u> </u>

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 Retirement benefit schemes

	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	9,393	9,205

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

22 Restricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
	25,707	51,276	(36,192)	(20,791)	20,000
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
	30,698	61,829	(66,919)	99	25,707

The restricted funds carried forward consist of:

Next Steps £20,000

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

23 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
	-	-	-	(66,268)	(66,268)
Designated - Fixed assets	783,154	9,569	-	-	792,723
Designated - other	2,624	23,489	-	-	26,113
	<u>785,778</u>	<u>33,058</u>	<u>-</u>	<u>(66,268)</u>	<u>752,568</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
	773,253	-	-	9,901	783,154
Designated - Fixed assets	58,651	21,730	(67,659)	(10,098)	2,624
Designated - other	<u>831,904</u>	<u>21,730</u>	<u>(67,659)</u>	<u>(197)</u>	<u>785,778</u>

24 Unrestricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2025 £
General funds	<u>107,127</u>	<u>545,354</u>	<u>(673,858)</u>	<u>87,059</u>	<u>2,508</u>	<u>68,190</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
General funds	<u>168,500</u>	<u>494,109</u>	<u>(554,889)</u>	<u>98</u>	<u>(691)</u>	<u>107,127</u>

The Designated funds - Other relates to:

The balance on designated funds relates to net long term asset, being the net book value of fixed assets (amounts already spent and no longer liquid resources) totaling £783,589 (seen at the top of the Balance Sheet); less the balance of loans due after more than one year: £31,021 as shown on the Balance Sheet.

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

25 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Tangible assets	-	783,589	-	783,589
Investments	-	9,135	-	9,135
Current assets/(liabilities)	59,055	-	20,000	79,055
Long term liabilities	(31,022)	1	-	(31,021)
	<u>28,033</u>	<u>792,725</u>	<u>20,000</u>	<u>840,758</u>
<i>Per balance sheet</i>	68,190	752,568	20,000	840,758
<i>Balance to allocate</i>	40,157	(40,157)	-	-

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	-	743,556	-	743,556
Investments	-	39,600	-	39,600
Current assets/(liabilities)	107,127	2,622	25,707	135,456
	<u>107,127</u>	<u>785,778</u>	<u>25,707</u>	<u>918,612</u>

26 Related party transactions

Transactions with related parties

Age UK

Age UK is the National "Brand" Partner with whom Age UK Tameside has a Partnership Agreement.

Age UK Tameside received Grants totalling £35,940 in the year.

This related party transaction was at a normal commercial rate and agreed independently of the related management concerned.

27 Share Capital

The Charity is limited by guarantee and as such has no share capital. In the event of the Charity being wound up, the liability of each member is limited to £10.

Accounts

**AGE UK TAMESIDE
ANNUAL REPORT AND FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 MARCH 2024

Charity registration number 1142364

Company registration number 07535629 (England and Wales)

AGE UK TAMESIDE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr Robert Needham	
	Mrs R S Thompson	
	Mrs J Woodward	
	Mr P Chester	(Appointed 23 November 2023)
	Ms J Sheppeck	(Appointed 23 November 2023)
Secretary	M Thorpe	
Charity number	1142364	
Company number	07535629	
Registered office	131 Katherine Street Ashton-under-Lyne Greater Manchester OL6 7AW	
Auditor	Champion Accountants LLP 7-9 Station Road Hesketh Bank Preston Lancashire PR4 6SN	

AGE UK TAMESIDE

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AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in the notes 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objects and powers of the organisation are governed by the Articles of Association. The Charity's registered office is 131 Katherine St, Ashton-under-Lyne, Tameside, OL6 7AW.

The policies and general management of the Charity's activities are directed by the Board of Trustees which meets a minimum of six times per year and delegate responsibility for the delivery of policy and general management to The Chief Executive Officer Marcia Thorpe.

The Board of Trustees is responsible for the overall governance, management and control of the organisation, working with the Chief Executive Officer (CEO) and Senior Management Team (SMT) on strategic and organisational development.

The SMT name, role and function has been reviewed and replaced with the Leadership Team (LT) with a newly developed Terms of Reference and meeting schedule.

Decisions about day-to-day operations are taken by the CEO and the SMT; decisions on matters of significant implications including health and safety, safeguarding and legal compliance (e.g., Data protection) are brought to the Board of Trustees.

Public Benefit

The Board of Trustees gives regard to the Charity Commission guidelines on Public Benefit. The description of achievements and performance in the following sections of the report aim to describe how the income generated via a range of sources is best allocated to meet the public benefit of the population the Charity exists to serve, namely older people in and around the area of Tameside.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance

Age UK Tameside Services

The Charity has managed to secure all of its core services funded by the Tameside Metropolitan Borough Council, and the Integrated Care Board, Greater Manchester, we have launched a new footcare enterprise, which is outperforming its customer and financial annual targets. The Reaching Communities Lottery funding is in its final year for the Get Up & Go Service, and we have devised a service exit plan setting out the provision of mental health support for older people once the funding ceases to retain elements of the service beyond the 5 year funding term.

We have also devised a detailed growth plan for the 131 Club which despite positive growth over the financial year, the Club is still underperforming. We have secured external funding from Greater Manchester Community Voluntary Organisation (GMCVO) to support a new full time 131 Club promotional role for 2 years. This role will be dedicated to increasing the Club customer base, we will see the positive outcomes of this over the next financial year when the funding we have secured is released.

Once again there has been a significant increase in the demand for our Information and Advice Service, some of which is being driven by national, regional and local media promotion of the pension credit welfare. TMBC have funded a part time Advisor, seconded to the service to help deal with this demand and Age UK England continue to provide a national Information & Advice Helpline.

Community Support

The Community Support Service provides practical support to older people in their own homes, this includes those who have recently been discharged from hospital, lost their confidence, feel lonely and isolated or need additional support to engage with local community groups and activities. This service continues to be funded by Tameside MBC.

Information, Advice and Advocacy

Our Information and Advice service funded by TMBC provides free assistance for welfare benefits and statutory support entitlements. The Next Steps Employability Programme is also part of the team as another way for clients to access support to maximise their income and is funded by the National Lottery.

Dementia Service

We continue to provide Maintenance Cognitive Stimulation Therapy (MCST) groups for people living with early onset Dementia. Working in collaboration with the Dipak Dristi Community Group, supporting a Gujarati speaking client group for one of the groups and an open group for the other MCST programme we deliver, both from our Centre base.

Falls Prevention

Our Falls Prevention Programme provides in the home assessment for aids and adaptations, access to an 8 week falls course, follow on classes delivered in our Dance and Fitness Studio and aftercare support to help course participants continue with strength and balance exercise and integrate course learning into their everyday lives to prevent a further fall, improve mobility and increase independence. This year we have worked with racially diverse communities to increase their ability to access the course.

Winter Warm

This year the Winter Warm initiative ran from January to March 2024 and was funded by the National Lottery, we provided free lunches Monday to Friday together with a Winter Warm Hub where older people could stay at the Centre to watch television, listen to the radio, read or surf the net in a warm cozy environment with refreshments. As well as providing winter woollies hats, gloves, socks, blankets and stay warm advice and information.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Free Lunch Friday

This year we have secured a sponsor for our Free Lunch Friday Club. The Lunch is provided via a booking system and includes a home cooked 2 course meal with refreshments.

Appreciation and Thanks

The Charity would like to thank its staff team for their continued commitment to delivering high quality services to older people living in Tameside and for working in ways that help to create and sustain a positive work environment for all. To its volunteers for their hard work, loyalty and dedication. To the Board for living up to the responsibilities of good governance and leadership, as we look forward to celebrating 50 years of Age UK Tameside next year. We would also like to thank those local businesses for supporting our work through our 365 Supporters Club, Unitrack Powder Flight Ltd, MAP Performance Ltd, Northern Security and to Tony Orrell, local businessman, neighbour and long standing friend of the Charity for sponsoring Free Lunch Friday.

Financial review

Financial Management and Reserves Policy

During this financial year the Board of Trustees review the Charity's activities and financial position in the following ways:

- Attend a one day Strategic Workshop with the Leadership Team to review the last 5 year strategic plan and set out the pathway for the Charity's Strategy for 2024.
- The Treasurer and Finance Office have an annual meeting schedule, to set budgets, discuss management accounts, monitor income/expenditure.
- The Trustees regularly review the Charity's activities and financial position with regard to the level of commitments in respect of contracted services, the staffing profile, property and expected future needs and opportunities. The review focuses on future years income forecasts and planned expenditure, analysis of contingencies anticipated, existing and new challenges, vulnerabilities and risks and their potential impact and likelihood. New challenges focus on the uncertainties and destabilisation in the development of the personalisation agenda and the massive government changes taking place in statutory structures and delivery, as well as the impact of the economic situation generally and locally. It has been identified that to provide for three to six months unrestricted direct charitable costs, unrestricted reserves should be in the range £129,000 to £258,000 based on 2024 actuals for direct charitable unrestricted funds (excluding designated funds) being 3-6 months' worth
- The results for the year show a deficit of £112,490, leaving free funds of £107,127 representing 41.5% of the required reserves.

The Trustees continue to monitor this position and endeavour to build general funds towards this target

Investment Policy

The Charity holds investments as described in the notes to the Accounts and monitors the performance of these funds. A large proportion of the amounts shown as 'Cash and Bank' on the Balance Sheet is actually deposited in a number of bank accounts, including deposit accounts which attract the best interest rates available for the term of the deposit.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Risk Management

Age UK Tameside maintains a comprehensive Risk Register. This document is supported by a Risk Management Plan. The Board monitor the Risk Management Plan at quarterly intervals. Risks are measured using a traffic light system. Where risks are recorded as red or high priority, the Board agree mitigating action to address and reduce the level of risk.

Quality

Age UK Tameside aims to achieve the highest possible standards during the financial year we successfully secured Age UK England Charitable Quality Standards (CQS) following an in-depth assessment and onsite inspection as well as the Quality Mark for our Information and Advice Service, which includes a mystery shopper test and client file audit, both are valid for 3 years. We continue to retain the local Action Together Quality Award.

Structure, governance and management

Age UK Tameside is a Charitable Company limited by guarantee, company registration number 07535629, Charity registration number 1142364.

The Charity was established for the following purposes for the benefit of the public and/or older people in and around Tameside:

- Preventing or relieving the poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage
- Such charitable purposes for the benefits of older people as the trustees may from time to time decide
- The outcome of this being the wellbeing of older people

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr H Smith (Resigned 23 November 2023)

Mr Robert Needham

Mrs R S Thompson

Mrs J Woodward

Mr C Biddle (Resigned 25 April 2024)

Mr D Chauhan (Resigned 23 November 2023)

Mr P Chester (Appointed 23 November 2023)

Ms J Sheppeck (Appointed 23 November 2023)

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2024**

Recruitment and appointment of the new Trustees

During this financial year the Board focussed its activities on embedding a new board and participated in a strategic review workshop with the Leadership Team. As well as some training activities for the Treasurer and mentorship with long standing Board members. The service provided by the Trustees is a voluntary one and the Trustees did not receive or waive any remuneration or benefits for the services they gave during the year.

Age UK Tameside also conducts business with its associates within the Age England Association and with Age UK.

Induction and training of new Trustees

Any potential new Trustees submit an expression of interest and attend a welcome meeting with a current Trustees, this meeting focusses skills and experiences they may bring to support the Charities objectives.

New Trustees then attend a formal introduction with the CEO where they are guided through a presentation about the Charities history to current day, talk through the Strategic Plan, Scheme of Delegation, tour the building, facilities, meet staff and volunteers. At this time new Trustees also complete Personal Contact Forms, Conflict of Interest Declaration forms, Fit and Proper Person Declaration and receive the Charity Commissions recommended Effective Governance Handbook.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Organisational Structure and Decision Making

The charity has 22 salaried staff and 11 volunteers. The Board delegate responsibility for the day-to-day operations and implementation of the strategic plan to Marcia Thorpe, Chief Executive Officer (CEO). The Board and CEO are governed by a Scheme of Delegation.

The Leadership Team is now established with a further review of the new Enterprise Development Manager role. This role no longer has line management responsibility for the Customer Service Team and has been changed to the Fundraising and Enterprise Manager so the post holder can focus on securing new unrestricted corporate income. The Leadership Team, comprises of the CEO, Finance Officer/Charity Accountant, the Services Director and Fundraising and Enterprise Manager.

Decision making within the Charity is informed by ongoing assessment of the internal and external environment from a local perspective through information gathered by our inclusion in strategic forums, community networking, older people consultation events and access to statistical data, as well as through partner relationships with likeminded Charities, Faith Groups and our long-established working relationship with Commissioners.

Decision making is influenced from a national perspective through a strong relationship with Age UK groups across Greater Manchester and the Northwest of England. The organisation also benefits from the Brand Partnership Agreement with Age UK England, these benefits include training, service development, access to research, business modelling, access to grants, marketing and public relations.

Age UK England are in the final stages of presenting the new Brand Partnership, activities this year have focussed on webinars and special interest groups to explore and review draft Brand Partnership Agreements, which the CEO, Finance Officer and Chair have participated. Age UK England has committed to publish the Brand Partnership Agreement for final Board approval December 2024.

The Board make key decisions on:

- financial matters and capital expenditure in excess of £5,000
- growth opportunities
- service closures
- allocation of reserves
- risk management
- organisational development and structure

The Chief Executive Officer provides relevant information to the Trustees which help inform their decisions. The Chief Executive Officer has delegated responsibility to deliver the agreed strategic objectives with the Charities management team.

Service Performance, Health and Safety, Safeguarding, Information Governance, Client Feedback, Complaints, Finance Management and Budget Reports are standing agenda items for Board meetings. There are several key performance indicators to assist the Board to monitor performance and identify under performance, so they can agree remedial actions.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Staffing and Resources

Age UK Tameside constantly reviews the balance and affordability of staff and volunteers against increasing demand for our services. This review information is used to identify the need for new posts, staff developments, targeted volunteer recruitment campaigns and organisational restructures.

Charity Ethos

All Age UK Tameside staff and volunteers share a common goal; to support older people stay as independent as possible and maintain a good quality of life. Since launching our 'Living the Values' in May 2018, they are now fully embedded into the everyday work of charity and a major part of the induction process and ongoing coaching or the staff team, our values are:

- We Take Pride in What We Do
- We Strive for Excellence
- We Put People First
- We Act with Integrity
- We Respect Others

The nominated staff representation group 'The Middlers' have successfully produced a fundraising calendar, set up an outdoor wellbeing space for staff and volunteers, delivered wellbeing activities to support staff mental health, organised 2 staff outings and launched a new Charity review newsletter.

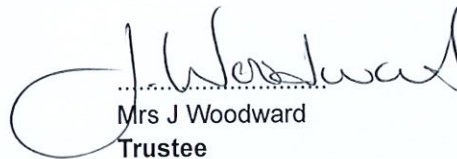
Auditor

In accordance with the company's articles, a resolution proposing that Champion Accountants LLP be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.



Mr Robert Needham
Trustee



Mrs J Woodward
Trustee

Date: 13-12-2024

AGE UK TAMESIDE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors of Age UK Tameside for the purpose 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).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then 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 charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AGE UK TAMESIDE

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF AGE UK TAMESIDE

Opinion

We have audited the financial statements of Age UK Tameside (the 'charitable company/charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

AGE UK TAMESIDE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF AGE UK TAMESIDE

Responsibilities of trustees

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

-We obtained an understanding of the legal and regulatory frameworks applicable to the Charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102), Employment regulation and Health and Safety legislation.

-We obtained an understanding of how the Company are complying with those legal and regulatory frameworks by making inquiries to the management.

-We assessed the susceptibility of the Charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the audit engagement team included:

-Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud.

-Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process.

-Challenging assumptions and judgements made by management in its significant accounting estimates;

-Identifying and testing journal entries; in particular any journal entries posted with unusual account combinations; and

-Reviewing material variation from our expectation in the income, expenses and balances; and

-Assessing the extent of compliance with the relevant laws and regulations.

There are inherent limitations in the audit procedures described above, and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or inherent misrepresentations, or through collusion.

AGE UK TAMESIDE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF AGE UK TAMESIDE

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

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



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

13/12/2024
.....

Chartered Accountants
Statutory Auditor

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

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

AGE UK TAMESIDE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Current financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
	Notes					
Income from:						
Donations and legacies	2	47,589	-	61,829	109,418	115,188
<u>Charitable activities</u>						-
Age Uk	3	28,223	21,730	-	49,953	33,961
Assisting Older People	3	391,740	-	-	391,740	366,301
Other trading activities	4	19,816	-	-	19,816	14,914
Investments	5	6,741	-	-	6,741	4,681
Total income		<u>494,109</u>	<u>21,730</u>	<u>61,829</u>	<u>577,668</u>	<u>535,045</u>
Expenditure on:						
Raising funds	6	38,655	3,110	-	41,765	34,584
<u>Charitable activities</u>						
Assisting Older People	7	516,234	64,549	66,919	647,702	630,097
Total expenditure		<u>554,889</u>	<u>67,659</u>	<u>66,919</u>	<u>689,467</u>	<u>664,681</u>
Net gains/(losses) on investments	12	<u>(691)</u>	<u>-</u>	<u>-</u>	<u>(691)</u>	<u>(2,462)</u>
Net expenditure		<u>(61,471)</u>	<u>(45,929)</u>	<u>(5,090)</u>	<u>(112,490)</u>	<u>(132,098)</u>
Transfers between funds		<u>98</u>	<u>(197)</u>	<u>99</u>	<u>-</u>	<u>-</u>
Net movement in funds	9	<u>(61,373)</u>	<u>(46,126)</u>	<u>(4,991)</u>	<u>(112,490)</u>	<u>(132,098)</u>
Reconciliation of funds:						
Fund balances at 1 April 2023		<u>168,500</u>	<u>831,904</u>	<u>30,698</u>	<u>1,031,102</u>	<u>1,163,200</u>
Fund balances at 31 March 2024		<u>107,127</u>	<u>785,778</u>	<u>25,707</u>	<u>918,612</u>	<u>1,031,102</u>

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

AGE UK TAMESIDE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes				
Income from:					
Donations and legacies	2	6,472	-	108,716	115,188
<u>Charitable activities</u>					-
Age Uk	3	10,000	23,961	-	33,961
Assisting Older People	3	357,301	9,000	-	366,301
Other trading activities	4	14,914	-	-	14,914
Investments	5	4,681	-	-	4,681
Total income		<u>393,368</u>	<u>32,961</u>	<u>108,716</u>	<u>535,045</u>
Expenditure on:					
Raising funds	6	34,584	-	-	34,584
Assisting Older People	7	444,963	49,122	136,012	630,097
Total expenditure		<u>479,547</u>	<u>49,122</u>	<u>136,012</u>	<u>664,681</u>
Net gains/(losses) on investments	12	<u>(2,462)</u>	<u>-</u>	<u>-</u>	<u>(2,462)</u>
Net income		<u>(88,641)</u>	<u>(16,161)</u>	<u>(27,296)</u>	<u>(132,098)</u>
Transfers between funds		<u>34,539</u>	<u>(15,581)</u>	<u>(18,958)</u>	<u>-</u>
Net movement in funds	9	<u>(54,102)</u>	<u>(31,742)</u>	<u>(46,254)</u>	<u>(132,098)</u>
Reconciliation of funds:					
Fund balances at 1 April 2022		<u>222,602</u>	<u>863,646</u>	<u>76,952</u>	<u>1,163,200</u>
Fund balances at 31 March 2023		<u>168,500</u>	<u>831,904</u>	<u>30,698</u>	<u>1,031,102</u>

AGE UK TAMESIDE

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	14		743,556		732,962
Investments	15		39,600		40,291
			<u>783,156</u>		<u>773,253</u>
Current assets					
Debtors	16	37,331		20,211	
Cash at bank and in hand		148,292		272,546	
		<u>185,623</u>		<u>292,757</u>	
Creditors: amounts falling due within one year	17	(50,167)		(34,908)	
Net current assets			<u>135,456</u>		<u>257,849</u>
Total assets less current liabilities			<u><u>918,612</u></u>		<u><u>1,031,102</u></u>
Income funds					
Restricted funds	19		25,707		30,698
<u>Unrestricted funds</u>					
Designated funds:					
Designated - other		2,624		58,651	
Designated - Fixed Assets		783,154		773,253	
		<u>785,778</u>		<u>831,904</u>	
General unrestricted funds	21	107,127		168,500	
			<u>892,905</u>		<u>1,000,404</u>
			<u><u>918,612</u></u>		<u><u>1,031,102</u></u>

AGE UK TAMESIDE

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2024

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

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

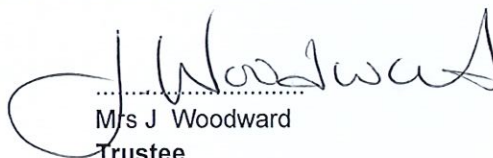
The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 13-12-2024



Mr Robert Needham
Trustee



Mrs J Woodward
Trustee

Company registration number 07535629

AGE UK TAMESIDE

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

1 Accounting policies

Charity information

Age UK Tameside is a private company limited by guarantee incorporated in England and Wales. The registered office is 131 Katherine Street, Ashton-under-Lyne, Greater Manchester, OL6 7AW.

1.1 Accounting convention

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

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Freehold land and buildings	Nil
Fixtures, Fittings and Computers	20% - 33.3% reducing balance
Motor vehicles	25% reducing balance

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

1.7 Fixed asset investments

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

1.8 Impairment of fixed assets

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

1.9 Cash and cash equivalents

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

1.10 Financial instruments

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

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

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

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.11 Employee benefits

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

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

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

2 Donations and legacies

	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	14,131	-	14,131	3,357	-	3,357
Grants	33,458	61,829	95,287	3,115	108,716	111,831
	<u>47,589</u>	<u>61,829</u>	<u>109,418</u>	<u>6,472</u>	<u>108,716</u>	<u>115,188</u>

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

3 Charitable activities

	Age UK 2024 £	Assisting older people 2024 £	Total 2024 £	Age UK 2023 £	Assisting older people 2023 £	Total 2023 £
Services provided under contract	49,953	391,740	441,693	33,961	366,301	400,262
Analysis by fund						
Unrestricted funds - general	28,223	391,740	419,963	10,000	357,301	367,301
Unrestricted funds - designated - other	21,730	-	21,730	23,961	9,000	32,961
	49,953	391,740	441,693	33,961	366,301	400,262

4 Other trading activities

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Rental income	19,073	14,051
Trading activity income: other	743	863
Other trading activities	19,816	14,914

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	6,741	4,681

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

6 Expenditure on raising funds

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Total 2023 £
Trading costs						
Other trading activities	38,655	3,110	41,765	34,584	-	34,584

7 Expenditure on charitable activities

	Assisting Older People 2024 £	Assisting Older People 2023 £
Direct costs		
Staff costs	207,714	260,756
Premises expenses	5,417	28,100
Office costs	30,122	48,081
Staff training	787	475
Agency staff	14,139	10,052
Vehicle costs	2,614	3,200
Refurbishments	1,560	-
	262,353	350,664
Share of support and governance costs (see note 8)		
Support	376,349	272,833
Governance	9,000	6,600
	647,702	630,097
Analysis by fund		
Unrestricted funds - general	516,234	444,963
Unrestricted funds - designated	64,549	49,122
Restricted funds	66,919	136,012
	647,702	630,097

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

8 Support costs allocated to activities

	2024 £	2023 £
Staff costs	222,746	116,670
Depreciation	12,521	15,821
Premesis expenses	48,786	46,249
Office Costs	49,102	32,054
Professional fees	30,240	33,758
Sundry	2,336	2,120
Refurbishments	10,618	26,161
Governance costs	9,000	6,600
	<u>385,349</u>	<u>279,433</u>
Analysed between:		
Assisting Older People	<u>385,349</u>	<u>279,433</u>

9 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>12,521</u>	<u>15,821</u>

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Direct	16	16
Management and Admin	<u>5</u>	<u>5</u>
Total	<u>21</u>	<u>21</u>

Employment costs

	2024 £	2023 £
Wages and salaries	397,153	349,492
Social security costs	24,102	19,561
Other pension costs	<u>9,205</u>	<u>8,373</u>
	<u>430,460</u>	<u>377,426</u>

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

11 Employees

(Continued)

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	92,406	88,402

12 Gains and losses on investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Gains/(losses) arising on:		
Revaluation of investments	(691)	(2,462)

13 Taxation

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

14 Tangible fixed assets

	Freehold land and buildings £	Fixtures, Fittings and Computers £	Motor vehicles £	Total £
Cost				
At 1 April 2023	1,036,572	292,267	39,737	1,368,576
Additions	8,912	14,204	-	23,116
At 31 March 2024	1,045,484	306,471	39,737	1,391,692
Depreciation and impairment				
At 1 April 2023	354,086	258,560	22,969	635,615
Depreciation charged in the year	-	8,333	4,188	12,521
At 31 March 2024	354,086	266,893	27,157	648,136
Carrying amount				
At 31 March 2024	691,398	39,578	12,580	743,556
At 31 March 2023	682,487	33,707	16,768	732,962

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

14 Tangible fixed assets

(Continued)

The carrying value of land included in land and buildings comprises:

	2024 £	2023 £
Freehold	100,000	100,000

15 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2023	40,291
Valuation changes	(691)
At 31 March 2024	39,600
Carrying amount	
At 31 March 2024	39,600
At 31 March 2023	40,291

16 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	12,437	3,343
Other debtors	2,860	930
Prepayments and accrued income	22,034	15,938
	37,331	20,211

17 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	16,410	10,967
Trade creditors	24,941	16,699
Accruals and deferred income	8,816	7,242
	50,167	34,908

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

18 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	9,205	8,373

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

19 Restricted funds

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

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
	30,698	61,829	(66,919)	99	25,707
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
	76,952	108,716	(136,012)	(18,958)	30,698

The restricted funds carried forward consist of:

Big Lottery Fund Get Up & Go	£25,707
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AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

20 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
Designated - Fixed assets	773,253	-	-	9,901	-	783,154
Designated - other	58,651	21,730	(67,659)	(10,098)	-	2,624
	<u>831,904</u>	<u>21,730</u>	<u>(67,659)</u>	<u>(197)</u>	<u>-</u>	<u>785,778</u>
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2023 £
Designated - fixed assets	782,445	-	(9,192)	-	-	773,253
Designated - other	81,201	32,961	(39,930)	(15,581)	-	58,651
	<u>863,646</u>	<u>32,961</u>	<u>(49,122)</u>	<u>(15,581)</u>	<u>-</u>	<u>831,904</u>

21 Unrestricted funds

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

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
General funds	168,500	494,109	(554,889)	98	(691)	107,127
	<u>168,500</u>	<u>494,109</u>	<u>(554,889)</u>	<u>98</u>	<u>(691)</u>	<u>107,127</u>
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2023 £
General funds	222,602	393,368	(479,547)	34,539	(2,462)	168,500
	<u>222,602</u>	<u>393,368</u>	<u>(479,547)</u>	<u>34,539</u>	<u>(2,462)</u>	<u>168,500</u>

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

21 Unrestricted funds

(Continued)

The Designated funds - Other relate to:

Wear -and-tear of internal décor £2,624

22 Analysis of net assets between funds

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	-	743,556	-	743,556
Investments	-	39,600	-	39,600
Current assets/(liabilities)	107,127	2,622	25,707	135,456
	<u>107,127</u>	<u>785,778</u>	<u>25,707</u>	<u>918,612</u>
	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:				
Tangible assets	-	732,962	-	732,962
Investments	-	40,291	-	40,291
Current assets/(liabilities)	227,151	-	30,698	257,849
	<u>227,151</u>	<u>773,253</u>	<u>30,698</u>	<u>1,031,102</u>
				-

23 Related party transactions

Transactions with related parties

Age UK

Age UK is the National "Brand" Partner with whom Age UK Tameside has a Partnership Agreement.

Age UK Tameside received Grants totalling £28,223 in the year.

This related party transaction was at a normal commercial rate and agreed independently of the related management concerned.

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

24 Share Capital

The Charity is limited by guarantee and as such has no share capital. In the event of the Charity being wound up, the liability of each member is limited to £10.

Accounts

**AGE UK TAMESIDE
ANNUAL REPORT AND FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 MARCH 2023

Charity registration number 1142364

Company registration number 07535629 (England and Wales)

AGE UK TAMESIDE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr Robert Needham	
	Mrs R S Thompson	
	Mrs J Woodward	(Appointed 1 December 2022)
	Mr C Biddle	(Appointed 17 November 2022)
Secretary	M Thorpe	
Charlty number	1142364	
Company number	07535629	
Registered office	131 Katherine Street Ashton-under-Lyne Greater Manchester OL6 7AW	
Auditor	Champion Accountants LLP 7-9 Station Road Hesketh Bank Preston Lancashire PR4 6SN	

AGE UK TAMESIDE

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AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in the notes 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objects and powers of the organisation are governed by the Articles of Association. The Charity's registered office is 131 Katherine St, Ashton-under-Lyne, Tameside, OL6 7AW.

The policies and general management of the Charity's activities are directed by the Board of Trustees which meets a minimum of six times per year and delegate responsibility for the delivery of policy and general management to The Chief Executive Officer Marcia Thorpe.

The Board of Trustees is responsible for the overall governance, management and control of the organisation, working with the Chief Executive Officer (CEO) and Senior Management Team (SMT) on strategic and organisational development.

The SMT name, role and function has been reviewed and replaced with the Leadership Team (LT) with a newly developed Terms of Reference and meeting schedule.

Decisions about day-to-day operations are taken by the CEO and the SMT; decisions on matters of significant implications including health and safety, safeguarding and legal compliance (e.g., Data protection) are brought to the Board of Trustees.

Public Benefit

The Board of Trustees gives regard to the Charity Commission guidelines on Public Benefit. The description of achievements and performance in the following sections of the report aim to describe how the income generated via a range of sources is best allocated to meet the public benefit of the population the Charity exists to serve, namely older people in and around the area of Tameside.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2023**

Achievements and performance **Age UK Tameside Services**

In general terms the Charity is still rebuilding Services following the pandemic, as well as dealing with loss and grief, many of the older people who attended our main fee paying service, the 131 Club have significant long term conditions which mean they are no longer able to access the service.

This has presented the Charity with some challenges and as such we devised a comprehensive promotional plan to increase 131 Club Customers, including installing new promotional boards at the front of the Centre and a schedule of advertisements in the local newspaper and radio station. These activities have proved successful as we have seen 35% growth in the 131 Club customers across the financial year and will continue to implement these promotional plans as we are confident the 131 Club customer base will return to its pre pandemic capacity.

We have continued to see an increase in the number of older people needing community home support and this service has been at full capacity across the financial year, a 12 month Community Wellbeing Grant from Action Together enabled us to manage this increase in customers and reach the many older people in need of this type of at home support.

Once again there has been a significant increase in the demand for our Information and Advice Service which has also been compounded by the Cost of Living Crisis. As a result the Service has been consistently oversubscribed leading to multiple temporary closures to allow Advisors to undertake complex client case work.

We successfully secured National Lottery funding to continue our Get Up & Go Counselling Service for a further 2 years. The TMBC commissioned funding which financially supports our core service offer, was extended for a 12 month period, subject to tender in 2024 and our Clinical Care Group (CCG) funding remains in place until 2025, the CCG restructured and the funding body replaced by Greater Manchester Integrated Care Board (GM ICB).

Work was carried out to introduce a new fee paying footcare service, with significant research and development work undertaken during the financial year to establish the service offer, agree costs, carry out refurbishment works and recruit staff. The Service was market tested in January 2023 and the Happy Feet Footcare Service officially launched in March 2023.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2023**

Community Support

The Community Support Service provides practical support to older people in their own homes, this includes those who have recently been discharged from hospital, lost their confidence, feel lonely and isolated or need additional support to engage with local community groups and activities. This service continues to be funded by Tameside MBC.

Information, Advice and Advocacy

Our Information and Advice service funded by Tameside MBC provides free assistance for welfare benefits and statutory support entitlements. The service now includes the Next Steps Employability Programme as another way for clients to access support to maximise their income.

Dementia Service

We continue to provide Maintenance Cognitive Stimulation Therapy (MCST) groups for people living with early onset Dementia. Working in collaboration with the Dipak Dristi Community Group, supporting a Gujarati speaking client group for one of the groups and an open group for the other MCST programme we deliver, both from our Centre base. Due to the success of this work Age UK England invited us to submit a funding application to establish an MCST group outside of the Centre and work was undertaken during the financial year to prepare this submission.

Falls Prevention

Due to the Covid closure from the previous year, the service increased the number of clients it supported on its Falls Programme, to deal with a manageable wait list. The Falls Coach noted that there was an increase in complex cases at the assessment stage which we believe was another impact of the pandemic. As such more time was needed to properly assess these older people while at home.

Winter Warm

This year the Winter Warm initiative ran from January to March 2023, we provided free lunches Monday to Friday together with a Winter Warm Hub where older people could stay at the Centre to watch television, listen to the radio, read or surf the net in a warm cosy environment with refreshments. As well as providing winter give aways like hats, gloves, socks and stay warm advice and information.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2023**

Get Up & Go

The Get Up & Go Service is in its fourth year of delivery, and has proved to be a vital community service for older people experiencing common mental health issues. Work has been undertaken to secure the future of the service beyond its current funding term.

Next Steps Employability

The Next Steps Employability Service is an established back to work programme for older people which we have successfully integrated into our core service offer. The Service was initially funded by the European Social Fund as a pilot programme and is currently funded by a small community lottery grant.

Enterprise and Development

The Charity has employed an Enterprise Development Manager, part of the remit of this new Senior role is to develop and set up new fee paying services, secure donations from local business and attract corporate sponsorship. These activities will provide the Charity with an unrestricted funding stream, allowing us a level of independence from commissioned funds putting us in a better position to develop bespoke services for the older people of Tameside.

Appreciation and Thanks

The Charity would like to thank its staff team for their continued commitment to delivering high quality services to older people living in Tameside and for working in ways that help to create and sustain a positive work environment for all. To its volunteers for their hard work, loyalty and dedication and to the Board for living up to the responsibilities of good governance and leadership, in what has been a changing external landscape for many local charities including Age UK Tameside.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Financial review

Financial Management and Reserves Policy

The Board of Trustees review the Charity's activities and financial position in the following ways:

- Annual Away Day – to support the charity's strategic development and financial sustainability. This annual meeting also provides an opportunity for the Board to share their reflections with the wider staff team and volunteers.
- The Finance Sub Committee has been disbanded and Finance Matters merged into overall Board Meetings as a standalone Agenda item. At quarterly meetings the Board are able to review the financial year to date, assess any variance against planned income and expenditure, discuss and agree additional resources required outside the original annual financial plan. They also receive monthly financial exception reports from the Finance Officer.
- The Treasurer participates in the annual budget setting exercise with the CEO and Finance Officer.
- The Trustees regularly review the charity's activities and financial position with regard to the level of commitments in respect of contracted services, the staffing profile, property and expected future needs and opportunities. The review focuses on future years income forecasts and planned expenditure, analysis of contingencies anticipated, existing and new challenges, vulnerabilities and risks and their potential impact and likelihood. New challenges focus on the uncertainties and destabilisation in the development of the personalisation agenda and the massive government changes taking place in statutory structures and delivery, as well as the impact of the economic situation generally and locally. It has been identified that to provide for three to six months unrestricted direct charitable costs, unrestricted reserves should be in excess of £222,000.

The results for the year show a deficit of £132,098, with £63,294 of this deficit being attributable to unrestricted general funds. The deficit for the year decreases reserves, leaving free funds of £168,500 representing 76% of the target figure.

Investment Policy

The Charity holds investments as described in the notes to the Accounts and monitors the performance of these funds. A large proportion of the amounts shown as 'Cash and Bank' on the Balance Sheet is actually deposited in a number of bank accounts, including deposit accounts which attract the best interest rates available for the term of the deposit.

Risk Management

Age UK Tameside maintains a comprehensive Risk Register. This document is supported by a Risk Management Plan. The Board monitor the Risk Management Plan at quarterly intervals. Risks are measured using a traffic light system. Where risks are recorded as red or high priority, the Board agree mitigating action to address and reduce the level of risk.

Quality

Age UK Tameside aims to achieve the highest possible standards of quality and good practice for all of its stakeholders. The Investors in People Award accreditation was retained in May 2023 following an in depth onsite assessment. As well as this, following a 2 day Inspection, we retained the Age UK England Charity Quality Standard in early November 2023. We do also continue to retain our local Tameside quality award overseen by the charity Action Together.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management

Age UK Tameside is a Charitable Company limited by guarantee, company registration number 07535629, Charity registration number 1142364.

The Charity was established for the following purposes for the benefit of the public and/or older people in and around Tameside:

- Preventing or relieving the poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage
- Such charitable purposes for the benefits of older people as the trustees may from time to time decide
- The outcome of this being the wellbeing of older people

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr S Moss	(Resigned 17 November 2022)
Mr H Smith	(Resigned 23 November 2023)
Mr Robert Needham	
Mrs R S Thompson	
Mrs J Woodward	(Appointed 1 December 2022)
Mr C Biddle	(Appointed 17 November 2022)
Mr D Chauhan	(Appointed 17 November 2022 and resigned 23 November 2023)

Recruitment and appointment of the new Trustees

Potential Trustees are nominated from several sources and Age UK Tameside welcome new Individuals coming forward to share their skills and experience. This financial year the Board carried out a Board Recruitment Review, making changes to the recruitment process and updating its website. The Board also introduced a knowledge acquisition programme as part of the Induction Process for new Trustees. This financial year the Board have recruited 2 new Trustees, including racially diverse representation as a building block for future equality, diversity and inclusion of Board recruitment initiatives.

The service provided by the Trustees is a voluntary one and the Trustees did not receive or waive any remuneration or benefits for the services they gave during the year.

Age UK Tameside also conducts business with its associates within the Age England Association and with Age UK.

Induction and training of new Trustees

Any potential new Trustees submit an expression of interest and attend a welcome meeting with a current Trustees, this meeting focusses skills and experiences they may bring to support the Charities objectives.

New Trustees then attend a formal introduction with the CEO where they are guided through a presentation about the Charities history to current day, talk through the Strategic Plan, Scheme of Delegation, tour the building, facilities, meet staff and volunteers. At this time new Trustees also complete Personal Contact and Conflict of Interest Declaration forms and receive Charity Commissions recommended documents relating to Effective Governance.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Organisational Structure and Decision Making

The charity has 21 salaried staff and 9 volunteers. The Board delegate responsibility for the day-to-day operations and implementation of the strategic plan to Marcia Thorpe, Chief Executive Officer (CEO). The Board and CEO are governed by a Scheme of Delegation.

During the financial year, the charity restructured its Leadership team by introducing a new Enterprise Development Manager role to work alongside the existing Services Director. The Senior Assistant role was also reviewed and is now the Advice and Support Services Co-Ordinator managing the Information and Advice Service as well as being part of the Leadership Team.

Decision making within the Charity is informed by ongoing assessment of the Internal and external environment from a local perspective through information gathered by our inclusion in strategic forums, community networking, older people consultation events and access to statistical data, as well as through partner relationships with likeminded Charities, Faith Groups and our long-established working relationship with Commissioners.

Decision making is influenced from a national perspective through a strong relationship with Age UK groups across Greater Manchester and the Northwest of England. The organisation also benefits from the Brand Partnership Agreement with Age UK England, these benefits include training, service development, access to research, business modelling, access to grants, marketing and public relations.

Following a round of consultation last year, this financial year Age UK England presented its timetable for the new Brand Partnership Agreement, with significant work planned for 2023 to enable formal sign up to a new Brand Partnership Agreement by March 2024. As such the Board has committed time and resources to be able to fully engage with the process.

The Board make key decisions on:

- financial matters and capital expenditure in excess of £5,000
- growth opportunities
- service closures
- allocation of reserves
- risk management
- organisational development and structure

The Chief Executive Officer provides relevant information to the Trustees which help inform their decisions. The Chief Executive Officer has delegated responsibility to deliver the agreed strategic objectives with the Charities management team.

Service Performance, Health and Safety, Safeguarding, Information Governance, Client Feedback, Complaints, Finance Management and Budget Reports are standing agenda items for Board meetings. There are several key performance indicators to assist the Board to monitor performance and identify under performance, so they can agree remedial actions.

AGE UK TAMESIDE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Staffing and Resources

Age UK Tameside constantly reviews the balance and affordability of staff and volunteers against increasing demand for our services. This review information is used to identify the need for new posts, staff developments, targeted volunteer recruitment campaigns and organisational restructures.

Charity Ethos

All Age UK Tameside staff and volunteers share a common goal; to support older people stay as independent as possible and maintain a good quality of life. Since launching our 'Living the Values' in May 2018, they are now fully embedded into the everyday work of charity and a major part of the induction process and ongoing coaching of the staff team, our values are:

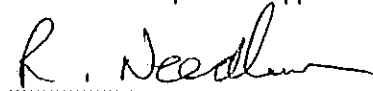
- We Take Pride in What We Do
- We Strive for Excellence
- We Put People First
- We Act with Integrity
- We Respect Others

Following the successful launch of 'The Middlers' Staff Representation Group, last year, a new group was elected as staff representatives during this financial year. As such 'The Middlers' have successfully introduced a buy and sell annual leave scheme for staff, a paper and cardboard recycling scheme, a staff community language initiative and organised an end of year celebration for staff and recognition event for volunteers.

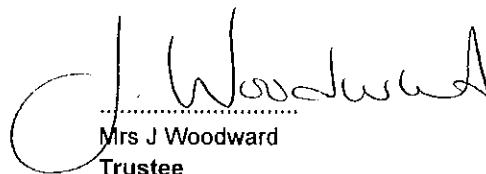
Auditor

In accordance with the company's articles, a resolution proposing that Champion Accountants LLP be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.



Mr Robert Needham
Trustee



Mrs J Woodward
Trustee

Date: 30th November 2023

AGE UK TAMESIDE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also the directors of Age UK Tameside for the purpose 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).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the 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 and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AGE UK TAMESIDE

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF AGE UK TAMESIDE

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other Information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

AGE UK TAMESIDE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF AGE UK TAMESIDE

Responsibilities of trustees

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

-We obtained an understanding of the legal and regulatory frameworks applicable to the Charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102), Employment regulation and Health and Safety legislation.

-We obtained an understanding of how the Company are complying with those legal and regulatory frameworks by making inquiries to the management.

-We assessed the susceptibility of the Charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the audit engagement team included:

-Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud.

-Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process.

-Challenging assumptions and judgements made by management in its significant accounting estimates;

-Identifying and testing journal entries; in particular any journal entries posted with unusual account combinations; and

-Reviewing material variation from our expectation in the income, expenses and balances; and

-Assessing the extent of compliance with the relevant laws and regulations.

There are Inherent limitations in the audit procedures described above, and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or inherent misrepresentations, or through collusion.

AGE UK TAMESIDE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF AGE UK TAMESIDE

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

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



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

30 November 2023

Chartered Accountants
Statutory Auditor

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

Champion Accountants LLP is eligible for appointment as auditor of the by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

AGE UK TAMESIDE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds general designated - 2023 £	Unrestricted funds designated - other 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds general designated - 2022 £	Unrestricted funds designated - other 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:									
Donations and legacies	2	6,472	-	108,716	115,188	120,178	-	111,772	231,950
Charitable activities									
Age UK	3	10,000	23,961	-	33,961	52,951	-	-	52,951
Assisting older people	3	357,301	9,000	-	366,301	318,733	-	-	318,733
Other trading activities	4	14,914	-	-	14,914	5,172	-	-	5,172
Investments	5	4,681	-	-	4,681	1,958	-	-	1,958
Total income		393,368	32,961	108,716	535,045	498,992	-	111,772	610,764
Expenditure on:									
Raising funds	6	34,584	-	-	34,584	11,285	-	13,370	24,655
Charitable activities									
Assisting older people	7	444,963	49,122	136,012	630,097	498,005	23,799	90,759	612,563
Total charitable expenditure		444,963	49,122	136,012	630,097	498,005	23,799	90,759	612,563
Total expenditure		479,547	49,122	136,012	664,681	509,290	23,799	104,129	637,218
Net gains/(losses) on investments	11	(2,462)	-	-	(2,462)	2,736	-	-	2,736
Net outgoing resources before transfers		(88,641)	(16,161)	(27,296)	(132,098)	(7,562)	(23,799)	7,643	(23,718)

AGE UK TAMESIDE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds general designated - 2023 £	Unrestricted funds designated - other 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds general designated - 2022 £	Unrestricted funds designated - other 2022 £	Restricted funds 2022 £	Total 2022 £
Net outgoing resources before transfers		(88,641)	(16,161)	(27,296)	(132,098)	(7,562)	(23,799)	7,643	(23,718)
Gross transfers between funds		25,347	(6,389)	(18,958)	-	9,500	-	(9,500)	-
Net expenditure for the year/ Net movement in funds		(63,294)	(22,550)	(46,254)	(132,098)	1,938	(23,799)	(1,857)	(23,718)
Fund balances at 1 April 2022		1,005,047	81,201	76,952	1,163,200	1,003,109	105,000	78,809	1,186,918
Fund balances at 31 March 2023		941,753	58,651	30,698	1,031,102	1,005,047	81,201	76,952	1,163,200

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE UK TAMESIDE

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	13		732,962		739,692
Investments	14		40,291		42,753
			<u>773,253</u>		<u>782,445</u>
Current assets					
Debtors	15	20,211		28,838	
Cash at bank and in hand		272,546		388,219	
		<u>292,757</u>		<u>417,057</u>	
Creditors: amounts falling due within one year	16	(34,908)		(36,302)	
Net current assets			257,849		380,755
Total assets less current liabilities			<u>1,031,102</u>		<u>1,163,200</u>
Income funds					
Restricted funds	17		30,698		76,952
<u>Unrestricted funds</u>					
Designated funds:					
Designated - other		58,651		81,201	
Designated - Fixed Assets		773,253		782,445	
		<u>831,904</u>		<u>863,646</u>	
General unrestricted funds	18	168,500		222,602	
			<u>1,000,404</u>		<u>1,086,248</u>
			<u>1,031,102</u>		<u>1,163,200</u>

AGE UK TAMESIDE

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2023

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

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

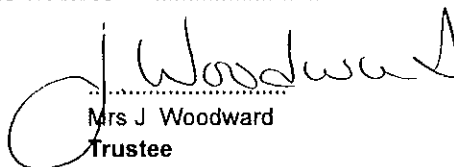
The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 30 Nov 2023



Mr Robert Needham
Trustee



Mrs J Woodward
Trustee

Company registration number 07535629

AGE UK TAMESIDE

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

1 Accounting policies

Charity information

Age UK Tameside is a private company limited by guarantee incorporated in England and Wales. The registered office is 131 Katherine Street, Ashton-under-Lyne, Greater Manchester, OL6 7AW.

1.1 Accounting convention

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

The has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Freehold land and buildings	Nil
Fixtures, Fittings and Computers	20% - 33.3% reducing balance
Motor vehicles	25% reducing balance

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

1.7 Fixed asset investments

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

1.8 Impairment of fixed assets

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

1.9 Cash and cash equivalents

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

1.10 Financial Instruments

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

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

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

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.11 Employee benefits

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

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

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

AGE UK TAMESIDE

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

2 Donations and legacies

	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds general 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	3,357	-	3,357	3,840	300	4,140
Grants	3,115	108,716	111,831	116,338	111,472	227,810
	<u>6,472</u>	<u>108,716</u>	<u>115,188</u>	<u>120,178</u>	<u>111,772</u>	<u>231,950</u>

AGE UK TAMESIDE

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

3 Charitable activities

	Age UK 2023 £	Assisting older people 2023 £	Total 2023 £	Age UK 2022 £	Assisting older people 2022 £	Total 2022 £
Services provided under contract	33,961	366,301	400,262	52,951	318,733	371,684
Analysis by fund						
Unrestricted funds - general	10,000	357,301	367,301	52,951	318,733	371,684
Unrestricted funds - designated - other	23,961	9,000	32,961	-	-	-
	33,961	366,301	400,262	52,951	318,733	371,684

4 Other trading activities

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Rental income	14,051	4,425
Trading activity income: other	863	747
Other trading activities	14,914	5,172

5 Investments

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Interest receivable	4,681	1,958

6 Raising funds

Unrestricted funds general 2023 £	Unrestricted funds general 2022 £	Restricted funds 2022 £	Total 2022 £
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AGE UK TAMESIDE

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

6 Raising funds (Continued)

<u>Trading costs</u>				
Other trading activities	34,584	11,285	13,370	24,655
	<u>34,584</u>	<u>11,285</u>	<u>13,370</u>	<u>24,655</u>

7 Charitable activities

	Assisting older people 2023 £	Assisting older people 2022 £
Staff costs	260,756	281,373
Premises expenses	28,100	4,355
Office costs	48,081	30,596
Professional fees	-	4,860
Staff training	475	-
Agency staff	10,052	-
Vehicle costs	3,200	-
	<u>350,664</u>	<u>321,184</u>
Share of support costs (see note 8)	272,833	284,539
Share of governance costs (see note 8)	6,600	6,840
	<u>630,097</u>	<u>612,563</u>
Analysis by fund		
Unrestricted funds - general	444,963	498,005
Unrestricted funds - designated - other	49,122	23,799
Restricted funds	136,012	90,759
	<u>630,097</u>	<u>612,563</u>

AGE UK TAMESIDE

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

8 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Staff costs	116,670	-	116,670	106,923	-	106,923
Depreciation	15,821	-	15,821	22,435	-	22,435
Premises costs	46,249	-	46,249	62,986	-	62,986
Office costs	32,054	-	32,054	45,893	-	45,893
Professional fees	33,758	6,600	40,358	44,005	6,840	50,845
Sundry	2,120	-	2,120	2,297	-	2,297
Refurbishments	26,161	-	26,161	-	-	-
	<u>272,833</u>	<u>6,600</u>	<u>279,433</u>	<u>284,539</u>	<u>6,840</u>	<u>291,379</u>
Analysed between Charitable activities	<u>272,833</u>	<u>6,600</u>	<u>279,433</u>	<u>284,539</u>	<u>6,840</u>	<u>291,379</u>

Governance costs Includes payments to the auditors of £6,600 (2022- £6,840) for audit fees.

9 Trustees

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

10 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Direct	16	16
Management and Admin	5	5
Total	<u>21</u>	<u>21</u>

Employment costs

	2023 £	2022 £
Wages and salaries	349,492	357,796
Social security costs	19,561	21,800
Other pension costs	8,373	8,700
	<u>377,426</u>	<u>388,296</u>

There were no employees whose annual remuneration was more than £60,000.

AGE UK TAMESIDE

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

11 Net gains/(losses) on Investments

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Gain/(loss) on sale of investments	(2,462)	2,736

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Tangible fixed assets

	Freehold land and buildings £	Fixtures, Motor vehicles Fittings and Computers £	£	Total £
Cost				
At 1 April 2022	1,036,572	283,176	39,737	1,359,485
Additions	-	9,091	-	9,091
At 31 March 2023	1,036,572	292,267	39,737	1,368,576
Depreciation and Impairment				
At 1 April 2022	354,085	248,331	17,377	619,793
Depreciation charged in the year	-	10,229	5,592	15,821
At 31 March 2023	354,085	258,560	22,969	635,614
Carrying amount				
At 31 March 2023	682,487	33,707	16,768	732,962
At 31 March 2022	682,487	34,845	22,360	739,692

The carrying value of land included in land and buildings comprises:

	2023 £	2022 £
Freehold	100,000	100,000

14 Fixed asset Investments

AGE UK TAMESIDE

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

14	Fixed asset investments	(Continued)	
			Listed Investments £
	Cost or valuation		
	At 1 April 2022		42,753
	Valuation changes		(2,462)
	At 31 March 2023		40,291
	Carrying amount		
	At 31 March 2023		40,291
	At 31 March 2022		42,753
15	Debtors	2023	2022
		£	£
	Amounts falling due within one year:		
	Trade debtors	3,343	2,893
	Other debtors	930	11,160
	Prepayments and accrued income	15,938	14,785
		20,211	28,838
16	Creditors: amounts falling due within one year	2023	2022
		£	£
	Other taxation and social security	10,967	10,106
	Trade creditors	16,699	18,936
	Accruals and deferred income	7,242	7,260
		34,908	36,302

AGE UK TAMESIDE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

Movement in funds		Movement in funds			
Incoming resources	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Balance at 31 March 2023
£	£	£	£	£	£
-	76,952	108,716	(136,012)	(18,958)	30,698

The transfer of funds of £18,958 relates to money spent in prior years now correctly transferred to unrestricted reserves.

The restricted funds carried forward consist of:

Big Lottery Fund Get Up & Go	£17,965
Lottery Fund Community Language	£2,754
WEA Employability	£9,979

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

			Movement in funds			
	Balance at 1 April 2021	Resources expended	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£
Designated - Other	105,000	(23,799)	81,201	32,961	(49,122)	58,651
Designated - Fixed Assets	789,435	(6,990)	782,445	-	(9,192)	773,253
	894,435	(30,789)	863,646	32,961	(58,314)	831,904

The Designated funds - Other relate to:

Foot care service	£35,410
Wear -and-tear of internal décor	£3,250
Pathway, fencing, CCTV upgrade	£9,991
Age UK cost of living	£10,000

AGE UK TAMESIDE

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

19	Analysis of net assets between funds	Unrestricted funds		Designated funds - Fixed assets		Restricted funds		Total Unrestricted funds		Designated funds - Fixed assets		Restricted funds		Total	
		2023	£	2023	£	2023	£	2023	£	2022	£	2022	£	2022	£
	Fund balances at 31 March 2023 are represented by:														
	Tangible assets	-		732,962		-		732,962		-		-		739,692	
	Investments	-		40,291		-		40,291		-		-		42,753	
	Current assets/(liabilities)	227,151		-		30,698		257,849		303,803		76,952		380,755	
		227,151		773,253		30,698		1,031,102		782,445		76,952		1,163,200	

AGE UK TAMESIDE

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

20 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate compensation	88,402	94,589

Transactions with related parties

Age UK

Age UK is the National "Brand" Partner with whom Age UK Tameside has a Partnership Agreement.

Age UK Tameside received Grants totalling £33,961 in the year.

Other

During the year the Charity paid the sister of the Chief Executive £36,019 in respect of employment as service manager.

This related party transaction was at a normal commercial rate and agreed independently of the related management concerned.

21 Share Capital

The Charity is limited by guarantee and as such has no share capital. In the event of the Charity being wound up, the liability of each member is limited to £10.

Accounts

REGISTERED COMPANY NUMBER: 07535629 (England and Wales)
REGISTERED CHARITY NUMBER: 1142364

REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31ST MARCH 2022
FOR
AGE UK TAMESIDE

Charity Number 1142364

AGE UK TAMESIDE
FINANCIAL STATEMENTS
Year to 31st March 2022

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The Trustees of Age UK Tameside have pleasure in presenting their report and the audited financial statements of the charity for the year ended 31 March 2022.

Reference and Administrative Details

Registered name	Age UK Tameside
Company registration number	07535629
Charity registration number	1142364
Address	131 Katherine Street Ashton-under-Lyne Lancashire OL6 7AW

The Trustees

The Trustees who served the charity during the year were as follows:

Mr R Needham (Chairman)
Mr S Moss (resigned 12th October 2022)
Mrs R Thompson
Mr H Smith
Mrs J Woodward
Mr C Biddle

Chief Executive/Company Secretary M Thorpe

Senior Statutory Auditor P Buck FCA DChA

Auditors Champion Accountants LLP
Chartered Accountants & Registered Auditors
7-9 Station Road
Hesketh Bank
Preston
Lancashire
PR4 6SN

Bankers National Westminster Bank plc
Warrington Street
Ashton-under-Lyne
Lancashire
OL6 6JL

The Board of Trustees presents its report and the audited accounts and financial statements for the year 1st April 2021 to 31st March 2022.

Structure, Governance and Management

Age UK Tameside is a Charitable Company limited by guarantee Company Registration Number 07535629, Charity registration number 1142364.

The Charity was established for the following purposes for the benefit of the public and/or older people in and around Tameside:

- Preventing or relieving the poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage
- Such charitable purposes for the benefits of older people as the trustees may from time to time decide
- The outcome of this being the wellbeing of older people

The objects and powers of the organisation are governed by the Articles of Association. The Charity's registered office is 131 Katherine St, Ashton-under-Lyne, Tameside, OL6 7AW.

The policies and general management of the Charity's activities are directed by the Board of Trustees which meets a minimum of six times per year and delegate responsibility for the delivery of policy and general management to The Chief Executive Officer Marcia Thorpe.

The Board of Trustees is responsible for the overall governance, management and control of the organisation, working with the Chief Executive Officer (CEO) and Senior Management Team (SMT) on strategic and organisational development.

Decisions about day-to-day operations are taken by the CEO and the SMT; decisions on matters of significant implications including health and safety, safeguarding and legal compliance (e.g., Data protection) are brought to the Board of Trustees.

Public Benefit

The Board of Trustees gives regard to the Charity Commission guidelines on Public Benefit. The description of achievements and performance in the following sections of the report aim to describe how the income generated via a range of sources is best allocated to meet the public benefit of the population the Charity exists to serve, namely older people in and around the area of Tameside.

Related Parties

Details of related party transactions are disclosed in the notes to the Financial Statements.

Financial Management and Reserves Policy

The Board of Trustees review the Charity's activities and financial position in the following ways:

- Annual Away Day – to support the charity's strategic development and financial sustainability. This annual meeting also provides an opportunity for the Board to share their reflections with the wider staff team and volunteers.
- The Finance Sub Committee meet quarterly to review the financial year to date, assess any variance against planned income and expenditure and discuss and agree additional resources required outside the original annual financial plan. They also receive monthly exception.
- The Finance Sub Committee Chair participates in the annual budget setting exercise with the CEO and Finance personnel.
- The Trustees regularly review the charity's activities and financial position with regard to the level of commitments in respect of contracted services, the staffing profile, property and expected future needs and opportunities. The review focuses on future years income forecasts and planned expenditure, analysis of contingencies anticipated, existing and new challenges, vulnerabilities and risks and their potential impact and likelihood. New challenges focus on the uncertainties and destabilisation in the development of the personalisation agenda and the massive government changes taking place in statutory structures and delivery, as well as the impact of the economic situation generally and locally. It has been identified that to provide for three to six months unrestricted direct charitable costs, unrestricted reserves should be in excess of £260,000.
- The results for the year show a deficit of £23,718. The deficit for the year decreases reserves, leaving free funds of £222,602 representing 86% of the target figure.

Investment Policy

The Charity holds investments as described in the notes to the Accounts and monitors the performance of these funds. A large proportion of the amounts shown as 'Cash and Bank' on the Balance Sheet is actually deposited in a number of bank accounts, including deposit accounts which attract the best interest rates available for the term of the deposit, albeit low rates due to the current climate.

Risk Management

Age UK Tameside maintains a comprehensive Risk Register. This document is supported by a Risk Management Plan. The Board monitor the Risk Management Plan at six monthly intervals. Risks are measured using a traffic light system. Where risks are recorded as red or high priority, the Board agree mitigating action to address and reduce the level of risk. In November 2020 the charity introduced a stand-alone Covid Risk Register to enable the Board to focus on risks and threats directly related to Covid 19 to enable them to take swift, effective action and maintenance of this risk register continued throughout this financial year.

Quality

Age UK Tameside aims to achieve the highest possible standards of quality and good practice for all its stakeholders. The Investors in People Award was achieved in May 2018, an accreditation audit was undertaken in 2021 where the charity successfully maintained its accreditation status. The charity also maintained its full compliance status with the Age UK National framework, Charity Quality Standards (CQS) September 2021 and we also secured the local Tameside quality award overseen by the charity Action Together.

Recruitment and appointment of the new Trustees

Potential Trustees are nominated from several sources and Age UK Tameside welcome new individuals coming forward to share their skills and experience. Age UK Tameside proactively advertises widely for Trustees with specific skills and experience to support our work. During this financial year the Board recruited 2 new Trustees both with business experience and identified the need to recruit representation from Black, Asian and Minority Ethnic communities, which it has prioritised for its ongoing recruitment campaign.

The service provided by the Trustees is a voluntary one and the Trustees did not receive or waive any remuneration or benefits for the services they gave during the year.

Age UK Tameside also conducts business with its associates within the Age England Association and with Age UK.

Induction and training of new Trustees

Any potential new Trustees submit an expression of interest and attend a welcome meeting with a current Trustees, this meeting focusses skills and experiences they may bring to support the Charities objectives.

New Trustees then attend a formal introduction with the CEO where they are guided through a presentation about the Charities history to current day, talk through the Strategic Plan, Scheme of Delegation, tour the building, facilities, meet staff and volunteers. At this time new Trustees also complete Personal Contact and Conflict of Interest Declaration forms and receive Charity Commissions recommended documents relating to Effective Governance.

Organisational Structure and Decision Making

The charity has 21 salaried staff and 9 volunteers. The Board delegate responsibility for the day-to-day operations and implementation of the strategic plan to Marcia Thorpe, Chief Executive Officer (CEO). The Board and CEO are governed by a Scheme of Delegation.

During the financial year, the charity restructured its management team by introducing a new Operations Director role to work alongside the existing Services Director, the charity also appointed a permanent Finance Officer to provide expert financial management of charity resources.

Decision making within the Charity is informed by ongoing assessment of the internal and external environment from a local perspective through information gathered by our inclusion in strategic forums, community networking, older people consultation events and access to statistical data, as well as through partner relationships with likeminded Charities, Faith Groups and our long-established working relationship with Commissioners.

Decision making is influenced from a national perspective through a strong relationship with Age UK groups across Greater Manchester and the Northwest of England. The organisation also benefits from the Brand Partnership Agreement with Age UK England, these benefits include training, service development, access to research, business modelling, access to grants, marketing and public relations.

During the financial year Age UK England began a consultation process with all Brand Partners to review and change the current Brand Partnership Agreement. This included 'Big Conversation' events, and online information and discussion forums. The Board has held its own internal consultation meetings and provided feedback to Age UK England. Brand Partnership developments have been postponed to allow the new national CEO time to settle into post and should be finalised in 2023.

The Board make key decisions on:

- financial matters and capital expenditure in excess of £5,000
- growth opportunities
- service closures
- allocation of reserves
- risk management
- organisational development and structure

The Chief Executive Officer provides relevant information to the Trustees which help inform their decisions. The Chief Executive Officer has delegated responsibility to deliver the agreed strategic objectives with the Charities management team.

Service Performance, Health and Safety, Safeguarding, Information Governance, Client Feedback, Complaints, Finance Management and Budget Reports are standing agenda items for Board meetings. There are several key performance indicators to assist the Board to monitor performance and identify under performance, so they can agree remedial actions.

Staffing and Resources

Age UK Tameside constantly reviews the balance and affordability of staff and volunteers against increasing demand for our services. This review information is used to identify the need for new posts, staff developments, targeted volunteer recruitment campaigns and organisational restructures.

Charity Ethos

All Age UK Tameside staff and volunteers share a common goal; to support older people stay as independent as possible and maintain a good quality of life. Since launching our 'Living the Values' in May 2018, they are now fully embedded into the everyday work of charity and a major part of the induction process and ongoing coaching of the staff team, our values are:

- We Take Pride in What We Do
- We Strive for Excellence
- We Put People First
- We Act with Integrity
- We Respect Others

To complement our 'Living the Values' ethos the charity introduced a new representation group who have named themselves 'The Middlers'. The group is made of 3 members of the staff team supported by the Information and Advice Service Manager. Their remit is to represent staff issues, bring forward staff ideas with a particular focus on equalities, diversity and inclusion, lead on the annual Away Day, shape the annual staff survey and promote wellness and working together across the charity. During the year the 'The Middlers' successfully installed a hearing loop at the Centre to support clients who are deaf and those experiencing hearing impairment.

Age UK Tameside Services

This year has seen the full re-opening of the charity's Centre in Ashton-under-Lyne, following its closure and limited access during the pandemic. During this time the charity diversified to provide emergency and crisis support to older people using a community-based model.

As such the re-opening required careful consideration, staff and services were reintroduced to the Centre using an implementation plan with a staggered system approach, to enable us to embed a service and staff team, deal with any challenges before moving on the next service and staff team. As well as this the Centre carried out staff risk assessments, service delivery risk assessments, devised a new track and trace system, put in place covid secure measures, and promoted covid safety information posters throughout the Centre.

Since re-opening the charity has experienced significant changes to way older people access services with the demand for at home support increasing, a marked increase in welfare benefits advice, and challenges as older people have been hesitant to access services delivered from the Centre, with some unable to do so due to declining health and as widely reported many older people across the country have lost their lives during the pandemic and are struggling with long covid and social anxiety.

As such the charity's paid for services delivered from the Centre are in the process of re-building. During the financial year there has been a steady increase in older people accessing Studio 131 which provides exercise and dance classes, by year end the Studio was back to full capacity, we secured a small grant to deliver additional free classes and the space has been successfully leased to an external dance company three times a week.

The 131 Club has retained its financial grant support from the Clinical Commissioning Group, to support those older people with severe and enduring mental health, this financial grant support has been extended to March 2025, which has provided a level of financial stability to the 131 Club.

There have been challenges in re-building the full fee-paying customer base, it is important to more that pre-pandemic the Club was at full capacity and providing the charity with a stable and secure unrestricted income stream. Initially there were transport issues as the community transport service used by the Club scaled up its operations having closed during the pandemic, which through negotiation with staff about the needs of the Club was eventually resolved. However, most of the ongoing issues have revolved around the reluctance and fear amongst older people to socialise.

To support the re-build of the Club the charity devised an action plan, we also secured investment funding from Action Together to help manage the financial impact of any Club income loss. Some of this investment funding was also utilised to undertake a publicity and promotional campaign via local media including radio. The charity also promoted its covid safe practices on its website and club literature to offer reassurance to older people. At year end the 131 Club customer base and income increased, the charity will continue to implement the re-build action plan over the next financial year and are hopeful the Club will return to its pre-pandemic success at that time.

Community Support

The Community Support Service provides practical support to older people in their own homes, this includes those who have recently been discharged from hospital, lost their confidence, feel lonely and isolated or need additional support to engage with local community groups and activities. This service continues to be funded by Thameside MBC.

Information, Advice and Advocacy

Our Information and Advice service funded by Thameside MBC provides free assistance for welfare benefits and statutory support entitlements. During the year the service has been re-structured to meet the ever-increasing demand and a new Manager appointed to oversee day to day practice, supervise case work and support advisors.

Dementia Service

During this financial year the service was part funded by Thameside MBC and Age UK England via a development grant to support the introduction of Maintenance Cognitive Stimulation Therapy (MCST) groups for people living with early onset Dementia. This was a 12-month initiative which included other Age UK groups across the country. The funding supported clinical training for staff, enabled us to purchase additional equipment and other resources including community language support. Due to the success of the programme the charity was invited to apply for an additional grant to provide MCST groups for older people living with early onset Dementia in other community settings.

Falls Prevention

The Falls Prevention Service re-opened having been closed throughout the pandemic, stay active and exercise workbooks were produced and delivered to older people during the pandemic to support their mobility. To enable the service to increase its capacity to work with more older people who had experienced a fall or at risk of falling, the administrative duties undertaken by the Falls Coach as part of the service were re-assigned to another worker. This enabled the Falls Coach to focus 100% of their time on assessing clients and their homes, placing them on appropriate intervention courses and delivering the charity's Falls Prevention Course. The Coach also introduced one to one coaching, a Falls Prevention Exercise Guide and was supported to deliver the programme to larger groups with the support of volunteers.

Winter Warm

This year the Winter Warm initiative ran from November 2021 to April 2022 and comprised of free lunches and the distribution of warm bags to over 150 Thameside residents. The bags included winter woollies, helpful household utensils and information and advice about heating the home and keeping warm.

Get Up & Go

The Get Up & Go counselling service diversified somewhat during the pandemic to enable the team to reach those older people in need. However, the one-to-one work in older people's homes continued for the most part, using a home risk assessment tool. This year the service focussed on establishing its group work supporting older people experiencing bereavement and those experiencing the loss. As well as its educational engagement work providing community talks to dispel the myths around older people and mental health. The service also received short terms grant funding to increase capacity within the counselling team. The service works in partnership with the Community Support Service for older people who are significantly impacted by issues of loneliness and would benefit from access to counselling.

Next Steps Employability

The charity was able to resume its over 50's employment programme, with 12 months grant funding from the European Social Fund for which the charity secured a grant extension. At the end of the funding term the charity successfully met all the outcomes and targets. The charity was able to build on this success and successfully applied to a community fund to continue Next Steps for a further 12 months and a new bid to develop the programme is currently under consideration.

Enterprise

At the end of the financial year the charity identified a new enterprise initiative, the charity employed a new Operations Director with business development skills to set up a Footcare Service for the benefit of older people and to secure an unrestricted income stream that the charity can grow across future financial years. This Director also has a remit to secure other types of unrestricted income through corporate and commercial giving schemes.

Partnership Work

Age UK Tameside relies on a network of organisations, community groups, business and individuals. The Charity continues as an active member of Tameside and Voluntary Sector Influencing Group for Voluntary Sector leaders, the Active Alliance focussing on stay active initiatives and we are part of a new working group focussed on the Integrated Care Plan.

Appreciation and Thanks

The charity would like to give special thanks to its staff team and volunteers, who have shown high levels of resilience as the demand for services has grown and the delivery of services has changed as have the needs of older people. Staff have demonstrated their commitment to older people, their loyalty to the charity and their trust in Senior Management decisions and Board governance as we all navigate this new post pandemic landscape across the borough.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of Age UK Tameside for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

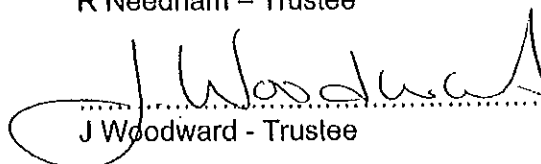
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charitable Company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding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

In so far as the Trustees are aware:

- there is no relevant audit information of which the Charitable Company's auditors are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by the Board of Trustees on 17th March 2022 and signed on their behalf by


.....
R Needham – Trustee


.....
J Woodward - Trustee

131 Katherine Street
Ashton-under-Lyne
Lancashire
OL6 7AW

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE UK TAMESIDE

Opinion

We have audited the financial statements of Age UK Tameside (the 'charitable company') for the year ended 31st March 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position (Balance Sheet), and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charitable Company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF **AGE UK TAMESIDE – continued**

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Our responsibilities for the audit of the financial statements

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

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

- We obtained an understanding of the legal and regulatory frameworks applicable to the Charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102), Employment regulation and Health and Safety legislation.
- We obtained an understanding of how the Company are complying with those legal and regulatory frameworks by making inquiries to the management.
- We assessed the susceptibility of the Charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the audit engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud.
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process.
- Challenging assumptions and judgements made by management in its significant accounting estimates;
- Identifying and testing journal entries; in particular any journal entries posted with unusual account combinations; and
- Reviewing material variation from our expectation in the income, expenses and balances; and
- Assessing the extent of compliance with the relevant laws and regulations.

There are inherent limitations in the audit procedures described above, and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or inherent misrepresentations, or through collusion.

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

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



P Buck FCA, DChA (Senior Statutory Auditor)
for and on behalf of Champion Accountants LLP
Chartered Accountants
& Statutory Auditors
7-9 Station Road
Hesketh Bank
Preston
PR4 6SN

Date: 17 November 2022

AGE UK TAMESIDE
STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
For the Year Ended 31 March 2022

		Unrestricted Funds £	Restricted funds £	Year Ended 2022 Total funds £	Year Ended 2021 Total funds £
Notes					
INCOME AND ENDOWMENTS FROM					
Donations and Legacies	2	120,178	111,772	231,950	168,993
Other trading activities	3	5,172	-	5,172	10,486
Investments	4	1,958	-	1,958	1,966
Charitable Activities					
Age UK		52,951	-	52,951	83,187
Assisting older people	5	318,733	-	318,733	304,492
Total		<u>498,992</u>	<u>111,772</u>	<u>610,764</u>	<u>569,124</u>
EXPENDITURE ON					
Costs of generating funds					
Raising funds	6	11,285	13,370	24,655	-
Charitable activities					
Assisting older people	7	<u>521,804</u>	<u>90,759</u>	<u>612,563</u>	<u>537,420</u>
Total		<u>533,089</u>	<u>104,129</u>	<u>637,218</u>	<u>537,420</u>
Net gains/(loss) on Investments	14	<u>2,736</u>	<u>-</u>	<u>2,736</u>	<u>7,062</u>
NET INCOME/(EXPENDITURE)		(31,361)	7,643	(23,718)	38,766
Transfer between funds		9,500	(9,500)	-	-
Net Income/(expenditure)		(21,861)	(1,857)	(23,718)	38,766
RECONCILIATION OF FUNDS					
Funds Brought Forward		<u>1,108,109</u>	<u>78,809</u>	<u>1,186,918</u>	<u>1,148,152</u>
TOTAL FUNDS CARRIED FORWARD		<u>1,086,248</u>	<u>76,952</u>	<u>1,163,200</u>	<u>1,186,918</u>

The prior year included restricted income (donations and legacies) at £109,558, restricted expenditure of £98,074 and transfers between funds of £24,995. The net deficit on restricted funds for 2021 was £13,511.

There were no unrecognised gains or losses in 2022 or 2021 other than those included in the Statement of Financial Activities.

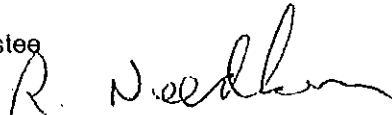
**AGE UK TAMESIDE,
BALANCE SHEET
At 31 March 2022**

	Notes	As At 31 Mar 2022 £	As At 31 Mar 2021 £
FIXED ASSETS			
Tangible assets	13	739,692	749,418
Investments	14	42,753	40,017
CURRENT ASSETS			
Debtors: amounts falling due within one year	15	28,838	101,26
Cash and bank		<u>388,219</u>	<u>424,834</u>
		417,057	434,960
CREDITORS			
Amounts falling due within one year	16	<u>(36,302)</u>	<u>(37,477)</u>
NET CURRENT ASSETS		<u>380,755</u>	<u>397,483</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,163,200</u>	<u>1,186,918</u>
NET ASSETS		<u>1,163,200</u>	<u>1,186,918</u>
FUNDS	17/18		
Unrestricted funds – Fixed Assets		782,445	789,435
Unrestricted funds – Designated other		81,201	105,000
Unrestricted funds – General		222,602	213,674
Restricted funds		<u>76,952</u>	<u>78,809</u>
TOTAL FUNDS		<u>1,163,200</u>	<u>1,186,918</u>

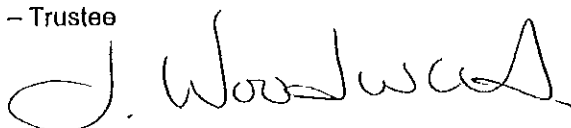
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

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

R Needham – Trustee



J Woodward – Trustee



The notes on the appended pages form part of these financial statements.

**AGE UK TAMESIDE
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022**

		2022	2021
	Notes		
Cash flows from operating activities			
Cash generated from operations	1	(25,864)	186,691
Net cash provided by (used in) operating activities		(25,864)	186,691
Cash flows from investing activities:			
Purchase of tangible fixed assets		(12,709)	(52,230)
Disposal of tangible fixed assets		0	5,000
Interest/investment income received		<u>1,958</u>	<u>1,966</u>
Net cash provided by (used in) investing activities		(10,751)	(45,264)
Change in cash and cash equivalents in the reporting period		(36,615)	141,427
Cash and cash equivalents at the beginning of the reporting period		424,834	283,407
Cash and cash equivalents at the end of the reporting period		<u>388,219</u>	<u>424,834</u>

**AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

	2022	2021
1. RECONCILIATION OF NET INCOME/(EXPENDITURE)	(23,718)	38,766
Net income/(expenditure) for the reporting period (as per the statement of financial activities)		
Adjustments for:		
Depreciation charges	22,435	45,504
(Gain)/losses on investments	(2,736)	(7,062)
Interest/investment income received	(1,958)	(1,966)
Decrease/(increase) in debtors	(18,712)	95,671
(Decrease)/increase in creditors	(1,175)	12,405
Disposal of Fixed Assets	-	3,373
	<u> </u>	<u> </u>
Net cash provided by (used in) operating activities	(25,864)	186,691
	<u> </u>	<u> </u>
2. ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash at bank and in hand	388,219	424,834
	<u> </u>	<u> </u>
Total cash and cash equivalents	388,219	424,834
	<u> </u>	<u> </u>

**AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are shown at market value in compliance with the requirements of "Accounting and Reporting by Charities" Statement of Recommended Practice 2015 (FRS102) and in accordance with applicable UK Accounting Standards and the Companies Act 2006.

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Support costs have been allocated in proportion to the number of full time equivalent staff employed directly in activities undertaken by the charity.

Governance costs are included within support costs and disclosed in note 9 to the accounts.

Capitalising of fixed assets

Expenditure for an item which meets the definition of a fixed asset, and equals or exceeds £500, should be identified and flagged as a fixed asset and recognised on the Balance Sheet. Assets purchased in bulk even if the cost of each asset is less than £500 but the total is more than £500.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Furniture and equipment	- 20% straight line
Computers	- 33 1/3% straight line
Motor vehicles	- 25% straight line

Freehold property and land is not depreciated since it is considered that given the long life of the property concerned, depreciation would be immaterial, if any. The Trustees carry out an annual impairment review in accordance with Accounting Standards.

Taxation

The charity is exempt from tax on its charitable activities.

**AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES (CONTINUED)

Fixed asset investments

Fixed asset investments are included in the Accounts at Market Value as at the Balance Sheet date.

Fund accounting

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

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

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

Legacy Income

Legacy income is recognised in accordance with "Accounting and Reporting by Charities" Statement of Recommended Practice 2015 (FRS102 version).

The following tests are applied:

1. Entitlement – control over the rights or other access to the economic benefit has passed to the charity.
2. Probable – it is more likely than not that the economic benefits associated with the transaction or gift will flow to the charity.
3. Measurement – the monetary value or amount of the income can be measured reliably and the costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Investment Policy

Age UK Tameside has the power to invest contained in its Articles. Responsibility for sanctioning and approving investments lies with the Board as advised by the Treasurer who will be advised by outside advisors on all medium and long term investments held by the organisation.

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	31 Mar 2022 £	31 Mar 2021 £
Gifts, donations and legacies	3,840	300	4,140	9,065
Grants	<u>116,338</u>	<u>111,472</u>	<u>227,810</u>	<u>159,928</u>
	120,178	111,772	231,950	168,993

3. OTHER TRADING ACTIVITIES

	31 Mar 2022 £	31 Mar 2021 £
Rental Income	4,425	9,077
Other Income	<u>747</u>	<u>1,409</u>
	<u>5,172</u>	<u>10,486</u>

4. INVESTMENT INCOME

	31 Mar 2022 £	31 Mar 2021 £
Deposit Account Interest	<u>1,958</u>	<u>1,966</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

5. CHARITABLE ACTIVITIES INCOME

	Assisting Older People £	31 Mar 2022 Total Activities £	31 Mar 2021 Total Activities £
Unrestricted funds			
TMBC	141,388	141,388	159,544
Activity fees	4,997	4,997	2,509
Paid for Day Care	29,908	29,908	-
GP Health funding	108,040	108,040	108,039
Tameside and Glossop Falls	<u>34,400</u>	<u>34,400</u>	<u>34,400</u>
	<u>318,733</u>	<u>318,733</u>	<u>304,492</u>

6. RAISING FUNDS: COST OF GOODS SOLD AND OTHER COSTS

	31 Mar 2022 £	31 Mar 2021 £
Cost of Goods Sold	<u>24,655</u>	<u>-</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 8) £	Support costs (See note 9) £	Totals £
Assisting older people	<u>321,184</u>	<u>291,379</u>	<u>612,563</u>
	<u>321,184</u>	<u>291,379</u>	<u>612,563</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	Assisting Older People £	31 Mar 2022 £	31 Mar 2021 £
Staff costs	281,373	281,373	223,089
Premises costs	4,355	4,355	2,140
Office costs	30,596	30,596	33,996
Vehicle costs	4,860	4,860	908
	<u>321,184</u>	<u>321,184</u>	<u>260,133</u>

9. SUPPORT COSTS

Support costs, included in note 7 above, are as follows:

	Assisting Older People £	31 Mar 2022 Total activities £	31 Mar 2021 Total activities £
Salaries & pensions	106,923	106,923	130,566
Premises costs	62,986	62,986	32,367
Office costs	45,893	45,893	34,183
Professional fees	50,845	50,845	32,971
Other Costs	2,297	2,297	1,426
Depreciation	22,435	22,435	45,504
	<u>291,379</u>	<u>291,379</u>	<u>277,017</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

10. TRUSTEES' REMUNERATION AND BENEFITS

The finance manager left in August 2020 and as a result of the Covid restrictions the Board agreed to second the Treasurer (P Sherlock, who is also a Trustee) to assist in the Charities finance department. A remuneration of £11,510 (2021: £6,500) was paid which is below the commercial rate for such work.

Trustees' Expenses

An amount of £NIL was paid to the Treasurer in the year. (2021 £118)

11. STAFF COSTS

	31 Mar 2022 £	31 Mar 2021 £
Wages and salaries	347,694	326,638
Social security costs	21,800	16,969
Pension costs	8,700	7,465
Redundancy costs	<u>5,360</u>	<u>-</u>
	<u>383,554</u>	<u>351,072</u>

The average head count of employees during the period, was 21 comprising 16 direct charitable personnel and 5 management and administrative personnel.

Nobody was paid more than £60,000 during the year, being the disclosable amount required by the Charity SORP.

Payments to key management personnel (combined) for the year ended 31 March 2022 totalled £94,589 (2021: £84,280).

12. AUDITORS' REMUNERATION

Total resources expended includes £6,840 (2021 £6,600) for audit services.

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

13. TANGIBLE FIXED ASSETS

	Freehold property £	Furniture and equipment £	Motor vehicles £	Totals £
COST				
B/fwd as at 1 April 2021	1,036,572	270,467	39,737	1,346,776
Additions	-	12,709	-	12,709
Disposals	-	-	-	-
C/fwd as at 31 March 2022	<u>1,036,572</u>	<u>283,176</u>	<u>39,737</u>	<u>1,359,485</u>
DEPRECIATION				
B/fwd as at 1 April 2021	354,085	233,349	9,924	597,358
Charge for year	-	14,982	7,453	22,435
Eliminated on disposal	-	-	-	-
C/fwd as at 31 March 2022	<u>354,085</u>	<u>248,331</u>	<u>17,377</u>	<u>619,793</u>
NET BOOK VALUE				
As at 31 March 2022	<u>682,487</u>	<u>34,845</u>	<u>22,360</u>	<u>739,692</u>
As at 31 March 2021	<u>682,487</u>	<u>37,118</u>	<u>29,813</u>	<u>749,418</u>

Included in cost of land and buildings is freehold land of £100,000.

14. INVESTMENTS

	31 Mar 2022 £	31 Mar 2021 £
Investments	40,017	32,954
Gain/(loss) on revaluation	<u>2,736</u>	<u>7,063</u>
Market Value as at 31 March 2022	42,753	40,017

These investments are to be held on a long term basis; any income generated from them is to be applied for the general relief of older people within the Tameside area. They comprise:

- 2,550 M & G Charifund Income Units
- £770 21/2% Index Linked Treasury Stock 2024

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS – CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 Mar 2022 £	31 Mar 2021 £
Trade debtors	2,893	-
Other debtors	11,160	6,784
Prepayments	<u>14,785</u>	<u>3,342</u>
	<u>28,838</u>	<u>10,126</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 Mar 2022 £	31 Mar 2021 £
Trade creditors	18,936	1,538
Social security and other taxes	10,106	7,664
Grants received in advance	-	19,305
Accruals	<u>7,260</u>	<u>8,970</u>
	<u>36,302</u>	<u>37,477</u>

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	31 Mar 2022 Total funds £	31 Mar 2021 Total funds £
Fixed assets	782,445	-	782,445	789,435
Current assets	340,105	76,952	417,057	434,960
Current liabilities	<u>(36,302)</u>	<u>-</u>	<u>(36,302)</u>	<u>(37,477)</u>
	<u>1,086,248</u>	<u>76,952</u>	<u>1,163,200</u>	<u>1,186,918</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

18. MOVEMENT IN FUNDS

	At 31.03.21 £	Net movement In funds £	Transfer between funds £	At 31.03.22 £
Unrestricted funds				
Fixed Assets	789,435	(6,990)	-	782,445
Other	213,674	(24,371)	33,299	222,602
Designated				
Enterprise Investment	50,000	-	-	50,000
Future Capital Items	45,000	-	(13,799)	31,201
Office Refurbishment	10,000	-	(10,000)	-
Restricted funds				
TMBC - Action Together Vol Mentor	6,324	(2,868)	-	3,456
ESC Lottery Fund	8,500	-	(8,500)	-
Big Lottery Fund Get Up & Go	49,649	12,294	-	61,943
Lottery Fund Community Language	9,216	(3,462)	-	5,754
WEA Employability	4,120	1,679	-	5,799
John Laing	1,000	-	(1,000)	-
TOTAL FUNDS	<u>1,186,918</u>	<u>(23,718)</u>	<u>-</u>	<u>1,163,200</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund and fixed assets	498,992	(530,353)	(31,361)
Restricted funds			
TMBC – Action Together Vol Mentor	-	(2,868)	(2,868)
Big Lottery Fund Get Up & Go	92,940	(80,646)	12,294
Lottery Fund Community Language	-	(3,462)	(3,462)
WEA Employability	15,532	(13,853)	1,679
DW Pension	300	(300)	-
B & Q	3,000	(3,000)	-
TOTAL FUNDS	<u>610,764</u>	<u>634,482</u>	<u>(23,718)</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

18. MOVEMENT IN FUNDS - Continued

The transfers of funds of £8,500 and £1,000 relate to money spent in prior years now correctly transferred to unrestricted reserves.

Designated funds have been established to account for future costs as follows:

£50,000 Start up costs for a new foot care service including equipment costs, advertising costs and other associated costs for a new business growing its customer base and profit margins.

£5,000 upgrade of staff kitchen.

£10,000 to address wear-and-tear of the internal décor, furnishings and fittings with a particular emphasis on those located on the first floor as they are hired and rented to external customers.

£16,201 for a new pathway, fencing and CCTV upgrade.

19. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid over the remaining life of the lease:

	31 Mar 2022 £	31 Mar 2021 £
On leases expiring:		
Within one year	-	555
Between one and five years	6,372	-
More than five years	<u>-</u>	<u>-</u>
	6,372	555

20. SHARE CAPITAL

The Charity is limited by guarantee and as such has no share capital. In the event of the Charity being wound up, the liability of each member is limited to £10.

**AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022**

21. RELATED PARTIES

Age UK

Age UK is the National "Brand" Partner with whom Age UK Tameside has a Partnership Agreement.

Age UK Tameside received Grants totalling £52,951 in the year.

Other

During the year the Charity paid the sister of the Chief Executive £34,634 in respect of employment as service manager.

This related party transaction was at a normal commercial rate and agreed independently of the related management concerned.

COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
INCOME AND ENDOWMENTS FROM			
Donations and Legacies	59,435	109,558	168,993
Other trading activities	10,486	-	10,486
Investments	1,966	-	1,966
Charitable Activities			
Age UK	83,187	-	83,187
Assisting older people	304,492	-	304,492
Total	<u>459,566</u>	<u>109,558</u>	<u>569,124</u>
EXPENDITURE ON			
Costs of generating funds			
Raising funds	-	-	-
Charitable activities			
Assisting older people	<u>439,346</u>	<u>98,074</u>	<u>537,420</u>
Total	<u>439,346</u>	<u>98,074</u>	<u>537,420</u>
Net gains/(loss) on Investments	<u>7,062</u>	<u>-</u>	<u>7,062</u>
NET INCOME/(EXPENDITURE)	27,282	11,484	38,766
Transfer between funds	24,995	(24,995)	-
Net income/(expenditure)	52,277	(13,511)	38,766
RECONCILIATION OF FUNDS			
Funds Brought Forward	<u>1,055,832</u>	<u>92,320</u>	<u>1,148,152</u>
TOTAL FUNDS CARRIED FORWARD	<u>1,108,109</u>	<u>78,809</u>	<u>1,186,918</u>

Accounts

REGISTERED COMPANY NUMBER: 07535629 (England and Wales)
REGISTERED CHARITY NUMBER: 1142364

REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31ST MARCH 2021
FOR
AGE UK TAMESIDE

Charity Number 1142364

AGE UK TAMESIDE
FINANCIAL STATEMENTS
Year to 31st March 2021

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The Trustees of Age UK Tameside have pleasure in presenting their report and the audited financial statements of the charity for the year ended 31 March 2021.

Reference and Administrative Details

Registered name	Age UK Tameside
Company registration number	07535629
Charity registration number	1142364
Address	131 Katherine Street Ashton-under-Lyne Lancashire OL6 7AW

The Trustees

The Trustees who served the charity during the year were as follows:

Mr R Needham (Chairman)
Mr P Sherlock (Treasurer)
Mr S Moss
Mrs R Thompson
Mr H Smith
Mr S Mclean (Resigned)

Chief Executive/Company Secretary M Thorpe

Senior Statutory Auditor P Buck FCA DChA

Auditors Champion Accountants LLP
Chartered Accountants & Registered Auditors
7-9 Station Road
Hesketh Bank
Preston
Lancashire
PR4 6SN

Bankers National Westminster Bank plc
Warrington Street
Ashton-under-Lyne
Lancashire
OL6 6JL

The Board of Trustees presents its report and the audited accounts and financial statements for the year 1st April 2020 to 31st March 2021

Structure, Governance and Management

Age UK Tameside is a Charitable Company limited by guarantee Company Registration Number 07535629, Charity registration number 1142364.

The Charity was established for the following purposes for the benefit of the public and/or older people in and around Tameside:

- Preventing or relieving the poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage
- Such charitable purposes for the benefits of older people as the trustees may from time to time decide
- The outcome of this being the wellbeing of older people

The objects and powers of the organisation are governed by the Articles of Association. The Charity's registered office is 131 Katherine St, Ashton-under-Lyne, Tameside, OL6 7AW.

The policies and general management of the Charity's activities are directed by the Board of Trustees which meets a minimum of six times per year and delegate responsibility for the delivery of policy and general management to The Chief Executive Officer Marcia Thorpe.

The Board of Trustees is responsible for the overall governance, management and control of the organisation, working with the Chief Executive Officer (CEO) and Senior Management Team (SMT) on strategic and organisational development.

Decisions about day-to-day operations are taken by the CEO and the SMT; decisions on matters of significant implications including health and safety, safeguarding and legal compliance (e.g., Data protection) are brought to the Board of Trustees.

Public Benefit

The Board of Trustees gives regard to the Charity Commission guidelines on Public Benefit. The description of achievements and performance in the following sections of the report aim to describe how the income generated via a range of sources is best allocated to meet the public benefit of the population the Charity exists to serve, namely older people in and around the area of Tameside.

Related Parties

There are no related parties.

Financial Management and Reserves Policy

The Board of Trustees review the Charity's activities and financial position in the following ways:

- Annual Away Day – to support the charity's strategic development and financial sustainability. This annual meeting also provides an opportunity for the Board to share their reflections with the wider staff team and volunteers.
- The Finance Sub Committee meet quarterly to review the financial year to date, assess any variance against planned income and expenditure and discuss and agree additional resources required outside the original annual financial plan. They also receive monthly exception.
- The Finance Sub Committee Chair participates in the annual budget setting exercise with the CEO and Finance personnel.
- The Trustees regularly review the charity's activities and financial position with regard to the level of commitments in respect of contracted services, the staffing profile, property and expected future needs and opportunities. The review focuses on future years income forecasts and planned expenditure, analysis of contingencies anticipated, existing and new challenges, vulnerabilities and risks and their potential impact and likelihood. New challenges focus on the uncertainties and destabilisation in the development of the personalisation agenda and the massive government changes taking place in statutory structures and delivery, as well as the impact of the economic situation generally and locally. It has been identified that to provide for three to six months unrestricted direct charitable costs, unrestricted general reserves should be in the range of £110,000 to £220,000.
- The results for the year show a surplus of £38,766. The surplus for the year increases reserves, leaving free funds of £213,674 representing 97% of the target figure.

Investment Policy

The Charity holds investments as described in the notes to the Accounts and monitors the performance of these funds. A large proportion of the amounts shown as 'Cash and Bank' on the Balance Sheet is actually deposited in a number of bank accounts, including deposit accounts which attract the best interest rates available for the term of the deposit, albeit low rates due to the current climate.

Risk Management

Age UK Tameside maintains a comprehensive Risk Register. This document is supported by a Risk Management Plan. The Board monitor the Risk Management Plan at six monthly intervals. Risks are measured using a traffic light system. Where risks are recorded as red or high priority, the Board agree mitigating action to address and reduce the level of risk. In November 2020 the charity introduced a stand-alone Covid Risk Register to enable the Board to focus on risks and threats directly related to Covid 19 to enable them to take swift, effective action.

Quality

Age UK Tameside aims to achieve the highest possible standards of quality and good practice for all its stakeholders. The Investors in People Award was achieved in May 2018, a new accreditation audit is due April 2021. Age UK Tameside achieved full compliance with the Age UK National framework, Charity Quality Standards (CQS) November 2018 and a new compliance audit is due September 2021.

Recruitment and appointment of the new Trustees

Potential Trustees are nominated from several sources and Age UK Tameside welcome new individuals coming forward to share their skills and experience. Age UK Tameside proactively advertises widely for Trustees with specific skills and experience to support our work.

They are largely local people who have the appropriate skills, experience and interest in the charitable objects of the organisation. The service provided by the Trustees is a voluntary one and the Trustees did not receive or waive any remuneration or benefits for the services they gave during the year.

Age UK Tameside also conducts business with its associates within the Age England Association and with Age UK.

Induction and training of new Trustees

Any potential new Trustees submit an expression of interest and attend a welcome meeting with a current Trustees, this meeting focusses skills and experiences they may bring to support the Charities objectives.

New Trustees then attend a formal introduction with the CEO where they are guided through a presentation about the Charities history to current day, talk through the Strategic Plan, Scheme of Delegation, tour the building, facilities, meet staff and volunteers. At this time new Trustees also complete Personal Contact and Conflict of Interest Declaration forms and receive Charity Commissions recommended documents relating to Effective Governance.

Organisational Structure and Decision Making

The organisation has 22 salaried staff and 16 volunteers. The Board delegate responsibility for the day-to-day operations and implementation of the strategic plan to Marcia Thorpe, Chief Executive Officer (CEO). The Board and CEO are governed by a Scheme of Delegation.

During the financial year, the charity restructured its management team by introducing a new Operations Director role to work alongside the existing Service Manager, the charity also appointed a Finance Officer on a consultancy basis to support the transition period in establishing this new Senior role.

Decision making within the Charity is informed by ongoing assessment of the internal and external environment from a local perspective through information gathered by our inclusion in strategic forums, community networking, older people consultation events and access to statistical data, as well as through partner relationships with likeminded Charities, Faith Groups and our long established working relationship with Commissioners.

Decision making is influenced from a national perspective through a strong relationship with Age UK groups across Greater Manchester and the Northwest of England. The organisation also benefits from the Brand Partnership Agreement with Age UK England, these benefits include training, service development, access to research, business modelling, access to grants, marketing and public relations.

During the financial year Age UK England began a consultation process with all Brand Partners to review and change the current Brand Partnership Agreement. This included 'Big Conversation' events, and online information and discussion forums. The Board held a consultation meeting to provide feedback to the National Brand Partnership Leads. This work is ongoing with further consultations planned with the Board and it is expected the new Brand Partnership Agreement will be implemented April 2022.

The Board make key decisions on:

- financial matters and capital expenditure in excess of £5,000
- growth opportunities
- service closures
- allocation of reserves
- risk management
- organisational development and structure

The Chief Executive Officer provides relevant information to the Trustees which help inform their decisions. The Chief Executive Officer has delegated responsibility to deliver the agreed strategic objectives with the Charities management team.

Service Performance, Health and Safety, Safeguarding, Information Governance, Client Feedback, Complaints, Finance Management and Budget Reports are standing agenda items for Board meetings. There are several key performance indicators to assist the Board to monitor performance and identify under performance, so they can agree remedial actions.

Staffing and Resources

Age UK Tameside constantly reviews the balance and affordability of staff and volunteers against increasing demand for our services. This review information is used to identify the need for new posts, staff developments, targeted volunteer recruitment campaigns and organisational restructures.

Charity Ethos

All Age UK Tameside staff and volunteers share a common goal; to support older people stay as independent as possible and maintain a good quality of life. Since launching our 'Living the Values' in May 2018, they are now fully embedded into the everyday work of charity and a major part of the induction process for new staff. Our values are:

- We Take Pride in What We Do
- We Strive for Excellence
- We Put People First
- We Act with Integrity
- We Respect Others

To complement our 'Living the Values' ethos the charity introduced a new staff working group to focus on issues of equality, diversity and inclusion. The working group developed an action plan and has introduced changes to the way the charity operates to improve equality, diversity and inclusion this work will continue as part of the overall strategic aims and objectives of the charity.

Age UK Tameside Services

During this year there have been many changes to services and service delivery because of the pandemic, some services have continued to be delivered on model by telephone, online and post with staff working from home.

The charity's centre closed; a dedicated help line was set up delivered by counselling staff. A percentage of the staff team were furloughed mostly those providing non-client support, those staff with support skills and experience moved into direct support work roles with clients. As such the falls programme, wills and legal services ceased to operate. All the who continued to work during the pandemic delivering services to older people, worked remotely from home.

The centre opened for one set day a week to support grocery deliveries and to provide staff with the opportunity to collect resources and access peer support, this was provided on a rota basis to ensure covid restrictions were followed with alternative support, staff wellbeing initiative and team meetings moved online utilising Microsoft Teams.

New services were created to deal with the initial pandemic crisis and ongoing support needs of older people, these included befriending support, free groceries deliveries, doorstep wellbeing checks and activity packs. As the pandemic restrictions changed, we were able to provide support services to clients in their own homes, particularly those at high risk, following robust need and risk assessment processes. These in-home support services, focusing on keeping active with a complimentary walking group, mental health wellbeing support and general companionship and befriending.

All commissioners and significant funders were consulted around these changes and remodelling of services, the charity was asked to provide risk assessment documentation and staff safety guidance as part of the process. All our staff were subject to routine risk assessment, Issued PPE with how to use guidance and the charity organised staff vaccinations as part of the key worker programme at the earliest opportunity.

The following services were those remodelled and delivered by a remote staff team:

Community Support

The Community Support Service provides a 1-1 home-based service for those people who have recently been discharged from hospital, lost their confidence, feel lonely and isolated or need additional support to engage with local community groups and activities. This service continues to be funded by Tameside MBC.

Information, Advice and Advocacy

Our Information and Advice service provides free assistance for welfare benefits, housing problems, debt issues, advocacy and legal advice. We employ a community language worker to provide first language Urdu support in partnership with Holy Trinity which ended February 2020. We have secured funding to replace this role and to employ a further specialist worker to provide first language in additional community languages to increase the reach of our work with marginalised communities.

Dementia Service

Initially funded as a non-re-current grant from TMBC Public Health Team, this service has provided valuable support for those people living with Dementia and their carers within the community and is now part funded by the Local Authority Core Grant. The key purpose of the service is to enable people living with dementia and their carers to maintain a good quality of life and access, information and support to meet their needs at different stages of their life.

Winter Warm

The charity has provided a winter warm initiative for older people in partnership with Tameside MBC following a successful pilot. This year the service ran from November 2020 to March 2021. The service was delivered with some changes as free home cooked meals at the centre were replaced with free groceries and activity packs. A new element was added this year by providing welfare benefit checks and access to statutory entitlements to help manage fuel bills and access to free and subsidised boilers through grant schemes to improve home heating systems.

Get Up and Go

The charity secured funding to set up a new Counselling service, within the first 2 months of set up, the service moved to telephone counselling and delivery of a helpline, during the pandemic this service dealt with just over 2,000 telephone helpline calls. The service also provided telephone wellbeing support for existing customers and clients and the same for our volunteer workforce many of whom are over 50. They also designed activity packs to keep older people active, motivated and engaged during lock down and address their mental health.

During the pandemic additional funding was sourced to:

Provide a free grocery delivery service for older people self-isolating.
Provide digital equipment for the staff team to work from home.
Provide an in-home community support service.
Design and deliver information and activity packs 4 times across the year.

The charity also benefited from the Age UK England 10 million national appeal and these funds were used to manage the growing income deficit resulting from the closure of paid for service and room rental.

Partnership Work

Age UK Tameside relies on a network of organisations, community groups, business and individuals. The Charity continues as an active member of Tameside and Voluntary Sector Influencing Group for Voluntary Sector leaders, the Active Alliance focussing on stay active initiatives and we continue to participate in the Ageing Well Local Authority Strategic Partnership.

During the pandemic a new Tameside group was set up led by Public Health to enable community services to meet, have oversight of the pandemic service offer across the borough, identify any gaps and further diversify services to meet local needs. As a result, the charity offered a temporary service to alleviate Hospital ward pressure by transporting older people home and providing follow on support.

Extraordinary Events

During this time the Board moved its meetings to telephone conferencing and increased the frequency to monthly with exception reports provided by the CEO and Finance Manager/Officer to enable the Board to discharge its governance responsibilities.

Appreciation and Thanks

This has been an incredibly challenging year, for which the charity has been acknowledged and recognised by local leaders, commissioners, significant funders and partners for the work undertaken during the pandemic. Customer and clients and those who care for them have shared their appreciation with charity staff for all the help and support they provided; we are very proud of the way we have worked together to support older people during this time.

Older people have been greatly impacted by Covid-19 and those from racially diverse communities have experienced additional challenges. Age UK Tameside has and always will centre the needs of older people in our work, going forward we know that there will be new and emerging needs post pandemic and long-established needs that will still need our focus, so that older people are not forgotten, or left behind as society moves on post pandemic.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of Age UK Tameside for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

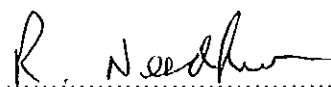
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

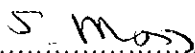
In so far as the Trustees are aware:

- there is no relevant audit information of which the Charitable Company's auditors are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by the Board of Trustees on 20th July 2021 and signed on their behalf by



R Needham – Trustee



S Moss - Trustee

131 Katherine Street
Ashton-under-Lyne
Lancashire
OL6 7AW

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF **AGE UK TAMESIDE**

Opinion

We have audited the financial statements of Age UK Tameside (the 'charitable company') for the year ended 31st March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position (Balance Sheet), and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charitable Company's affairs as at 31st March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charitable Company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other Information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF **AGE UK TAMESIDE – continued**

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Our responsibilities for the audit of the financial statements

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

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

- We obtained an understanding of the legal and regulatory frameworks applicable to the Charity and the sector in which they operate. We determined that the following laws and regulations were most significant; the Companies Act 2006, the Charities SORP (FRS 102), Employment regulation and Health and Safety legislation.
- We obtained an understanding of how the Company are complying with those legal and regulatory frameworks by making inquiries to the management.
- We assessed the susceptibility of the Charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the audit engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud.
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process.
- Challenging assumptions and judgements made by management in its significant accounting estimates;
- Identifying and testing journal entries; in particular any journal entries posted with unusual account combinations; and
- Reviewing material variation from our expectation in the income, expenses and balances; and
- Assessing the extent of compliance with the relevant laws and regulations.

There are inherent limitations in the audit procedures described above, and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or inherent misrepresentations, or through collusion.

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

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



P Buck FCA, DChA (Senior Statutory Auditor)
for and on behalf of Champion Accountants LLP
Chartered Accountants
& Statutory Auditors
7-9 Station Road
Hesketh Bank
Preston
PR4 6SN

Date: 25.11.2021

AGE UK TAMESIDE
STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
For the Year Ended 31 March 2021

		Unrestricted Funds £	Restricted funds £	Year Ended 2021 Total funds £	Year Ended 2020 Total funds £
Notes					
INCOME AND ENDOWMENTS FROM					
Donations and Legacies	2	59,435	109,558	168,993	208,767
Other trading activities	3	10,486	-	10,486	36,510
Investments	4	1,966	-	1,966	2,370
Charitable Activities					
Age UK		83,187	-	83,187	47,983
Assisting older people	5	304,492	-	304,492	551,562
Total		<u>459,566</u>	<u>109,558</u>	<u>569,124</u>	<u>847,192</u>
EXPENDITURE ON					
Costs of generating funds					
Raising funds	6	-	-	-	288
Charitable activities					
Assisting older people	7	<u>439,346</u>	<u>98,074</u>	<u>537,420</u>	<u>740,214</u>
Total		<u>439,346</u>	<u>98,074</u>	<u>537,420</u>	<u>740,502</u>
Net gains/(loss) on Investments	14	<u>7,062</u>	<u>-</u>	<u>7,062</u>	<u>(8,760)</u>
NET INCOME/(EXPENDITURE)		27,282	11,484	38,766	97,930
Transfer between funds		24,995	(24,995)	-	-
Net income/(expenditure)		52,277	(13,511)	38,766	97,930
RECONCILIATION OF FUNDS					
Funds Brought Forward		<u>1,056,832</u>	<u>92,320</u>	<u>1,148,152</u>	<u>1,050,222</u>
TOTAL FUNDS CARRIED FORWARD		<u>1,108,109</u>	<u>78,809</u>	<u>1,186,918</u>	<u>1,148,152</u>

The prior year included restricted income (donations and legacies) at £240,064, restricted expenditure of £159,586 and transfers between funds of £417,744. The net deficit on restricted funds for 2020 was £337,266.

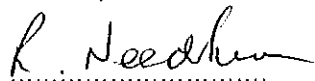
There were no unrecognised gains or losses in 2021 or 2020 other than those included in the Statement of Financial Activities.

**AGE UK TAMESIDE,
BALANCE SHEET
At 31 March 2021**

		As At 31 Mar 2021 £	As At 31 Mar 2020 £
	Notes		
FIXED ASSETS			
Tangible assets	13	749,418	751,065
Investments	14	40,017	32,954
CURRENT ASSETS			
Debtors: amounts falling due within one year	15	10,126	105,798
Cash and bank		<u>424,834</u>	<u>283,407</u>
		434,960	389,205
CREDITORS			
Amounts falling due within one year	16	<u>(37,477)</u>	<u>(25,072)</u>
NET CURRENT ASSETS		<u>397,483</u>	<u>364,133</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,186,918</u>	<u>1,148,152</u>
NET ASSETS		<u>1,186,918</u>	<u>1,148,152</u>
FUNDS	17/18		
Unrestricted funds – Fixed Assets		789,435	784,019
Unrestricted funds – Designated other		105,000	75,000
Unrestricted funds – General		213,674	196,813
Restricted funds		<u>78,809</u>	<u>92,320</u>
TOTAL FUNDS		<u>1,186,918</u>	<u>1,148,152</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 25th March 2021 and were signed on its behalf by:


.....
R Needham – Trustee


.....
S Moss – Trustee

The notes on the appended pages form part of these financial statements.

**AGE UK TAMESIDE
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021**

		2021	2020
	Notes		
Cash flows from operating activities			
Cash generated from operations	1	186,691	24,074
Net cash provided by (used in) operating activities		186,691	24,074
Cash flows from investing activities:			
Purchase of tangible fixed assets		(52,230)	(64,019)
Disposal of tangible fixed assets		5,000	0
Interest/investment income received		<u>1,966</u>	<u>2,370</u>
Net cash provided by (used in) investing activities		(45,264)	(61,649)
Change in cash and cash equivalents in the reporting period		141,427	(37,575)
Cash and cash equivalents at the beginning of the reporting period		283,407	320,982
Cash and cash equivalents at the end of the reporting period		<u>424,834</u>	<u>283,407</u>

**AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

	2021	2020
1. RECONCILIATION OF NET INCOME/(EXPENDITURE)	38,766	97,930
Net Income/(expenditure) for the reporting period (as per the statement of financial activities)		
Adjustments for:		
Depreciation charges	45,504	36,633
(Gain)/losses on investments	(7,062)	8,760
Interest/investment income received	(1,966)	(2,370)
Decrease/(increase) in debtors	95,671	(88,274)
(Decrease)/increase in creditors	12,405	(28,605)
Disposal of Fixed Assets	3,373	0
Net cash provided by (used in) operating activities	186,691	24,074
2. ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash at bank and in hand	424,834	283,407
Total cash and cash equivalents	424,834	283,407

**AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021**

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are shown at market value in compliance with the requirements of "Accounting and Reporting by Charities" Statement of Recommended Practice 2015 (FRS102) and in accordance with applicable UK Accounting Standards and the Companies Act 2006.

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Support costs have been allocated in proportion to the number of full time equivalent staff employed directly in activities undertaken by the charity.

Governance costs are included within support costs and disclosed in note 9 to the accounts.

Capitalising of fixed assets

Expenditure for an item which meets the definition of a fixed asset, and equals or exceeds £500, should be identified and flagged as a fixed asset and recognised on the Balance Sheet. Assets purchased in bulk even if the cost of each asset is less than £500 but the total is more than £500.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% straight line
Furniture and equipment	- 20% straight line
Computers	- 33 1/3% straight line
Motor vehicles	- 25% straight line

Freehold land is not depreciated

Taxation

The charity is exempt from tax on its charitable activities.

**AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021**

1. ACCOUNTING POLICIES (CONTINUED)

Fixed asset investments

Fixed asset investments are included in the Accounts at Market Value as at the Balance Sheet date.

Fund accounting

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

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

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

Legacy Income

Legacy income is recognised in accordance with "Accounting and Reporting by Charities" Statement of Recommended Practice 2015 (FRS102 version).

The following tests are applied:

1. Entitlement – control over the rights or other access to the economic benefit has passed to the charity.
2. Probable – it is more likely than not that the economic benefits associated with the transaction or gift will flow to the charity.
3. Measurement – the monetary value or amount of the income can be measured reliably and the costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Investment Policy

Age UK Tameside has the power to invest contained in its Articles. Responsibility for sanctioning and approving investments lies with the Board as advised by the Treasurer who will be advised by outside advisors on all medium and long term investments held by the organisation.

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	31 Mar 2021 £	31 Mar 2020 £
Gifts, donations and legacies	5,029	4,036	9,065	13,272
Grants	<u>54,406</u>	<u>105,522</u>	<u>159,928</u>	<u>195,495</u>
	59,435	109,558	168,993	208,767

3. OTHER TRADING ACTIVITIES

	31 Mar 2021 £	31 Mar 2020 £
Rental Income	9,077	30,329
Bad Debt Write Back	-	5,809
Wills Clinic	-	294
Other Income	<u>1,409</u>	<u>78</u>
	<u>10,486</u>	<u>36,510</u>

4. INVESTMENT INCOME

	31 Mar 2021 £	31 Mar 2020 £
Deposit Account Interest	<u>1,966</u>	<u>2,370</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

5. CHARITABLE ACTIVITIES INCOME

	Assisting Older People £	31 Mar 2021 Total Activities £	31 Mar 2020 Total Activities £
Unrestricted funds			
TMBC	159,544	159,544	277,954
Activity fees	2,509	2,509	9,303
Paid for Day Care	-	-	88,673
GP Health funding	108,039	108,039	105,360
Tameside and Glossop Falls	<u>34,400</u>	<u>34,400</u>	<u>34,400</u>
	<u>304,492</u>	<u>304,492</u>	<u>515,690</u>
Restricted funds			
TMBC	<u>-</u>	<u>-</u>	35,872

6. RAISING FUNDS: COST OF GOODS SOLD AND OTHER COSTS

	31 Mar 2021 £	31 Mar 2020 £
Cost of Goods Sold	<u> </u>	<u>288</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 8) £	Support costs (See note 9) £	Totals £
Assisting older people	<u>260,133</u>	<u>277,287</u>	<u>537,420</u>
	<u>260,133</u>	<u>277,287</u>	<u>537,420</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	Assisting Older People £	31 Mar 2021 £	31 Mar 2020 £
Staff costs	223,089	223,089	242,769
Premises costs	2,140	2,140	2,618
Office costs	33,996	33,996	59,104
Vehicle costs	908	908	3,761
Action Together (grants paid out - organisation)	-	-	88,000
	<u>260,133</u>	<u>260,133</u>	<u>396,252</u>

9. SUPPORT COSTS

Support costs, included in note 7 above, are as follows:

	Assisting Older People £	31 Mar 2021 Total activities £	31 Mar 2020 Total activities £
Salaries & pensions	130,566	130,566	182,257
Premises costs	32,367	32,367	37,752
Office costs	34,183	34,183	69,001
Professional fees	32,971	32,971	16,511
Other Costs	1,426	1,426	1,806
Depreciation	45,504	45,504	36,635
	<u>277,017</u>	<u>277,017</u>	<u>343,962</u>

Restricted Funds support costs included in the above totals

Depreciation of tangible fixed assets	-	-	11,842
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AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

10. TRUSTEES' REMUNERATION AND BENEFITS

The finance manager left in August 2020 and as a result of the Covid restrictions the Board agreed to second the Treasurer (P Sherlock, who is also a Trustee) to assist in the Charities finance department up to 31 March 2021. A remuneration of £6,500 was paid which is below the commercial rate for such work. (2020 £0)

Trustees' Expenses

An amount of £118 was paid to the Treasurer in the year. (2020 £0)

11. STAFF COSTS

	31 Mar 2021 £	31 Mar 2020 £
Wages and salaries	326,638	314,604
Social security costs	16,969	21,270
Pension costs	<u>7,465</u>	<u>7,749</u>
	<u>351,072</u>	<u>343,623</u>

The average head count of employees during the period, was 21 comprising 16 direct charitable personnel and 5 management and administrative personnel.

Nobody was paid more than £60,000 during the year, being the disclosable amount required by the Charity SORP.

Payments to key management personnel (combined) for the year ended 31 March 2021 totalled £84,280 (2020: £77,425).

12. AUDITORS' REMUNERATION

Total resources expended includes £6,600 (2020 £6,300) for audit services.

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

13. TANGIBLE FIXED ASSETS

	Freehold property £	Furniture and equipment £	Motor vehicles £	Totals £
COST				
B/fwd as at 1 April 2020	1036,572	257,974	16,865	1,311,411
Additions	-	12,493	39,737	52,230
Disposals	-	-	(16,865)	(16,865)
C/fwd as at 31 March 2021	<u>1036,572</u>	<u>270,467</u>	<u>39,737</u>	<u>1,346,776</u>
DEPRECIATION				
B/fwd as at 1 April 2020	335,365	216,489	8,492	560,346
Charge for year	18,720	16,860	9,924	45,504
Eliminated on disposal	-	-	(8,492)	(8,492)
C/fwd as at 31 March 2021	<u>354,085</u>	<u>233,349</u>	<u>9,924</u>	<u>597,358</u>
NET BOOK VALUE				
As at 31 March 2021	<u>682,487</u>	<u>37,118</u>	<u>29,813</u>	<u>749,418</u>
As at 31 March 2020	<u>701,207</u>	<u>41,485</u>	<u>8,373</u>	<u>751,065</u>

Included in cost of land and buildings is freehold land of £100,000.

14. INVESTMENTS

	31 Mar 2021 £	31 Mar 2020 £
Investments	32,954	41,714
Gain/(loss) on revaluation	<u>7,063</u>	<u>(8,760)</u>
Market Value as at 31 March 2021	40,017	32,954

These investments are to be held on a long term basis; any income generated from them is to be applied for the general relief of older people within the Tameside area. They comprise:

- 2,550 M & G Charifund Income Units
- £770 21/2% Index Linked Treasury Stock 2024

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS – CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 Mar 2021 £	31 Mar 2020 £
Trade debtors	-	101,281
Other debtors	6,784	-
Prepayments	<u>3,342</u>	<u>4,517</u>
	<u>10,126</u>	<u>105,798</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 Mar 2021 £	31 Mar 2020 £
Trade creditors	1,538	5,724
Social security and other taxes	7,664	10,585
Grants received in advance	19,305	-
Accruals	<u>8,970</u>	<u>8,763</u>
	<u>37,477</u>	<u>25,072</u>

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	31 Mar 2021 Total funds £	31 Mar 2020 Total funds £
Fixed assets	789,435	-	789,435	784,019
Current assets	356,151	78,809	434,960	389,205
Current liabilities	<u>(37,477)</u>	<u>-</u>	<u>(37,477)</u>	<u>(25,072)</u>
	<u>1,108,109</u>	<u>78,809</u>	<u>1,186,918</u>	<u>1,148,152</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

18. MOVEMENT IN FUNDS

	At 31.03.20 £	Net movement In funds £	Transfer between funds £	At 31.03.21 £
Unrestricted funds				
Fixed Assets	784,019	5,416	-	789,435
Other	196,813	21,866	(5,005)	213,674
Designated				
Enterprise Investment	50,000	-	-	50,000
Future Capital Items	15,000	-	30,000	45,000
Office Refurbishment	10,000	-	-	10,000
Restricted funds				
TMBC - Action Together Vol Mentor	12,027	(5,703)	-	6,324
ESC Lottery Fund	8,500	-	-	8,500
Big Lottery Fund Get Up & Go	36,582	13,067	-	49,649
Lottery Fund Community Language	9,216	-	-	9,216
Morrisons	24,995	-	(24,995)	-
WEA – Employability		4,120	-	4,120
John Laing	1,000	-	-	1,000
TOTAL FUNDS	<u>1,148,152</u>	<u>38,766</u>	<u>-</u>	<u>1,186,918</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund and fixed assets	459,566	(432,284)	27,282
Restricted funds			
TMBC – Action Together Vol Mentor	1,000	(6,703)	(5,703)
Big Lottery Fund Get Up & Go	87,192	(74,125)	13,067
Running Bee Foundation	1,000	(1,000)	-
Big Lottery Fund	5,000	(5,000)	-
Clothworkers	1,536	(1,536)	-
Groundwork	1,000	(1,000)	-
DW Pension	1,332	(1,332)	-
WEA – Employability	11,998	(7,878)	4,120
TOTAL FUNDS	<u>569,124</u>	<u>(530,358)</u>	<u>38,766</u>

AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

18. MOVEMENT IN FUNDS - Continued

Designated funds have been established to account for future costs as follows:

£50,000 Start up costs for a new home-help business including vehicle costs, cleaning materials, advertising costs and other associated costs for a new business growing its customer base and profit margins.

£15,000 upgrade of the commercial kitchen to ensure it meets the professional food and hygiene standards required to serve food and refreshments as a charged-for service.

£10,000 to address wear-and-tear of the internal décor, furnishings and fittings with a particular emphasis on those located on the first floor as they are hired and rented to external customers.

19. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid over the remaining life of the lease:

	31 Mar 2021 £	31 Mar 2020 £
On leases expiring:		
Within one year	555	3,168
Between one and five years	-	555
More than five years	-	-
	<u>555</u>	<u>3,723</u>

20. SHARE CAPITAL

The Charity is limited by guarantee and as such has no share capital. In the event of the Charity being wound up, the liability of each member is limited to £10.

**AGE UK TAMESIDE
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021**

21. RELATED PARTIES

Age UK

Age UK is the National "Brand" Partner with whom Age UK Tameside has a Partnership Agreement.

Age UK Tameside received Grants totalling £83,188 in the year.

Other

During the year the Charity paid the sister of the Chief Executive £31,746 in respect of employment as service manager.

Additionally, the mother of the Finance Manager worked as a receptionist for one day per week.

Both of these related party transactions were at normal commercial rates and agreed independently of the related management concerned.

COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
INCOME AND ENDOWMENTS FROM			
Donations and Legacies	4,575	204,192	208,767
Other trading activities	36,510	-	36,510
Investments	2,370	-	2,370
Charitable Activities			
Age UK	47,983	-	47,983
Assisting older people	515,690	35,872	551,562
Total	<u>607,128</u>	<u>240,064</u>	<u>847,192</u>
EXPENDITURE ON			
Costs of generating funds			
Raising funds	288	-	288
Charitable activities			
Assisting older people	<u>580,628</u>	<u>159,586</u>	<u>740,214</u>
Total	<u>580,916</u>	<u>159,586</u>	<u>740,502</u>
Net gains/(loss) on Investments	<u>(8,760)</u>	<u>-</u>	<u>(8,760)</u>
NET INCOME/(EXPENDITURE)	17,452	80,478	97,930
Transfer between funds	417,744	(417,744)	-
Net Income/(expenditure)	435,196	(337,266)	97,930
RECONCILIATION OF FUNDS			
Funds Brought Forward	<u>620,636</u>	<u>429,586</u>	<u>1,050,222</u>
TOTAL FUNDS CARRIED FORWARD	<u>1,055,832</u>	<u>92,320</u>	<u>1,148,152</u>