



Registered Charitable Incorporated Organisation: 1171354

Annual Report and  
Financial Statements  
Period ended 31 March 2021

# Age Concern Crosby Year Ended 31 March 2021

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# **Age Concern Crosby Year Ended 31 March 2021**

## **Message from the Chair**

We are pleased to present to you our Annual Report for Age Concern Crosby for the year ended 31 March 2021. Whilst the financial year ended very much with a glimmer of positive news regarding the start of reopening of the UK following Covid-19 lockdowns it did come after more than a year of our services being severely restricted or curtailed and you will see this reflected in our results.

In January 2020 we had celebrated our move to our new lunch club venue at the Waterloo United Free Church. Sadly, only a short time later, we were required to close our clubs due to the lockdown, but we hope to be able to resume activities now later in 2021. When we restart, we will be following expert guidance on sanitising and social distancing to ensure that we limit the chance of further spread of Covid-19; we know that our many service-users have dearly missed our lunch clubs and outings during this very difficult time, worsening social isolation and loneliness, and as soon as we are confident to re-open, we will do this.

As you will see from reading our accounts, we continue to have costs that exceed our income, however, our financial resources remain relatively healthy. Despite the pandemic effects we have continued to pursue grant and other funding opportunities to benefit older people in our area although we anticipate that the funding environment will become even more challenging with many organisations seeking the limited funding available to help cope with the after-effects of Covid.

In my report last year, I told you that the trustees have recognised that with the effect of the recent pandemic we need to consider what services we are able to safely provide. We undertook to investigate whether there are like-organisations with whom we could work to widen our appeal to the communities we were set-up to support, ensure our services and information is accessible and clear and to find new activities that older people would be interested in. This need to seek external support came to the fore during the past year as we struggled to recruit the new trustees and volunteers that we require, coupled with the planned retirement of a number of existing trustees and volunteers. To this end, the trustees sent out an invitation to several local and national charities whose purpose and ethos appeared to align with that of Age Concern Crosby, seeking from them their thoughts on how we may work together to continue our excellent work. Following a number of submissions, Zoom calls and discussions the trustees have selected a national charity 'Re-engage' (previously known as Contact the Elderly) with which we are in negotiation towards a merger with the aim of securing a future for the services we provide. Re-engage exists to provide social connections for older people at a time in their lives when their social circles are diminishing. Its vision is... "a world where no-one is ever too old to make friends and enjoy social interaction" and its mission..."to work within communities to end social isolation and loneliness in older people".

This has not been an easy decision to make, after almost 70 years of operating independently, but the trustees believe it is necessary to ensure that we can continue to support our service-users, whilst benefitting from the great work that our volunteers do and ensuring that our governance remains robust for The Charity Commission.

## **Age Concern Crosby Year Ended 31 March 2021**

We are currently going through a number of priorities with Re-engage colleagues but we are aiming to ensure in the proposed merger that, insofar as is possible activities continue and Age Concern Crosby's funds are used within our operating area, just as we would had we been able to continue unchanged.

The various lockdowns have made us completely re-focus on our services and what older people within the area needed. This led us during 2020/21 to ensure that we maintained strong communications between service-users, volunteers and in particular Chris Dale our Administrator who worked hard to ensure no older person was left isolated. We have arranged shopping, keeping-in-touch calls, Christmas hampers and extensive information and advice. I am so grateful to all the volunteers, trustees and Chris for their continued support and commitment throughout the very difficult past 18 months; you are all amazing and we couldn't do this without you.

**Su Bramley, Chair**

# Age Concern Crosby Year Ended 31 March 2021

## Trustees' Report

Report to the members of:

Age Concern Crosby

Other names the charity is known by

Crosby Old People's Welfare  
Committee

Registered charity number:

1171354

Charity's principal address:

c/o Susan Bramley, Chair  
31 Park Way  
Meols, Wirral CH47 7BS

Structure, governance and management:

## Description of Age Concern Crosby's Trusts

Name of Trustee	Office (if any)	Dates acted (if not for the whole year)
Susan Bramley	Chair	
Louella Lyon	Deputy Chair	Resigned 31 July 2020
Christina Chua-Short	Secretary	
Jane Daly		
Gillian Boggan	Treasurer	
Sharon Ryan		
Tracey McGeagh		Appointed 3 November 2020
There are no other Trustees		
Type of governing document	Charitable Rules adopted January 2017	
How the Charity is constituted	Charitable Incorporated Organisation January 2017	
Trustee selection methods	General advertisement, stakeholder search, meetings with Trustees against agreed criteria	
Summary objects of Age Concern Crosby	To promote and assist the general good of all old people in the borough of Crosby by assisting the work of statutory authorities and voluntary organisations engaged in providing facilities for physical and mental recreation, developing physical improvement, furthering health, relieving poverty, distress or sickness, or in pursuing any objects which not are or hereafter may be deemed by law to be charitable.	
Summary of the main activities in relation to these objects	The charity provides lunch clubs, activities, holidays and outings for the elderly and housebound. During the COVID-19 pandemic, these activities were not permitted due to government restrictions to control the virus.	

# Age Concern Crosby Year Ended 31 March 2021

## How Age Concern Crosby is administered in order to achieve these objects

During the COVID-19 pandemic, the charity has continued to support service users by ensuring regular telephone contact through the administrator, volunteers and trustees. The charity also provided Christmas hampers, and ensured service users received birthday cards and gifts to recognise significant birthdays. Information and advice services continued throughout the 'lockdown' period.

Once it is safe to do so, and observing government guidance, the charity will resume activities including:

- The provision of weekly social meetings with lunch or refreshments and group activities,
- The provision of services through the use of the minibus owned and operated by Age Concern Crosby for the benefit of older people.

These services will be delivered with the support of the charity's volunteers, trustees and employee.

## Achievements and performance:

### Summary of the main achievements of Age Concern Crosby

Maintaining weekly contact with service users by telephone throughout the 'lockdown' period. Provision of Christmas hampers, birthday cards and gifts, information and advice.

### Financial Review: Brief Statement on Age Concern Crosby's Policy on reserves

Income is credited to a restricted reserve where the donor requests this. Related costs are then applied to the restricted reserve. In 2017, a restricted reserve was created to manage a specific legacy. Reserves of the previous Age Concern Crosby have been transferred to the newly incorporated Age Concern Crosby.

### Details of any funds materially in deficit

Not applicable

### Principal sources of funds

This information is detailed in the Income and Expenditure Account on Page 9.

### Declaration:

The Trustees declare that they have approved the Trustees' report above

Signatures



Full name  
Date

Christina Chua-Short  
22 October 2021



Susan Bramley  
22 October 2021

# Age Concern Crosby Year Ended 31 March 2021

## Independent Examiner's Report on the Accounts

**Report to the members of:** Age Concern Crosby

**Registered charity number:** 1171354

**On accounts for the year ended:** 31 March 2021 as set out on pages 8 to 17.

**Respective responsibilities of trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under Section 145 of the Charities Act; to follow the procedures laid down under the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Direction given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the financial statements. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that in any material aspect the requirements
  - a. To keep accounting records in accordance with section 130 of the Charities Act; and
  - b. To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

**Signed**



**Date**  
**Examiner**  
**Professional Qualification**

22 October 2021  
Paul Jameson  
Chartered Public Finance Accountant

# Age Concern Crosby Year Ended 31 March 2021

## Balance Sheet

	Note	Unrestricted Funds £	Restricted Funds £	Total 31 Mar 21 £	Total 31 Mar 20 £
<b>Fixed Assets</b>					
Tangible assets	7	7,057	0	7,057	9,410
<b>Total fixed assets</b>		<b>7,057</b>	<b>0</b>	<b>7,057</b>	<b>9,410</b>
<b>Current assets</b>					
Debtors and Prepayments	8	3,284	0	3,284	4,363
Short term investments and deposits	5				
Cash at bank and in hand		90,795	33,051	123,846	132,888
<b>Total current assets</b>		<b>94,079</b>	<b>33,051</b>	<b>127,130</b>	<b>137,251</b>
<b>Current liabilities</b>					
Creditors falling due within one year	9	(1,147)	0	(1,147)	(470)
<b>Net current assets</b>		<b>92,932</b>	<b>33,051</b>	<b>125,983</b>	<b>136,781</b>
<b>Total assets less current liabilities</b>		<b>99,989</b>	<b>33,051</b>	<b>133,040</b>	<b>146,191</b>
<b>Long term liabilities</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Creditors falling due after more than one year		0	0	0	0
Provisions for liabilities		0	0	0	0
<b>Net assets</b>		<b>99,989</b>	<b>33,051</b>	<b>133,040</b>	<b>146,191</b>
<b>Funds of the charity</b>					
Restricted income funds	4		33,051	33,051	33,051
Unrestricted income funds		99,989		99,989	113,140
<b>Total funds of the charity</b>		<b>99,989</b>	<b>33,051</b>	<b>133,040</b>	<b>146,191</b>

## Signed on behalf of all the Trustees



Christina Chua-Short, Secretary



Susan Bramley, Chair

Date: 22 October 2021



# Age Concern Crosby

## Year Ended 31 March 2021

### Statement of Financial Activities (SOFA)

	Unrestricted Funds £	Restricted Funds £	2020/21 Total £	2019/20 Total £
<b>Incoming Resources</b>				
Incoming resources from donors	5,470	0	5,470	7,102
Legacies	0	0	0	0
Investment income	51	0	51	262
Income from charitable activities	0	0	0	14,686
Fundraising	0	0	0	476
<b>Total incoming resources</b>	<b>5,521</b>	<b>0</b>	<b>5,521</b>	<b>22,526</b>
<b>Expenditure</b>				
Direct charitable expenditure	6,237	0	6,237	25,615
Fund-raising and publicity	0	0	0	0
Charitable trading	0	0	0	0
Management and administration	12,435	0	12,435	12,034
<b>Total expenditure</b>	<b>(18,672)</b>	<b>0</b>	<b>(18,672)</b>	<b>37,649</b>
<b>Net income/(expenditure) before transfers</b>	<b>(13,151)</b>	<b>0</b>	<b>(13,151)</b>	<b>(15,123)</b>
<b>Transfer between funds</b>		<b>0</b>		<b>0</b>
<b>Net (outgoing)/incoming resources</b>	<b>(13,151)</b>	<b>0</b>	<b>(13,151)</b>	<b>(15,123)</b>
Unrealised gains on fixed assets	0	0	0	0
<b>Net movement in funds</b>	<b>(13,151)</b>	<b>0</b>	<b>(13,151)</b>	<b>(15,123)</b>
Fund balances brought forward	113,140	33,051	146,191	161,314
<b>Fund balances carried forward</b>	<b>99,989</b>	<b>33,051</b>	<b>133,040</b>	<b>146,191</b>

# Age Concern Crosby

## Year Ended 31 March 2021

### Notes to the accounts

#### 1. Accounting policies and financial year end

##### Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Ireland (FRS 102) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

##### Going Concern

The Trustees consider the charity is a going concern.

##### Change in basis

There has been no change to the valuation rules and methods of accounting since the previous year

#### 2. Trustees

The amount of any remuneration or other benefits paid to Age Concern Crosby Trustees, or any person connected with them, from the charity:

Name of Trustee	Amounts paid /value of benefit	
	2020/21	2019/20
	£	£
Susan Bramley	0	0
Jane Daly	0	0
Christina Chua-Short	0	0
Louella Lyon	0	0
Ann McCracken	n/a	0
Gillian Boggan	0	0
Sharon Ryan	0	n/a
Tracey McGeagh		

# Age Concern Crosby

## Year Ended 31 March 2021

### 3. Expenditure

#### Details of amount paid for independent examiner's remuneration:

Mr Paul Jameson, Chartered Public Finance Accountant, provided his independent examination services free of charge.

#### Grants to institutions

Age Concern Crosby did not make any grants to other institutions during the year (2019/20: nil).

### 4. Endowment and restricted funds

Age Concern Crosby does not have any endowment funds.

Details of the restricted funds held by the charity are given below:

Restricted Fund	Purpose	2020/21 £	2019/20 £
Legacy Cath McAdam	This fund is to be used for holidays and outings	910	910
Jean Kerrigan	This fund is to be used for holidays and outings	30,851	30,851
Groundworks	Funds to be used for holidays, outings and club activities	1,290	1,290
<b>Total restricted funds</b>		<b>33,051</b>	<b>33,051</b>

### 5. Investment assets

Age Concern Crosby does not hold any investment assets (2019/20: nil).

### 6. Paid employees

	2020/21	2019/20
Average number of employees in the year	1	1
Total emoluments of employee*	£8,852	£7,979

\*Total emoluments in 2020/21 includes back-dated pay award

# Age Concern Crosby

## Year Ended 31 March 2021

### 7. Tangible fixed assets

Age Concern Crosby owns two tangible fixed assets, a Mercedes Benz minibus purchased in February 2016 and a computer purchased in June 2016. During the year both assets have been depreciated at 25% per annum on a reducing balance basis.

	Vehicles, Plant and Machinery £	Total £
<b>Asset cost or valuation</b>		
Balance brought forward at 1 April 2020	52,379	52,379
Additions and revaluation		
Disposals		
<b>Balance carried forward at 31 March 2021</b>	<b>52,379</b>	<b>52,379</b>
<b>Accumulated depreciation</b>		
Balance brought forward at 1 April 2020	(42,969)	(42,969)
Disposals and revaluation		
Charge for the year	(2,353)	(2,353)
<b>Balance carried forward at 31 March 2021</b>	<b>(45,322)</b>	<b>(45,332)</b>
<b>Net book value at 1 April 2020</b>	<b>9,410</b>	<b>9,410</b>
<b>Net book value at 1 April 2021</b>	<b>7,057</b>	<b>7,057</b>

### 8. Debtors and prepayments

	Unrestricted £	Restricted £	2020/21 £	2019/20 £
Other debtors	2,125		2,125	3,375
Prepayments	1,159		1,159	988
<b>Total debtors and prepayments</b>	<b>3,284</b>		<b>3,284</b>	<b>4,363</b>

All debtors and prepayments fall due within one year.

### 9. Creditors and accruals

	2020/21 £	2019/20 £
Loans and overdrafts	0	0
Trade creditors	120	341
Other creditors	1,027	129
<b>Total creditors and accruals</b>	<b>1,147</b>	<b>470</b>

The charity has no long-term creditors.

# Age Concern Crosby

## Year Ended 31 March 2021

### 10. Other disclosures

	2020/21 £	2019/20 £
Does the charity have any commitments not provided for in the accounts?	No	No
Has the charity given any guarantees?	No	No
Has the charity received a loan secured on any of its assets?	No	No
At the year end, did the charity have any contingent liabilities?	No	No
Did the charity receive grants as a material part of its income?	Yes	Yes
Details:		

- Age Concern Crosby received a grant from Metropolitan Borough of Sefton of £3,900 (2019/20: £3,900) in respect of its provision of lunch clubs for the elderly and housebound
- Tesco awarded a Groundwork grant of £500 of which £500 was recognised in 2020/21 (2019/20: £1,000)
- Liverpool One (Savills) awarded a grant of £1,000.

### 11. Declarations

<b>Adequacy of assets to meet fund restrictions</b>	Sufficient resources are held in an appropriate form to enable funds to be applied in accordance with the restrictions imposed
<b>Change in year end</b>	The Trustees have not changed the year end date nor length of the charity's financial year
<b>Designated funds</b>	Age Concern Crosby has three restricted funds as detailed in Note 4 above
<b>Ex-gratia payments</b>	Age Concern Crosby did not make ex-gratia payments during the year
<b>Inter-fund loans</b>	There were no inter-fund loans outstanding at the year end
<b>Large investments</b>	Age Concern Crosby does not hold any investments
<b>Quoted investments</b>	Age Concern Crosby does not hold any quoted investments
<b>Revaluations</b>	No revaluations took place in 2020/21

# Age Concern Crosby

## Year Ended 31 March 2021

### Summary income and expenditure account

For the information of members and supporters, Age Concern Crosby has prepared additional income and expenditure accounts, which provide greater detail than that required by the Charity Commission. This information can be found on pages 15 to 16

### Trustee Investments Act

The requirements of the Trustee Investments Act 1961 have been complied with

### Uncapitalised fixed assets

Age Concern Crosby has no material uncapitalised fixed assets

## 12. Accounting Policies

### Cash donations and gifts

These are included in the Statement of Financial Activities when:

- The charity is told it is to receive the gift or donation
- Trustees are reasonably certain of the amount to be received
- Trustees are reasonably certain they will receive the money and any conditions for receipt are met

### Cash from fundraising

This is reported gross in the Statement of Financial Activities

### Cash from lunch club activities

These are included in the accounts as income from charitable activities. In previous years the income and expenditure from lunch club activities has been recorded on a net basis. The previous year analysis has been restated in notes 14 and 15 and the prior year comparators on the Statement of Financial Activities and Balance Sheet.

### Gifts in kind for sale or distribution

These are included in the accounts as gifts only when sold or distributed.

### Gifts in kind for use by the charity

These are included in the Statement of Financial Activities as incoming resources when receivable.

### Intangible Income

This is only included in incoming resources (with an equivalent amount in expenditure) if the charity would have had to purchase the resources and the amount is material

# Age Concern Crosby

## Year Ended 31 March 2021

### 12. Accounting Policies (continued)

<b>Legacies</b>	These are included as soon as it is reasonably certain they will be received
<b>Tax reclaims and gifts and covenants</b>	These would be included in the Statement of Financial Activities at the same time as the gift to which they related
<b>Valuation of gifts in kind</b>	Gifts in kind would be accounted for at a reasonable estimate of their value to the charity or the amount realised
<b>Voluntary help</b>	The value of voluntary help is not included in the accounts but is described in the Trustees' annual report
<b>Donated assets</b>	These would be capitalised at a reasonable value on receipt and depreciated
<b>Investment property valuation</b>	This would be valued at a Trustees' estimate of market value
<b>Quoted stocks and shares</b>	These would be valued at market value
<b>Tangible fixed assets for use by the charity</b>	These are capitalised if they can be used for more than one year and cost at least £250. They are valued at cost or a reasonable value on receipt and depreciated in full in the year of acquisition.
<b>Investment income</b>	This and any associated tax credits are included in the accounts when due.

### 13. Additional Matters

In January 2017, Age Concern Crosby changed its constitution to become a Charitable Incorporated Organisation (CIO) and the assets and liabilities of the previously registered charity Age Concern Crosby were transferred in their entirety on that date.

# Age Concern Crosby Year Ended 31 March 2021

## 14. Income:

	2020/21 £	2019/20 £
<b>Legacies</b>	<b>0</b>	<b>0</b>
<b>Grants and income from donors</b>		
Metropolitan Borough of Sefton grant	3,900	3,900
Tesco Groundworks grant	500	1,000
Liverpool One (Savills)	1,000	
Sefton CVS	0	700
General donations and in Memorium	70	802
Rotary Club	0	700
Santander bank donation	0	0
Soroptimist International Crosby	0	0
	<b>5,470</b>	<b>7,102</b>
<b>Interest Received</b>		
Building Society and Bank Interest	<b>51</b>	<b>262</b>
<b>Fundraising activities</b>		
Christmas fair, Strawberry tea, cakes etc.	0	476
	<b>0</b>	<b>476</b>
<b>Charitable activities</b>		
Lunch club income	0	9,208
Holiday income	0	3,231
Flicks and Friends income	0	2,247
	<b>0</b>	<b>14,686</b>
<b>Income for the year</b>	<b>£5,521</b>	<b>£22,526</b>



# Age Concern Crosby

## Year Ended 31 March 2021

### 15. Expenditure:

	2020/21 £	2019/20 £
<b>Administrative and management</b>		
Telephone	459	512
Administrative salary	8,852	7,979
Travel expenses	151	518
Bank charges	36	0
Printing, postage and stationery	71	275
Training	0	300
Payroll processing	120	120
Computer depreciation	54	71
Insurance, general and trustee	344	749
Lottery fees, CRB and sundries	20	104
Website	2,328	1,406
	<b>12,435</b>	<b>12,034</b>
<b>Fundraising and publicity</b>	<b>0</b>	<b>0</b>
<b>Club Activities</b>		
Volunteer thank you	60	810
Lunch clubs	20	7,807
Christmas expenditure	2,204	875
Greeting cards	288	0
Volunteers' expenses	0	52
Flicks and Friends	0	2,153
Holidays and outings (net)	0	6,941
Rents	0	1,400
	<b>2,572</b>	<b>20,038</b>
<b>Vehicle Costs</b>		
Maintenance, drivers, garaging, fuel	304	1,505
Depreciation for the year on minibus	2,299	3,066
Insurance	1,062	1,006
	<b>3,665</b>	<b>5,577</b>
<b>Expenditure for the year</b>	<b>£18,672</b>	<b>£37,649</b>