

# OPAL Services (Rural West Cheshire)

England & Wales · Charity number 1143753

## Details

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**Other names** RURAL COMMUNITY SERVICES (WEST CHESHIRE), RCS

**Status** Registered

**Legal form** Charitable company

**Company number** [07521625](#)

**Registered** 2011-09-09

**Register** [View on the Charity Commission register](#)

## Contact

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**Website** [WWW.OPALSERVICES.ORG.UK](http://WWW.OPALSERVICES.ORG.UK)

## Activities

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**Objects:** 1. TO PROMOTE SOCIAL INCLUSION AMONGST OLDER PEOPLE AND THEIR CARERS IN RURAL WEST CHESHIRE WHO ARE, OR COULD BE, SOCIALLY EXCLUDED FROM SOCIETY, OR PARTS OF SOCIETY, AS A RESULT OF THEIR AGE OR CIRCUMSTANCES. 2. TO RELIEVE THE NEEDS OF OLDER PEOPLE WHO ARE IN NEED AND THEIR CARERS IN SUCH WAYS AS THE DIRECTORS THINK FIT.

**Activities:** Improving the well-being of older people who are in need of social inclusion because they are housebound or socially isolated, through 1) OPAL Clubs operating in Frodsham, Helsby, Kelsall, Malpas, Tarporley and Tattenhall; 2) Providing community inclusion services; 3) Providing breaks for carers of older people in rural areas; 4) Helping older people use the internet.

## Classification

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- **How:** Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** Elderly/old People

## Geography

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- Cheshire West & Chester

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£285,706	£274,994	-	-
2024-03-31	£222,926	£197,040	-	-
2023-03-31	£171,037	£162,227	-	-
2022-03-31	£159,443	£140,353	-	-
2021-03-31	£141,842	£132,261	-	-

## Trustees

Name	Role	Appointed
<b>GEOFFREY HOPE-TERRY</b>	Chair	2022-03-09
Andrew Thomas Steven Evans		2024-08-06
Andrew Blake		2026-04-02
Andrew Nicholas Paul Nevin		2025-05-06
Dr Elizabeth Emma Cade		2026-04-02
Janet Bailey		2021-03-10
Julie Mann		2025-05-06
Juliet Compston		2022-03-09
Kenneth Matthew Holley		2026-05-05
Lesley Irene Gough		2021-06-20
Rhiannon Mair Wilson		2019-09-11
Saffron Cheetham		2025-05-06
Suzanne Rimmer		2024-05-07

**OPAL Services (Rural West Cheshire)**

England & Wales - Charity number 1143753

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# Accounts

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Older People Active Lives

# Annual Report 2024/2025

(For the year ended 31st March 2025)

## ‘Taking OPAL to the next level’







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## Our Statement of Purpose

Our principal objective is to provide a benefit for older people who are in need of social inclusion because they are housebound or socially isolated and are finding it difficult to take part in social activities in their community without the support of others.

(taken from OPAL Services Memorandum and Articles of Association)



## 2. Overview of the Year from Geoff Hope-Terry, Chair of OPAL

Once again, it's my privilege to introduce our Annual Report. Life is never dull in OPAL, and it's been a very exciting 12 months with lots of highs, and some lows.

The biggest news was being awarded a grant from the National Lottery. The submission took an enormous amount of effort, and I can't praise those who were involved in putting the bid together highly enough. The funding was secured to fund expansion of some services and, for the first time, the appointment of a manager. These were key objectives in our 3-year plan. We started by recruiting Steve Bridge as Manager and he has quickly settled into the role.



Fliiss Johnson-Cooke and Sue Downham joined OPAL and, together with the other members of our brilliant staff team and wonderful volunteers, they supported 350 older people in the year. I am in awe of what they all achieve!

Our fabulous fundraisers devised an interesting and popular fundraising programme. My favourite was the Christmas Fair held in Tarvin. We are extremely grateful to Lady Roisin Timpson, a great supporter of our work, who kindly allowed us to run the catering stall at Manley Knoll's Open Day, where huge quantities of OPAL's legendary home-made cakes were consumed.

It's not all been plain sailing, though, as despite valiant efforts, we were forced to take the difficult decision to close our club in Tattenhall. We found new services for our remaining members and many of the volunteers continue to help OPAL in other ways.

Jane Colville, a founding member and my predecessor as Chair, stepped down from the Trustee Board after 14 years of incredible service. OPAL wouldn't be what it is today without her. Of course, Jane, being Jane, still volunteers for us and helps in many other ways, which is brilliant.

We were also sorry to say 'Goodbye' to Brian Mackie, our Treasurer for the last five years, and we wish him well for the future. Fortunately we quickly found a new Treasurer, Andrew Evans, who has quickly made the role his own. Suzanne Rimmer, who has vast experience of the NHS and commissioning, also joined the Trustee Board and both have made an immediate, positive impact.

More recently we have recruited Saffron Cheetham, Julie Mann, Philip Milner and Andy Nevin as new trustees, further strengthening the skills and experience of the Board, and we warmly welcome all of them.

I hope you enjoying reading this report as we describe how we're taking OPAL to 'the next level'.

### 3. The Headlines for the Year

#### Farewell to Tattenhall's OPAL Club

Despite everyone's best efforts, OPAL had to close the doors at its Tattenhall Club for the last time. A few photos as a memento of past times...



## OPAL's Successful Bid to the National Lottery

In July 2024, the National Lottery Reaching Communities Fund awarded OPAL a grant worth more than £240,000 over 3 years. The proposal, entitled '**Taking OPAL to the Next Level**' consisted of 2 key aspects. The first was for funding so that OPAL could employ, for the first time, a manager to run all the operations covering services and staff. In our history, we have relied on brilliant and hard-working trustees to undertake these tasks but, in a time of greater scrutiny and complexity the new position will enable us to offer consistency and professionalism across all we do. It also frees up the trustees to focus on developing the organisation's strategy, policies and relationships, plus the all-important task of securing future funding.



The second strand looked at funding for growth so OPAL can meet the ever-increasing demand. Specifically, it covered the establishment of 2 new Activity Clubs and for developing and expanding our Carers Support and GoOnline services.

We have appointed Steve Bridge to the role of Manager and work on expanding the services is underway.

For the National Lottery team to agree to fund OPAL at such a good level is recognition of the amazing work undertaken by volunteers, staff and trustees at OPAL over many years.





Older People Active Lives

## **We say “Hello” to Steve Bridge, OPAL Manager...**

Appointing a manager was a major step for OPAL and a search committee was formed to ensure a robust approach. The position was very popular, and we attracted over 30 applications, many of high quality. After a rigorous process (Steve will testify to that), we appointed Steve at the end of November 2024.

He brings over 20 years' experience working within the charity and public sectors and has wide skills including management of people, budgeting, building relationships and communications, all of which he has demonstrated in his first few months at OPAL.



Steve said the reasons he wanted to join OPAL were because of the impact that he could see it makes, and even from the interview process he could tell how everyone is happy to 'go the extra mile', which I think is a pretty accurate assessment.

He has settled in quickly, taking over the management of operations and becoming a key part of the team. Amongst many early successes, he has led on the design and implementation of a Customer Relations Management system which has already simplified processes and allowed us to capture important data much more quickly. The next step is to use it to measure the Social Value and Impact of all that we do.

## **...and “Goodbye and Thank You” to Jane Colville, after her amazing contribution as a trustee and former Chair over 14 years.**



## 4. OPAL Clubs and Community Services – Highlights from 2024/25

### OPAL Clubs

It's been another busy year for our clubs with some special celebrations!

“**Frodsham Club** celebrated its 10th Birthday, a great milestone. We were joined at the party by founding member Dorothy and local people that have supported the club in its growth,



including representatives from Frodsham Methodist Church, Frodsham Town Council, The Rotary Club and OPAL Trustees.

Several of our current volunteers have been with us since the beginning and this was recognised in the presentation of 10 years' service certificates. This year, members celebrated Chinese New Year, enjoyed an Australian theme for Anzac Day with travel talks, were treated to some musical

performances from regular visitors Melody Makers, Valarie Ball, Ken Walker, Barbara and Graham, Kathleen, Veronica and Arthur and one club member played his violin and talked of his experiences playing in the Liverpool Philharmonic Orchestra.” - *Zoe, Frodsham Organiser*

“**Kelsall Club** members joined in with the rest of the country in remembering the 80<sup>th</sup> anniversary of D-Day, with music, buffet food, and reminiscences of rationing. We enjoyed talks from Jackson's Animal Rescue Charity and the Guide Dogs. A highlight of the year was a Christmas performance by the 30 strong Rock Choir held in the church. Members have enjoyed making season craft projects and an Oktoberfest themed day sampling non-alcoholic beers and listening to Oompah music.” - *Zoe, Kelsall Organiser*





**“Tarpорley Club** has had another wonderful year. Many of our members are in their 90s, the oldest being 96 so we haven’t managed any trips out this year meaning we had to bring the fun to the club instead!

We enjoyed special fish & chip lunches, straight out of the paper of course!

We’ve also become quiz and word game aficionados, enjoyed exercise sessions, lots of

games and craft and of course, as always, plenty of bingo! Our themed days included dressing up and decorating for Halloween, Oktoberfest and a great Christmas party with all of our amazing volunteers joining in the celebrations!” - *Alice, Tarpорley Organiser*

**“Helsby Club** members enjoyed a range of visits during this year including Becky the PAT dog who came and performed some clever tricks, Vision Support and SP Networks who gave out advice and freebies and Alvanley School Choir who came to entertain us at Christmas and presented us with some lovely artwork.

The highlight of the year was a visit by Mark from Gizmo Media who brought along virtual reality headsets, loaded with 360 degree footage filmed at various familiar locations along the Sandstone Trail.



It was a totally new and inspiring experience for members. Mark was impressed at how well the members picked up the technology using their fingers to scroll through the film choices in mid-air. He believes that our member Olive, 98, is the oldest person in the country to have tried the technology. A big thank you to the Cheshire Sandstone Ridge for including us as part of their pilot study.” - *Zoe, Helsby Organiser*



**“Malpas Club** have had a fantastic, fun packed and varied year of activities. We had a range of talks from a chimney sweep to the history of knickers, monthly quizzes and sing-alongs and a visit from Louie the therapy dog.

The Carers Group joined us for the Christmas celebration and party and for our summer session. We’ve sailed the pirate seas and had a more traditional day at the virtual beach



including our own photo booth. For Lunar New Year, we had a Taiwanese prospective from Gore e Juin or Eva and celebrated Women’s Day with inspirational quotes. How do we stay so active? Weekly seated exercises!” - *Alison, Malpas Organiser*

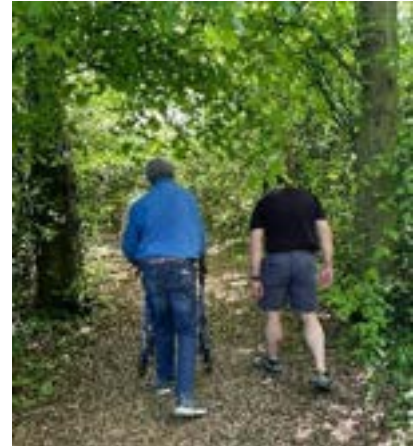


## Good Neighbour Service

“Our Good Neighbour service delivers support and friendship to older people living at home. We match them with a volunteer who visits or phones them to provide friendship, and they may also help with transporting the member to an appointment or helping them with their shopping, as any Good Neighbour would do.

Over the past year we have supported 71 members of the Good Neighbour service with 63 amazing volunteers visiting and befriending them.

Many of the members join as they are feeling isolated and lonely. The weekly visit from their Good Neighbour volunteer not only develops friendships but helps to build members’ confidence and for some, going out for walks with their Good Neighbour has been a stepping stone to joining other groups and re-connecting with their local community.” - *Alice & Zoe, Good Neighbour organisers*



## Branching Out

“We have had an exciting and creative year in our Branching Out groups, welcoming some wonderful new members and volunteers too.

At Farndon, we had a visit from our local MP Aphra Brandreth, and we were all impressed with her enthusiasm and sense of fun, getting stuck in with our Holi Day celebration painting activity.



Members have also been treated to some external speakers and visitors including a local guide dog in training, Hattie, and her lovely foster mum, Karen.



There have been food tasting sessions, including tasting and guessing some unusual condiments, and lots of talk about food, meals and recipes. There has been too much incredible food to mention everything, highlights were Eton Mess cheesecake, Simnel cake and Lemon meringue pie!” - *Fliss & Maria, Branching Out organisers*





## Carer Services

“The Carer’s group continued to grow as did the number of outings. This group is quite unique in that carers can bring the person they care for with them.

We have enjoyed visits to the Storyhouse cinema, cafés, garden centres, coffee shops, pub lunches, golf courses, garden centres, an equestrian centre and in February enjoyed a trip to Norton Priory museum to see ‘Mars at the Museum’.



We also had several talks from chocolate making to bread making and model railways, a visit from Northwich Hedgehog Rescue with Victor the Hedgehog and joined OPAL Clubs for musical mornings and for Christmas parties.

In September 2024, OPAL welcomed Sue Downham, a new member of staff to the Carer Services team to lead on our Carer Support at Home service, matching a carer and their cared for with a volunteer who will sit with the cared for person and provide an hour or two of respite for the carer.” - *Debbie & Sue, Carer Support organisers*

## GoOnline

“GoOnline operates the two services of GoOnline sessions and GoOnline@Home

Over the last year we increased the number of GoOnline sessions and now operate in Malpas, Tarporley, Kelsall, Helsby, Sandiway and Frodsham and took the service to some remote areas such as Norley to ensure people who may be isolated can attend our service.



In Autumn 2024, we launched our monthly Newsletter which provides details of the locations and times of the sessions along with relevant updates and information relating to tech or the world of technology. Our GoOnline@Home service has grown and we have supported people with a range of different needs. From a member who wanted to know what else she could do on her phone apart from making calls, to loaning an iPad to a member with failing eyesight and downloading a ‘Seeing AI’ app so that she can read books and emails more easily.” - *Bev & Fiona, GoOnline*



Older People Active Lives

## 5. OPAL Volunteers' Highlights

At OPAL, we're incredibly fortunate to have the ongoing support of over 200 dedicated and passionate volunteers - with more than 50 new volunteers joining us this year alone, bringing fresh energy to our wide range of services.

Whether it's helping at the clubs, teaching IT skills, driving, cooking, fundraising or offering vital carer support and leadership as trustees, our incredible volunteers have been the heartbeat of our mission, helping us combat social isolation and loneliness among older people in our communities.



Our Good Neighbour service continues to grow from strength to strength, with 63 volunteers now visiting or calling older people in their homes across rural West Cheshire and new referrals arriving every week.

We continue to provide a diverse range of training sessions - including Cyber Protect, Dementia Awareness, and an Introduction to Loss, Grief, and Bereavement - all of which have been well attended and valued by our team.

As part of Volunteers' Week in June 2024, we brought people together through a series of celebration events held in six locations across rural West Cheshire.

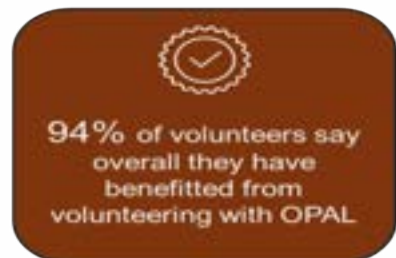
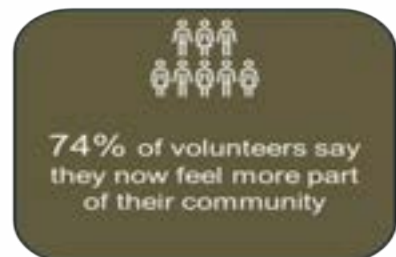
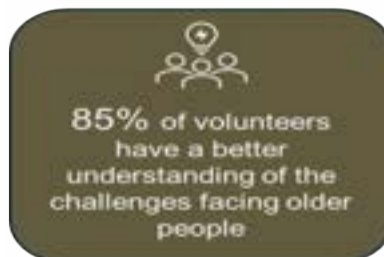
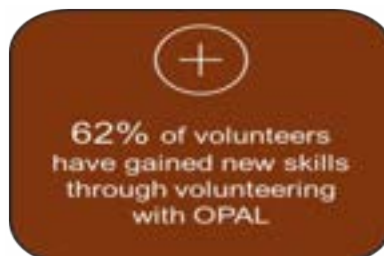
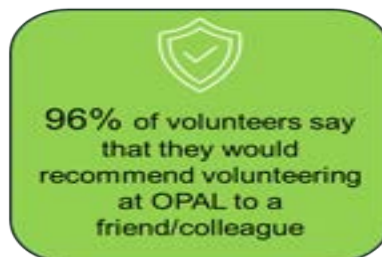
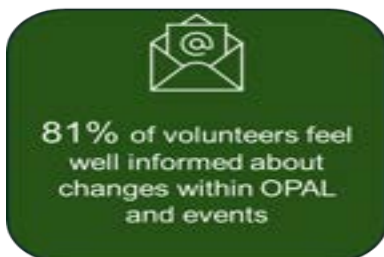
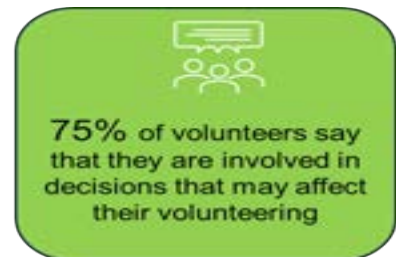
Thanks to funding from Cheshire West and Chester Council through the Government's 'Levelling Up' scheme, our *Passport to Care* volunteer programme - delivered in partnership with local charity Snow Angels - has continued to make a meaningful difference in local communities. The programme provides structured volunteering experiences supporting older people and carers, both in community settings, in their homes, and via the telephone.

This year, we were especially proud to welcome our first cohort of 16 to 18 year old volunteers, opening new pathways for young people to engage in social care. Alongside volunteering, participants benefit from a suite of training opportunities that not only promote careers in the care sector but also equip individuals with practical, transferable skills for the wider health and social care workforce.

For more information about the volunteering opportunities available please contact our Volunteer Coordinator on [volunteering@opalservices.org.uk](mailto:volunteering@opalservices.org.uk) or Tel: 07592 464856

## 6. The 2025 Volunteer Survey

In February, we conducted our Volunteer Survey and feedback from volunteers tells us that:





I find it very enjoyable as I can pick and choose from the dates and activities and I am appreciated for the help I give.

I have made many friends with members and other volunteers.

My late mother loved going to her lunch club. She died in 2014 so when I saw adverts for volunteers to form a club in Frodsham I volunteered. Ten years later I still love it.



Overall, my volunteering experience with OPAL has been positive, and I appreciate the opportunity to contribute.



I enjoy both my club volunteer role and being a Good Neighbour. I have built a very good relationship with the person that I support and I know she enjoys our tea and chats.

I enjoy helping others and I get self-satisfaction from that.

I enjoy the interaction with both passengers and volunteers.





## 7. Our Impact

In an average month, OPAL delivers 51 activities to 181 members, supported by our amazing volunteers giving over 500 volunteering hours.

Our year in numbers...



**365 older people accessed OPAL Services**



**204 volunteers supported OPAL**



**79% of Club members live on their own**



**88 people were supported in their home**



**1874 hot meals served to Club & Branching Out**



**85 GoOnline drop in sessions delivered across 7 venues**



**104 activities and events delivered for Carers**



**57% of Carers attend with their Cared for**



**£16,357 raised via fundraising and fundraising events**

## Impact on Members

Here are some examples which show how OPAL helps its members...

GoOnLine provides support via drop-in sessions at community venues and in the home.

Recently one of our members sadly lost her husband. As he did all the online activities using an old computer she was left feeling completely lost when he unexpectedly passed away. She found the computer very difficult and stressful to use and was unsure how to access to the many online accounts he had set up. OPAL provided her with a Samsung tablet and a dedicated GoOnLine volunteer who helped her to set this up and how to find her husband's passwords saved on the old computer. After several sessions of support she gained the confidence to access her online banking, email, messages and use google searches. When her insurance was due for renewal, we showed her how to use "Compare the Market" where she was able to find deals that both suited her and saved her money for which she was very grateful.



Our Carer activities provide opportunities for carers and their cared for to meet other carers at different venues each month.

Paula is the carer for her mum. They discovered OPAL about a year ago and attend as many events and activities as they can, meeting so many lovely new people and going to new places.

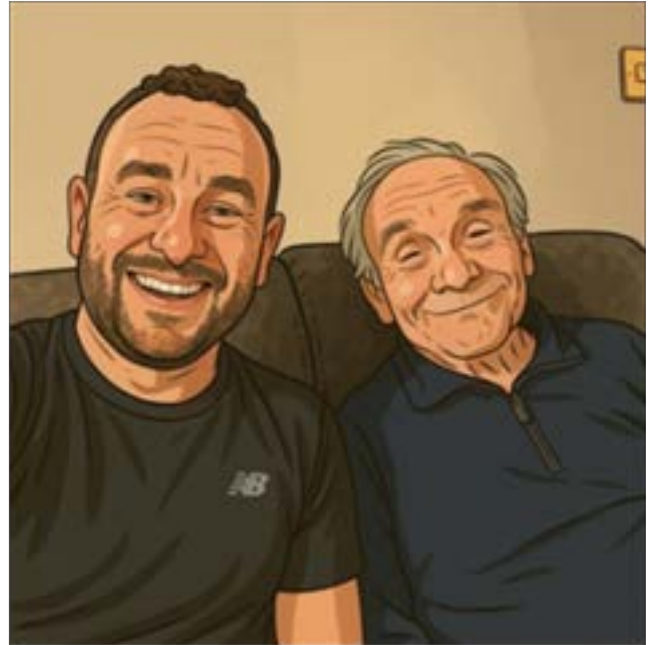
Paula says, "When the first Carer Support Group meeting came around Mum and I attended and found those two hours to be wonderful.

I got to spend time with the other carers whilst Mum was off having fun in another room, being cared for by the amazing staff and volunteers. It's not often I get time to myself and to be able to spend those two hours in the company of people who really 'get' what I'm going through whilst Mum is being looked after is such a relief. I get two hours where I just don't have to worry about Mum."

Ken, and his wife Faye, are Good Neighbour volunteers and are matched with Robert. Ken says “Faye and I are really enjoying getting to know Robert, he is full of character and curiosity, and we’ve had some great conversations covering everything from motorbike racing to artificial intelligence. We even made an AI generated image of the two us!

One area we’re gently helping with is building Robert’s confidence. He has such a brilliant personality and a sharp sense of humour that it would be a shame for him to keep it all to himself.

This week was a big moment for him. We went for our first walk together. It’s a significant step, as Robert doesn’t usually go out alone, and walking his own street was a major achievement. It was a real sign of growing confidence.”





Older People Active Lives

## 8. OPAL Staff and Trustees 2024/25

**Staff:** Fiona Barry, Zoe Blocksidge, Steve Bridge, Deborah de Kock, Sue Downham, Janet Handley, Maria Hudson, Morag Hutson, Fliss Johnson-Cooke, Alice Leech, Alison Shackleton, Beverley Stubbs.



**Trustees:** Ian Bailey, Jan Bailey (not photographed), Kevin Bradburne, Gill Clough, Jane Colville, Juliet Compston, Andrew Evans (from August 24), Lesley Gough, Geoffrey Hope-Terry, Brian Mackie (to June 24), Suzanne Rimmer (from May 24), Rhiannon Wilson.





## 9. OPAL 3-Year Plan refresh : 2025/26 to 2027/28

At the end of Year 2 of the previous Plan, 6 of the 8 objectives had been completed or part completed, one was on-going and one not yet due. The Board felt it was time for a refresh and extension for 2 further years. This has resulted in 11 new objectives, some of which carry forward work carried out under the previous plan.

### **OPAL's Mission**

Our Mission is to offer accessible, enjoyable and enabling activities for older people in rural West Cheshire, in order to reduce isolation and loneliness by increasing their social interaction. We aim to benefit older people and their carers who may be housebound and / or socially isolated, and who find it difficult to be part of their community without the support of others.

### **Commitment to Staff and Volunteers**

A key feature of all OPAL's services is that they are delivered by volunteers working as a team, side by side with staff, who provide guidance and support. Without our volunteers we could not deliver the wide range of services we currently provide. OPAL encourages volunteers to be actively involved in deciding how its services are run, and the success of what we do can be directly attributed to the wide range of skills, knowledge, commitment, enthusiasm and experiences that our staff and volunteers bring. Their local knowledge is a key enabler and helps OPAL ensure local services are available to local people. Volunteers also gain many benefits themselves from participating in the activities as co-creators along with our members.

OPAL is committed to the principles of equality, diversity and inclusion and staff and volunteer development. This will act as a cornerstone for encouraging a culture of continuous learning and adaptability, crucial to consolidating OPAL as a trusted provider and for ensuring its long-term success.

### **Strategy**

The strategy for the 3 years is to consolidate OPAL's position as a trusted provider in rural West Cheshire. Whilst additional growth is not an objective over this period, it is recognised that the demand for our services is increasing and additional services, which run alongside our existing offer, could also be contemplated if there is a clear need. However, this must be on the basis of quality of service and meeting the needs of our communities and members, not growth for the sake of it. Working more closely with suitable partners, in terms of both operations and funding, will be explored as routes to increased sustainability.



**Agreed by the Trustee Board**

Specific Objectives to Support the Strategy	2025/26	2026/27	2027/28
Expand our range of potential funding sources through different grant-awarding bodies, additional public sector commissioning, large donors etc	X		
Undertake a full review of each OPAL service to ensure there is still a need and we are addressing it appropriately	X	X	
Provide the opportunity and support for development of our staff and volunteers through training and other measures, aligned to individual's needs and aspirations, and the 3-Year Plan objectives	X	X	X
Look at ways of improving our volunteering offer and measurement to ensure sustainable numbers for the long-term	X	X	X
Work closely with CWAC and engage with their strategies so they view OPAL as a "preferred partner"	X	X	X
Prepare regular Impact and Social Value Reports, including case studies and success stories which increase awareness and promote OPAL's services	X	X	X
Ensure a successful delivery of the NLRC grant and make preparations for a follow-on bid in 2027	X	X	
Consider new services where there might be gaps in our provision		X	
Explore opportunities for funding that might benefit from the heritage nature of our activities		X	
Investigate inter-generational projects to encourage younger people to become involved with OPAL's services		X	
Identify potential strategic partners, including voluntary organisations in Cheshire East and Warrington, with a view to joint bidding, cost sharing, or capitalising on devolution opportunities		X	X

Some activities in the 3-Year Plan will be supported from OPAL's Unrestricted Reserves, where the Board consider it to be affordable and appropriate.



## 10. OPAL Funders in 2024/25

We gratefully acknowledge the grants and donations we received from the following organisations during the year...

<b>Funder</b>	<b>OPAL Service supported</b>
National Lottery Community Fund	Funding for organisational growth and development
Cheshire and Warrington Carers Trust	Carers Services, and 'Better Together for Carers and Older People' service
Cheshire West and Chester Local Authority	Clubs, Carers Services, Good Neighbours, and Passport to Care programme (from UK Shared Prosperity Fund/ 'Levelling Up')
Cheshire Community Foundation Fund it Forward Programme	Carers Services
Tarporley War Memorial Hospital	Carers Services
Chamber of Commerce	Bid writing support
Forrester Family Trust	General service funding
Garfield Weston	Clubs
Charles Hayward	Branching Out
Essar Oil	Branching Out
Brian Wilson Foundation	GoOnline
Co-Op Fund	Branching Out
Rotary Trust	Clubs
Frodsham Churches Together	Clubs



## 11. OPAL Fundraising in 2024/25

We now have a great core group to put on fundraising events for OPAL. The group have been very busy over the past year organising a range of successful events which have raised a record total of just under £18,000.

Some of the highlights this year included the ever-popular OPAL Soirée and the OPAL Christmas Fair, both much-loved events we have hosted in the past. In addition to these we introduced a new event: a successful Fashion Show held in April at the beautiful Glasshouse at Abbeywood. Guests enjoyed an elegant show presented by The Wardrobe Boutique from

Tarporley, followed by afternoon tea, and each departed with a fabulous goodie bag. We were delighted to have this event generously sponsored by Boodles of Chester.



In May, we held our Spring Soiree at the home of volunteer Helen Campbell in her stunning garden on a beautiful evening. Guests were treated to tea and cake, followed by glasses of fizz as they relaxed in a sunny courtyard.

The OPAL Christmas Fair was held at Tarvin Community Centre in November. There was an excellent selection of stalls selling goods so that guests could start their Christmas shopping and afternoon teas were served throughout the event. The Christmas Fair will be held again this year at Tarvin on Friday 21st November 2025.

We are very grateful to the Timpson family for giving OPAL the opportunity to fundraise at their NGS Garden Open Days by serving the teas and running a plant stall.



Another new event was the Metal Detecting Day which was held in March on land near Northwich. This was organised by OPAL Volunteer Steve King who is a member of Crewe & Nantwich Metal Detecting Society. They made several interesting finds and raised £400 for OPAL.



Many other events are being planned for the coming year. If you would like to join this group or get involved with any of our events, please contact Juliet via email:

[Juliet.Compston@opalservices.org.uk](mailto:Juliet.Compston@opalservices.org.uk)

April 2024	OPAL Fashion Show at Abbeywood	Raised £7,985
May 2024	Spring Soiree	Raised £870
May 2024	Manley Knoll Teas & Plant Stall	Raised £2,696
May 2024	Stall at Manley Spring Fair	Raised £300
July 2024	Decibellas' Concert	Raised £949
Summer 2024	Ian Pritchard's Walk	Raised £900
October 2024	Soup Lunch & Bingo at Kelsall	Raised £666
November 2024	Race Night at Railway Inn, Helsby	Raised £902
November 2024	OPAL Christmas Fair & Afternoon Tea	Raised £1,550
March 2025	Metal Detecting	Raised £400
March 2025	Soup Lunch with Bingo at Bickerton Village Hall	Raised £585
<b>TOTAL RAISED (after expenses)</b>		<b>£17,803.00</b>

## 12. Donations to OPAL 2024/25



We really are so grateful to those individuals, groups and organisations who generously gave donations, gifts and legacies to OPAL, during 2024-25 totalling £36,489.

Your donations make a huge difference in enabling us to deliver our services.



**THANK YOU!**





## 13. Partners

We gratefully acknowledge the support of many partners who, in many ways, have enabled OPAL to deliver its services in the last year...

<b>Those supporting front line service delivery...</b>		
<b>Providers of our OPAL venues.</b>	<b>The providers of training events for staff and volunteers.</b>	<b>Those who have led OPAL in so many activities &amp; provided entertainment at our clubs and groups.</b>
<b>Social prescribers, wellbeing co-ordinators and social workers who have signposted and referred people to OPAL services.</b>	<b>The Malpas Minibus Committee for their help with transport.</b>	<b>The Library Services for continued publicising of services as well as their willingness to undertake joint work with us around Branching Out and GoOnline.</b>
<b>...and our wider network partners ...</b>		
<b>Funders and Commissioners (highlighted elsewhere) who have listened, involved, advised and supported during the last year.</b>	<b>CWVA who support volunteer recruitment, provide advice, info about funding opportunities, co-ordination of training and sector leadership.</b>	<b>Local Parish Councils for support in disseminating information, signposting and funding through grants.</b>
<b>Community Care Steering Groups/ Partnerships: Frodsham, Helsby &amp; Elton Together and Rural Together, including their associated member groups, for providing opportunities for networking and joined up local working.</b>	<b>Healthwatch for their advocacy role and provision of information and training opportunities.</b>	<b>Age UK Cheshire for their information giving and support.</b>
<b>The Carers Trust for their information-giving, practical help and support and our partnership working.</b>	<b>Snow Angels for their presence and the close working relationship we have developed through partnership working.</b>	<b>Cheshire Community Action (CCA) for their information-giving, practical help , support and advice.</b>
<b>The End of Life Partnership for their support, advice and training.</b>	<b>The Alzheimer's Society for their advice and guidance.</b>	<b>Bee Friends for supporting partnership working in the local area.</b>

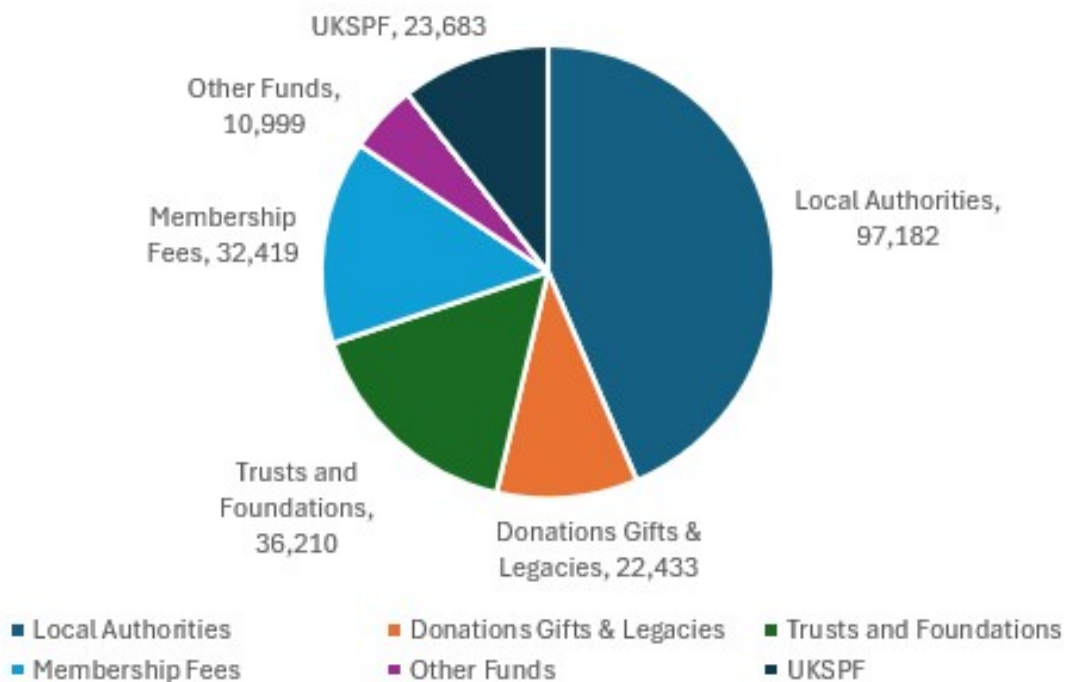
## 14. OPAL Money Matters

### 14.1 Year on year funding

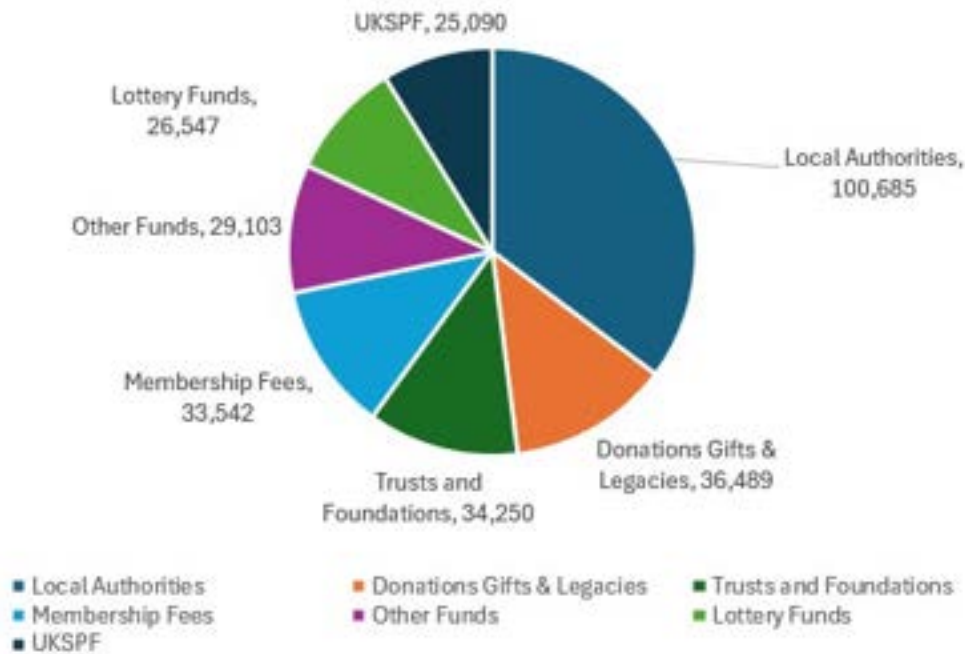
	Year to end March 2025 (£)	Year to end March 2024 (£)	Movement (£)
	£	£	£
Local Authorities	100,685	97,182	3,503
Donations Gifts & Legacies	36,489	22,433	14,056
Trusts and Foundations	34,250	36,210	-1,960
Membership Fees	33,542	32,419	1,123
Other Funds	29,103	10,999	18,104
Lottery Funds	26,547	0	26,547
UKSPF	25,090	23,683	1,407
<b>Total Income</b>	<b>285,706</b>	<b>222,926</b>	<b>62,780</b>

### 14.2 Funding sources

2023-24



**2024-25**



**14.3 Summary**

	Year to end March 2025 (£)	Year to end March 2024 (£)	Movement (£)
<b>Total funding</b>	<b>285,706</b>	<b>222,925</b>	<b>62,781</b>
Staff Costs	201,934	139,417	62,517
Volunteer Costs	4,503	4,888	-385
Services' Direct Costs	56,568	35,186	21382
Support Costs	11,755	17,207	-5,452
Fundraising	234	342	-108
<b>Total expenditure</b>	<b>274,994</b>	<b>197,040</b>	<b>77,954</b>
<b>Net surplus/deficit</b>	<b>10,712</b>	<b>25,885</b>	<b>-15,173</b>
<b>Reserve funds</b>	<b>278,780</b>	<b>268,068</b>	<b>10,712</b>



## Summary Notes

<b>Total Income</b>	<b>Increase from 23/24 £61,782 (28%)</b>	Income rose across all funding categories apart from a minor decrease in income from Trusts and Foundations.
	<b>Local Authorities</b>	OPAL benefitted from the continuation of funding across several of its services in 24/25. Some of this funding falls away in 25/26 and OPAL will face a challenging funding environment.
	<b>Donations Gifts &amp; Legacies</b>	160 donations and legacies were gratefully received in 24/25. Significant donations were received from the Brian Wilson and Forrester Foundations.
	<b>Other Funds</b>	Our fundraising team had a successful year with income of £19,642 from a fashion show, race night and other events. A £2,000 grant was received to contribute to the costs incurred in obtaining the Lottery grant.
	<b>Lottery Funding</b>	OPAL were successful in obtaining a three-year grant valued at £243,819 starting in October 2024. £26,547 has been taken into income to cover salary costs for the new manager and other costs for the new activities.
<b>Costs</b>	<b>Increase of £77,089 from 23/24</b>	The large increase is primarily due to the recruitment of a manager to drive the expansion of OPAL's services and the introduction of a new staff pay structure. Both factors are detailed below.
	<b>Staff Costs</b>	Our new manager started in November and was recruited to drive the introduction of the new services that are funded by the three-year lottery funding described above. A structured salary scale was introduced in August to rationalise the existing pay scales, reward our staff for their excellent work and performance, and to reward continuity of service.
	<b>Services' Direct Costs</b>	Our increased level of activity and the inflationary pressures in 24/25 have been a factor in the increase in costs.  Also £5,000 in fees were incurred in obtaining the Lottery Funding Grant Income. Depreciation and IT costs showed increases from 23/24.



## 15. Financial Statements and Balance Sheet

### OPAL SERVICES (RURAL WEST CHESHIRE)

#### BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets			799		1,807
<b>Current assets</b>					
Debtors		11,080		73,394	
Cash at bank and in hand		349,850		264,249	
		<u>360,930</u>		<u>337,643</u>	
<b>Creditors: amounts falling due within one year</b>		<u>(82,849)</u>		<u>(71,382)</u>	
<b>Net current assets</b>			<u>277,981</u>		<u>266,261</u>
<b>Total assets less current liabilities</b>			<u>278,780</u>		<u>268,068</u>
<b>The funds of the charity</b>					
Restricted income funds			61,308		66,935
Unrestricted funds			<u>217,472</u>		<u>201,133</u>
			<u>278,780</u>		<u>268,068</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 17 September 2025.

  
 G Hope-Terry  
 Trustee

Company registration number 07521625 (England and Wales)



## 16. Independent Examiner's Report

### OPAL SERVICES (RURAL WEST CHESHIRE)

#### INDEPENDENT EXAMINER'S REPORT

#### TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)

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I report to the trustees on my examination of the financial statements of OPAL Services (Rural West Cheshire) (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 The Association of Chartered Certified Accountants, which is one of the listed bodies.

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

Rebecca Davies-Lees  
HLB House  
68 High Street  
Tarporley  
Cheshire  
CWS OAT  
Date: 25/9/25



Older People Active Lives

## 17. Company Information

OPAL Services (Rural West Cheshire) is a company limited by guarantee.

<b>Charity name:</b>	OPAL Services (Rural West Cheshire)
<b>Registered company no:</b>	7521625 (England and Wales)
<b>Registered office:</b>	18 Utkinton Road, Tarporley, Cheshire CW6 0HS
<b>Date of Incorporation:</b>	8th February 2011
<b>Date activities commenced:</b>	22nd May 2011
<b>Accounting reference date:</b>	31st March
<b>Registered charity no:</b>	1143753

### Board of Trustee Directors 2024-25:

Ian Bailey	From March 2021
Jan Bailey	From March 2021
Kevin Bradburne MBE	From June 2021
P Cllr Gill Clough	From February 2011
P Cllr Jane Colville	From February 2011
Juliet Compston	From March 2022
Andrew Evans	From August 2024; Treasurer from August 2024
Lesley Gough	From June 2021; Secretary from September 2021
Geoff Hope-Terry	From March 2022; Chair from August 2022
Brian Mackie	From March 2020 to June 2024
Suzanne Rimmer	From May 2024
Rhiannon Wilson	From September 2019

**Company Secretary:** Lesley Gough

**Independent Examiner:** Rebecca Ellams FCCA, Hall Livesey Brown  
HLB House, 68 High Street, Tarporley, Cheshire  
CW6 0AT

**Bankers:** The Co-operative Bank plc,  
PO Box 101, 1 Balloon Street, Manchester M60 4EP



**Older People Active Lives**

**OPAL Services (Rural West Cheshire)**

England & Wales - Charity number 1143753

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# Accounts

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Older People Active Lives

# Annual Report 2023/2024

(For the year ended 31st March 2024)

## ‘Growth and Innovation’







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## Our Statement of Purpose

Our principal objective is to provide a benefit for older people who are in need of social inclusion because they are housebound or socially isolated and are finding it difficult to take part in social activities in their community without the support of others.

(taken from OPAL Services Memorandum and Articles of Association)



## 2. Overview of the Year from Geoff Hope-Terry, Chair of OPAL



Once again, I'm in the happy position of reporting on a successful year for OPAL. One of the strengths of this great organisation is that it never stands still and 2023/24 was a very exciting time. We have grown to meet increases in demand and in response to listening to what our members tell us, whilst managing to develop exciting new ideas.

Our **Clubs** are still extremely popular, with members enjoying meeting and catching up with their friends and making new memories together, whilst engaging in fun activities. In 2023 we ran a small pilot, alongside the Clubs, for a **Good Neighbour** scheme and with borough council funding, this became a fully-fledged service for all rural West Cheshire from January 2024.

Food tasting sessions are always popular at **Branching Out** and the opportunity to try new ingredients, and talk about memories, attracts a growing number of members. A Food Memories recipe book is planned for this year, if we can attract enough funding.

Our **Carer Support** service continues to grow and monthly activities for the cared-for were introduced this year. A focus on activities that are accessible for someone who is living with dementia was widely welcomed. Also, the excellent **Carer Support at Home** service enables carers to have some time for themselves whilst a carefully chosen volunteer stays with the cared-for person.

Digital exclusion remains a major problem for many older people, as does a basic fear of using technology, and of course a fear of being scammed. In response, **GoOnline** has expanded its drop-in sessions, has worked with other local community groups, and offers a **GoOnline@home** service to make it accessible to more people.

**Volunteers** are at the heart of OPAL, and it was great to see many of them when we celebrated Volunteers' Week at Abbeywood Estate and Gardens. 27 volunteers have been supporting OPAL for 10 years or more, which is fantastic! We commenced a new volunteer project, developed in partnership with Snow Angels, and funded by the UK's "Levelling Up" fund. **Passport to Care** provides volunteering experience for 16-18 year olds to work with older people and carers in the community, in their homes or over the telephone.

We've achieved all this whilst keeping our expenditure below our income, and we enter 2024/25 with strong financial reserves. I'd like to pay tribute to the whole team: our wonderful staff, my brilliant trustee colleagues and the amazing volunteers, every one of whom have worked so hard throughout the year. They should feel extremely proud, and my huge thanks goes to all of them.

The above is just a snapshot and in the pages that follow you can read much more about what's gone on in 2023/24: truly a year of **Growth and Innovation**.

**Geoff Hope-Terry**



### 3. Highlights from OPAL Clubs and Services in 2023-24

#### OPAL Clubs

Our OPAL clubs in Frodsham, Helsby, Kelsall, Malpas, Tarporley and Tattenhall had a busy year with themed sessions, special events and an array of interesting guest speakers and entertainment.



The King's Coronation, Diwali, Christmas, Halloween, St Patrick's Day, and Valentine's Day proved to be popular themes, and formed the basis for a variety of craft activities, themed food and entertainment. Several clubs ran Mad Hatter's Tea Parties during the year – the food, the activities and dressing up for the occasion proved to be very popular with our members and volunteers!

Whatever the theme, or the activity, those attending the clubs enjoy a fun filled time - everyone loves coming to meet and catch up with their friends and making memories together.

Malpas Club includes a monthly music session in its programme, and everyone has a good sing along, to which all the residents of Craddock Court are now invited.



As the seasons come around, the volunteers and members at some of the clubs, including Tattenhall, have been involved in writing their very own collective poems. No-one believed that at heart they were all poets!

Amongst the Tarporley Club highlights were a 'Back to School' party - reminiscing about the good old days, performances from some very talented singers and musicians, guide dog visits, and plenty of bingo!

Club members also appreciated a couple of trips out for lunch, and a visit to a musical event organised by the Tarporley Rotary Club.



Kelsall Club members celebrated the Coronation of King Charles in style with a fundraising Coronation Coffee Morning, crafts and games. A late summer canal boat trip was a successful and enjoyable day out. The Kelsall members also enjoyed a range of performers and speakers including Tarpорley U3A Ukulele Band and Healthwatch.



Frodsham Club also embraced the Coronation theme with a grand raffle, and a party in honour of King Charles. During the year the members enjoyed speakers with talks on travel and crafting as well as having fun getting crafty themselves!

A session reminiscing with the help of local library memory boxes was very popular and visits by several talented musical performers including the Melody Makers choir were a 'hit'.



Helsby Club members celebrated Diwali for the first time in December and got involved by making colourful nightlights and mandala decorations, as well as sampling some traditional snacks. Helsby High School generously donated amazing hampers to the members just before Christmas – a lovely surprise!

In February, the leap year fell on a Thursday (Helsby Club day), and one confident lady member decided to pop the question to a male member - though sadly no wedding bells this time, as the gentleman declined the offer!



## Good Neighbour Service

Initially, we ran the Good Neighbour Project in just the Tarporley area. After receiving new funding in January, OPAL were able to expand the service across all the rural areas in Cheshire West. We now also incorporate our Telephone Befriending service under the Good Neighbour banner. During the winter months, we also ran our short-term funded service, OPAL at Home, to help keep people out of hospital and to support those returning home from hospital stays, and their carers.



OPAL at Home and Good Neighbour services helped over 60 people throughout the year. This is a much needed service providing face to face visits and transporting the members to various appointments - particularly medical appointments. Many wonderful bonds have been built between members and volunteers. Some of those referred to the Good Neighbour service have previously had limited companionship and they have valued having someone to regularly visit them, sit with them and have a chat over a cup of tea. Several of those using the Good Neighbour service have become interested in joining the local OPAL clubs and other services.

It isn't just the members who benefit from the visits, the volunteers also get a boost from helping other people and knowing they are reducing feelings of loneliness and isolation. Real friendships have been established with some volunteers and members, who are more mobile, enjoying trips out for lunch or coffee and cake.

## Branching Out

During the year we ran four Food for Thought groups and a Craft Group. The Food for Thought groups met fortnightly in Frodsham, Helsby, Ashton Hayes and Farndon. The Craft Group met fortnightly in Helsby over the autumn and winter. All groups varied as to how many places they had available, but it was consistently between 10 and 15, with the group of crafters being slightly lower in number.





The time spent in the groups was full of fun and interest. There were food tasting sessions, the opportunity to try new foods and to talk about memories of meals and recipes, sometimes with speakers talking about their speciality or interest, plus the occasional trip out. One member's 99<sup>th</sup> birthday was celebrated, and all were kept entertained by the occasional quiz or game. Those attending mainly enjoyed having the chance to talk and laugh with others. Over time, many friendships have been forged with some members keeping contact outside the groups by telephone calls, meeting up with one another and attending social events in their local community.

The service continues to be popular, and as with all OPAL Services, it relies heavily on its volunteers and the time they are prepared to offer the groups. OPAL sees the service as being critical to helping people as they get older, less mobile, and perhaps less confident, stay independent and living in their home communities, avoiding isolation and loneliness.

### Carer Services



The Carers' Group has grown significantly over the last year with numbers regularly attending our twice weekly outings doubling – including carers and, very often, the person they care for. The group has enjoyed a varied and busy programme with outings to coffee shops, garden centres, the cinema, pub lunches, museums, garden visits and even a canal boat trip. Seasonal activities have included an Easter lunch, a Coronation tea party, many Christmas events, a Burns Night afternoon tea, and a pancake party. The group have also benefitted from chair-based exercise sessions and informational talks.

In January 2024, we launched a monthly carer support group with a simultaneous and separate activity for the cared-for members of our group. Particular focus has been on making this group accessible for those caring for a person who is living with dementia. Carers have benefitted from talks to support their caring role, hand massages, relaxation, aromatherapy, and the opportunity to share together and offer support whilst taking a short break from their caring responsibilities. Meanwhile the cared-for group enjoyed games and activities supported by a vibrant group of volunteers, and a regular visit from a therapy dog.



These sessions have gone from strength to strength, and we have had some very positive feedback from carers. To quote one of our carers...

*"We really look forward to the carer outings and the Carer Friday sessions... We wouldn't be able to do many of the things planned for us under our own steam... We meet lovely people, and the volunteers help so much too. We could not manage without OPAL. It is good to have an hour or so to ourselves on Carer Friday sessions too, to talk and listen to others in the same situation"*

The Carer Support at Home service (formerly Sitting Service) has also continued to match carefully chosen volunteers to provide companionship for the cared-for person whilst the carer has the chance to take some well-deserved time to themselves.

## GoOnline



GoOnline operates a dual service as we run GoOnline sessions and GoOnline@home, (previously known as OPAL in Touch). Amalgamating the two services under the one service name has made it more accessible and increased the reach of our GoOnline@home service.

GoOnline sessions continue to operate in community locations across rural Cheshire. We have increased the number of sessions in the more densely populated areas to meet the demand, and ensure we are easily accessible to a wider number of people. We have achieved this by working alongside local community groups and organisations, which has enabled us to link in with a larger network of people.

Our GoOnline@home service now meets the needs of people who cannot attend the community sessions for various reasons, but who wish to have access to the necessary technical support to be able to get online or continue their learning using technology within the comfort of their own home.

In August 2023, OPAL welcomed Fiona Barry, a new member of staff to the GoOnline team and she now works alongside Beverley Stubbs.

We are pleased to have welcomed more IT support volunteers, who together with our long-standing volunteers, work very hard to deliver this vital service within the community. Their wealth of knowledge and expertise in communication technology and digital information enables us to continue providing this much needed service within Cheshire West.





## 4. OPAL Volunteers' Highlights

We are incredibly lucky to be supported by over 200 dedicated, talented volunteers with 35 new volunteers joining us this year across our different services.

From helping at the clubs, support with learning IT, driving, cooking, fundraising, carer support and of course our Trustees, our volunteers have enabled us to really make a difference in reducing social isolation and loneliness amongst older people in our communities.



With the addition of our Good Neighbour Service, we now have nearly 50 volunteers visiting or calling older people across rural West Cheshire in their homes, with new referrals coming in every week.

We have offered a range of training sessions including First Aid, Dementia Awareness and an Introduction to Loss, Grief, and Bereavement – all of which have been well attended by our team.

To celebrate Volunteers' Week in June 2023, we held a Volunteer Celebration Day at Abbeywood Estate and Gardens.

Alongside presentations and table discussions everyone enjoyed a performance by 'A Handbag of Harmonies' – plus lots of coffee and cake! The event was also an opportunity to celebrate the 27 volunteers who have been supporting OPAL for 10 years or more!



A new volunteer programme, Passport to Care was set up this year in partnership with another local charity, Snow Angels, and funded by Cheshire West and Chester Council as part of the Government's 'Levelling Up' scheme. The programme offers volunteering experience with older people and carers in community settings, in homes and/or via telephone. This has also enabled us to recruit volunteers aged 16-18 years for the first time.



Alongside volunteering experience, the programme offers a series of training opportunities which will promote work in the care sector as well as providing valuable skills and experience for those wishing to pursue a career in the wider health and social care sector.

For more information about the volunteering opportunities available please contact our Volunteer Coordinator on [volunteering@opalservices.org.uk](mailto:volunteering@opalservices.org.uk) or Tel: 07592 464856

In the words of our volunteers....

When I started volunteering with OPAL, I was new to the area; I really enjoy helping members at the club, and I've made some lovely new friends!



Befriending is one of the most rewarding and enjoyable experiences I have had. I would highly recommend anyone to do it.

I've been humbled to see how a little bit of my time can make such a big difference to someone else, and I didn't anticipate how much I would gain from it too. I spend an hour or so with my 'neighbour' every week and smile for the entire time.



Volunteering for OPAL isn't just about helping the members, it's about making friends, especially with the other volunteers.

I love the people I meet volunteering at OPAL, there is always a story to tell and a joke to be shared and I feel that I brighten up someone else's day as much as they make a difference to mine.

I love to see the members engage and enjoy the activities. A lovely way to contribute to the community.



Volunteering at Club is so rewarding. You really feel like you've helped to provide an enjoyable social outing for the members and they are always so appreciative. It's also great to feel part of a team and form friendships with your fellow volunteers.

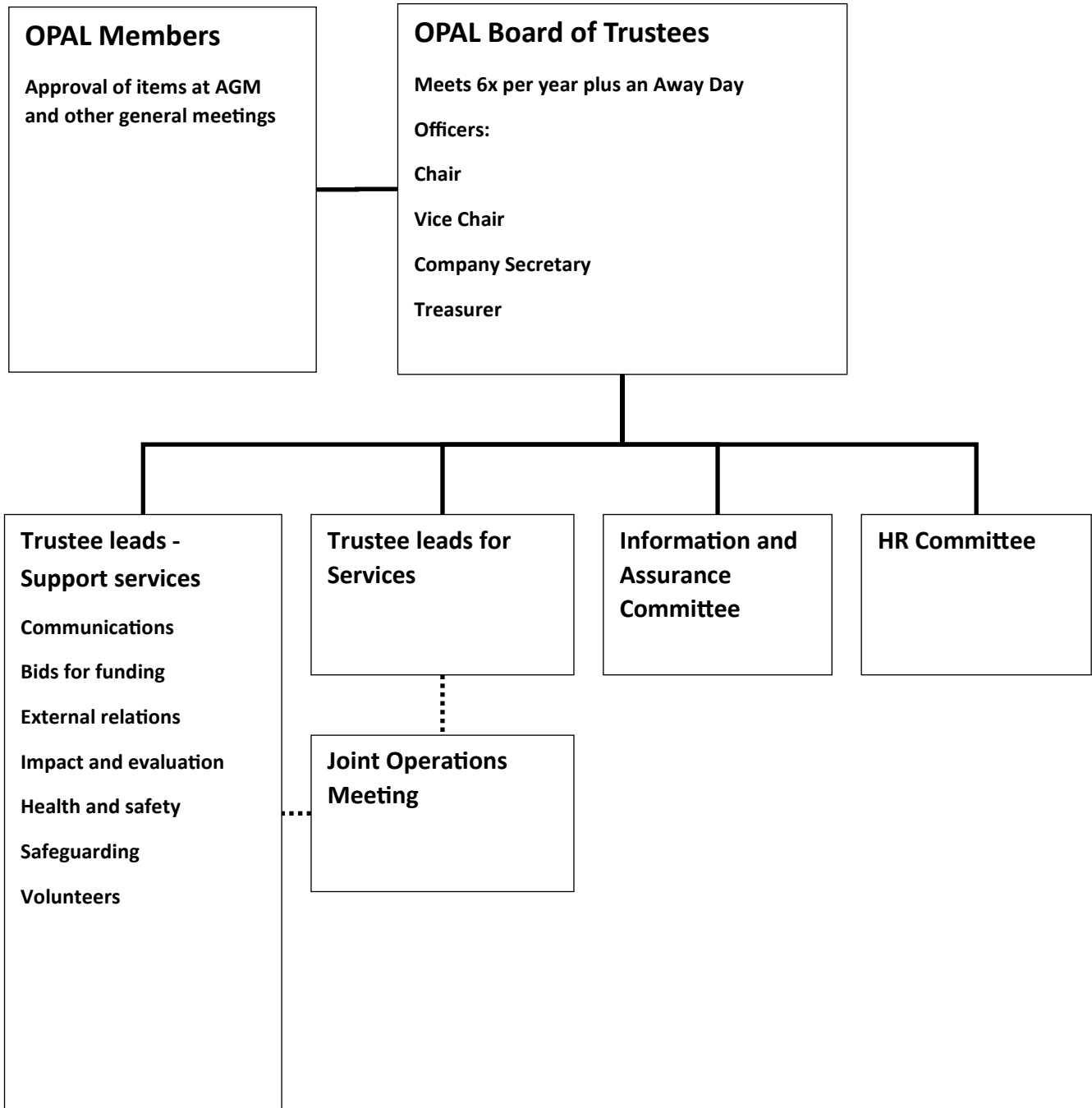
I started driving the minibus around 2 years ago. I have loved every minute and got to know lots of nice people. To think you can easily help the local community is wonderful.

I cannot say that volunteering with OPAL is truly selfless, as I gain so much from it. I have made new friends, tried new things, built up my self-confidence and feel a sense of pride working together with others to make a real difference in my community.

I find volunteering at Tattenhall OPAL Club very rewarding. I've been a volunteer there for 12 years so that really speaks for itself! It's lovely to see the smiles on their faces and hear their news every week.



## 5. Organisational Structure





## 7. OPAL 3 Year Plan Update 2023/24 to 2025/26

### Progress Report at the End of Year 1

The objectives to support the 3-Year strategy are summarised below, together with progress made in Year 1 and up-to-date comments.

It became apparent that one major funding bid could underpin a large part of the Plan. The National Lottery Reaching Communities (NLRC) fund was identified as an ideal partner, and a bid was put together with the support of an external resource. This was a lengthy, but ultimately successful, process with an award being made in July 2024. This has delayed some elements of the Plan, but it puts OPAL in a very strong position for the future.

Year	Objective	Progress	Comment
1	Re-brand services, inline with our external message.	Mostly Completed	Breaktime Plus and the Sitting Service are now branded as Carer Support. GoOnLine services covers all Digital Inclusion. Discussions are on-going re: Branching Out/Food for Thought.
1	Undertake a major marketing campaign which raises our profile.	Delayed	This has been amended to having a “rolling marketing plan” which can be utilised by individual services as required. This is still in its early stages.
1	Recruit a new post of part-time Team Leader for the Organisers.	Revised To Year 2	The role was upgraded to a manager and funding was obtained through the NLRC bid. Recruitment will now start in Autumn 2024.
1 – 2	Extend our range of funding sources.	On-Going, with some success	New potential funders are constantly identified, but it is a highly competitive environment. We will continue to use our external resource for major bids.
1 – 3	Increase the geographical reach of our existing services.	Started	A review concluded that increasing OPAL’s footprint in rural West Cheshire is the preferred option and the NLRC award will support this.
1 – 3	Calculate the excess ‘unrestricted reserves’ for investment in operations.	On-Going	This is undertaken annually but the NLRC award obviates the need for major expenditure from reserves.
2	Identify at least one new service to be added into our portfolio.	Completed	Good Neighbours has obtained 2 years funding from CW&C. OPAL at Home was a success in winter 23/24.
3	Identify potential partners and consider working together.	Not Due Yet	The Passport to Care project with Snow Angels is an early example of the benefits of joint working.



Older People Active Lives

## 6. OPAL Staff and Trustees

**Staff:** Fiona Barry (from Aug 23), Zoe Blocksidge, Lynda Briody (to Aug 23), Deborah de Kock, Sarah Davies (Jan - Apr 24), Janet Handley, Maria Hudson, Morag Hutson, Alice Leech, Joanne Patel (to Apr 23), Alison Shackleton, Beverley Stubbs.



**Trustees:** Ian Bailey, Jan Bailey, Kevin Bradburne, Gill Clough, Jane Colville, Juliet Compston, Lesley Gough, Geoffrey Hope-Terry, Brian Mackie, Gill Swash (to Nov 23), Julian Waring (to Apr 23), Rhiannon Wilson.





## 8. OPAL Funders

We were grateful to receive grants from the following organisations during the year...

<b>Funder</b>	<b>OPAL Service supported</b>
National Lottery Community Fund	Branching Out and Digital Inclusion
NHS Commissioning Group	Branching Out
Marshes Community Benefit Fund	Branching Out and Digital Inclusion
Cheshire and Warrington Carers Trust	Carer Support Services
Cheshire West Integrated Care Partnership	Digital Inclusion
Cheshire West and Chester Local Authority	Activity Day Clubs, Telephone Befriending, Good Neighbours, Passport to Care (from UK Shared Prosperity Fund/ 'Levelling Up'), Emergency Discharge Funding
Skipton Building Society	Carer Support Services and Digital Inclusion
Cheshire Community Fund	Carer Support Services
National Lottery Awards 4 All	Carer Support Services
Cheshire Police and Crime Commissioner's Fund	Digital Inclusion
W G Edwards	Digital Inclusion
Lord Mayor of Chester, Cllr John Leather	General funding across all services



## 9. OPAL Fundraising

Our fundraising group that started a few years ago has grown to include new volunteers, and still includes some staff and trustees – all bringing skills experience, ideas and enthusiasm to the group. They have been busy over the past year organising a range of successful events which have raised a total of £5,946.



Highlights were two new events – a Midsummer Soirée which was held at the home of volunteer Felicity Pochin in her stunning garden on a beautiful summer evening last June. Guests were treated to tea and cake, followed by glasses of fizz as they relaxed and listened to an excellent local trio playing for them. Edward Timpson MP attended and made a speech supporting the work of OPAL.

The other new event was the OPAL Christmas Fair which was held at Bickerton Village Hall. There was a great selection of stalls selling goods so that guests could start their Christmas shopping and afternoon teas were served throughout the event.

The Christmas Fair will be held again this year at Tarvin Community Centre on Friday 15<sup>th</sup> November.

Many other events are being planned for the coming year, so if you would like to get involved with any of our events, please contact Juliet via [Juliet.compston@opalservices.org.uk](mailto:Juliet.compston@opalservices.org.uk)



### Fundraising summary for the year:

June 2023	Midsummer Soirée	Raised £1,236
July 2023	Frodsham Party in the Park	Raised £171
Nov 2023	OPAL Christmas Fair & Afternoon Tea	Raised £1,420
Dec 2023	HoHo Helsby Gift Stall	Raised £325
Apr- Dec 23	Club Fundraising	Raised £1,613
Apr 23 - Mar 24	OPAL Onelottery	Raised £1,181



Older People Active Lives

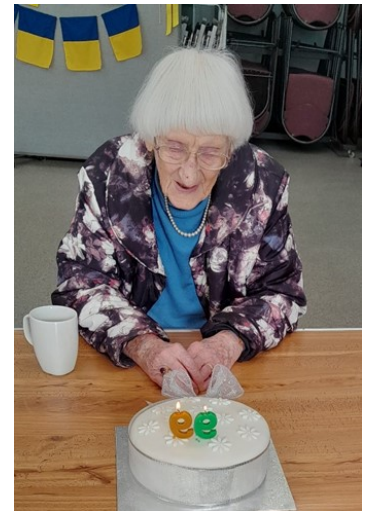
## 10. Donations to OPAL



**We are extremely grateful to those individuals, groups and organisations who made donations to OPAL, during 2023-24 totalling £22,433.**

**Your donations make a huge difference in supporting us to deliver our services.**

**THANK YOU!**



## 11. Partners

We gratefully acknowledge the support of many partners who enabled OPAL to deliver its services in the last year...

### Those supporting front line service delivery...

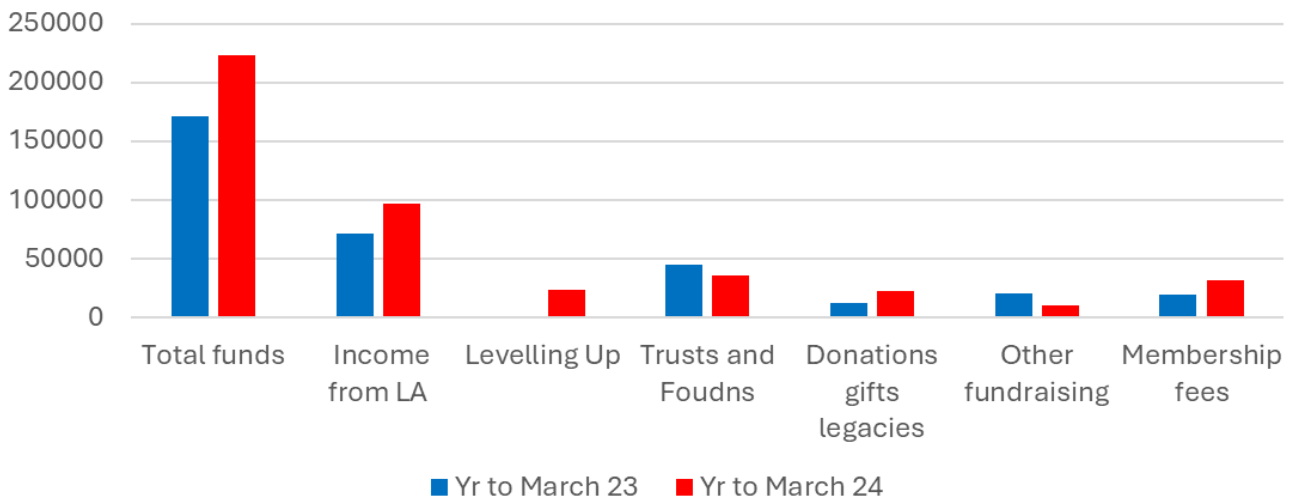
<b>Providers of our OPAL venues.</b>	<b>The providers of training events for staff and volunteers.</b>	<b>Those who have led OPAL in so many activities &amp; provided entertainment at our clubs and groups.</b>
<b>Social prescribers, wellbeing co-ordinators and social workers who have signposted and referred people to OPAL services.</b>	<b>The Malpas Minibus Committee for their help with transport.</b>	<b>The Library Services for publicising services as well as their willingness to undertake joint work with us around Branching Out and GoOnline.</b>

### ...and our wider network partners and funders

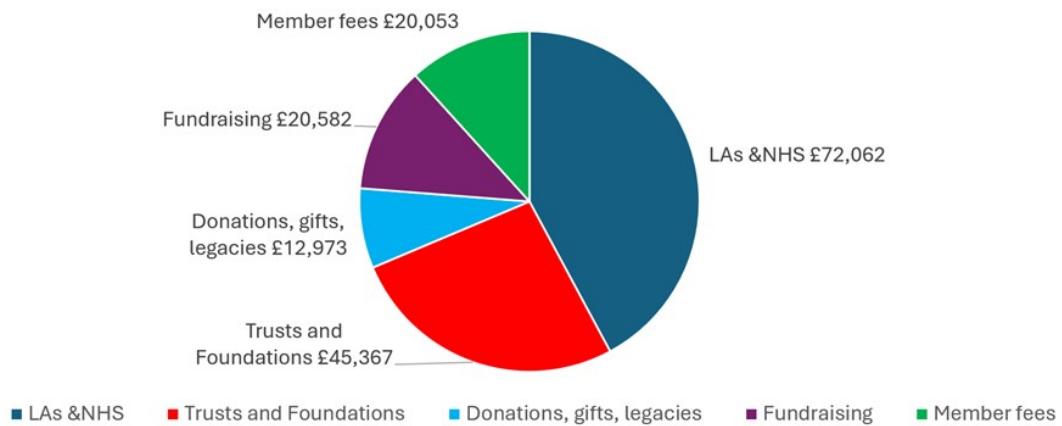
<b>Funders and Commissioners (highlighted elsewhere) who have listened, been involved, advised and supported during the last year.</b>	<b>CWVA who support volunteer recruitment, provide advice, information about funding opportunities, co-ordination of training and sector leadership.</b>	<b>Local Parish Councils for support in disseminating information, signposting and funding through grants.</b>
<b>Community Care Steering Groups/ Partnerships in Frodsham, Helsby &amp; Elton and the rural villages including their associated member groups, for providing opportunities for networking and joined up local working.</b>	<b>Healthwatch for their advocacy role and provision of information and training opportunities.</b>	<b>Age UK Cheshire for their information giving and support.</b>
<b>The Carers Trust for their information giving, practical help, support and advice.</b>	<b>Snow Angels for their presence and the close working relationship we are building.</b>	<b>Cheshire Community Action (CCA) for their information giving, practical help, support and advice.</b>
<b>The End of Life Partnership for their support, advice and training.</b>	<b>The Alzheimer's Society for their advice and guidance.</b>	<b>Bee Friends for supporting partnership working in the local area.</b>

## 12. OPAL Money Matters

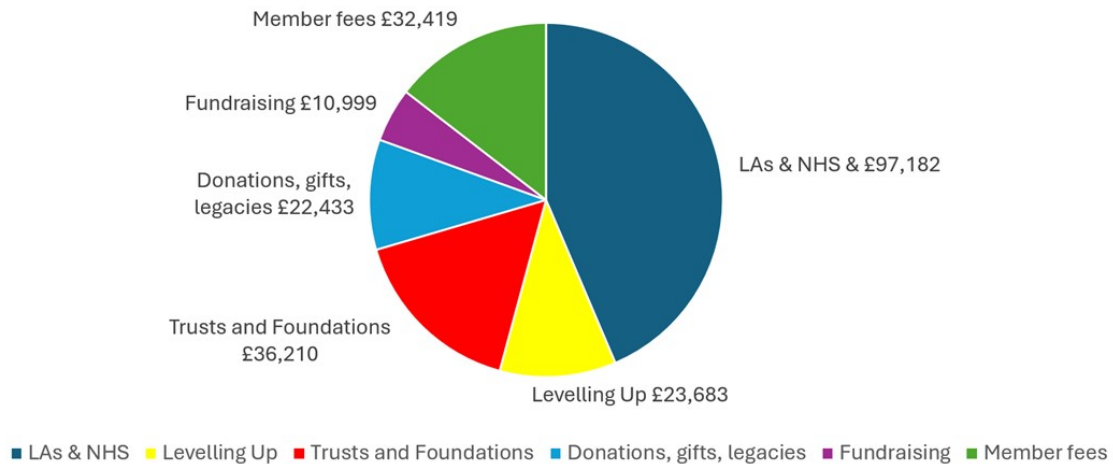
Year on year funds



Funding sources 2022-23



## Funding sources 2023-24



	Year to March-24	Year to March-23	Movement
<b>Total funding</b>	<b>222,926</b>	<b>171,037</b>	<b>51,889</b>
Staff Costs	139,417	109,959	29,458
Volunteer Costs	4,888	3,623	1,265
Services' Direct Costs	35,186	27,161	8,025
Support Costs	17,207	18,448	(1,241)
Fundraising	342	3,036	(2,694)
<b>Total expenditure</b>	<b>197,040</b>	<b>162,227</b>	<b>34,813</b>
<b>Net surplus (deficit)</b>	<b>25,886</b>	<b>8,810</b>	<b>17,076</b>
<b>Reserve funds</b>	<b>268,067</b>	<b>242,182</b>	<b>25,885</b>



## Key Points

Total income for the year is up by £52,000, due to a number of factors including £23,000 for the new Passport to Care project, which is funded by the UK Shared Prosperity Fund, and an increase of £25,000 from successful bids to Cheshire West, in respect of the Good Neighbour scheme and OPAL at Home. Fees from members also showed a good increase, although the level remains below the pre-covid figure.

Against this, income from Trusts and Foundations was down by £9,000 reflecting the greater competition for these funds, which are often heavily over-subscribed. There were no major fundraising events in 2023/24 which meant that both income and costs were lower than last year. However, we were fortunate to benefit from strong receipts from our supporters through Donations, Gifts and Legacies.

Despite the increase in activity, expenditure has been kept under tight control. Staff Costs rose by £29,000, equating to 62.5% of total income, down from 64.3% in the previous year. Services' Direct costs were £8,000 higher, which works out at 15.8% of total income in both years.



## 13. Financial Statements and Balance Sheet

### OPAL SERVICES (RURAL WEST CHESHIRE)

#### BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Tangible assets	13		1,807		3,116
<b>Current assets</b>					
Debtors	14	73,394		1,786	
Cash at bank and in hand		264,249		278,536	
		337,643		280,322	
<b>Creditors: amounts falling due within one year</b>	15	(71,382)		(41,255)	
<b>Net current assets</b>			266,261		239,067
<b>Total assets less current liabilities</b>			268,068		242,183
<b>Net assets excluding pension liability</b>			268,068		242,183
<b>The funds of the charity</b>					
Restricted income funds	16	66,935		52,616	
Unrestricted funds		201,133		189,567	
		268,068		242,183	

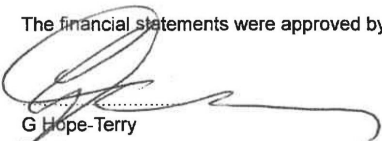
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

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 5/11/24

  
G Hope-Terry  
Trustee

Company registration number 07521625 (England and Wales)



## 14. Independent Examiner's Report

### OPAL SERVICES (RURAL WEST CHESHIRE)

#### INDEPENDENT EXAMINER'S REPORT

#### TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)

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I report to the trustees on my examination of the financial statements of OPAL Services (Rural West Cheshire) (the charity) for the year ended 31 March 2024.

#### 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 (the 2006 Act).

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

#### Independent examiner's statement

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 2006 Act; or
- 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 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Rebecca Ellams FCCA  
Hall Livesey Brown

HLB House  
68 High Street  
Tarporley  
Cheshire  
CW6 0AT

Dated: 6.11.24



## 15. Company Information

**OPAL Services (Rural West Cheshire) is a company limited by guarantee.**

<b>Charity name:</b>	OPAL Services (Rural West Cheshire)
<b>Registered company no:</b>	7521625 (England and Wales)
<b>Registered office:</b>	18 Utkinton Road, Tarporley, Cheshire CW6 0HS
<b>Date of Incorporation:</b>	8th February 2011
<b>Date activities commenced:</b>	22nd May 2011
<b>Accounting reference date:</b>	31st March
<b>Registered charity no:</b>	1143753

### **Board of Trustee Directors 2023-24:**

Ian Bailey	From March 2021
Jan Bailey	From March 2021
Kevin Bradburne	From June 2021
P Cllr Gill Clough	From February 2011
P Cllr Jane Colville	From February 2011
Juliet Compston	From March 2022
Lesley Gough	From June 2021; Secretary from September 2021
Geoff Hope-Terry	From March 2022 ; Chair from August 2022
Brian Mackie	From March 2020; Treasurer from March 2020
Gill Swash	From July 2017 to November 2023
Rhiannon Wilson	From September 2019
Julian Waring	From May 2022 to April 2023

**Company Secretary:** Lesley Gough

**Independent Examiner:** Rebecca Ellams FCCA, Hall Livesey Brown  
HLB House, 68 High Street, Tarporley, Cheshire CW6 0AT

**Bankers:** The Co-operative Bank plc, PO Box 101, 1 Balloon Street,  
Manchester M60 4EP



**Older People Active Lives**

**OPAL Services (Rural West Cheshire)**

England & Wales - Charity number 1143753

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# Accounts

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Older People Active Lives

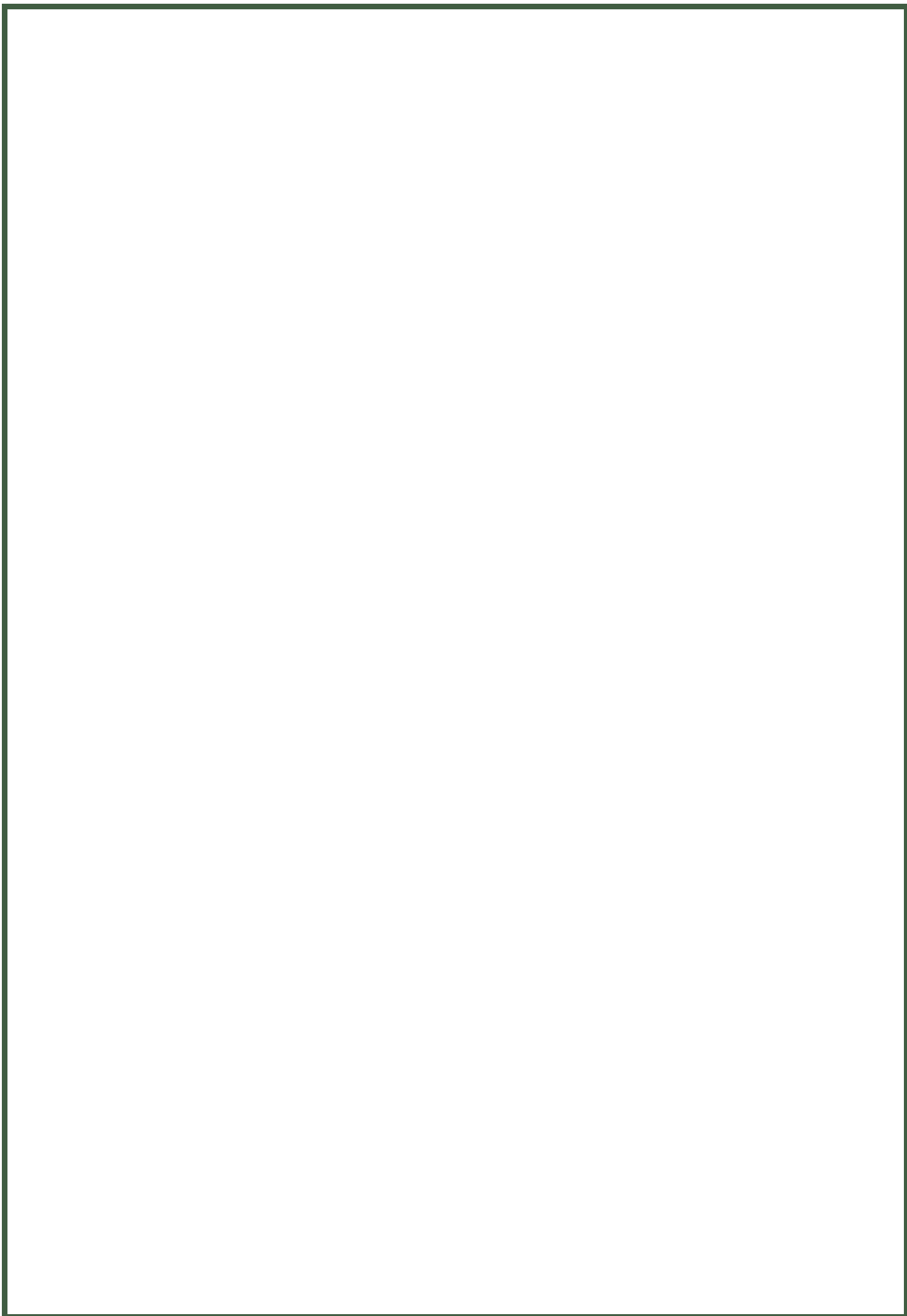
# Annual Report 2022/2023

(For the year ended 31<sup>st</sup> March 2023)

## ‘Building on Success’



OPAL Services (Rural West Cheshire), P.O.Box 161, Whitchurch, SY13 9BG. OPAL Services (Rural West Cheshire) is a company limited by guarantee; registered charity no. 1143753; registered company no. 7521625. Registered office: 18 Utkinton Road, Tarporley, Cheshire CW6 0HS.





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## Our statement of purpose

Our principal objective is to provide a benefit for older people who are in need of social inclusion because they are housebound or socially isolated and are finding it difficult to take part in social activities in their community without the support of others.



## Overview of the year, by Geoff Hope-Terry, Chair of the Board



Welcome to OPAL's 2022-23 Annual Report, and my first since being appointed as Chair. We have continued to deliver our highly valued services and overall, it's been a successful year as told through the pages of this document. On a personal note, I'm indebted to Jane Colville, my predecessor, for all her help in making sure the hand-over went smoothly and whose wise counsel I continue to benefit from.

The first task for the Board to address this year was a review of the governance structure which had expanded to tackle the problems presented by lockdown and COVID. We completed this in the summer and now have a streamlined model which allows us to work efficiently.

We've also made good progress on the financial front having achieved a small surplus for the year, an excellent result in the current economic climate. We had a major concern 12 months ago that the end of CW&C's Early Intervention & Prevention contract, which had supported the Activity Clubs for many years, could spell disaster for that service. However, we secured three new grants which went some way towards offsetting the shortfall. The difference has, in part, been met through a fantastic fundraising effort which broke all previous records. We're also immensely grateful to our bid writing team, the many external bodies who supported us with their generous grants and donations, and especially to Cllr John Leather, Mayor of Chester, who chose OPAL as one of his 3 nominated charities for the year.

OPAL would not be able to operate without its amazing volunteers and I'm pleased to report that, after a lot of hard work, numbers are back to pre-pandemic levels. We've also recently won a bid, in partnership with Snow Angels, for a highly innovative programme which aims to bolster existing volunteer bases and develop those who ultimately want to work in the Care sector.

There have been some disappointments though. Recruiting a Communications Officer took longer than hoped and we haven't made any progress on expanding awareness of OPAL and our services. Also, plans for asking our members what future services they would need have been delayed. Both of these will be tackled in 2023/24.

There are still many challenges ahead and possibly the most important activity we've undertaken this year is to produce a 3-Year Plan, summarised in this report, which addresses the issues and builds on our success.

OPAL is fortunate to have a great team. We have brilliant staff, fabulous volunteers, and an experienced, knowledgeable board. Everyone works tirelessly to support our members and my thanks and appreciation goes to all of them. I'd also like to mention those wonderful individuals who are so quick to come forward whenever the call for help goes out, regardless of how obscure the request might be. It's our people who make us so special.

*Geoff Hope-Terry*



Older People Active Lives

## OPAL VOLUNTEER SURVEY – The results are in!

In March 2023, we carried out a survey of all volunteers and had a healthy 50% return rate. Its main findings highlighted that both new and established volunteers are generally happy and feel well supported and enjoy their time supporting OPAL.

Areas which required some improvements were to ensure volunteers feel involved in the decisions that affect their volunteering and are better informed about changes within OPAL and events. Some volunteers also felt that there could be more done to help them feel recognised and thanked.

Following on from the survey, a series of volunteer training is being organised, starting with First Aid and Dementia Awareness.

Staff and other volunteers are always friendly and supportive which makes for an enjoyable time.

I think I get as much from Opal as the Members – lovely people and friendly atmosphere

I enjoy the interaction with the clients and feel this is beneficial for both of us.

**92%** of OPAL volunteers feel valued and appreciated by their Organiser.

**96%** of members/clients appreciate the help and support OPAL gives them.

**89%** feel that their role is important and valuable.

**94%** feel it's easy to sign up for sessions and share their availability with their organiser.

**84%** feel they have received recognition or thanks for being a volunteer in the last year.

**64%** feel they are involved in the decisions that may affect their volunteering .

**79%** feel well informed about changes within OPAL and events.

**91%** would recommend volunteering with OPAL to a friend.

I feel an excellent framework is provided in which both the client and Volunteer can participate in a constructive and enjoyable manner to the fullest of their capabilities..

A well organised, interesting and caring environment, and staff providing a safe haven with activities for the elderly.

I enjoy my time speaking with the members and it is often the highlight of my week. It is hugely grounding and humbling. I am thankful I have the time, even though I often feel insignificant.



## Our volunteers – making the difference!

At OPAL we have a small team of staff organisers who are supported by a team of around 200 volunteers – 27 of whom have been volunteering with us for 10 or more years! If it wasn't for our team of dedicated volunteers, we really couldn't do what we do. In the words of our staff, here's the difference our volunteers make....

**“Always happy to get their hands dirty and join in with the fun.”**



**“They bring fun, laughter, and some unusual bingo calls (!) to every session. Without them the club couldn't run, and the members couldn't get there. I hope they realise just how much they are valued and appreciated.”**

**“Without our marvelous volunteers, none of our activities would be able to go ahead.”**



**“Good food, laughter and a sense of belonging are all achieved through the volunteers willingly giving up their time, and genuinely caring about the vital role OPAL plays in the community, and the wellbeing of our members.”**



**“The volunteers have been committed to the groups for a long time now, helping to keep us connected with the community and bringing smiles to every session.”**



**“Our valued volunteers come along to these events to help out and also to sit and chat to the carers and cared for, providing invaluable support and company.”**



**Opal GoOnline started in 2014 and during the last few years has held over 800 sessions at over 9 different venues. We have helped over 2500 clients... none of this could have been achieved without the help of our amazing volunteers we would like to take this opportunity to say a big thank you to all of them.”**





Older People Active Lives

## OPAL Services in 2022-23

### Community Day Services:

We were sorry to say goodbye to organiser Brenda Platt in August this year having been with OPAL from its early days.

Whilst **Tattenhall OPAL Club** carried on throughout the summer, the **Malpas OPAL Club** was relaunched in December with new organiser, Alison Shackleton, and almost all new volunteers after a six-month closure.



It was clear from the first session that the members loved being back, socialising, catching up and enjoying various activities which are planned for each week. Both clubs have weekly seated movement and monthly music sessions. They have had visits from a volunteer's two hand reared lambs and various dogs at Crufts time. A talk from the air ambulance, a shared reading session, flower arranging, decorating bird boxes, making bird feeders, and orange pomanders are only a few of our activities undertaken, not to mention the very competitive game of boules at Malpas.

**Tarporley OPAL Club** enjoyed lots of exciting sessions throughout the year. "We have had some wonderful times getting to know each other, with three new members starting recently. We have held quizzes, lots of Bingo and celebrated the start of Wimbledon".

**Good Neighbours+** in also now in Tarporley and is regularly supporting 22 members - these are mostly social visits but with some driving and shopping included too.



**Kelsall OPAL Club** enjoyed a variety of activities including flower arranging, 100 Years of the BBC and tea tasting.

**Frodsham OPAL Club** members brought in their heirlooms for an Antiques Roadshow Day, with a talk and valuation from a local antique dealer. The Club celebrated its 8<sup>th</sup> birthday this year with a delicious pub meal.

**Helsby OPAL Club** numbers continue to increase with members enjoying a weekly morning session. The highlight of the summer was a trip to Spirit of the Herd Horse Sanctuary in Alvanley.



All the Clubs enjoyed celebrating the Queens Jubilee in different ways, red, white, and blue dress, knitted brooches, party games and afternoon tea.

Clubs continue to offer a regular place for older people to come and socialise, enjoy a range of activities and tasty refreshments. With transport taken care of and the support of our lovely team of volunteers, members can finally get back out of the house and be together.

### Telephone Friends

In October 2022, we began Telephone Friends with additional funding from CWAC and 22 members are now benefitting from calls. This free service is aimed at older people who have great difficulty leaving their home but would like someone to chat to over the phone on a regular basis.

Through Telephone Friends, each person is paired up with one of our fantastic volunteers who rings them weekly for a general chat and to see how they are. This provides a lifeline of friendship and telephone companionship, offering a vital link with the outside world, as well as making sure they are okay.



### What's Cooking

Our What's Cooking sessions continue across our area. Most people are interested in food whether it be cooking or simply eating, and they can meet and enjoy lunch or tasters as well as the company of others who find they often share similar interests. The clubs are supported by volunteers who share their own knowledge of cooking and food to create sessions which are enjoyable interesting and stimulating, whilst keeping a relaxed and friendly atmosphere for all. In

December, Julie Ennis sadly left as organiser for What's Cooking and we were joined by Alice Leech.

### BreakTime Plus and Sitting Service

This year has seen a gradual return to normality for Carer Services. We saw increased numbers of carers and their cared for taking part in BreakTime Plus outings and our Sitting Service. We said farewell to organiser Joy Walker in February and welcomed new organiser, Deborah DeKock.

Highlights of the BreakTime Plus programme included a boat trip on the River Dee, pottery painting, Tai Chi exercises, a visit to the Chester Military Museum, regular visits to the



Older People Active Lives

cinema, an afternoon tea to celebrate Carers' Week, visits to an arts centre, lunch, and coffee mornings at a wide variety of garden centres and cafes across West Cheshire. We also celebrated the passing of the seasons with an Easter lunch, Christmas party celebration and a pancake party.

All our outings are a lovely opportunity for carers to have a change of scene and a chance to meet with others, either with or without their cared for person.

The Sitting Service has also continued to develop during the year, matching carefully chosen volunteers to sit with the cared for person whilst the carer has the chance to take some well-deserved time to themselves.



### **GoOnline and OPAL In Touch**

Attendance at our GoOnline sessions has been steadily picking up since the end of the pandemic. This has taken time and we have been seeing a growing interest in at home support service.

We have explored some different venues across the wider geographical area we cover. We're always looking for places that are already popular and that people like to visit and where there is space to meet, talk, and assist those attending with their technical issues.

Our OPAL in Touch service has begun to take off and we have recruited some new volunteers to operate this service into people's own homes.

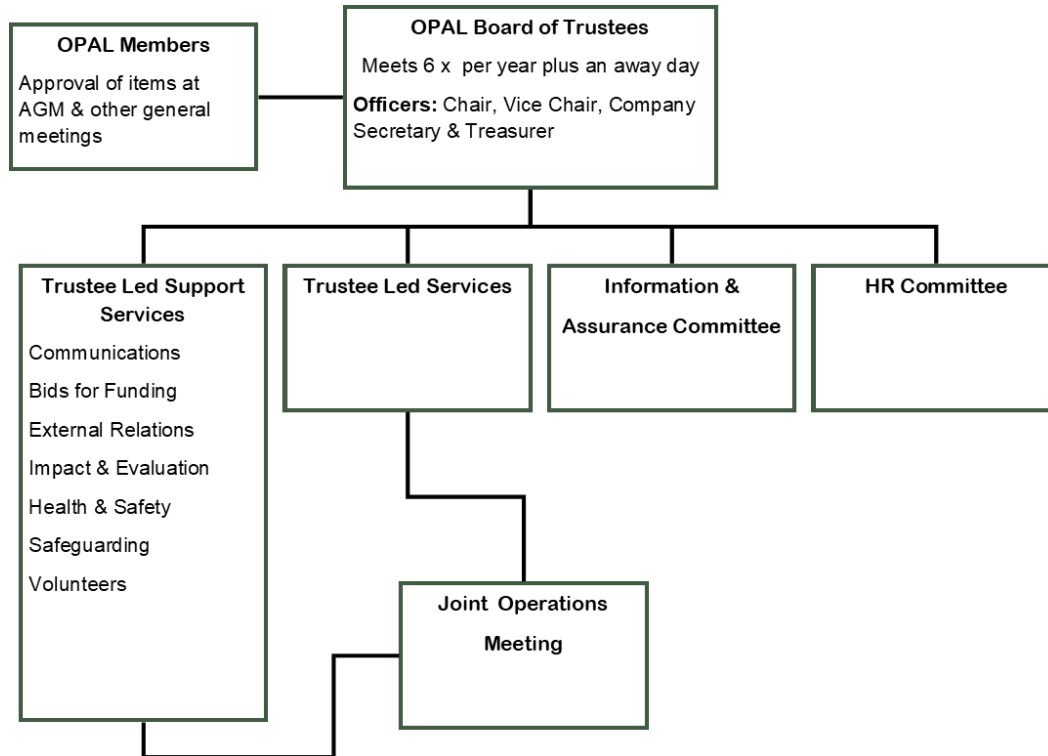
Our longstanding GoOnline volunteers deserve a mention and thanks. They stuck by us through the pandemic and have this year continued to support us and provide a service for which we, and those using the service, are very grateful.

We welcomed a new member of staff to our GoOnline team in the form of Bev Stubbs who had been a volunteer, and we were pleased to have join our staff team.

Finally, we are deeply grateful to our various funders who have provided grants which have allowed us to maintain this very important service over the year.



## Our Organisational Structure



## Our team



**Trustees:** Ian Bailey, Jan Bailey, Kevin Bradburne, Gill Clough, Jane Colville, Juliet Compston, Lesley Gough, Geoffrey Hope-Terry, Brian Mackie, Gill Swash, Julian Waring, Rhiannon Wilson.



**Staff:** Zoe Blocksidge, Lynda Briody, Deborah DeKock (from January 23), Julie Ennis (to January 23), Janet Handley, Maria Hudson, Morag Hutson, Alice Leech (from January 23), Yvette Owen (September 22 - January 23), Joanne Patel, Brenda Platt (to August 22), Alison Shackleton (from November 22), Beverley Stubbs (from January 23), Jean Toyn, Joy Walker (to February 23).



## Our 3-Year Plan 2023/24 – 2025/26

### OPAL's Mission

Our Mission is to offer accessible, enjoyable, and enabling activities for older people in rural West Cheshire, in order to reduce isolation and loneliness. We aim to benefit older people and their carers who may be housebound and / or socially isolated, and who find it difficult to be part of their community without the support of others.

### Commitment to Volunteers

A key feature of all OPAL Services is that they are delivered by volunteers working as a team, side by side with staff, who provide guidance and support. Without our volunteers we could not run them as we currently do, and OPAL encourages volunteers to be actively involved in deciding how its services are run. The success of what we do can be put down to the wide range of skills, knowledge and experiences that volunteers bring. Their local knowledge helps OPAL ensure local services are available to local people. Volunteers also gain many benefits themselves from participating in the activities.

### Strategy

The strategy for the 3 years is to achieve a modest degree of growth, in order to be sustainable. However, this must be on the basis of quality of service and meeting the needs of our communities and members, not growth for the sake of it. Working more closely with suitable partners will be explored as a relatively low risk approach to achieving growth.

### Summary of Objectives for the 3 Years

The objectives to support the strategy are summarised below. Each one has a detailed list of specific actions and progress measures.

Over the 3 years, we will:

- Re-brand services, in line with our external message.
- Increase the geographical reach of our existing services.
- Identify at least one new service to be added into our portfolio.
- Calculate the excess 'unrestricted reserves' for investment in operations.
- Undertake a major marketing campaign which raises our profile.
- Extend our range funding sources.
- Recruit a new post of part-time Team Leader for the Organisers.
- Identify potential partners and consider working together.

## Our Funders 2022-2023

**CWaC: for  
OPAL Clubs,  
Carers Services  
& Befriending  
Services**

**Cheshire West  
NHS: for  
'Branching  
Out' services.**

**Marjorie Boddy  
Fund: for  
Digital  
Inclusion  
Services &  
Branching Out**

### **Our Funders in 2022-23**

**Masonic  
Charitable  
Foundation: for  
OPAL In Touch**

**Awards 4 All  
(National  
Lottery): for  
Branching Out  
services.**

**Marshes Comm  
Benefit Fund:  
digital inclusion  
services and  
Branching Out**

**Cheshire  
Community  
Foundation to  
support access  
to services.**

We would like to thank all individuals, groups and organisations who have donated a total of £11,012.12 to OPAL during 2022-23.

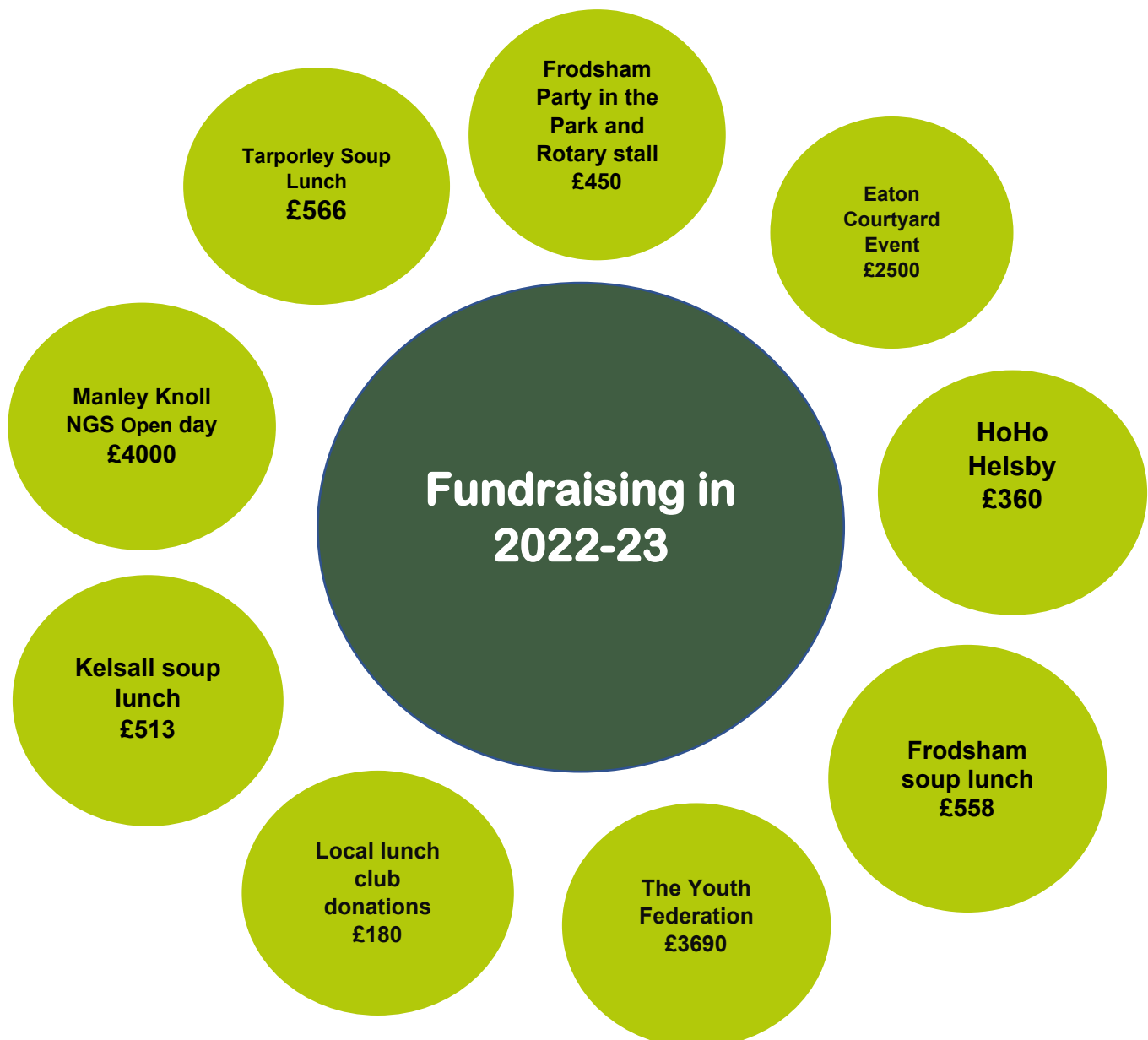
## OPAL Fundraising



A fundraising group was set up last year which is made up of our wonderful volunteers, some staff, and trustees, led by Juliet Compston.

The events highlighted below have been held over the year and they have raised just over £9,000.

Many other events are being planned for the coming year – they are a busy group! If you would like to join this group or get involved with any of our events, please contact Juliet – [Juliet.compston@opalservices.org.uk](mailto:Juliet.compston@opalservices.org.uk)





We gratefully acknowledge the support of many partners who have enabled us to deliver our services in the last year....

**Those supporting front line service delivery...**

<b>Providers of our OPAL venues.</b>	<b>The providers of training events for staff and volunteers.</b>	<b>Those who have led OPAL in so many activities &amp; provided entertainment at our clubs and groups.</b>
<b>Social prescribers, wellbeing co-ordinators and social workers who have signposted and referred people to OPAL services.</b>	<b>The Malpas Minibus Committee for their help with transport.</b>	<b>The Library Services for publicising services as well as their willingness to undertake joint work with us around Branching Out and GoOnline.</b>

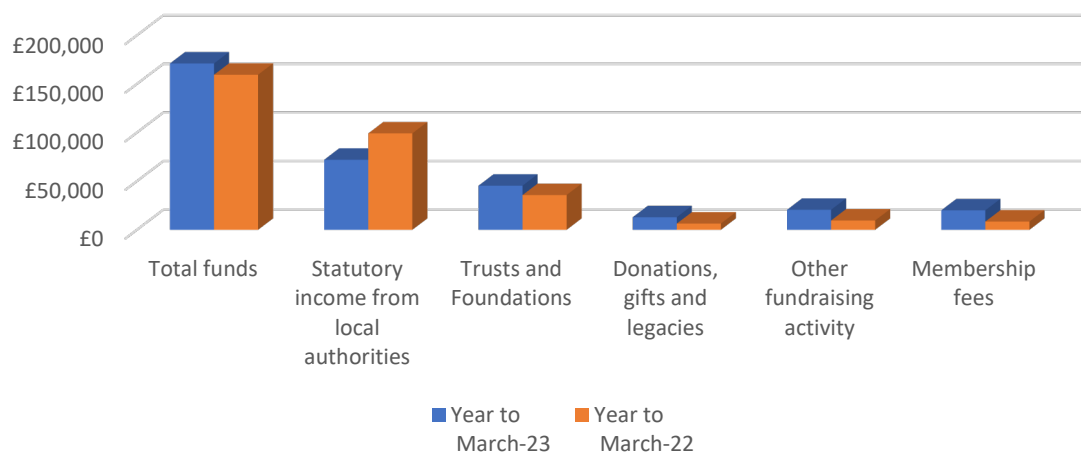
**...and our wider network partners and funders**

<b>Funders and Commissioners (highlighted elsewhere) who have listened, involved, advised, and supported during the last year.</b>	<b>CWVA who support volunteer recruitment, provide advice, information about funding opportunities, co-ordination of training and sector leadership.</b>	<b>Local Parish Councils for support in disseminating information, signposting, and funding through grants.</b>
<b>Community Care Steering Groups providing opportunities for networking and joined up local working.</b>	<b>Healthwatch for their advocacy role and provision of information and training opportunities.</b>	<b>Age UK Cheshire for their information giving and support.</b>
<b>The Carers Trust for their information giving practical help, support, and advice.</b>	<b>Snow Angels for their presence and the close working relationship we are building.</b>	<b>Cheshire Community Action (CCA) for their information giving practical help, support, and advice.</b>

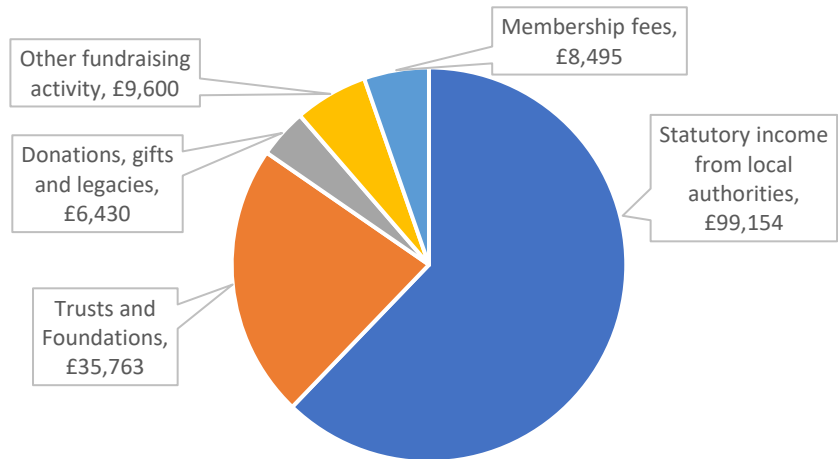
## OPAL Money Matters

	Year to March-23	Year to March-22	Movement
<b>Total funding</b>	<b>171,037</b>	<b>159,442</b>	<b>11,595</b>
Staff costs	109,959	103,520	6,439
Volunteer costs	3,623	1,134	2,489
Activities	22,641	17,020	5,621
Admin	22,968	18,593	4,375
Fundraising	3,036	86	2,950
<b>Total expenditure</b>	<b>162,227</b>	<b>140,353</b>	<b>21,874</b>
<b>Net surplus/ (deficit)</b>	<b>8,810</b>	<b>19,089</b>	<b>(10,279)</b>
<b>Reserve funds</b>	<b>242,182</b>	<b>233,372</b>	<b>8,810</b>

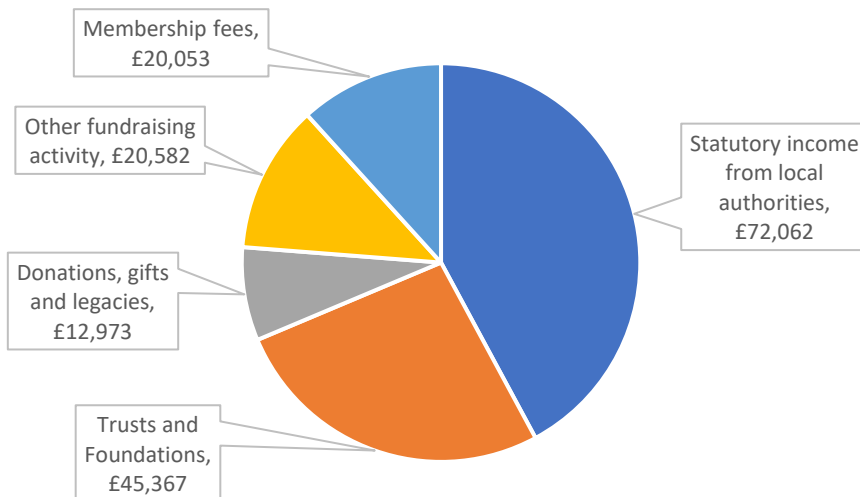
### Year on year funds



## Year to March 2022



## Year to March 2023



### Key points

- Cheshire West and Chester Local Authority funding decreased by £27,000 to £72,100, mainly due to exceptional receipt of one-off £30,000 befriending funding grant in the previous financial year.
- Trust and Charity Foundation funding increased by £9,600 to £45,400, with funders including The NHS Commission, The Marjory Boddy Charitable Trust, The Marshes Community Benefit Fund, and The Masonic Charitable Foundation.
- Donations, Gifts and Legacies of £13,000 were received in the year, which was an increase of £6,500 over the £6,400 received in the previous year.
- Other fundraising activity resulted in an impressive increase of £11,000 to £20,600.
- Recovery in club membership fees continues, increasing by £11,600 to £20,100. Although a welcome positive movement, far below the £40,000 plus levels achieved pre-Covid, illustrating the challenge we face rebuilding club activity.
- Total funding increased by £11,600 to £171,000.
- Increase in overhead was due to the combination of gear up of operational activity together with high levels of cost inflation.



Older People Active Lives

## Independent Examiner

Rebecca Ellams has been re-appointed as independent examiner.

This Trustees Annual Report was approved by the Board of Trustees on 28<sup>th</sup> October 2023.

This summarised financial information contains extracts from the OPAL Services Statement of Financial Activities, a full copy of which is available by emailing [morag.hutson@opalservices.org.uk](mailto:morag.hutson@opalservices.org.uk)

Draft Financial Statements at 26 October 2023 at 15:05:44  
**OPAL SERVICES (RURAL WEST CHESHIRE)**

### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)**

I report to the trustees on my examination of the financial statements of OPAL Services (Rural West Cheshire) (the charity) for the year ended 31 March 2023.

#### **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 (the 2006 Act).

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

#### **Independent examiner's statement**

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 2006 Act; or
- 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 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Rebecca Ellams FCCA  
Hall Livesey Brown

HLB House  
68 High Street  
Tarpotley  
Cheshire  
CW6 0AT

Dated: 30/10/23



Draft Financial Statements at 26 October 2023 at 15:05:44  
**OPAL SERVICES (RURAL WEST CHESHIRE)**

**BALANCE SHEET**  
**AS AT 31 MARCH 2023**

	Notes	2023		2022	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	12		3,116		3,975
<b>Current assets</b>					
Debtors	13	1,786		3,768	
Cash at bank and in hand		278,536		257,058	
		<u>280,322</u>		<u>260,826</u>	
<b>Creditors: amounts falling due within one year</b>	14	<u>(41,255)</u>		<u>(31,428)</u>	
Net current assets			239,067		229,398
<b>Total assets less current liabilities</b>			<u>242,183</u>		<u>233,373</u>
<b>Income funds</b>					
Restricted funds	15		52,616		62,113
<u>Unrestricted funds</u>					
Designated funds	16	44,031		45,068	
General unrestricted funds		<u>145,536</u>		<u>126,192</u>	
			<u>189,567</u>		<u>171,260</u>
			<u>242,183</u>		<u>233,373</u>

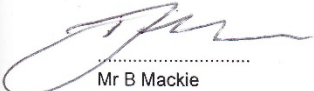
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

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 28/10/23

  
Mr B Mackie  
Trustee

Company registration number 07521625



Older People Active Lives

## Company information

**OPAL Services (Rural West Cheshire)** is a company limited by guarantee.

<b>Charity name:</b>	OPAL Services (Rural West Cheshire)
<b>Registered company no:</b>	7521625 (England and Wales)
<b>Registered office:</b>	18 Utkinton Road, Tarporley, Cheshire CW6 0HS
<b>Date of Incorporation:</b>	8th February 2011
<b>Date activities commenced:</b>	22nd May 2011
<b>Accounting reference date:</b>	31st March
<b>Registered charity no.</b>	1143753

### Board of Trustee Directors 2022-23

Mr Ian Bailey	From March 2021
Mrs Jan Bailey	From March 2021
Mr Kevin Bradburne	From June 2021
P Cllr Mrs Gill Clough	From February 2011
P Cllr Mrs Jane Colville	From February 2011, Chair to August 2022
Mrs Juliet Compston	From March 2022
Mrs Lesley Gough	From June 2021, Secretary from September 2021
Mr Geoff Hope-Terry	From March 2022, Chair from August 2022
Mr Brian Mackie	From March 2020, Treasurer from March 2020
Mrs Gill Swash	From July 2017
Mr Julian Waring	From May 2022 to May 2023
Mrs Rhiannon Wilson	From September 2019

**Company Secretary** Lesley Gough

**Independent Examiner** Rebecca Ellams FCCA, Hall Livesey Brown, HLB House, 68 High Street, Tarporley, Cheshire CW6 0AT

**Bankers** The Co-operative Bank plc, PO Box 101, 1 Balloon Street, Manchester M60 4EP

## OPAL SERVICES (RURAL WEST CHESHIRE)

### INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)

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I report to the trustees on my examination of the financial statements of OPAL Services (Rural West Cheshire) (the charity) for the year ended 31 March 2023.

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Rebecca Ellams FCCA  
Hall Livesey Brown

HLB House  
68 High Street  
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Dated: 30/10/23

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**OPAL SERVICES (RURAL WEST CHESHIRE)**

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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 28/10/23

.....  
 Mr B Mackie  
 Trustee

Company registration number 07521625

## OPAL SERVICES (RURAL WEST CHESHIRE)

### INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)

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 Mr B Mackie  
 Trustee

Company registration number 07521625

**OPAL Services (Rural West Cheshire)**

England & Wales - Charity number 1143753

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# Accounts

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Older People Active Lives

## Annual Report 2021/22

(For the year ended 31<sup>st</sup> March 2022)

# Post Pandemic: The Return Journey



OPAL Services (Rural West Cheshire), P.O.Box 161, Whitchurch, SY13 9BG. OPAL Services (Rural West Cheshire) is a company limited by guarantee; registered charity no. 1143753; registered company no. 7521625. Registered office: 18 Utkinton Road, Tarporley, Cheshire CW6 0HS.



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## **Our statement of purpose**

To promote social inclusion amongst older people and their carers in rural West Cheshire who are, or could be, socially excluded from society, or parts of society, as a result of their age or circumstances.



## A message from Jane Colville, Chair of the Board of Trustees

Last year saw OPAL rebuilding its services as the pandemic receded. Whilst our COVID safety measures meant that progress was interrupted we did persist so that by September all our services were in operation and the numbers using them was rising slowly. This however was thwarted fairly frequently by the virus that would select a member of staff, volunteer or member to infect so that they and often others were prevented from going about their normal OPAL business. It became necessary for all to think on their feet and have contingency plans to fall back on. This was a frustrating period requiring many reviews of safety measures and guidance.

During 21/22 we said goodbye to Sam Moggan, our Tarporley Club Organiser and Communications Officer. Sam had brought much to OPAL and has been missed. We welcomed three new staff, Joy Walker and Maria Hudson who joined our carer support services team and Joanne Patel who was appointed as Club Organiser for Tarporley and is providing some additional support to carers. They have joined a strong and talented staff team which we are very proud of.

Our Board of Trustees has been strengthened with the appointment in June of Lesley Gough who has since taken on the role of Secretary and Kevin Bradburne who brings with him extensive experience of work with young people and as a magistrate. We have also appointed Juliet Compston who brings with her experience in event management and fundraising which will be extremely useful. Early in 2022 we were delighted to be approached by Geoff Hope-Terry who was aware we were seeking a replacement Chair and was willing to be considered for this. As a result, Geoff who is now a Trustee is to take over the role of Chair from me in July 2022. OPAL will continue with a strong Board of Trustees who between them have many skills and strengths. In June 2021 we said goodbye to Philip Hearfield who had been our Secretary and who supported us well through the pandemic. John Webb who had been a Trustee from the inception of OPAL left at the end of March 22 and we are very appreciative of all he has offered the organisation over a ten year period.

Our volunteers continue to impress with their loyalty and commitment and although the last two years have seen a reduction in numbers this was to be expected and the recruitment of new volunteers has happily continued.

Before I hand over to Geoff to add a few words, I'd like to express my pleasure to have been able to work with all involved in OPAL, whether as a fellow trustee, member of staff, volunteer, member, funder or supporter. It has been a positive and rewarding experience and though exhausting at times, one I have no regrets whatsoever.

*Jane Colville*



Older People Active Lives

## A message from Geoff Hope-Terry, incoming Chair of the Board of Trustees

When I made enquiries about OPAL, before deciding to apply to join the Board, I was struck by one thing; everyone said it what a great organisation it was. I quickly understood why. The front-line volunteers, supported by the staff team and my fellow Trustees, all pull together to ensure that our lovely Members receive the wonderful kind of experience that they deserve. I approach my new role with a large amount of pride, mixed with an equal measure of trepidation. The reason is that Jane is, to quote everyone who knows her, “an impossible act to follow.” She has been in OPAL for more than 10 years and her commitment is second to none. If I try to measure myself against her, I know I will fall short, but I believe I bring some different skills that will be of benefit.

As I look ahead to the coming year, I have to recognise that we face a number of challenges, particularly in relation to our income levels following changes in the funding available for our Clubs. However, the Board has been quick to acknowledge the problem and start drawing up recovery plans. We have strong reserves and I’m confident that we will be able to continue to run our services, which are so important to the lives of rural West Cheshire’s elderly residents.

*Geoff Hope-Terry*





## Key actions from the last annual report

Action	Status	Comments
Re-establish services which involve face to face contact in a COVID secure way	✓	Completed through a gradual process during 21-22
Maintain a range of remote services which are available to those unable or unwilling to leave their own homes	✓	Provided alongside the face-to-face services as they have re-opened in 21-22
Develop training plans for staff, volunteers and trustees	✓	A range of training opportunities are now offered which will form part of a comprehensive training plan
Explore the possibility of providing an improved service for older people with dementia and their carers living in rural west Cheshire	<i>Ongoing</i>	Training offered to staff and volunteers and will be part of a review of members views on services in 22-23
Further develop our Branching Out service	✓	Now extending beyond Frodsham, Helsby and Farndon with new locations being developed in Kelsall and potentially Malpas
Establish our OPAL InTouch service working alongside OPAL Go Online	✓	The two services now operate together successfully

## Key actions for 2021/22

- Successfully hand over the Chair from Jane Colville to Geoff Hope-Terry
- Streamline our structure, post COVID
- Work with CW&C to remodel our services in line with their new commissioning strategies
- Secure OPAL's future during a period of constraints on existing funding streams
- Appoint a Communications Officer and expand the awareness of OPAL and its services
- Build the number of trained and active Volunteers to its pre-pandemic levels
- Ask the Members what services they would need and like, and plan accordingly
- Produce a new 3-Year Plan



## Our OPAL year: April 2021 – March 2022

April 2021

- Outdoor face to face meetings with members took place.
- A volunteer survey showed significant number of volunteers wishing to step down or step back from pre-pandemic volunteer roles.
- COVID risk assessments for all OPAL services were undertaken to support re-opening.

May 2021

- Work with venues prior to reopening services in a 'COVID Safe' way and planning for smaller shorter face to face sessions.
- Volunteer led Zoom sessions take off successfully as another way of keeping in touch! They included coffee mornings, knitting, crafts and reading groups.

June 2021

- Outdoor face to face services commenced; included shorter and smaller gatherings, garden visits and social strolls.
- Volunteers' Week 1-7 June with newsletter and 'thank you' video.
- Carers Week 8-14 June featured outdoor information events in Tiverton, Ellesmere Port and Winsford.
- OPAL in Touch launched for those with no technology experience.
- Our Trustee and OPAL Secretary, Philip Hearfield, retired from his role.
- New Trustees to OPAL Board: Kevin Bradburne and Lesley Gough.

July 2021

- Small groups began to meet indoors from 19 July.
- OPAL lottery launched.
- Updated guidance was implemented as face to face services re-opened and national restrictions were relaxed.
- Joy Walker and Maria Hudson join OPAL staff as organisers of the Carers Services.

Aug 2021

- Further re-opening of face to face services.
- Funding committee reported successful bids for funding from MCBF, Marjorie Boddy Trust and the West Cheshire CCG.
- Our first fundraising event since 'COVID' took place at Frodsham Festival with £260 raised.
- The Masons cheque for our GoOnline service was presented.

Sept 2021

- Some of our face to face services introduced longer sessions with a light lunch provided for members.
- Volunteer recruitment drive commenced across social media and with local advertising.
- Discussions commence with Cheshire West and Chester Council regarding commissioning intentions for OPAL Clubs and Carers services.
- Trustee, Lesley Gough, took over role of OPAL Secretary.



Oct 2021

- GoOnLine sessions begin in Ashton Hayes and Tiverton.
- A fundraiser 'Soup lunch' held in Kelsall raised £500 for OPAL.
- OPAL Trustee representatives joined the Cheshire Rural and Frodsham, Helsby & Elton Community Care Steering Groups.

Nov 2021

- Numbers attending weekly OPAL clubs continued to steadily increase, telephone befriending requests reduced as people move back to face to face groups.
- The OPAL annual report was published on the theme of 'Adjusting, Adapting and Supporting'.
- OPAL AGM held virtually and included presentations by Rev'd Andrew Emison and Kevin Bradburne as well as our Chair, Jane, reflecting on their work and how it changed during the COVID pandemic.

Dec 2021

- A successful event for Carers Services was held in Cuddington/ Sandiway in partnership with the Carers Trust.
- Recruitment of volunteers made positive progress.
- OPAL stall at Ho Ho Helsby fundraiser raised approx £500.
- Following a donation from the Masons, OPAL showcased GoOLine and In Touch services at their celebration event.
- We said goodbye to Sam Moggan, Tarporley Club Organiser and Communications Officer, who left us to pursue new ventures.

Jan 2022

- OPAL face to face services suspended as COVID cases rise significantly. Telephone befriending service, OPAL Reach and activity packs were used to maintain contact.
- Joanne Patel was appointed as our Tarporley Club Organiser and also supporting the Carers Services.

Feb 2022

- Services re-opened again continuing with 'COVID safe' measures in place.
- Clubs returned to full day meetings and providing a hot lunch where possible.
- The recruitment of new volunteers continued to progress steadily.
- A grief loss and bereavement training session was provided for staff and volunteers.

March 2022

- Funding for the telephone befriending service drew to a close.
- John Webb retired from the Board of Trustees having been an OPAL Trustee since 2011.
- A 'soup lunch' fundraiser held in Frodsham raised £510 for OPAL.
- Juliet Compston and Geoff Hope-Terry joined the Board of Trustees (with Geoff being our Chair Designate, to take over from Jane in due course).
- Linda Briody joined the staff supporting the expansion of the 'Branching Out' Service.



Older People Active Lives

## OPAL Club and Community services 2021/22

The work involved in deciding at what pace and how to reopen our services was huge over this period as we had a duty of care to all parties, members, volunteers and staff. Decisions were made and then had to be continually reconsidered in the light of events. For staff it was very tough as they were trying to reopen safely but were encountering people who were frightened and nervous about being out of their homes and with other people and at the same time they were meeting people who felt frustrated that it was taking so long to get back to “normal”.

Our remote services established during the pandemic were continued over this period and were a lifeline for many who were very nervous about leaving their homes. Some of the services we provided we have learnt much from and will we are sure be incorporating what was best about them into future service planning.

Well done to all our staff and our volunteers for having steered their way through this so that by early 2022 services were indeed running again albeit often with low numbers and often disrupted by sickness. Thank you also to our commissioners and funders who supported us through these times ensuring we had the right level of resources to do so.

Throughout all of this uncertainty there has also been a concern for the future of our services as we moved towards the time when the Council recommission their Early Intervention and Prevention services and their Carer Support services. For us this involves our OPAL Clubs and our carer services, both of which underpin the rest of the organisation and its services.

So all in all a tough year as it will have been for many organisations. We survived however and remain in fair shape so that we can face the challenges ahead.

'I can really recommend OPAL to everyone. It's great for us older folk who need company and who get so much from a day out, with lunch and the chance to meet other people. It means you don't feel so alone.'

'We look forward to the carer trips out and the get togethers... they mean a lot to us all.'

'When I come to What's Cooking I always learn something new, however small.'



'The chair exercises are great as we are able to sing along to our favourites and exercise our limbs.'



'My Mum always looked forward to Club day. It was the highlight of her week and she loved to tell us all that had happened there.'



'We have some very good cooks who supply us with a lovely first course followed by a delicious pudding.'



'We often get involved with crafts, quizzes, dominoes and lots of other games.'





Older People Active Lives

## Our volunteers

Over the last year our volunteering roles have extended and changed. As always, our team of volunteers have all been amazing in the way they have adapted and responded flexibly. This has been appreciated by those we support, their families and by the OPAL staff!

As COVID restrictions began to ease we have welcomed 41 new volunteers into our OPAL community in the period between April 2021 and April 2022. We have primarily used Facebook and the CWVA volunteer portal to advertise for new volunteers as well as placing posters in local cafés etc. As was the case with many charities, we suffered a loss of volunteers post COVID but have been very successful in filling these roles with new talented people who have quickly integrated into the OPAL team.

In June 2021, we celebrated Volunteers' Week with a 'Happy Volunteers' Week' video which we filmed and produced featuring all our Trustees and staff. This was sent out to all volunteers to thank them for all their hard work and support over the previous 12 months. Volunteers also received a certificate of thanks from our Chair Jane, and Janet, our Volunteer Coordinator.

Volunteers have continued to support us through new fundraising initiatives. Two well attended Soup Lunches were expertly organised by our small team of volunteers who prepared and served guests and raised over £1000 for OPAL in the process. Volunteers also promoted OPAL on stalls through the various annual village events.

Our amazing volunteer led knitting group have produced fantastic items to celebrate various events throughout the year. These have been presented to all members and also sold to help fundraise for OPAL.

Throughout the year, we have provided training for our volunteers including a well-attended Supporting Loss, Grief and Bereavement course in December and various safeguarding sessions.

Looking forward, we continue to expand our team of volunteers to ensure that all our services are well supported and can run effectively.

We are always seeking new volunteers for the various volunteer roles we have available. If you are interested, please contact our Volunteer Coordinator Janet Handley on 07592 464856 [janet.handley@opalservices.org.uk](mailto:janet.handley@opalservices.org.uk)

*'Volunteering is a win-win for everybody concerned, that's what makes it so special. Wonderful people from within your own community are given the support they really need and the volunteer? You get to know you have done something really worthwhile and made a difference to somebody's day!'*

Lynda, Tarporley OPAL



## Our partners

We gratefully acknowledge the support of many partners who have enabled us to deliver our services in the last year.

### Those supporting front line service delivery...

Providers of our OPAL venues who have helped us re-open services safely

The providers of training events for staff and volunteers

Those who have led OPAL so many activities & provided entertainment at our clubs and groups

Social precibers who have signposted and referred people to OPAL services

Farralls - printers of OPAL Reach

The Library Services for publicising services as well as hosting Branching Out

Kelsall Wellbeing Hub for signposting and opportunities for joint working

The Malpas Minibus Committee for their help with transport

Frodsham Bee Friends for signposting and opportunities for joint working

### ...and our wider network partners and funders

Funders and Commissioners (highlighted elsewhere) who have advised and supported during the last year

Healthwatch for their advocacy role and provision of information and training opportunities

CWVA who support volunteer recruitment, provide advice and co-ordinate sector leadership

Local Parish Councils for support in disseminating information and signposting

Community Care Steering Groups providing opportunities for networking and joined up local working



## Funding and fundraising in 2021/22





Older People Active Lives

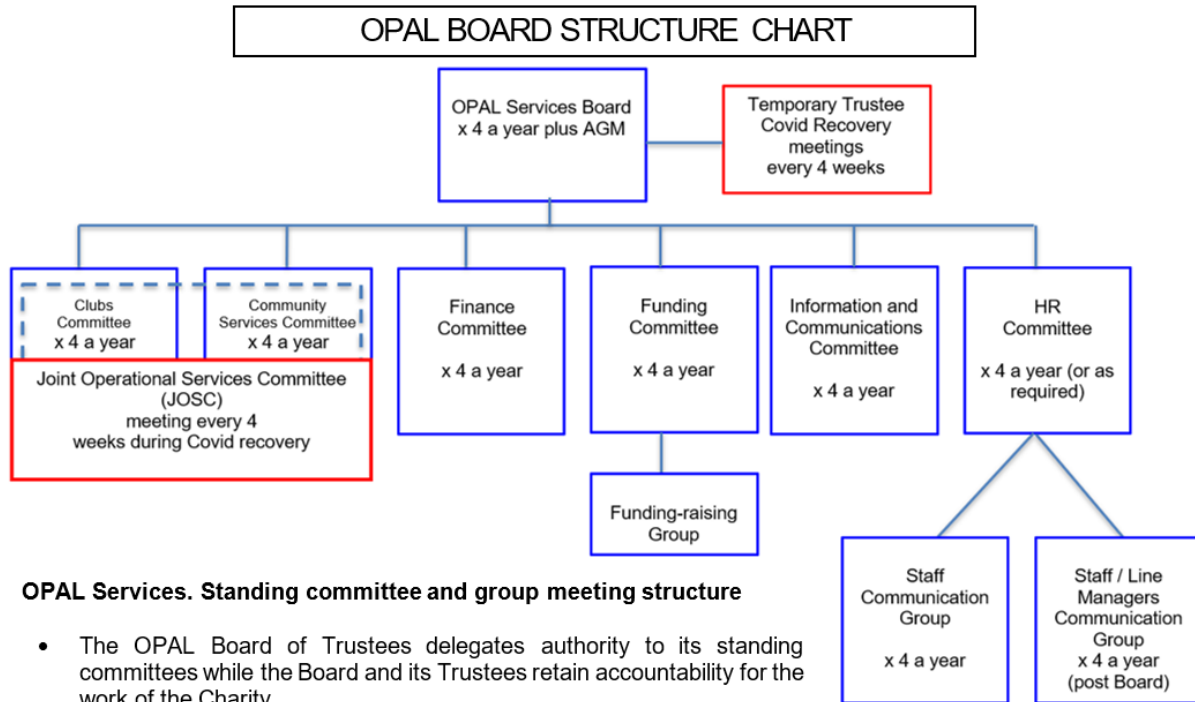
## Funding and fundraising in 2021/22



### And...

We are extremely grateful to those individuals, groups and organisations who made donations to OPAL, during 2021-22 totalling **£6430**.

## Our structure



### OPAL Services. Standing committee and group meeting structure

- The OPAL Board of Trustees delegates authority to its standing committees while the Board and its Trustees retain accountability for the work of the Charity.
- Task and finish groups operate when required and report to the Board or if more appropriate, via a committee of the Board.

## Our team



**Trustees:** Ian Bailey, Jan Bailey, Kevin Bradburne (from June 21), Gill Clough, Jane Colville, Juliet Compston (from March 22), Lesley Gough (from June 21), Philip Hearfield (to June 21), Geoffrey Hope-Terry (from March 22), Brian Mackie, Gill Swash, John Webb (to March 22), Rhiannon Wilson

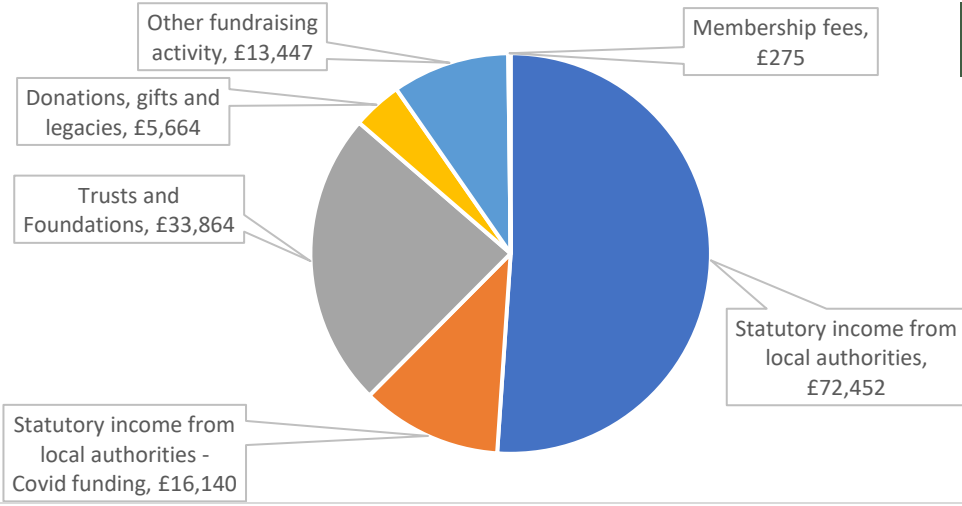
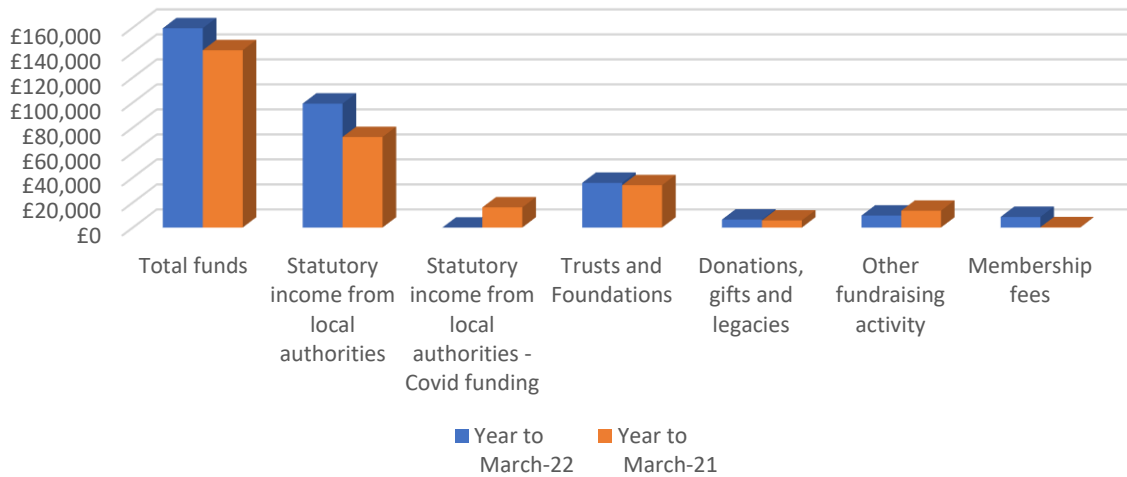


**Staff:** Brenda Platt, Zoe Blocksidge, Jean Toyn, Julie Ennis, Morag Hutson, Samantha Moggan (to Dec 21), Janet Handley, Joy Walker (from Aug 21), Maria Hudson (from Sept 21), Joanne Patel (from Jan 22), Lynda Briody (from Feb 22)

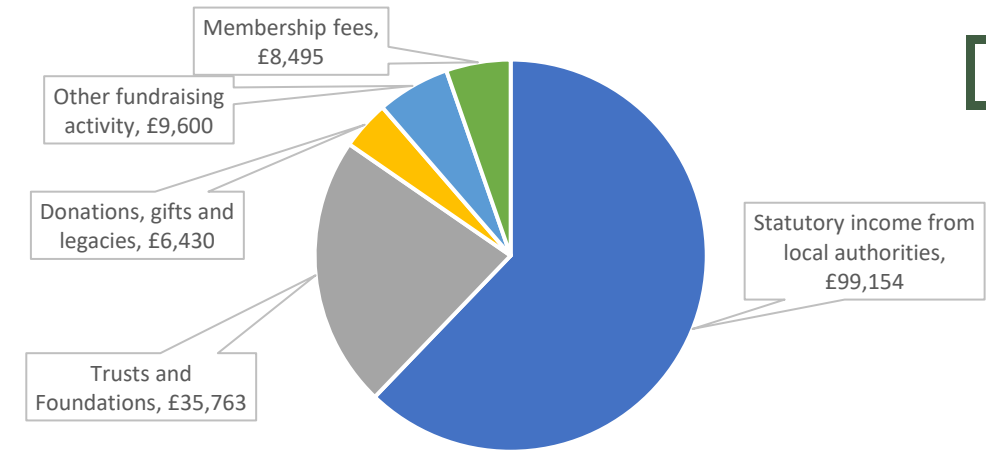


## OPAL money matters

Year on year funds



**2020/21**



**2021/22**



	Year to March-22	Year to March-21	Movement
<b>Total funding</b>	<b>159,442</b>	<b>141,842</b>	<b>17,600</b>
Staff costs	103,520	97,712	5,808
Volunteer costs	1,134	871	263
Activities	17,020	14,974	2,046
Admin	18,593	18,580	13
Fundraising	86	122	(36)
<b>Total expenditure</b>	<b>140,353</b>	<b>132,259</b>	<b>8,094</b>
<b>Net surplus/ (deficit)</b>	<b>19,089</b>	<b>9,583</b>	<b>9,506</b>
<b>Reserve funds</b>	<b>233,372</b>	<b>214,283</b>	<b>19,089</b>

## Key points

- CWaC Local authority funding increased by £10,600 to £99,100, mainly due to receipt of an additional one-off £30,000 Befriending funding grant which more than compensated for the loss of one-off £16,100 Covid Funding received in the previous year.
- Trust and Charity Foundation funding increased by £1,900 to £35,800, with funders including The NHS Commission, The Marjory Boddy Charitable Trust, The Marshes Community Benefit Fund, and The Masonic Charitable Foundation.
- Donations, Gifts and Legacies of £6,400 were received in the year, which was an increase of £700 over the £5,700 received in the previous year.
- Other fundraising activity reduced by £3,800 to £9,600, as a consequence of the impact of COVID-19 restrictions.
- Club membership fees recovered to £8,500 as Club activity started up again, albeit at a much reduced attendance due to the Covid impact.
- Total funding increased by £17,600 to £159,400.



## Our Financial Statements

At March 31<sup>st</sup> 2022 there were eleven trustees on the OPAL Board of Trustees who are also Directors of the Company for the purposes of Company Law.

Mr Philip Hearfield retired as a Trustee and OPAL Secretary in June 2021 and Mr John Webb retired as a Trustee in March 2022. Four new Trustees have been appointed during the year: Mr Kevin Bradburne, Mrs Lesley Gough, Mrs Juliet Compston and Mr Geoff Hope-Terry.

The procedure for the appointment of trustees is set out in the Articles of Association. There must be at least five trustees, but no maximum is set.

### Responsibilities of Trustees

The trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with the applicable law and regulations. Company law requires the trustees to prepare financial statements in accordance with UK Generally Accepted Accounting Practice (UK Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs at the charity and of the surplus/deficit of the charity for that period.

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

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent.
- Prepared the financial statements on the on-going concern basis unless it is inappropriate
- to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Companies Act 2006.

The trustees 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.

So far as the trustees are aware:

There is no relevant information of which the charity's independent Examiner is unaware and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

### Declaration

The trustees declare that there were no Serious Incidents, as defined by the Charity Commission, or any other matters which should have been brought to the attention of the Charity Commission.

### Small Company Provisions

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



## Independent Examiner

Rebecca Ellams has been re-appointed as independent examiner.

This Trustees Annual Report was approved by the Board of Trustees on 14<sup>th</sup> September 2022.

This summarised financial information contains extracts from the OPAL Services Statement of Financial Activities, a full copy of which is available by emailing [morag.hutson@opalservices.org.uk](mailto:morag.hutson@opalservices.org.uk)

Draft Financial Statements at 17 October 2022 at 15:33:53  
**OPAL SERVICES (RURAL WEST CHESHIRE)**

**BALANCE SHEET**  
**AS AT 31 MARCH 2022**

	Notes	2022 £	£	2021 £	£
<b>Fixed assets</b>					
Tangible assets	11		3,975		1,887
<b>Current assets</b>					
Debtors	12	3,768		766	
Cash at bank and in hand		257,058		234,931	
		260,826		235,697	
<b>Creditors: amounts falling due within one year</b>	13	(31,428)		(23,301)	
Net current assets			229,398		212,396
<b>Total assets less current liabilities</b>			233,373		214,283
<b>Income funds</b>					
Restricted funds	14		62,113		51,549
<u>Unrestricted funds</u>					
Designated funds	15	45,068		45,126	
General unrestricted funds		126,192		117,608	
			171,260		162,734
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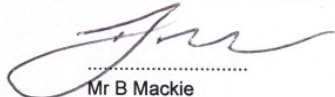
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

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 9<sup>th</sup> November 2022

  
.....  
Mr B Mackie  
Trustee

# OPAL SERVICES (RURAL WEST CHESHIRE)

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)

---

I report to the trustees on my examination of the financial statements of OPAL Services (Rural West Cheshire) (the charity) for the year ended 31 March 2022.

#### 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 (the 2006 Act).


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

#### Independent examiner's statement

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 2006 Act; or
- 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 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Rebecca Ellams FCCA  
Hall Livesey Brown

HLB House  
68 High Street  
Tarporley  
Cheshire  
CW6 0AT

Dated: 20/10/22

## Company information

**OPAL Services (Rural West Cheshire)** is a company limited by guarantee.

<b>Charity name:</b>	OPAL Services (Rural West Cheshire)
<b>Registered company no:</b>	7521625 (England and Wales)
<b>Registered office:</b>	18 Utkinton Road, Tarporley, Cheshire CW6 0HS
<b>Date of Incorporation:</b>	8th February 2011
<b>Date activities commenced:</b>	22nd May 2011
<b>Accounting reference date:</b>	31st March
<b>Registered charity no.</b>	1143753

### Board of Trustee Directors 2021-22

Mr Ian Bailey	From March 2021
Mrs Jan Bailey	From March 2021
Mr Kevin Bradburne	From June 2021
P Cllr Mrs Gill Clough	From February 2011
P Cllr Mrs Jane Colville	From February 2011, Chair
Mrs Juliet Compston	From March 2022
Mrs Lesley Gough	From June 2021, Secretary from September 2021
Mr Philip Hearfield	From June 2019, Secretary from October 2019 to June 2021
Mr Geoff Hope-Terry	From March 2022, Chair elect
Mr Brian Mackie	CA From March 2020, Treasurer from March 2020
Mrs Gill Swash	From July 2017
P Cllr Mr John Webb	From October 2011 to March 2022
Mrs Rhiannon Wilson	From September 2019

**Company Secretary** Lesley Gough

**Independent Examiner** Rebecca Ellams FCCA, Hall Livesey Brown, HLB House, 68 High Street, Tarporley, Cheshire CW6 0AT

**Bankers** The Co-operative Bank plc, PO Box 101, 1 Balloon Street, Manchester M60 4EP

# OPAL SERVICES (RURAL WEST CHESHIRE)

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)

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Rebecca Ellams FCCA  
Hall Livesey Brown

HLB House  
68 High Street  
Tarpoley  
Cheshire  
CW6 0AT

Dated: 20/10/22

# OPAL SERVICES (RURAL WEST CHESHIRE)

## BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022		2021	
		£	£	£	£
<b>Fixed assets</b>					
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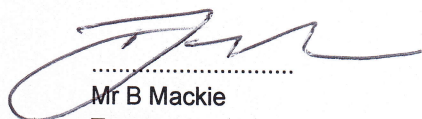
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These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on .....

9<sup>th</sup> November 2022



Mr B Mackie  
Trustee

Company registration number 07521625

# OPAL SERVICES (RURAL WEST CHESHIRE)

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Hall Livesey Brown

HLB House  
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CW6 0AT

Dated: 20/10/22

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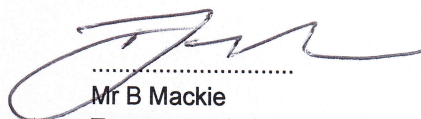
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Mr B Mackie  
Trustee

Company registration number 07521625

**OPAL Services (Rural West Cheshire)**

England & Wales - Charity number 1143753

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# Accounts

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Older People Active Lives

# ANNUAL REPORT 2020/21

## FOR THE YEAR ENDED 31ST MARCH 2021





### **A message from Jane Colville, Chair of Trustees**

Welcome to our 2020 OPAL Annual Report. Back in 2019 who would have imagined we would be writing in the way we are about the year that has passed - but will never be forgotten. As so many people have said, it has been an unprecedented time for everyone with very great challenges and demands facing so many.

We decided to base this Annual Report on a theme that seems to fit so well with the experience we have had - that of Adapting, Adjusting and Supporting. These three elements certainly mean a lot to us in OPAL as you will see as you read the report.

As the pandemic took hold in the UK in March 2020 and we entered lockdown we had to adapt quickly to the very limiting restrictions in our lives. We found ourselves able - through our staff skills and experience - to create a weekly fun filled but informative newsletter that went to all our members and volunteers. This quickly became something that was part of people's new routine and was looked forward to by many. We also introduced a Telephone Befriending service run by staff and volunteers and many came to rely on this, especially if they had limited contact with other people.

We tried hard to adjust some of our existing services to fit with what was a very different environment. For example, as the weather started to improve, we tried to visit members making full use of their outside spaces but still taking care to socially distance and keep people safe. These efforts were very weather dependent but we kept trying and were quite inventive at times about bringing people together in ways that were safe but allowed them more scope to communicate with and enjoy each other's company.

The support our staff and volunteers have offered our members and families over this time has been staggering and we are deeply grateful as it has meant so much to those we provide services to. As an organisation we have received support in droves over this period and we cannot thank enough those who have provided this. It has enabled us to do what we do best and offer people who are at great risk of being socially isolated and lonely to feel more connected and valued. Cheshire West and Chester Council (CWAC) and our health service commissioners have been extremely supportive as have many funding bodies. This has allowed us to continue to operate and, in many respects, raise our game as it became clear that this crisis was not a short term affair.

So, it's a very big well done and thank you from me to all involved in OPAL whether at its core or on the periphery. If ever there was a time to need to pull together 2020 was that year - and we did, helped by so many.

*Jane Colville*

**Our principal objective is to provide a benefit for older people who are in need of social inclusion because they are housebound or socially isolated and are finding it difficult to take part in social activities in their community without the support of others.**

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Older People Active Lives

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OUR TEAM,  
OUR GOALS

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FINANCING



## TELEPHONE BEFRIENDING

Our telephone befriending service has been one of the key lifelines for our members and carers during the pandemic and would not have been possible without the unwavering support from so many of our volunteers. On Wednesday March 18th 2020 - before the official lockdown came into force, OPAL made the difficult decision to close all face to face services. We were able to set up a fully operational telephone befriending service within 10 days and it has proven to be a great success, enabling people, who are socially isolating and unable to see others, to have a friendly voice on the phone at least once a week for a good long chat.

**During this reporting period, over 100 members of the OPAL community have received regular befriending calls.**

As lockdown continued we were able to reach people beyond our OPAL membership - becoming a social lifeline to many older people and carers who were isolating and had little contact with others and this service will continue thanks to additional funding from CWAC.

*“What you are doing is making a real difference. She really appreciates your efforts, as indeed do we as her family.”*



TELEPHONE BEFRIENDERS

## OPAL REACH



Kindly printed by **FARRALLSGROUP**

When the doors closed on our clubs back in March 2020, OPAL realised finding temporary ways to keep in touch with our members, carers and volunteers would be vital. Three staff and a trustee got together over Zoom (which was new to us all then!) and Reach was born - a weekly newsletter containing news, updates, quizzes and games and community information. Whilst a lot of our volunteers were able to receive this online, we knew we would need to post to the majority of our members and carers and we were very fortunate that a

locally based firm, Farrall's Group, stepped in and offered to print the newsletter for free. Our funding team were able to source provisions to cover the cost of the postage and envelopes and we were on our way!

**95% of survey respondents said that receiving OPAL Reach had made them feel less isolated during lockdown.**

The team had presumed that Reach would probably last for a few months but it is no surprise to anyone now that it continues to be well received by all of the OPAL community - so much so that at March 31st 2021 we had produced 48 issues along with 7 special supplements.

REACH

## DOORSTEP STOPS AND GARDEN VISITS

Adapting to a new world of lockdowns meant physically meeting up was very difficult - but not impossible as our staff and volunteers proved by taking advantage of every opportunity to meet up with our members and carers.



Whether dropping an activity pack on a doorstep and having a quick socially distanced chat or, subject to the good ol' British weather playing ball, arranging a visit in members and carers gardens - OPAL tried hard to supplement our newly implemented services such as Reach and Befriending Calls with a face to face catch up.

DOORSTEP STOPS

GARDEN VISITS

## ACTIVITY PACKS

On 24th August 2020 the first OPAL Activity Pack was delivered to our club members. Filled with activities including crafts, colouring, reading, reminiscing and quizzes they were very welcomed. Since then, we have expanded distribution of the packs to users of all our OPAL services. Throughout the last twelve months we've continued to adapt both what we provide in these and how we get them out to people. Where possible, these were delivered in person via doorstep visits but during lockdowns, we posted these out to ensure the safety of everyone.

*“I love receiving my Activity Pack—I take my time going through each thing one by one—it's like a treasure chest”.*

At Christmas our clubs would usually be delighted to welcome children from local primary schools to come and sing carols with our club members. Sadly, we were unable to arrange these this year but instead asked our local school children to make their own bespoke Christmas cards for all our members and these were added into our Christmas Activity packs. We were delighted so many primary schools participated in this project.



ADAPTING

ACTIVITY PACKS

ONLINE

## ONLINE

Possibly one of the most valuable methods of communications for everyone over the last year was being able to make contact online - whether on a virtual meeting, sending emails, documents or even accessing vital information and support services. Our OPAL trustees and staff adapted quickly, learning to make use of all the technology we had available to us including Zoom, Teams and SharePoint and ensuring that we updated our online communication - our website and social media channels—as often as we could.



Branching Out continued to have close ties with CWAC libraries, moving on line with 'Online Elevenses' part of a digital inclusion project. The sessions were joined by volunteers, members and library users and as well as chat, we were entertained by some great speakers.

Our GoOnline volunteers adapted to providing our services via telephone and more funding was sought for a new pilot - OPAL InTouch—which will provide one to one support for older people in rural areas helping them access and use I.T.

## CLUB MEMBERS

Prior to the pandemic, our OPAL club members looked forward to their weekly get togethers at our clubs across Cheshire West, enjoying a full day of socialising, activities, entertainment and a two course lunch. They have had to make huge adjustments through the pandemic and, being among the most vulnerable of society, many had to isolate for long periods. But in true club member style, they have been very appreciative of the

services we have implemented as an alternative, such as befriending telephone calls, the weekly newsletter Reach, activity bags and doorstep visits.

Feedback from our members has shown we have managed to keep them from feeling socially isolated and alone despite the constraints we have all had to come to terms with. Sadly, our original

member numbers have declined during this time, with many moving to be with family or into full time care. However, the promotion of our COVID-19 services helped us identify members who weren't known to us originally and we have been delighted to welcome them into our community.

“OPAL has certainly surpassed all expectations.”

29 people joined OPAL club membership during lockdown.

## BRANCHING OUT AND WHAT'S COOKING

Branching Out has offered different activities and extra ways to make social connections since 2019 and, although prior to the pandemic was only available in the Frodsham and Helsby areas, we were able to engage with members and volunteers from across all the rural areas during lockdown.

Crafty members of Branching Out offered their skills and, along with volunteers from across other OPAL services, became the backbone to a variety of craft activities. It started in the summer with members helping to make craft packs for the Age-Friendly Cheshire “Creative Kindness” project and grew from there into making craft packs for all the OPAL Activity Bags.

Zoom became a new phenomenon for many and was the communication tool of choice for the ‘Knit for OPAL’ project launched in August 2020. Thanks to kind donations of wool from Jo Morley we were able to offer knitting projects with varied ranges of difficulty. Knitting packs were added to the deliveries of our regular Activity Packs for members of all our services who expressed an interest. Our aim to make blankets for our clubs was surpassed and we were able to offer surplus blankets to the homeless and refugees via The Share Shop in Chester.

What's Cooking unfortunately did not make the transition to Zoom, but through Reach and the Activity Packs, recipes and food related ideas were shared.



CLUB MEMBERS

CARERS

BRANCHING OUT

OPAL  
ADJUSTING

GO ONLINE

WHAT'S COOKING

OPAL INTOUCH

## CARER SERVICES

It's been a difficult year for all our OPAL community and sadly we have been unable to run our usual carer breaks and group events or our vital sitting service. Instead, along with OPAL Reach, Befriending and Activity Packs, we have also been able to provide :-

- ◇ Carer Zoom sessions—an opportunity for a catch up with other carers and on some occasions we provided guest speakers (including a hairdresser which was most welcomed by staff and carers alike!).
- ◇ Doorstep catch-ups with members of the carer staff team - including a special festive delivery in December.



- ◇ Carers' Rights Day 'Know Your Rights' special Zoom meeting with visitors, including CWAC, answering questions and advising how to access information.

Towards the end of this financial year, OPAL were delighted to be awarded new funding to continue and increase the support services we can offer to our carers.

BreakTime Plus will commence from April 2021, and our Carer Sitting Service will also resume as soon as COVID-19 restrictions allow.

“I will be eternally grateful to OPAL for all the support provided. Be proud of what you do & how you are making a difference to everyday lives.”

## GO ONLINE / OPAL IN TOUCH

Our successful GoOnline service ran several times a week prior to the pandemic and was a face to face service, offering drop in facilities to help older people and carers understand and utilise all forms of technology across our rural areas. During the pandemic however, our volunteers have had to adjust to a new way of supporting - over the telephone - and this has brought with it its own difficulties. But our volunteers have risen to the challenge and managed to help clients from all areas of the OPAL community and beyond - providing extra support and advice for example on using video conferencing or ordering shopping online.



Mindful that there was still a large percentage of our community who didn't have access to the digital world - including not having equipment, broadband or basic I.T. knowledge, we also began a funding plea to help us set up a new service and we were delighted to be awarded a grant through the Masonic Charitable Foundation (London Office), the Cheshire Province and from Cheshire West LTTA fund. This enabled us to proceed with

our very exciting new service - OPAL InTouch which will provide older people, who currently have limited or no access to the digital world, an opportunity to sample a variety of communication platforms selected against their individual needs.

A volunteer is appointed to each client and they will support them on their I.T. journey.

Over 200 remote support calls were made during this period

## AWARD WINNING VOLUNTEERS



The Queen's Award for Voluntary Service

Despite COVID-19, volunteering at OPAL went from strength to strength, recruiting 30 new volunteers and two new trustees over the last year. As the pandemic continued to influence everyday life, our volunteers showed their adaptability taking on new roles including Telephone Befriending, Activity Pack and Reach distributing, proof reading, article contribution and lots more.

Our GoOnline volunteers have continued to work remotely and are now supported by our new OPAL InTouch volunteers enabling clients and carers get online for the first time.

In addition, our fabulous volunteers have come up with innovative ideas to support older people and carers who are isolated at home. For example, our 'Shed Talk', created by a volunteer, is aimed at getting men together for a virtual catch-up and proved popular during lockdowns. Our newly formed Knitting Group have produced some fabulous gifts for members including Easter bunnies, twiddle muffs and blankets. And finally, through the efforts of one of our volunteers who has been trained by the Readers Organisation, we have been able to establish an OPAL Readers' Group that meets virtually each week. Our Reader volunteer shares a short story or excerpt from a novel or poem and the group then have a chat about it. This has been a really enjoyable experience for everyone involved!

Volunteers also contributed to our OPAL calendar project – providing photographs of Cheshire views. These calendars were given to members as part of their Christmas packs as well as being sold to our OPAL community to raise funds.

In October, our safeguarding training for volunteers went ahead virtually. This was well attended and a useful insight into this vital area.



## BY ROYAL APPOINTMENT

On June 2nd 2020 OPAL volunteers were awarded a prestigious Queen's Award for 'Valuable Contribution to Voluntary Work'. This is the highest achievement a voluntary group can receive in the UK and a testament to the dedication and hard work of all our volunteers.



The Lord Lieutenant of Cheshire David Briggs, M.B.E., K.St.J., honoured OPAL at the virtual AGM in October and gave a very well researched speech commenting on the amazing role our volunteers provide to the community and calling them 'spreaders of happiness' -

**"You are a special charity. Of 4,000 charities in Cheshire only 4 received this Award - making you all truly one in a 1000! "**

As OPAL's own way of saying thank you for our volunteer support, and to celebrate Volunteers' Week, goody bags were delivered to every volunteer. These bags included an afternoon tea, a certificate and a new

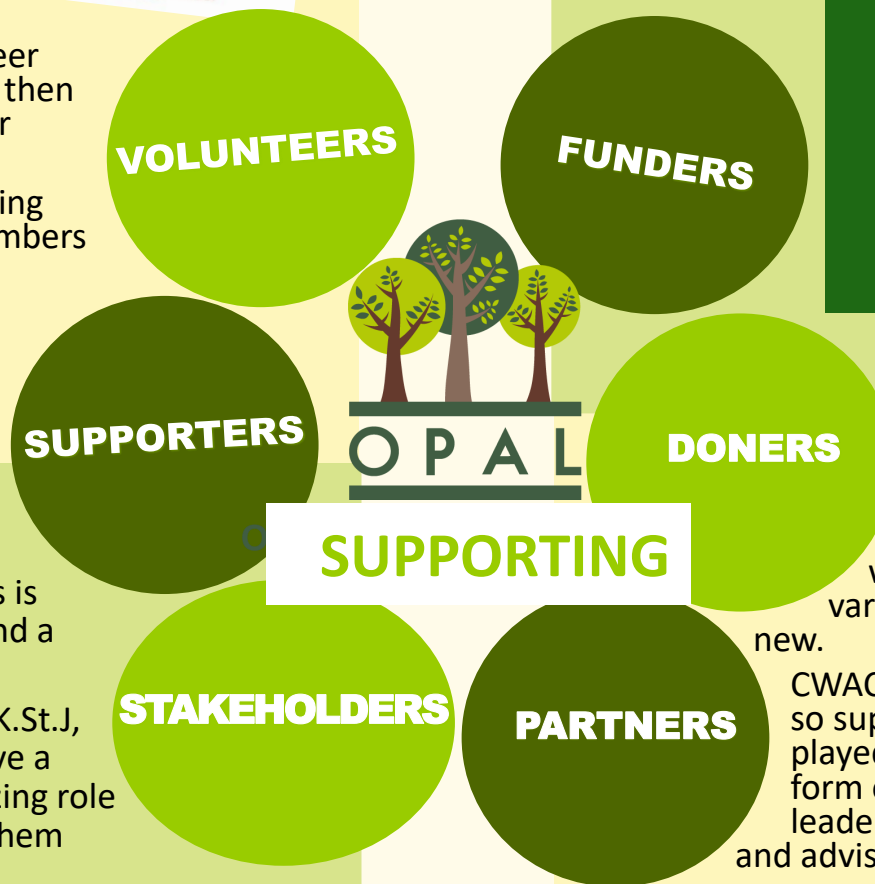
OPAL badge.

We were able to spread this fantastic news further, with several OPAL volunteer case studies being included in local and national press, again acknowledging their hard work and expertise.

## FUNDERS AND SUPPORTERS

This year, more perhaps than any before, we have needed to be very active in seeking funding for our services and have attracted support from current and new providers, both locally and from further afield. We raised £14,234 additional funding for the year, comprising grants, donations and fundraising activities. OPAL would like to thank the following for their support - enabling us to keep supporting our community through the toughest of periods.

Cheshire West and Chester Council (CWAC), Westminster Foundation, Anne Duchess of Westminster's Charity, Co-Op, Vivo, Marjory Boddy Charitable Trust, INEOS, Marshes Community Benefit Fund, McCarthy & Stone, Masonic Charitable Foundation, The Big Lottery Awards For All Fund.



## PARTNERS

Following lockdown in late March OPAL had to make radical changes to what it was offering to older people and carers in rural west Cheshire and we were supported throughout the year and in a variety of ways by a number of partners - some old friends and some new.

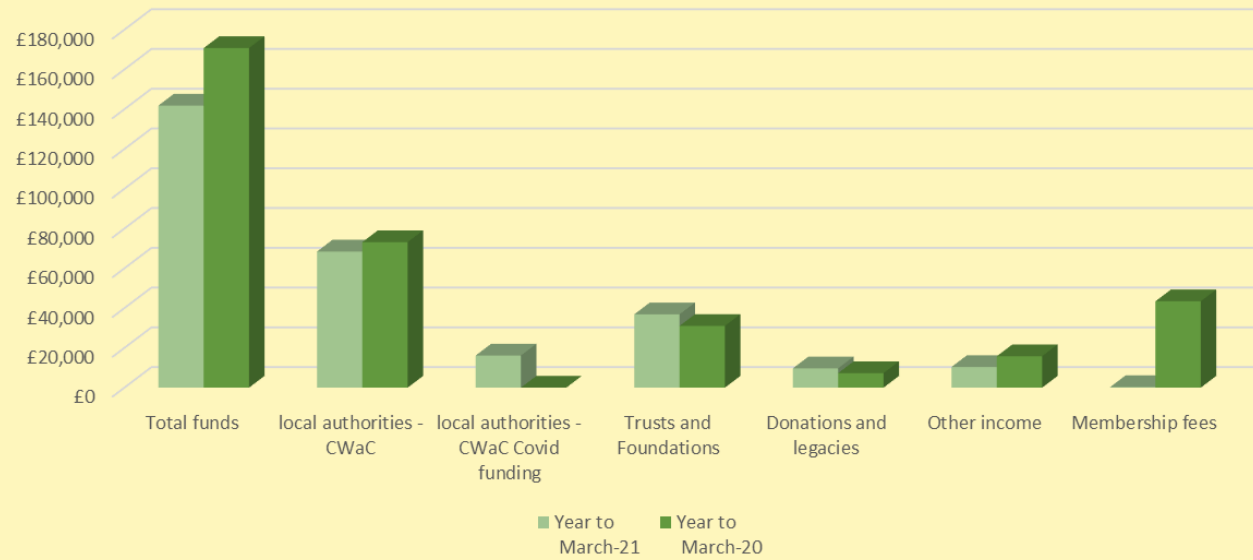
CWAC, the Carers Trust and CCA – who are our commissioners - have been so supportive and understanding through these tricky times. CWVA have played a significant role in providing practical advice and equipment in the form of PPE, referring volunteers to us and co-ordinating a key group of leaders (drawn from the statutory services and the Third Sector) to guide and advise us steer a path through the pandemic.

The Parish Councils that operate within the areas we provide services have been helpful too in disseminating information about OPAL to local people and signposting people to us. We have continued our relationship with the library service - albeit with a different product to offer people through lockdown. The Thursday "elevenses" sessions via Zoom proved popular and were varied in content. It was great to be able to co-produce these with library colleagues. Likewise, we were delighted to work with the Readers organisation and they trained a few OPAL volunteers to become readers and share their skills with other volunteers and members of the OPAL community in what became very positive and relaxing sessions.

Last but by no means least, mention must be made of Farrall's Group who have been so very generous in their support throughout the year. They have printed all our weekly OPAL Reach newsletters and in so doing enabled us to continue to produce what for many has been a lifeline for those who would otherwise have been cut off from society.

# OPAL MONEY MATTERS

Year on year funds



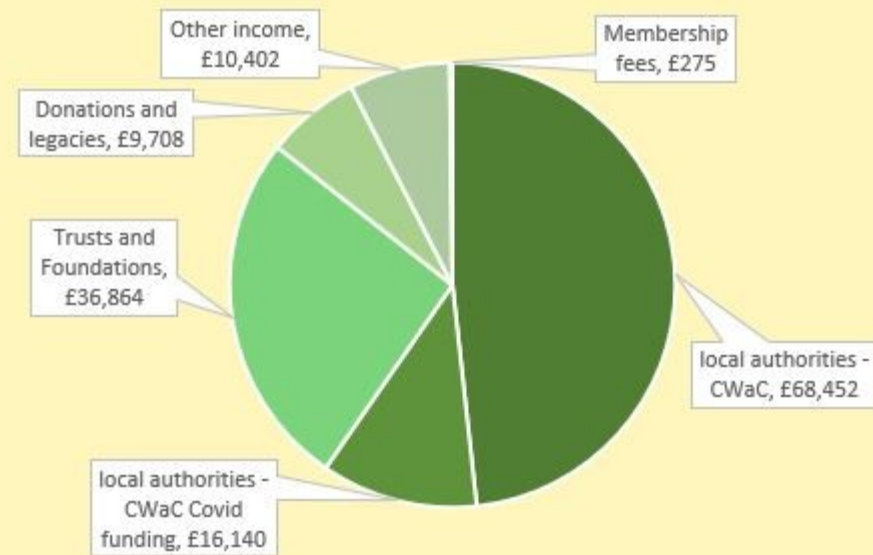
# YEAR ON YEAR FUNDS

OPAL was the recipient of additional funding from the Covid-19 Community Response Fund as contributed to by CWaC and the Westminster Foundation and administered by CWaC. In addition funding was made available from Anne Duchess of Westminster's Charity, Co-Op, Vivo, Marjory Boddy Charitable Trust, INEOS, Marshes Community Benefit Fund, McCarthy & Stone, Masonic Charitable Foundation, The Big Lottery Awards For All Fund.

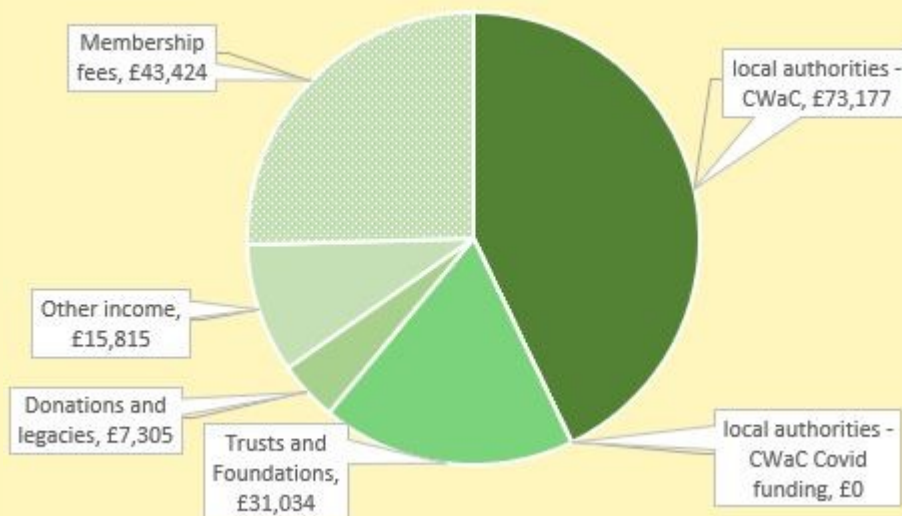
However the Covid pandemic restrictions had a devastating effect on income obtained from club membership fees, because we were unable to run our clubs. Additional costs were incurred producing OPAL Reach and providing activity bags.

	Year to March-21	Year to March-20	Movement
<b>Total funding</b>	<b>141,842</b>	<b>170,756</b>	<b>(28,914)</b>
Staff costs	97,712	93,085	4,627
Volunteer costs	835	11,705	(10,870)
Activities	15,010	47,785	(32,775)
Admin	18,580	12,159	6,421
Fundraising	122	2,503	(2,381)
<b>Total expenditure</b>	<b>132,259</b>	<b>167,237</b>	<b>(34,978)</b>
<b>Net surplus/ (deficit)</b>	<b>9,583</b>	<b>3,519</b>	<b>6,064</b>
<b>Reserve funds</b>	<b>214,285</b>	<b>204,702</b>	<b>9,583</b>

2020/2021



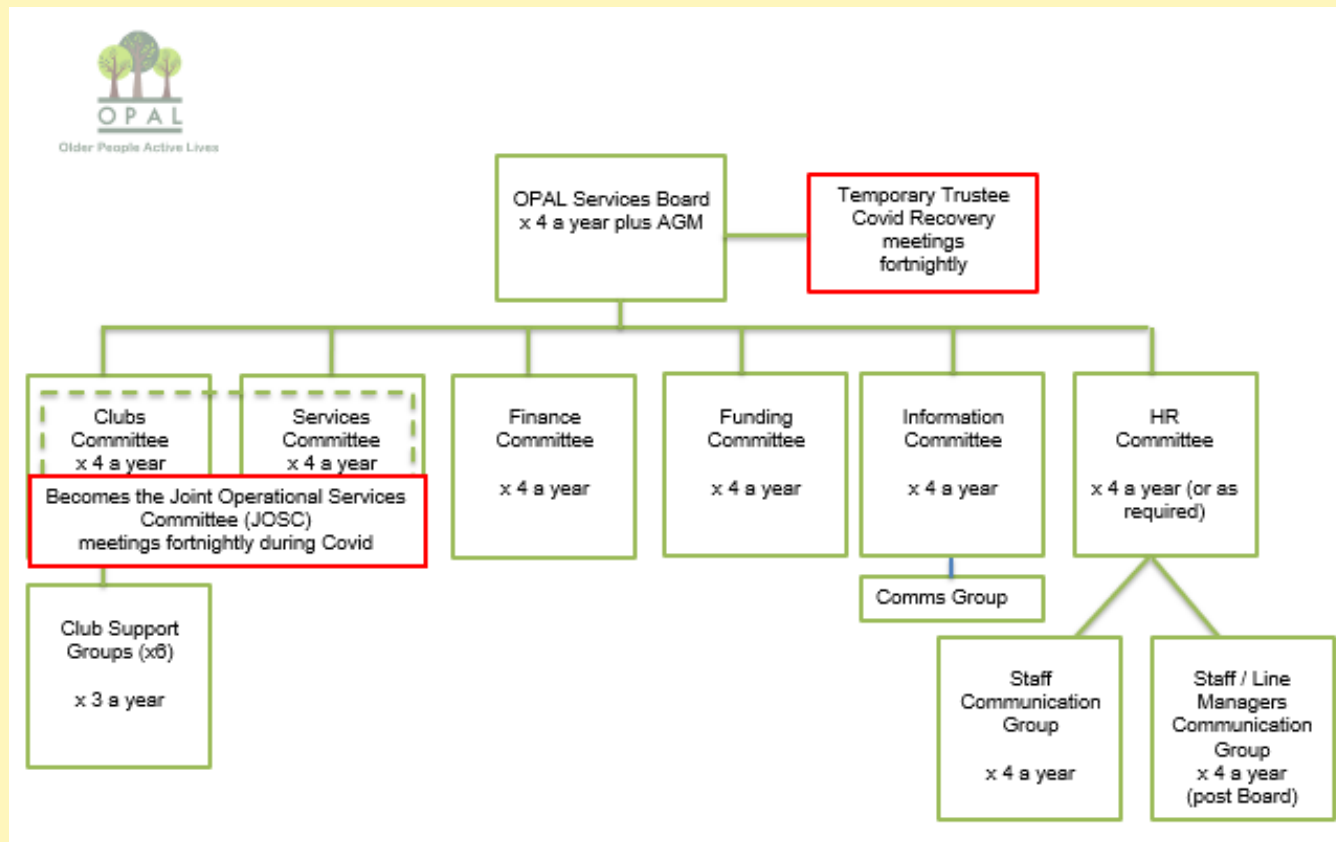
2019/2020



## KEY POINTS

- Funds from CWaC increased by £11,400 due to additional £16,140 in grants from the Covid-19 Community Response Fund.
- Trust and Charity Foundation funding increased by some £5,300 and any reduction on the part of any past funders was mitigated by new funding streams from CWaC, Anne Duchess of Westminster's Charity, Westminster Foundation, Co-Op, Vivo, Marjory Boddy Charitable Trust, INEOS, Marshes Community Benefit Fund, McCarthy & Stone, Masonic Charitable Foundation, The Big Lottery Awards For All Fund.
- A £5,400 reduction in other income by COVID-19 restrictions was partially mitigated by a £2,400 saving in fundraising activity costs.
- The £43,100 reduction in Club membership fees were partly mitigated by £14,200 of additional funds in other areas and a £35,000 reduction in overheads, resulting in a net funding surplus of around £9,600 for the year.

## OUR STRUCTURE



## OUR TEAM - APRIL 2020 TO MARCH 2021



### TRUSTEES

**Ian Bailey, Jan Bailey, Gill Clough, Jane Colville, Philip Hearfield, Ilene Hoyle, Brian Mackie, Vicky Ridgway, Gill Swash, John Webb, Rhiannon Wilson**

### STAFF

**Zoe Blocksidge, Julie Ennis, Janet Handley, Morag Hudson, Sam Moggan, Brenda Platt, Jean Toyn**

## KEY ACTIONS FROM OUR 2019-2020 ANNUAL REPORT

Our main aims for 2020 that featured in last Report are set out below, and, whilst COVID-19 had a huge impact on all of our services and the charity as a whole, we were pleased to have achieved all our actions and, in addition, met new ones inevitably created during the pandemic.

- ✓ **Introduction of the new OPAL image and brand including;**
  - a) a legal name change to OPAL Services (Rural west Cheshire)**
  - b) a new logo**
  - b) revised core values, aims and objectives**
  - c) production and sharing of our story**
- ✓ **Increase the numbers, diversity and skill mix of our volunteer force**
- ✓ **Increase the number, diversity and skill mix of our Trustees**
- ✓ **Obtain access to a wider range of funding streams and sources**
- ✓ **Implement a comprehensive policy review framework**

## KEY ACTIONS FOR 2021/2022

Actions for 2021/22 are difficult to predict, given the uncertainty COVID-19 has brought to the world. The pandemic has reinforced for us the plight faced by those who are, for various reasons, unable to leave their homes and be in contact with others and it is vital that we continue to make every effort to maintain and develop services which seek to mitigate the worst effects of this.

- **Re-establish services which involve face to face contact in a Covid secure way**
- **Maintain a range of remote services which are available to those unable or unwilling to leave their own homes**
- **Develop training plans for staff, volunteers and trustees**
- **Review and revise the Business Plan**
- **Explore the possibility of providing an improved service for older people with dementia and their carers living in rural west Cheshire**
- **Further develop our Branching Out service**
- **Establish our OPAL InTouch service working alongside OPAL GoOnline**

## Our Financial Statements

At March 31st there were eleven trustees on the OPAL Board of Trustees who are also Directors of the Company for the purposes of Company Law. Ms Ilene Hoyle resigned as a trustee in August 2020 and Ms Vicky Ridgway resigned in September 2020. Two new trustees were elected during the year - Ms Jan Bailey and Mr Ian Bailey.

The procedure for the appointment of trustees is set out in the Articles of Association.

There must be at least five trustees but no maximum is set.

### Responsibilities of Trustees

The trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with the applicable law and regulations. Company law requires the trustees to prepare financial statements in accordance with UK Generally Accepted Accounting Practice (UK Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs at the charity and of the surplus/deficit of the charity for that period.

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

Select suitable accounting policies and then apply them consistently

Make judgements and estimates that are reasonable and prudent.

Prepared the financial statements on the on-going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Companies Act 2006.

The trustees 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.

So far as the trustees are aware:

there is no relevant information of which the charity's independent Examiner is unaware the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

### Declaration

The trustees declare that there were no Serious Incidents, as defined by the Charity Commission, or any other matters which should have been brought to the attention of the Charity Commission.

Small Company Provisions

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

### Independent Examiner

Rebecca Ellams has been re-appointed as independent examiner.

**This Trustees Annual Report was approved by the Board of Trustees on 8th September 2021.**

This summarised financial information contains extracts from the OPAL Services Statement of Financial Activities, a full copy of which is available by emailing [morag.hutson@opalservices.org.uk](mailto:morag.hutson@opalservices.org.uk)

## OPAL SERVICES (RURAL WEST CHESHIRE)

### BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	11		1,887		2,405
<b>Current assets</b>					
Debtors	12	766		12,923	
Cash at bank and in hand		234,931		217,789	
		<u>235,697</u>		<u>230,712</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(23,301)</u>		<u>(28,415)</u>	
<b>Net current assets</b>			212,396		202,297
<b>Total assets less current liabilities</b>			<u>214,283</u>		<u>204,702</u>
<b>Income funds</b>					
Restricted funds	14		51,549		46,369
<u>Unrestricted funds</u>					
Designated funds	15	45,126		44,067	
General unrestricted funds		<u>117,608</u>		<u>114,266</u>	
			162,734		158,333
			<u>214,283</u>		<u>204,702</u>

## Company Information

**OPAL Services (Rural West Cheshire)** is a company limited by guarantee.

Charity name	OPAL Services (Rural West Cheshire)
Registered company no.	7521625 (England and Wales)
Registered office	18 Utkinton Road, Tarporley, Cheshire CW6 0HS
Date of Incorporation	8th February 2011
Date activities commenced	22nd May 2011
Accounting reference date	31st March
Registered charity no.	1143753

### Board of Trustee Directors 2020/21

Mr Ian Bailey	From 10/3/21
Dr Jan Bailey	From 10/3/21
P Cllr Mrs Gill Clough	From February 2011
P Cllr Mrs Jane Colville	From February 2011, Chair
Mr Philip Hearfield	From June 2019, Secretary from October 2019 and left March 2021
Mrs Ilene Hoyle	From January 2015 and left August 2020
Mr Brian Mackie, CA	From March 2020, Treasurer from March 2020
Dr Victoria Ridgway	From March 2018 and left September 2020
Mrs Gill Swash	From July 2017
P Cllr Mr John Webb	From October 2011
Mrs Rhiannon Wilson	From September 2019

**Company Secretary** Philip Hearfield

**Independent Examiner** Rebecca Ellams FCCA, Hall Livesey Brown  
HLB House, 68 High Street, Tarporley,  
Cheshire CW6 0AT

**Bankers** The Co-operative Bank plc, PO Box 101, 1 Balloon  
Street, Manchester M60 4EP

**Think about me, not my age**

# OPAL SERVICES (RURAL WEST CHESHIRE)

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)

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I report to the trustees on my examination of the financial statements of OPAL Services (Rural West Cheshire) (the charity) for the year ended 31 March 2021.

#### 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 (the 2006 Act).

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

#### Independent examiner's statement

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 2006 Act; or
- 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 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Rebecca Ellams FCCA  
Hall Livesey Brown

HLB House  
68 High Street  
Tarpoley  
Cheshire  
CW6 0AT

Dated: 17.11.21.....

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# OPAL SERVICES (RURAL WEST CHESHIRE)

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

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		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes						
<b>Income from:</b>							
Donations and legacies	3	15,804	-	15,804	7,305	-	7,305
Charitable activities	4	14,854	107,865	122,719	16,404	103,623	120,027
Other trading activities	5	275	-	275	43,424	-	43,424
Investments	6	3,044	-	3,044	-	-	-
<b>Total income</b>		<u>33,977</u>	<u>107,865</u>	<u>141,842</u>	<u>67,133</u>	<u>103,623</u>	<u>170,756</u>
<b>Expenditure on:</b>							
Charitable activities	7	<u>54,657</u>	<u>77,604</u>	<u>132,261</u>	<u>86,613</u>	<u>80,624</u>	<u>167,237</u>
<b>Net (outgoing)/incoming resources before transfers</b>		(20,680)	30,261	9,581	(19,480)	22,999	3,519
Gross transfers between funds		<u>25,081</u>	<u>(25,081)</u>	<u>-</u>	<u>15,720</u>	<u>(15,720)</u>	<u>-</u>
<b>Net income for the year/ Net movement in funds</b>		4,401	5,180	9,581	(3,760)	7,279	3,519
Fund balances at 1 April 2020		<u>158,333</u>	<u>46,369</u>	<u>204,702</u>	<u>162,093</u>	<u>39,090</u>	<u>201,183</u>
<b>Fund balances at 31 March 2021</b>		<u>162,734</u>	<u>51,549</u>	<u>214,283</u>	<u>158,333</u>	<u>46,369</u>	<u>204,702</u>

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.

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# OPAL SERVICES (RURAL WEST CHESHIRE)

## BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	11		1,887		2,405
<b>Current assets</b>					
Debtors	12	766		12,923	
Cash at bank and in hand		234,931		217,789	
		<u>235,697</u>		<u>230,712</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(23,301)</u>		<u>(28,415)</u>	
Net current assets			212,396		202,297
<b>Total assets less current liabilities</b>			<u>214,283</u>		<u>204,702</u>
<b>Income funds</b>					
Restricted funds	14		51,549		46,369
<u>Unrestricted funds</u>					
Designated funds	15	45,126		44,067	
General unrestricted funds		<u>117,608</u>		<u>114,266</u>	
			<u>162,734</u>		<u>158,333</u>
			<u>214,283</u>		<u>204,702</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 2021.

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 10.11.21.....

  
.....  
Mr B Mackie  
Trustee

Company Registration No. 07521625

# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

#### Charity information

OPAL Services (Rural West Cheshire) is a private company limited by guarantee incorporated in England and Wales. The registered office is 18 Uktinton Road, Tarporley, Cheshire, CW6 0HS.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance 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)". 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 applying FRS 102 Update Bulletin 1 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, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

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

#### 1.3 Charitable funds

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

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 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.

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# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

#### 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.

Expenses are included in the financial statements as they become due.

#### 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:

Fixtures and fittings	3 Years straight line basis
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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 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).

#### 1.8 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.

#### 1.9 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.

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# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

#### **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.

### 1.10 Employee benefits

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

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

### 2 Critical accounting estimates and judgements

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

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

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**3 Donations and legacies**

	<b>Unrestricted funds</b>	Total
	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
Donations and gifts	5,664	7,305
COVID-19 Government Grant Income	10,140	-
	<u>15,804</u>	<u>7,305</u>
<b>Donations and gifts</b>		
Donations	4,467	2,141
Miscellaneous	1,250	-
Voluntary contributions	-	3,230
Transport	(53)	1,934
	<u>5,664</u>	<u>7,305</u>

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**4 Charitable activities**

	<b>2021</b>	2020
	£	£
Grants & Contracts	<u>122,719</u>	<u>120,027</u>
Analysis by fund		
Unrestricted funds	14,854	16,404
Restricted funds	<u>107,865</u>	<u>103,623</u>
	<u>122,719</u>	<u>120,027</u>
<b>Grants &amp; Contracts</b>		
Branching Out	13,173	-
Fundraising	948	8,153
Miscellaneous	7,894	6,794
Volunteer recruitment	7,500	-
Contract OPAL Clubs	34,440	34,738
CWAC Breaktime	25,012	25,250
Carers Connect	9,000	8,505
Grants	22,490	850
Events/Outings	2,396	607
GoOnLine	10,006	15,568
New Horizons Services	-	1,750
Whats Cooking Service	-	2,084
Branching Out	-	15,728
	<u>122,719</u>	<u>120,027</u>

**5 Other trading activities**

	<b>Unrestricted funds</b>	Unrestricted funds
	<b>2021</b>	2020
	£	£
Membership fees	<u>275</u>	<u>43,424</u>

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**6 Investments**

	<b>Unrestricted funds</b>	Total
	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
Interest receivable	3,044	-

**7 Charitable activities**

	<b>Charitable Expenditure 2021</b>	<b>Charitable Expenditure 2020</b>
	<b>£</b>	<b>£</b>
Staff costs	11,391	35,154
Depreciation and impairment	683	790
Centre rent	104	12,288
Carer Connect	-	4,441
Breaktime	13,288	16,064
GoOnLine	6,775	11,460
Dementia Friends	11,084	9,809
New Horizons	-	1,396
Whats Cooking	-	1,693
Transport costs	598	9,207
Lunches & refreshments	33,132	14,195
Other directly related expenses	10,082	429
Direct events/outings costs	6,817	10,630
Miscellaneous	6,523	790
Volunteer costs	549	8,406
Direct fundraising costs/expenses	-	2,504
Gifts & cards	1,039	1,370
	<u>102,065</u>	<u>140,626</u>
Share of support costs (see note 8)	27,486	24,276
Share of governance costs (see note 8)	2,710	2,335
	<u>132,261</u>	<u>167,237</u>
<b>Analysis by fund</b>		
Unrestricted funds	54,657	86,613
Restricted funds	77,604	80,624
	<u>132,261</u>	<u>167,237</u>

# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 8 Support costs

	Support costs	Governance costs	2021 Support costs	Governance costs	2020
	£	£	£	£	£
Staff costs	16,183	-	16,183	14,335	14,335
Depreciation	1,003	-	1,003	608	608
Staff travel	7	-	7	421	421
Staff training, other & recruitment	678	-	678	23	23
Insurance	1,319	-	1,319	1,446	1,446
Publicity/website	1,643	-	1,643	1,166	1,166
Stationery, postage, telephone & broadband	4,644	-	4,644	3,173	3,173
Office/meeting room rental	(200)	-	(200)	1,998	1,998
Consumable equipment	-	-	-	215	215
Fundraising	123	-	123	-	-
Miscellaneous	2,086	-	2,086	891	891
Audit fees	-	1,900	1,900	-	1,540
Legal and professional	-	810	810	-	795
	<u>27,486</u>	<u>2,710</u>	<u>30,196</u>	<u>24,276</u>	<u>26,611</u>
Analysed between Charitable activities	<u>27,486</u>	<u>2,710</u>	<u>30,196</u>	<u>24,276</u>	<u>26,611</u>

Governance costs includes payments to the Independent Examiners of £1,100 (2020- £1,000) for Independent Examination fees

### 9 Trustees

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

**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**10 Employees**

**Number of employees**

The average monthly number of employees during the year was:

<b>2021</b>	<b>2020</b>
<b>Number</b>	<b>Number</b>
8	8
<u>8</u>	<u>8</u>

**Employment costs**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	82,109	82,592
Social security costs	2,920	3,640
Other pension costs	1,883	504
Recharged as costs directly allocated to activities	(37,423)	(40,808)
	<u>27,574</u>	<u>49,489</u>

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

**11 Tangible fixed assets**

	<b>Fixtures and fittings</b>
	<b>£</b>
<b>Cost</b>	
At 1 April 2020	31,505
Additions	1,168
	<u>32,673</u>
At 31 March 2021	<u>32,673</u>
<b>Depreciation and impairment</b>	
At 1 April 2020	29,100
Depreciation charged in the year	1,686
	<u>30,786</u>
At 31 March 2021	<u>30,786</u>
<b>Carrying amount</b>	
At 31 March 2021	<u>1,887</u>
At 31 March 2020	<u>2,405</u>

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

---

<b>12 Debtors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Amounts falling due within one year:</b>		
Trade debtors	-	11,932
Prepayments and accrued income	766	991
	<u>766</u>	<u>12,923</u>
<b>13 Creditors: amounts falling due within one year</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	284	660
Accruals and deferred income	23,017	27,755
	<u>23,301</u>	<u>28,415</u>

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**14 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and

	Movement in funds					In ret
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 1 April 2020 £	
Breaktime	23,856	25,250	(16,064)	(6,493)	26,549	
New Horizons	2,152	1,750	(1,396)	(453)	2,053	
OPAL Club Services	2,300	34,738	(35,761)	1,978	3,255	
GoOnline Service	4,838	15,568	(11,460)	(3,992)	4,954	
What's Cooking Service	4,176	2,084	(1,693)	(533)	4,034	
Carers Connect	1,768	8,505	(4,441)	(2,182)	3,650	
Branching Out	-	15,728	(9,809)	(4,045)	1,874	
Book of You	-	-	-	-	-	
Opal Reach and Activity Bags	-	-	-	-	-	
	39,090	103,623	(80,624)	(15,720)	46,369	1

# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 15 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			Movement in funds			Balance at 31 March 2021 £
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	
OPAL Clubs	49,040	7,583	(12,556)	44,067	5,205	(4,146)	45,126
	<u>49,040</u>	<u>7,583</u>	<u>(12,556)</u>	<u>44,067</u>	<u>5,205</u>	<u>(4,146)</u>	<u>45,126</u>

### 16 Analysis of net assets between funds

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	1,887	-	1,887	2,405	-	2,405
Current assets/(liabilities)	<u>160,847</u>	<u>51,549</u>	<u>212,396</u>	<u>155,928</u>	<u>46,369</u>	<u>202,297</u>
	<u>162,734</u>	<u>51,549</u>	<u>214,283</u>	<u>158,333</u>	<u>46,369</u>	<u>204,702</u>

### 17 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

# OPAL SERVICES (RURAL WEST CHESHIRE)

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF OPAL SERVICES (RURAL WEST CHESHIRE)

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I report to the trustees on my examination of the financial statements of OPAL Services (Rural West Cheshire) (the charity) for the year ended 31 March 2021.

#### 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 (the 2006 Act).

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

#### Independent examiner's statement

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 2006 Act; or
- 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 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Rebecca Ellams FCCA  
Hall Livesey Brown

HLB House  
68 High Street  
Tarpoley  
Cheshire  
CW6 0AT

Dated: 17.11.21.....

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# OPAL SERVICES (RURAL WEST CHESHIRE)

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

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		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes						
<b>Income from:</b>							
Donations and legacies	3	15,804	-	15,804	7,305	-	7,305
Charitable activities	4	14,854	107,865	122,719	16,404	103,623	120,027
Other trading activities	5	275	-	275	43,424	-	43,424
Investments	6	3,044	-	3,044	-	-	-
<b>Total income</b>		<u>33,977</u>	<u>107,865</u>	<u>141,842</u>	<u>67,133</u>	<u>103,623</u>	<u>170,756</u>
<b>Expenditure on:</b>							
Charitable activities	7	<u>54,657</u>	<u>77,604</u>	<u>132,261</u>	<u>86,613</u>	<u>80,624</u>	<u>167,237</u>
<b>Net (outgoing)/incoming resources before transfers</b>		(20,680)	30,261	9,581	(19,480)	22,999	3,519
Gross transfers between funds		<u>25,081</u>	<u>(25,081)</u>	<u>-</u>	<u>15,720</u>	<u>(15,720)</u>	<u>-</u>
<b>Net income for the year/ Net movement in funds</b>		4,401	5,180	9,581	(3,760)	7,279	3,519
Fund balances at 1 April 2020		<u>158,333</u>	<u>46,369</u>	<u>204,702</u>	<u>162,093</u>	<u>39,090</u>	<u>201,183</u>
<b>Fund balances at 31 March 2021</b>		<u>162,734</u>	<u>51,549</u>	<u>214,283</u>	<u>158,333</u>	<u>46,369</u>	<u>204,702</u>

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.

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# OPAL SERVICES (RURAL WEST CHESHIRE)

## BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	11		1,887		2,405
<b>Current assets</b>					
Debtors	12	766		12,923	
Cash at bank and in hand		234,931		217,789	
		<u>235,697</u>		<u>230,712</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(23,301)</u>		<u>(28,415)</u>	
Net current assets			212,396		202,297
<b>Total assets less current liabilities</b>			<u>214,283</u>		<u>204,702</u>
<b>Income funds</b>					
Restricted funds	14		51,549		46,369
<u>Unrestricted funds</u>					
Designated funds	15	45,126		44,067	
General unrestricted funds		<u>117,608</u>		<u>114,266</u>	
			<u>162,734</u>		<u>158,333</u>
			<u>214,283</u>		<u>204,702</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 2021.

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 10.11.21.....

  
.....  
Mr B Mackie  
Trustee

Company Registration No. 07521625

# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

#### Charity information

OPAL Services (Rural West Cheshire) is a private company limited by guarantee incorporated in England and Wales. The registered office is 18 Uktinton Road, Tarporley, Cheshire, CW6 0HS.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance 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)". 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 applying FRS 102 Update Bulletin 1 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, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

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

#### 1.3 Charitable funds

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

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 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.

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# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

---

### 1 Accounting policies

#### 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.

Expenses are included in the financial statements as they become due.

#### 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:

Fixtures and fittings	3 Years straight line basis
-----------------------	-----------------------------

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 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).

#### 1.8 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.

#### 1.9 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.

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# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

#### **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.

### 1.10 Employee benefits

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

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

### 2 Critical accounting estimates and judgements

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

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

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**3 Donations and legacies**

	<b>Unrestricted funds</b>	<b>Total</b>
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Donations and gifts	5,664	7,305
COVID-19 Government Grant Income	10,140	-
	<u>15,804</u>	<u>7,305</u>
<b>Donations and gifts</b>		
Donations	4,467	2,141
Miscellaneous	1,250	-
Voluntary contributions	-	3,230
Transport	(53)	1,934
	<u>5,664</u>	<u>7,305</u>

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**4 Charitable activities**

	<b>2021</b>	2020
	<b>£</b>	£
Grants & Contracts	<u>122,719</u>	<u>120,027</u>
Analysis by fund		
Unrestricted funds	14,854	16,404
Restricted funds	<u>107,865</u>	<u>103,623</u>
	<u>122,719</u>	<u>120,027</u>
<b>Grants &amp; Contracts</b>		
Branching Out	13,173	-
Fundraising	948	8,153
Miscellaneous	7,894	6,794
Volunteer recruitment	7,500	-
Contract OPAL Clubs	34,440	34,738
CWAC Breaktime	25,012	25,250
Carers Connect	9,000	8,505
Grants	22,490	850
Events/Outings	2,396	607
GoOnLine	10,006	15,568
New Horizons Services	-	1,750
Whats Cooking Service	-	2,084
Branching Out	-	15,728
	<u>122,719</u>	<u>120,027</u>

**5 Other trading activities**

	<b>Unrestricted funds</b>	Unrestricted funds
	<b>2021</b>	2020
	<b>£</b>	£
Membership fees	<u>275</u>	<u>43,424</u>

**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**6 Investments**

	<b>Unrestricted funds</b>	Total
	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
Interest receivable	3,044	-

**7 Charitable activities**

	<b>Charitable Expenditure 2021</b>	<b>Charitable Expenditure 2020</b>
	<b>£</b>	<b>£</b>
Staff costs	11,391	35,154
Depreciation and impairment	683	790
Centre rent	104	12,288
Carer Connect	-	4,441
Breaktime	13,288	16,064
GoOnLine	6,775	11,460
Dementia Friends	11,084	9,809
New Horizons	-	1,396
Whats Cooking	-	1,693
Transport costs	598	9,207
Lunches & refreshments	33,132	14,195
Other directly related expenses	10,082	429
Direct events/outings costs	6,817	10,630
Miscellaneous	6,523	790
Volunteer costs	549	8,406
Direct fundraising costs/expenses	-	2,504
Gifts & cards	1,039	1,370
	<u>102,065</u>	<u>140,626</u>
Share of support costs (see note 8)	27,486	24,276
Share of governance costs (see note 8)	2,710	2,335
	<u>132,261</u>	<u>167,237</u>
<b>Analysis by fund</b>		
Unrestricted funds	54,657	86,613
Restricted funds	77,604	80,624
	<u>132,261</u>	<u>167,237</u>

# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 8 Support costs

	Support costs	Governance costs	2021 Support costs	Governance costs	2020
	£	£	£	£	£
Staff costs	16,183	-	16,183	14,335	14,335
Depreciation	1,003	-	1,003	608	608
Staff travel	7	-	7	421	421
Staff training, other & recruitment	678	-	678	23	23
Insurance	1,319	-	1,319	1,446	1,446
Publicity/website	1,643	-	1,643	1,166	1,166
Stationery, postage, telephone & broadband	4,644	-	4,644	3,173	3,173
Office/meeting room rental	(200)	-	(200)	1,998	1,998
Consumable equipment	-	-	-	215	215
Fundraising	123	-	123	-	-
Miscellaneous	2,086	-	2,086	891	891
Audit fees	-	1,900	1,900	-	1,540
Legal and professional	-	810	810	-	795
	<u>27,486</u>	<u>2,710</u>	<u>30,196</u>	<u>24,276</u>	<u>26,611</u>
Analysed between Charitable activities	<u>27,486</u>	<u>2,710</u>	<u>30,196</u>	<u>24,276</u>	<u>26,611</u>

Governance costs includes payments to the Independent Examiners of £1,100 (2020- £1,000) for Independent Examination fees

### 9 Trustees

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

**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**10 Employees**

**Number of employees**

The average monthly number of employees during the year was:

<b>2021</b>	<b>2020</b>
<b>Number</b>	<b>Number</b>
8	8
<u>8</u>	<u>8</u>

**Employment costs**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	82,109	82,592
Social security costs	2,920	3,640
Other pension costs	1,883	504
Recharged as costs directly allocated to activities	(37,423)	(40,808)
	<u>27,574</u>	<u>49,489</u>

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

**11 Tangible fixed assets**

	<b>Fixtures and fittings</b>
	<b>£</b>
<b>Cost</b>	
At 1 April 2020	31,505
Additions	1,168
	<u>32,673</u>
At 31 March 2021	<u>32,673</u>
<b>Depreciation and impairment</b>	
At 1 April 2020	29,100
Depreciation charged in the year	1,686
	<u>30,786</u>
At 31 March 2021	<u>30,786</u>
<b>Carrying amount</b>	
At 31 March 2021	<u>1,887</u>
At 31 March 2020	<u>2,405</u>

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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<b>12 Debtors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Amounts falling due within one year:</b>		
Trade debtors	-	11,932
Prepayments and accrued income	766	991
	<u>766</u>	<u>12,923</u>
	<u><u>766</u></u>	<u><u>12,923</u></u>
<b>13 Creditors: amounts falling due within one year</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	284	660
Accruals and deferred income	23,017	27,755
	<u>23,301</u>	<u>28,415</u>
	<u><u>23,301</u></u>	<u><u>28,415</u></u>

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**OPAL SERVICES (RURAL WEST CHESHIRE)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**14 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and

	<b>Movement in funds</b>					<b>In ret</b>
	<b>Balance at 1 April 2019 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>Balance at 1 April 2020 £</b>	
Breaktime	23,856	25,250	(16,064)	(6,493)	26,549	
New Horizons	2,152	1,750	(1,396)	(453)	2,053	
OPAL Club Services	2,300	34,738	(35,761)	1,978	3,255	
GoOnline Service	4,838	15,568	(11,460)	(3,992)	4,954	
What's Cooking Service	4,176	2,084	(1,693)	(533)	4,034	
Carers Connect	1,768	8,505	(4,441)	(2,182)	3,650	
Branching Out	-	15,728	(9,809)	(4,045)	1,874	
Book of You	-	-	-	-	-	
Opal Reach and Activity Bags	-	-	-	-	-	
	<u>39,090</u>	<u>103,623</u>	<u>(80,624)</u>	<u>(15,720)</u>	<u>46,369</u>	<u>1</u>

# OPAL SERVICES (RURAL WEST CHESHIRE)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 15 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			Movement in funds			Balance at 31 March 2021 £
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	
OPAL Clubs	49,040	7,583	(12,556)	44,067	5,205	(4,146)	45,126
	<u>49,040</u>	<u>7,583</u>	<u>(12,556)</u>	<u>44,067</u>	<u>5,205</u>	<u>(4,146)</u>	<u>45,126</u>

### 16 Analysis of net assets between funds

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	1,887	-	1,887	2,405	-	2,405
Current assets/(liabilities)	<u>160,847</u>	<u>51,549</u>	<u>212,396</u>	<u>155,928</u>	<u>46,369</u>	<u>202,297</u>
	<u>162,734</u>	<u>51,549</u>	<u>214,283</u>	<u>158,333</u>	<u>46,369</u>	<u>204,702</u>

### 17 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).