

Age UK Cheshire Annual Report 2024/25



ADDRESS AND REGISTERED OFFICE

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Northwich CW8 1DT

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CHARITABLE OBJECTS:

The objects of the Charity are to promote the following purposes for the benefit of the public and/or older people within the Area of Benefit:

1. preventing or relieving the poverty of older people;
2. preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
3. promoting equality and diversity;
4. promoting the human rights of older people in accordance with the Universal Declaration of Human Rights;
5. assisting older people in need by reason of ill-health, social exclusion or other disadvantage; and
6. such other charitable purposes for the benefit of older people as the Charity Trustees from time to time decide; the outcome of this being the promotion of the well-being of older people.

GOVERNING DOCUMENT:

Memorandum and Articles of Association dated 8 February 2002 and were updated as at 14 February 2024.

The company was incorporated on 8 February 2002 but started its activities on 1 May 2002 when the assets and liabilities of Age Concern Cheshire, a charitable trust, were transferred to the company.

Age Concern East Cheshire gifted its operations, assets and liabilities to Age Concern Cheshire on 1 July 2024. The deregistration of Age Concern East Cheshire with both Companies House and the Charity Commission is in progress and the merger of the two charities is expected to be registered with the Charity Commission in the course of the current financial year.

ORGANISATIONAL STRUCTURE:

Age Concern Cheshire is an independent company limited by guarantee, registered in England and Wales No. 4369758, Registered Charity No. 1091608. As a result, in the opinion of the trustees, there is no ultimate controlling party.

Age Concern Cheshire trading as Age UK Cheshire (AUKC) is a member of the Age England Association.

The directors who served in the year are:

DIRECTORS:

Ms R Hemshall – Chair
Ms J Rayner
Ms B Philps
Ms P Bartlett
Ms N Brooks
Mr D Earnshaw
Mr D Forsyth

Mr D Hughes (appointed July 2024, previously trustee of Age Concern East Cheshire)
Ms C Crowther (appointed July 2024, previously trustee of Age Concern East Cheshire)
Ms S Dartnell (appointed July 2024, previously trustee of Age Concern East Cheshire)
Ms G Powrie (appointed July 2024, previously trustee of Age Concern East Cheshire)
Ms R Wulff (appointed July 2024: resigned August 2024, previously trustee of Age UK Cheshire East)

The Directors of the company are also Trustees for the purpose of Charity Law. The Board are appointed by the members in accordance with the Articles of Association.

KEY MANAGEMENT PERSONNEL:

Chief Executive	Mr D Maskell (resigned October 2024)
	Mrs H Taylor (appointed November 2024)
Chief Finance Officer	Mrs H Flaherty (resigned September 2024)
	Mrs S Bunting (appointed September 2024)
Head of Services	Mrs C McMahon (appointed October 2024. Previously Head of Operations)
Head of Income Generation	Mr L Birchall (appointed October 2024. Previously Head of Retail Local Fundraising)

AUDITORS:

WR Partners
Drake House, Gadbrook Way
Gadbrook Park
Northwich, CW9 7RA

BANKERS:

National Westminster Bank plc
PO Box 6, The Bull Ring
Northwich, CW9 5BN

CCLA
PO Box 12892, Dunmow
Essex CM6 9DL

INVESTMENT MANAGERS:

Rathbones Group Plc
30 Gresham Street
London
EC2V 7QN

Report of the trustees (including Directors' Report) for the year ending 31 March 2025

The trustees (who are also the Directors of the Company for the purposes of company law) are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the Charities Statement of Recommended Practice ("Charities SORP") (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS 102) issued in October 2019.

Report of the Chair and CEO

On behalf of the Trustees, we are pleased to present our annual report, highlighting the remarkable progress Age UK Cheshire has made during the 2024-25 financial year. This report, along with the consolidated financial statements, meets the requirements for a Directors' Report and accounts for Companies Act purposes.

In March 2024, following a successful period of collaboration, the Trustees of Age Concern East Cheshire and Age UK Cheshire unanimously supported a business case to merge. By May 2024, a merged budget was presented to the Board, reflecting the consolidated financial planning for the unified organisation. On 30th June 2024, the merger was successfully completed. The assets and liabilities of Age Concern East Cheshire were officially transferred to Age UK Cheshire, consolidating resources, and enhancing service delivery across Cheshire. In October 2024 consultation with staff commenced, moving to a new structure in December 2024.

This significant milestone was achieved through the dedication and collaborative efforts of the Trustees, Senior Leadership Teams, staff and volunteers from both organisations, ensuring no disruption to the delivery of services for older people. The strategic rationale for the merger, woven throughout the process, ensured that the decision was driven by a commitment to enhance and expand service delivery, increase advocacy impact, achieve operational efficiencies, and improve sustainability and resilience.

This annual report marks our first report as a newly merged organisation for the latter nine months of the year. The existing strategic objectives were adopted across the merged organisation. This report reviews the progress made against these objectives in the 2024-25 financial year.

Our aim is to support older people in living their best lives by:

- Relieving **loneliness**, so that older people feel connected.
- Combatting **poverty**, so that older people have enough to live on.
- Increasing **independence**, so that older people can live the lives they want to lead.

Progress against the Age UK Cheshire Strategy

Under our objective of relieving loneliness, we have successfully integrated existing projects delivered in West and East Cheshire. Sharing Time and Keep in Touch, our respective telephone befriending projects, are both operating as Sharing Time, and have been instrumental in combating social isolation, directly addressing the core goal of relieving loneliness and ensuring older people feel connected. Meanwhile, we've taken learnings from Northwich and Macclesfield's dementia day services bringing the latter under the name of Bright Memories, to provide essential support to those with early-mid stage dementia, further fostering a sense of community and connection.

Our Green Connections project has also extended to Nantwich helping older people reconnect with nature, promoting their well-being and a sense of belonging.

Significant achievements were made under our objective of combatting poverty, so that older people have enough to live on. We've integrated Information & Advice services from West and East Cheshire, providing vital support that effectively combats poverty. Additionally, our outreach and engagement activities have been successful, ensuring that more older people receive the help they need to maintain a decent standard of living. We've helped identify over £2.5 million in benefits older people were previously missing out on claiming.

Increasing independence remains a core objective, so that older people can live the lives they want to lead. Our Scams Awareness and Aftercare programme was well established in East Cheshire and through the merger we've been able to extend the programme into West Cheshire, enabling more people to become more resilient against scams and providing advice and support to victims of fraud. Through the merger we have welcomed the charged for Help at Home service into our portfolio and continued to offer an excellent standard of domestic support with cleaning, shopping, and companionship. Our Independent Living Team continues to empower older people to live fulfilling lives, supporting people to advocate for themselves or their loved ones and circumnavigate a complex health and social care system. Furthermore, our Dementia Support and Countess of Chester Hospital Wellbeing projects have been crucial in promoting independence and improving quality of life for older people. Our new Community Home First programme has successfully embedded supporting hospital discharge, home hazard assessments plus support for energy efficiency and safety.

Whilst behind the scenes merger and integration work has dominated, we have maintained a relentless focus on ensuring a seamless delivery of services with resounding positive feedback through every phase of the merger. We successfully retained the Age UK Quality Advice Standard for our newly integrated Information and Advice service within months of merging, demonstrating the high quality of service we have continued to provide. We listen to feedback with continuous improvement a crucial element of our organisational culture. Our unwavering commitment to improvement guarantees that older people receive the best possible support from Age UK Cheshire.

We've made significant efforts to diversify our income streams with trust and foundation income continuing to deliver a strong return on investment. Through recruitment and restructure we've increased our internal capacity and expertise to build foundations for developing a new fundraising strategy. We've recruited a new Retail Area Manager and have developed plans to improve the profitability of our retail estate. We've delivered an increase in retail gift aid with two shops now outperforming the national benchmark.

We streamlined our operations through our restructure, focusing on efficiency to increase the positive impact we can make in supporting older people. We've removed duplication to increase the effectiveness of our projects and support services. In July 2024 all employees became employed by Age UK Cheshire under Transfer of Undertakings (Protection of Employment) (TUPE) and we successfully ran our first joint payroll. In February 2025 we set up an Integration Project Working Group from managers across the organisation to develop and deliver a detailed integration plan. As part of this plan all employees were combined onto a single HR database enabling improved sickness reporting and efficiencies with payroll. We rolled out our benefits package to all staff which includes a health cash plan and employee assistance programme. Inevitably the full integration of our services, teams, processes, and systems is a detailed, time consuming and intricate process and whilst not complete, the Trustees are satisfied with the progress made.

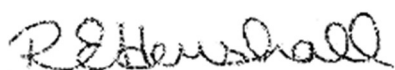
Focusing on the well-being of our staff and volunteers through the merger has been a priority. We recognise and value the expertise we've brought together from two organisations. We've also recruited to a number of roles created through the merger. This balance of experience and new perspectives has enabled us to find the best approach and solutions for our new organisation. We've invested in line management training across the organisation and consulted with staff on what line management should consistently look and feel like at Age UK Cheshire. 100% of staff reported feeling supported by their line manager and 100% reported feeling their line

manager cared about their mental health and wellbeing in a feedback survey conducted in March 2025. We've developed our internal communication plan introducing more regular bite size updates as well as producing printed versions of key updates and utilising QR codes to share links with staff whose roles do not involve use of laptops. We've continued to recognise the contributions of our staff and volunteer team. We've been mindful of the challenges the merger has brought and been sensitive to the impact on our team. Their dedication and hard work has enabled us to make progress against our objectives during a period of significant change.

Leadership Changes

Following the planned departure of our CEO Dale Maskell and CFO Helen Flaherty in the Autumn, Hannah Taylor and Sarah Bunting were recruited into the posts of CEO and CFO respectively. We offer our sincere thanks to Dale and Helen for their years of dedicated service, especially the significant contributions they made to the success of the merger.

We extend our heartfelt thanks to the Trustees, Senior Leadership Teams, staff and volunteers of both Age UK Cheshire and Age Concern East Cheshire for their dedication and hard work in bringing about this successful merger. Their commitment has been instrumental in ensuring a smooth transition and positioning us for even greater impact as we move forwards. As this report demonstrates we are beginning to realise the anticipated benefits of becoming one, larger organisation operating across Cheshire. We strongly believe the merger will have a transformative impact on older people across Cheshire. Our unified organisation offers an expanded range of services, including dementia support, independent living support, and community wellbeing initiatives. By reducing duplication and increasing efficiency, our merger will enable us to direct resources where they are most needed and creates opportunities for us to develop and expand services in response to the needs of older people across Cheshire. We are committed to our mission to build a future where older people in Cheshire live life to the fullest; to celebrate ageing; challenge ageism; and ultimately to change the way we age.



Rebecca Hemshall – Chair of Trustees



Hannah Taylor – CEO

Date: 12 August 2025

Progress against plans

Our Goals for 2024-25

We've continued to be guided by our 2023 strategy using the structure of eight key strategic ambitions as described below. The following sections provide a summary of the key achievements of the organisation during the 2024-25 financial year focusing on the pre-merged Age UK Cheshire from April to June 2024 and the merged organisation from July 2024 to March 2025.

OBJECTIVE 1: Relieving loneliness, so that older people feel connected.

A focus on us reaching more people experiencing loneliness in Cheshire.

OBJECTIVE 2: Combatting poverty, so that older people have enough to live on.

A focus on us reaching more people experiencing poverty in Cheshire.

OBJECTIVE 3: Increasing independence, so that older people can live the lives they want to lead.

Focus on us supporting more people to live an independent life in Cheshire.

OBJECTIVE 4: Focusing on quality, so that older people receive a high standard of service from us.

A focus on maintaining and improving the quality of our charitable and paid-for services, and in our internal processes and procedures.

OBJECTIVE 5: Focusing on income, so that we can increase the impact we have on older people in Cheshire.

A focus on us generating more income from a diversity of sources.

OBJECTIVE 6: Focusing on efficiency, so that we use our resources to increase our impact on older people.

A focus on making the best use of people, our skills, our experience, our data, our assets, and our ways of working.

OBJECTIVE 7: Focusing on our people, who deliver our activities and services.

A focus on improving the experiences of staff and volunteers of Age UK Cheshire.

OBJECTIVE 8: Focusing on influencing the issues and policies that impact on older peoples' lives.

Focus on improving policies and procedures that impact on older people, informed by lived experiences and our impact data.

OBJECTIVE 1: Relieving loneliness, so that older people feel connected

Our efforts to relieve loneliness saw significant achievements. The following services contributed to progress towards achieving this objective:

- **Sharing Time**

Sharing Time is a telephone befriending service available throughout Cheshire, connecting individuals with volunteers for regular, supportive conversations. This initiative aims to combat loneliness and foster connections. Charitable Trusts and restricted local fundraising fund this service.

- **Bright Memories**

Bright Memories provides day activity groups for older individuals experiencing the early-mid stages of dementia, enhancing their quality of life through mental, physical, and social activities. This service is a charged-for service. This service was also supported by Northwich Care Community and restricted local fundraising.

- **Green Connections**

Green Connections encourages older residents in Crewe and Nantwich to engage with nature, enhancing their living spaces and social ties through gardening projects. Corporate sponsorship funds this service.

2024-25 Goals:	Progress
<i>1.1: Increase the number of people supported with relieving loneliness each quarter.</i>	Throughout the year, 1,210 people were supported in relieving loneliness. There was a slight dip in the third quarter due to a vacancy in Green Connections. The strongest quarter was the final quarter following successful induction of new Green Connections Coordinator and introduction of group activities
<i>1.2: Increase the number of people who are new to us, and we reach to support with relieving loneliness each quarter.</i>	Of the 1,210 individuals supported, 202 were new to our services. The quarter-by-quarter trend was similar to the total number of people, finishing the year strongly with 115 new people supported in quarter four.
<i>1.3: Increase the percentage of people that we reach who are living in the areas most at risk of loneliness each quarter.</i>	With hindsight it was ambitious to expect progress to made against these goals in 2024/25 due to the merger.

<p><i>1.4: Increase the percentage of people that we reach who are new to us and are living in the areas most at risk of loneliness each quarter.</i></p>	<p>Progress on data has been focused on integration and moving to one database with data migration and training a priority.</p>
<p><i>1.5 Undertake the work required on data to ensure that Age Concern East Cheshire and Age UK Cheshire data is consistent and is comparable to local datasets on loneliness.</i></p>	

Additional progress towards strategic objective:

- **Sharing Time** – we integrated East’s Keeping in Touch offer into Sharing Time migrating volunteer and service user data. We’ve introduced improved data collection from befriendees and volunteers to help demonstrate the impact of the service and increased feedback requests to make improvements. We reduced the waiting list for the former East service. In West Cheshire alone our team of dedicated volunteers spent 59,317 minutes talking to lonely people in our community, making 2,185 calls.
- **Bright Memories** – we restructured the team introducing a coordinator to oversee our integrated service across Northwich and Macclesfield. In consultation with Macclesfield volunteers, service users and their families, we introduced Maintenance Cognitive Stimulation Therapy principles and sourced new premises which better meet the needs of service users. We’ve continued to participate in the Dementia Friendly Northwich community partnership meetings/events and have re-established relationships with Dementia Reablement in Macclesfield. With the support of 1,583 volunteer hours, we delivered 189 group sessions, supporting 74 people living with dementia and their families and delivered 907 hours of respite to carers.
- **Green Connections** – our new Coordinator and newly promoted Service Manager successfully extended our reach by introducing group sessions and extending the geographical area with the support of our corporate funder. 146 people benefited from a session and new connections with community groups and partners were forged.

An example of our work on relieving loneliness:

At 1pm every Thursday, befriending volunteer Margaret sits down with her crochet hook and a cup of tea, ready for her favourite part of the week — a chat with Alf, a gentleman she’s been making befriending calls to for over two years. What started as a regular check-in through Age UK Cheshire’s telephone befriending service has quietly become something much more profound: a lifeline of friendship. Alf has faced many challenges in life mainly dealing with difficult relationships and struggling with his mental health. Through the many telephone calls, Margaret has come to understand how Alf’s confidence had been shaken and how little he trusted others. Alf had become isolated and lonely.

Over time, their conversations would cover everything from cars to childhood memories. When Alf went through a difficult time recently, Margaret was there to listen, offer comfort, and share her own experiences. Last week, after another uplifting hour on the phone, Margaret mentioned how nice it was to see Alf connecting with more people. His response made her realise his progress and the difference her calls had made: “That’s all down to you,” he said. “You’ve given me the confidence.” Margaret said, “I enjoy every moment I speak with Alf and we text each other through the week, which lifts us both.”

OBJECTIVE 2: Combatting poverty, so that older people have enough to live on.

We made strides in combatting poverty through our services which provide free, confidential guidance:

- Information & Advice**

Information & Advice offers free, confidential guidance across Cheshire to older adults and their supporters on various issues, ensuring their well-being and rights are maintained. This service is funded by the National Lottery Community Fund – Reaching Communities North West Region with some additional funding from national Age UK in quarter one only.

- Warm Homes**

Warm Homes provides energy efficiency awareness and advice; registering vulnerable people on the energy Priority Services Register; providing benefits information and income maximisation appointments as well as supporting with benefit applications if required. This is a short-term project funded by national Age UK.

- Household Support Fund**

Cheshire West council continued to commission us to support the distribution of the Government's Household Support fund. The funding is to provide energy and food support to people in Cheshire West who are aged over 65 and have savings of less than £15k.

2024-25 Goals:	Progress
<i>2.1: Increase the number of people supported in combatting poverty each quarter.</i>	Throughout the year, 4,036 people received support in combatting poverty. The number of individuals assisted each quarter varied, ranging from 460 pre-merger to 1,270 in quarter two. The significant increase in quarters two and four were driven by referrals into Household Support Fund and Warm Homes.
<i>2.2: Increase the number of people who are new to us, and we reach to combat poverty each quarter.</i>	Of the total individuals supported, 2,464 were new to our services. The number of new individuals assisted each quarter ranged from 318 to 955, reflecting successful outreach and engagement efforts.
<i>2.3: Increase the percentage of people that we reach who are living in the areas most at risk of poverty each quarter.</i>	96.2% of people supported through Warm Homes were in or at risk of fuel poverty. With hindsight it was ambitious to expect

2.4: Increase the percentage of people that we reach who are new to us and are living in the areas most at risk of poverty each quarter.	progress to made against these goals in 2024/25 due to the merger.
2.5 Undertake the work required on data to ensure that Age Concern East Cheshire and Age UK Cheshire data is consistent and is comparable to local datasets on loneliness.	Progress on data has been focused on integration and moving to one database with data migration and training a priority.

Additional progress towards strategic objective:

- **Information & Advice and Warm Homes** – we successfully integrated two Information and Advice services into one and extended Age Concern East Cheshire’s triage function across the new wider team, increasing the capacity of our highly skilled and experienced advisors to support complex enquiries. We also recruited a new coordinator following the internal promotion of our former coordinator to Service Manager. We were successfully awarded the Age UK Quality Advice Standard in February. Across both projects we helped identify over £2.3 million in benefits older people were previously missing out on claiming.
- **House Hold Support Fund** – we enabled 214 people to receive a total of £50k funding with 100% of funds allocated distributed.

An example of our work on combatting poverty:

At 66, Ms. Fowler faced a harsh winter alone in Chester—without money, food, or even power. Referred to Age UK Cheshire, she had just 60p on her electricity meter when our team stepped in with emergency support. As further struggles came to light, including financial abuse by a family member, we worked quickly to restore her safety and dignity.

With help from our staff and local support funds, Ms. Fowler received vital essentials—from food and energy top-ups to a new bed and curtains for her sheltered housing. Once isolated and in crisis, she’s now safe, secure, and knows she’s not alone.

OBJECTIVE 3: Increasing independence, so that older people can live the lives they want to lead.

Our initiatives to increase independence included several vital services:

- **Scams Awareness and Aftercare**

Our project helps older people across Cheshire to be resilient against scams and provides advice and support to victims of fraud. The project is supported by the Cheshire Police and Crime Commissioner, Trading Standards and other agencies including Cheshire Constabulary and Social Services. We work to raise awareness of scams and doorstep crime amongst local older people, and support those who have been scammed to not become a repeat victim. This service is funded by Cheshire Police and Crime Commissioner and national Age UK.

- **Independent Living Team**

The Independent Living Team in Cheshire West and Chester supports people to continue living independently

at home. We provide impartial advice on securing care support. This service is delivered in partnership with Disability Positive and is funded by Cheshire West and Chester council.

- **Dementia Support**

Dementia Support assists individuals newly diagnosed with dementia and their families in Nantwich and surrounding rural areas, offering vital guidance and support. This service is contracted through the Cheshire & Merseyside Integrated Care Board.

- **Help at Home**

Our Help at Home team provide a quality, friendly and caring, cleaning, shopping, and companion service, supporting people to maintain their independence and live in their own home for longer. This is a charged for service.

- **Countess of Chester Hospital Wellbeing service**

In collaboration with the Community Geriatrician Team at the Countess of Chester Hospital, this service assists individuals in transitioning from hospital to home, focusing on recovery and preventing re-admission. This service is contracted through the Countess of Chester Hospital NHS Foundation Trust.

- **Community Home First**

Community Home First supports Cheshire West and Chester residents in discharge from hospital, in home hazard assessment to reduce the risk of falls plus support for energy efficiency and safety. Cheshire West and Chester Council, Cheshire & Merseyside Integrated Care Board and Cadent fund this service.

- **Counselling**

Counselling allows people across East Cheshire to take time out each week and talk to a trained listener in confidence about feelings or problems they find difficult to discuss with a friend or relative. Our counsellors are in the latter part of their training and donate their time and skills.

2024-25 Goals:	Progress
<i>3.1: Increase the number of people supported in increasing their independence each quarter.</i>	Over the year, 3,181 people were supported in increasing their independence. The number of individuals assisted each quarter ranged from 496 pre-merger to 1,024. The increase in quarters three and four reflect the impact of expanding our Scams service.
<i>3.2: Increase the number of people who are new to us, and we support in increasing their independence each quarter.</i>	A total of 1,490 new individuals received support throughout the year, with quarterly figures ranging from 181 pre-merger to 714. These figures highlight our successful efforts in reaching out to new individuals and expanding

	our services.
3.3: Undertake the work required on data to ensure that Age Concern East Cheshire's and Age UK Cheshire data is consistent and is comparable to local datasets on loneliness.	Progress on data has been focused on integration and moving to one database with data migration and training a priority.

Additional progress towards strategic objective:

- **Scams Awareness and Aftercare:** Our Project Manager progressed internally and extended the project to West Cheshire recruiting two new Project Coordinators. We worked with BBC's Good Morning Live to raise awareness of scams, with an older person we supported generously sharing their story. Our scams bulletin reached 70,000 each month. Our team of trained volunteers collectively committed 50-70 hours every month to the project. 95% of older people attending our awareness sessions feel more confident in identifying fraud and empowered to advocate for themselves. 89% of victims supported feel more confident in safeguarding themselves against future fraud. Cost benefit analysis shows a saving of £18 for every £1 invested in our scams awareness and aftercare project.
- **Independent Living Team:** We restructured the team reducing overall hours due to funding constraints and successfully retained skills and experience of the team with no disruption to the service. 838 people were supported to access appropriate care services and support.
- **Dementia Support:** Through our restructure oversight of this service moved to a different Service Manager who has developed a continuous improvement plan including collating qualitative data from the service.
- **Help at Home:** We recruited a new manager in January 2025 who has worked closely with colleagues formerly of Age Concern East Cheshire to ensure the service continues to offer the high quality it is known for.
- **Countess of Chester Wellbeing Service:** Our Coordinator is deeply embedded in the multi-disciplinary Ageing Well Team at the hospital. Qualitative data collection has been introduced by our newly promoted Service Manager. 240 people have received support to reduce loneliness, increase independence and maximise benefit entitlement.
- **Community Home First:** Following launch last year this service is now well embedded in the wider partnership providing a holistic service. We have supported 261 newly discharged patients; completed 201 home hazard assessments; supported 86 service users to identify additional benefit entitlement and supported 245 people with energy and safety advice.
- **Counselling:** We successfully incorporated the counselling offer provided by Age Concern East Cheshire into our portfolio retaining the support of counselling placements and securing some additional placement students.

An example of our work on increasing independence:

At 91, Dorothy had spent a lifetime in her cherished home—but behind the familiar walls, she was facing the realities of aging alone. With no family nearby and tasks becoming harder, she made a brave call to Age UK Cheshire.

That call marked a turning point. A home visit followed, rugs were made safe, meals and groceries arranged, and long-ignored hearing and sight concerns addressed. With gentle support, Dorothy regained her confidence—and her independence. Today, she continues living safely in the home she loves, surrounded by memories, and supported by a community that cares.

OBJECTIVE 4: Focusing on quality, so that older people receive a high standard of service from us.

We are committed to delivering high-quality services, as reflected in our Net Promoter Scores (NPS). Net promoter score (NPS) is a feedback metric that is based on a single survey question asking respondents to rate the likelihood that they would recommend a company, product, or a service. A score above 50 is considered excellent, and above 75 as exceptional.

2024-25 Goals:	Progress
<i>4.1: Achieve a high 'Net Promoter Score' each six months as an overall measure of the quality of the charitable services that we deliver.</i>	Through the merger we reviewed our approach and moved to service specific surveys which will enable us to collate NPS across all services whilst tailoring additional questions to service specific feedback to support our focus on continuous improvement.
<i>4.2: Achieve a high 'Net Promoter Score' cumulatively as an overall measure of the direction of travel of the quality of the services that we deliver.</i>	The overarching survey was paused during the merger with the roll out of service specific surveys commencing in early 2025. Independent Living Team achieved an NPS score of 83.
<i>4.3: Achieve a high 'Net Promoter Score' each six months as an overall measure of the quality of the paid-for services that we deliver.</i>	Information and Advice Outreach achieved an NPS score of 88. Our charged for Help at Home service achieved an NPS score of 84.

<p><i>4.4: Maintain high standards for ISO and national Age UK quality marks.</i></p>	<p>In January 2025 our Board approved a move away from IOS 9001 to the Charity Quality Standards accreditation following a thorough review of both. The latter is specifically built for charities and better supports our ability to manage risk and compliance. Progress towards this accreditation is on track with our audit scheduled for November 2025.</p> <p>In February 2025 we successfully retained the Age UK Quality Advice Standard for our newly integrated Information and Advice service within months of merging. The Service Management Review documentation was submitted during the final quarter of the year.</p>
<p><i>4.5: Undertake the work required on quality to ensure that Age UK Cheshire and Age Concern East Cheshire service quality is consistent.</i></p>	<p>Consistency in quality has been a key element of our integration work and the merger has created opportunities for us to compare the approaches of both organisations to increase the level of quality we are providing.</p> <p>Service Managers reviewed our approach to quality across all services to ensure a level of consistency balanced with what's appropriate for each service. Procedures include case file reviews, peer reviews, internal audit; case closure manager sign off and consistent service feedback collection.</p>

<p>4.6: Review the governance structure for the newly merged organisation to ensure it is appropriate and effective.</p>	<p>A review of the governance structure was undertaken as part of the merger which led to the introduction of a new Services Committee to complement the existing committee structure.</p> <p>Four members of the Age Concern East Cheshire Board joined the Age UK Cheshire Board.</p> <p>A review of board meeting dates led to the new CEO proposing moving to quarterly meetings which was approved by Board in January 2025.</p> <p>An updated Scheme of Delegation and Trustee Code of Conduct was approved by Board in March 2025.</p>
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Additional progress towards strategic objective:

- **Health and safety:** review by external third-party supplier confirmed Bright Memories service is meeting the required health and safety standards.
- **Feedback from the people we work with:** In addition to the NPS scores feedback from the Independent Living Team survey included 100% of responder's expectations being met with 47% reporting the service provided exceeded their expectations. For our Warm Homes project, we received an average client rating out of 9.9 out of 10 and 100% of responders would recommend the service.
- **Retail:** We introduced mystery shopping across our retail estate to help drive quality.

Examples of feedback from the people we have worked with:

"Within weeks mum had a personal assistant three hours a day and this has transformed her quality of life and ensured she can live in her own home for longer. Also took so much pressure of myself and my brother. I can't praise and thank Age UK Cheshire and the specific advisor enough."

"I would recommend getting in touch with Age UK Cheshire for help and advice."

"Absolutely recommend the service. Very grateful and was so relieved of the support."

"The kindness and understanding shown was over and above what I expected."

OBJECTIVE 5: Focusing on income, so that we can increase the impact we have on older people in Cheshire.

Our financial stability and impact were bolstered through various income-generating activities.

2024-25 Goals:	Progress
<i>5.1: Grow income through paid-for services and activities.</i>	Bright Memories service income grew by 21% with the addition of the dementia service in Macclesfield. Following relaunch last year coach trip income grew by 39%. £173k was delivered through the addition of the Help at Home service.
<i>5.2: Grow income through local fundraising and local corporate activity</i>	<p>Legacy income significantly reduced on last year's performance to £3k in the year however income from donations and appeals grew by 23%.</p> <p>We secured new partnerships with Portal Golf Club Men's and Ladies captains adopting Age UK Cheshire as their charity partner for 2025.</p> <p>We partnered with Age UK Blackburn with Darwen to support Praetura who chose their respective local Age UKs as their charity of the year for 2025.</p>
<i>5.3: Grow income through trust fund applications.</i>	We successfully grew income from trust fund applications by 88% to £36k.
<i>5.4: Grow income by securing appropriate grants and contracts supplied by statutory partners.</i>	We secured £550,545 through grants and contracts with statutory partners, bolstering our financial resources to support our services.
<i>5.5: Grow income through the retail estate.</i>	Retail income grew by 68% to £979k through the addition of four shops in East Cheshire. Growth was also achieved in gift aid conversation rates and actual gift aid income.

Additional progress towards strategic objective:

- **Retail:** We successfully integrated our shops and introduced a new Electric Point of Sale (EPOS) system across the full estate which has supported the introduction of new processes and enables us to tailor

messaging visible to customers and donors. We recruited a new Retail Area Manager and held our first in person management team meeting.

- **Fundraising development:** We restructured our Income Generation team increasing the remit and capacity of the team. We recruited a new CEO with extensive experience in fundraising with a new strategy in development.
- **Coach Trips:** We reviewed our processes and identified efficiencies that will come into effect for the booking system for 2026's coach trip schedule.
- **External fundraiser:** We transitioned line management of our external fundraiser, who supports the generation of trust fund and grant income, to our Head of Income Generation.
- **Grants:** We successfully secured £20,000 funding towards reducing loneliness through national Age UK's partnership with Omaze.

Examples of feedback from the people we have worked with:

"Sandra felt lonely following the death of her husband and didn't know where to turn. Tentatively, she booked onto our coach trip to Skipton which really did push her out of her comfort zone. The trip could not have gone any better as Sandra met many other people in similar circumstances. On her return, Sandra was beaming and decided to book on to further upcoming trips."

"I've been coming to Bright Memories for a couple of years now and always look forward to a Monday. I get time to do my thing and it also lets my wife have time to herself too so we're both happy and enjoy sharing stories of what we have done during that day apart."

"Thank you for all you have done for our family over the past ten years supporting my Mum. You've made a massive difference. Our Home Help has been a star and is an exceptional person."

"I live on my own but do miss being around other people sometimes. Bright Memories lets me enjoy some company, do some exercises and challenges my mind with all the different puzzles and quizzes on offer. But my favourite thing is having someone to listen to me and all the laughter together as a whole."

"Bright Memories is a lifeline for us. Whilst my husband is there, I know he is safe, enjoying himself and doing a lot more than he would do if he was at home alone. The time I get to myself whilst he is attending is invaluable. I can see my friends, sort important bills and phone calls, attend appointments and even just relax and switch off for a change."

"I can keep my independence by coming to the group. It keeps my mind active with the word games and jigsaws but the afternoons are the best - the football, balloon tennis, music and singing and even the selection of chocolate biscuits."

"My husband is my world and as his dementia is progressive, things are becoming more difficult at home as it's just the two of us. These few hours a week offers myself some much-needed respite and I can wholly relax knowing he's in such dedicated and safe hands. I can 'recharge my batteries' knowing he will be happy and relaxed too and we always have a calmer evening together after the group."

"From the very initial enquiry it has been a joy to work with [Age UK Cheshire]. They are flexible, helpful, friendly, and local. Through our donations we were able to target specific initiatives that resonated with us. We are confident that funds raised will make a real difference to the local community and are proud to be able to work

alongside such a proactive, yet real and local charity.” Captains of Portal Golf Club

OBJECTIVE 6: Focusing on efficiency, so that we use our resources to increase our impact on older people.

As part of the merger, we reviewed the structure of our core support team and restructured the team removing duplication of roles to move towards a structure fit for purpose for our newly merged organisation.

2024-25 Goals:	Progress
6.1: Maintain a proportionate core support structure for the organisation.	We streamlined our operations through our restructure, focusing on efficiency to increase the positive impact we can make in supporting older people. We’ve removed duplication to increase the effectiveness of our projects and support services.
6.2: Re-establish costs per individual measures for the organisation and individual services and activities.	Progress on data has been focused on integration and moving to one database with data migration and training a priority.
6.3: Re-establish costs per contact measures for the organisation and individual services and activities.	
6.4: Undertake the work required on data to ensure that Age Concern East Cheshire and Age UK Cheshire data is consistent and meaningful.	

Additional progress towards strategic objective:

- **Integration efficiencies:** We set up an Integration Project Working Group of managers across the organisation to develop and deliver a detailed integration plan.
- **Delegated decision making:** Through our restructure we have focused on delegating problem solving and decision making to those closest to the problem where appropriate, creating efficiencies in decision making and use of resources.
- **HR platform:** Our decision to move to Age Concern East Cheshire’s HR platform was based on anticipated efficiencies in increasing self-service and reducing the administrative burden on HR, finance, and line managers.
- **Finance:** We’ve introduced a number of efficiencies in our finance team, automating processes where possible, streamlining retail processes and invoicing for Bright Memories.

OBJECTIVE 7: Focusing on our people, who deliver our activities and services.

Focusing on the well-being of our staff and volunteers through the merger has been a priority. Whilst not all planned surveys have been delivered, feedback received demonstrates good progress was made in building a positive culture for our new organisation.

2024-25 Goals:	Progress
7.1: Achieve a high 'Net Promoter Score' periodically as an overall measure of the quality of experience as a staff member of the organisation.	<p>Due to reduced capacity through the merger, plans for staff and volunteer surveys were adjusted.</p> <p>The first staff survey since the merger was conducted in May 2025 and we achieved an Employee Net Promoter Score of 46. A score over 30 is above average, indicating a robust and positive employee sentiment.</p> <p>A volunteer survey will be conducted once a newly recruited Volunteer Coordinator is in post.</p>
7.2: Achieve a high 'Net Promoter Score' cumulatively as an overall measure of the quality of experience as a staff member of the organisation.	
7.3: Achieve a high 'Net Promoter Score' cumulatively as an overall measure of the quality of experience as a volunteer of the organisation.	
7.4: Achieve a high 'Net Promoter Score' periodically as an overall measure of the quality of experience as a volunteer of the organisation.	

Additional progress towards strategic objective:

- **Line Management Survey:** In March 2025 we conducted a brief feedback survey to help shape line management training. 100% of staff reported feeling supported by their line manager and 100% reported feeling their line manager cared about their mental health and wellbeing.
- **Town Hall Meetings:** Quarterly in-person Town Hall Meetings were held, supporting team morale and enabling in person connection across our newly merged teams.
- **Fortnightly Catch Ups:** Fortnightly online catch ups were introduced as bite-size opportunities to hear about key organisational updates.
- **Volunteer update:** In the absence of a Volunteer Coordinator a bespoke volunteer update from the new CEO was shared.
- **Retail team update:** In appreciation of the IT challenges faced by some of our retail colleagues a bespoke update was printed and shared across our retail team.
- **Mandatory Training:** A review of mandatory training requirements commenced listening to feedback from colleagues on the appropriateness of training provided for some roles.

- **Volunteer Recognition:** In the absence of a Volunteer Coordinator our volunteer line managers across retail and services undertook volunteer recognition activities across the year, acknowledging and celebrating the contributions of our volunteers.
- **People Strategy Development:** We recruited a new HR Manager in February 2025 and early development of our People Strategy has begun which will be strengthened when a new Volunteer Coordinator joins us in May 2025.

OBJECTIVE 8: Focusing on influencing the issues and policies that impact on older peoples' lives

It's been a challenging year to influence policy with key decisions such as the changes to the Winter Fuel Payment forcing many older people further into poverty. We supported national Age UK's campaign and welcome the government's proposed changes. We remain steadfast in our commitment to this objective and have reworded and repositioned our influencing work through our strategic review for 2025/26. Through active engagement in consultations and co-production activities, we continue to make progress in influencing issues and policies that impact older people's lives, thereby advocating for their needs and interests effectively. We're optimistic about the influencing opportunities devolution could bring locally and are collaboratively planning with partners on this.

2024-25 Goals:	Progress
8.1: Proactively engage in consultation activities in matters which affect older people.	<p>We submitted a detailed response to the consultation on Cheshire East Future of Transport and completed Cheshire West and Chester Council, Cheshire East Council and NHS Community Equipment General Population Questionnaire.</p> <p>Our Head of Services became the Voluntary Community and Social Enterprises (VCSE) sector representative for the Cheshire West Place Fall's Prevention Strategy Group working with Cheshire West and Chester council and NHS Cheshire and Merseyside.</p> <p>Additionally, we continued to participate in the ongoing Age UK network consultation culminating in signing the new partnership agreement, outlining the relationship between local Age UKs and the national Age UK Charity, 'Our Shared Future' in December 2024.</p>
8.2: Proactively engage in co-production activities in matters which affect older people.	<p>We continued to be a key partner in the development of the Cheshire West and Chester Age Friendly Partnership, a collective of older people and key agencies who are committed to improve the experiences of older people across the area.</p>

<p>8.3: Increase our social media, website, and magazine audiences.</p>	<p>Work towards this goal was paused due to merger requirements for our channels however we still achieved some growth as outlined below.</p>
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Additional progress towards strategic objective:

- We have also championed the voices of older people through representation at numerous meetings and working groups. We joined the project groups co-producing East Cheshire’s new Joint Strategic Needs Assessments on Ageing Well and Loneliness & Isolation. We engaged in the Community Partnership Integrated Working conference. We worked collaboratively with Trading Standards, Adult Social Care and Cheshire Constabulary representing older people on the issue of fraud through our Scams programme. We linked in with Cheshire West and Chester’s Direct Payment forum to champion the voices of older people in future decision making. We collaborated with wider Green Spaces in Crewe and Nantwich, Inclusion Nantwich Community Garden, Hassal Green Land Trust and Green Spaces to develop our Green Connections project.
- Since the merger we have focused on building relationships across East Cheshire Council which will enable us to engage in more consultation and representation activities, providing more opportunities for us to champion the voices of older people.
- We focused on consolidating social media accounts and websites across both organisations. We updated all accounts and our website to reflect our merged organisation and closed Cheshire East accounts and website.
- We transitioned to a new external marketing consultant and focused on retaining our existing levels of activity through this change.

Despite this work taking priority we still achieved some growth:

- **Facebook:** Facebook continues to be the most popular way of engaging with our cause through socials. We posted 433 times, an increase from 419 the previous year. Our followers rose to 2,741 from 2,287 in 23/24. Our page reach reduced by 7% to 196,000.
- **X (formerly Twitter):** We moved away from activity on X following a notable decline in usage (reduction in overall X users by a third in the UK between May 2023 and September 2024) and concerns over alignment with our organisational values.
- **Instagram.** We posted 335 times, a decrease of six from the previous year. Our page reach was 9,621. Our followers rose from 1,061 to 1,128.
- **LinkedIn.** We reduced the number of posts from 279 to 210 but this was a strategic decision, targeting posts to the most relevant platform rather than posting across all platforms as was our previous approach. Our followers increased from 517 to 609 this year. We experienced the greatest increase on LinkedIn page reach going from 9,669 to 14,843 people.
- **Website:** We had 55,000 hits to the website. Comparisons will be more relevant in future reports given the merger and closure of the former Cheshire East website.
- **Magazine:** The number of subscribers sits at 287 this is down from last year’s 329.

Our Goals for 2025-26:

A key over-arching goal for the year is consolidation: continuing the integration of the two organisations into one; building strong foundations for future growth and realising the anticipated benefits of the merger to deepen our impact. The changes to national insurance liabilities forced the proposal of a deficit budget for 2025/26 which was approved by Board in January 2025 given our cash position and critical point in the merger journey. To address the challenges of proposing a short-term deficit budget, we have identified opportunities to deliver long term sustainability and work in 2025/26 will focus on developing plans and building strong foundations. In March 2025 a desktop review of the existing strategy was completed and approved by Board with refreshed values and a slight shift in the prioritisation of objectives. Our goals for 2025/26 have been aligned with these changes.

Strategic Objective	Strategic Goals
Objective 1: Championing the voices of older people, to influence policy and procedures	<p>1.1: Influencing through devolution to ensure matters which affect older people are central to the newly appointed Mayor's strategy.</p> <p>1.2 Proactively engage in consultation activities in matters which affect older people.</p> <p>1.3: Develop our internal approach to co-production and deliver a minimum of two co-produced activities with older people.</p> <p>1.4 Proactively engage in meetings and events where we can represent the voices of older people.</p> <p>1.5: Increase our reach across social media, website, and external communications.</p>
Objectives 2-5:	<p>2-5.1: Consistently measure reach across our new geography to set a baseline for the ambitions of our strategy development.</p> <p>2-5.2: Develop impact measures across our new geography to set a baseline for the ambitions of our strategy development.</p>
Objective 2: Relieving loneliness, so that older people feel connected.	<p>2.1: Develop measurements of reach for people at risk of loneliness to set a baseline for the ambitions of our strategy development.</p>
Objective 3: Combatting poverty, so that older people have enough to live on.	<p>3.1: Consistently measure benefits identified across our new geography to set a baseline for the ambitions of our strategy development.</p> <p>3.2: Develop measurements of reach for people at risk of poverty to set a baseline for the ambitions of our strategy development.</p> <p>3.3: Increase the percentage of people we support through the Household Support Fund who are living in, or at risk of fuel poverty.</p>

	3.4: Undertake the work required on data to ensure that Age UK Cheshire data is consistent and is comparable to local datasets on poverty.
Objective 4: Increasing independence, so that older people can live the lives they want to lead.	4.1: Develop measurements of reach for people we support to increase independence to set a baseline for the ambitions of our strategy development.
Objective 5: Focusing on quality, so that older people receive a high standard of service from us.	<p>5.1: Achieve a high 'Net Promoter Score' per service as a measure of the quality of the services we deliver.</p> <p>5.2: Achieve a high 'Net Promoter Score' cumulatively as an overall measure of the direction of travel of the quality of the services that we deliver.</p> <p>5.3: Deliver continuous improvement plans informed by service user feedback and findings of internal/external audits.</p> <p>5.4: Maintain high standards gaining Charity Quality Standards accreditation and retaining national Age UK quality marks.</p> <p>5.5: Recruit and induct new trustees as required to ensure the governance structure of the organisation is appropriate and effective.</p>
Objective 6: Focusing on income, so that we can increase the impact we have on older people in Cheshire.	<p>6.1: Develop and deliver a new fundraising strategy.</p> <p>6.2: Complete a review of the retail estate.</p> <p>6.3: Grow net income through the retail estate.</p> <p>6.4: Develop a new case for support and embed across the charity.</p>
Objective 7: Focusing on efficiency, so that we use our resources to increase our impact on older people.	<p>7.1: Deliver the integration plan</p> <p>7.2 Maintain a proportionate core support structure for the organisation.</p> <p>7.3: Re-establish costs per individual measures for the organisation and individual services and activities.</p> <p>7.4: Re-establish costs per contact measures for the organisation and individual services and activities.</p> <p>7.5: Explore extending the use of AI and develop an internal approach to ethical use of AI</p>
Objective 8: Focusing on our people, who deliver our activities and services.	<p>8.1: Develop and launch an internal People Strategy</p> <p>8.2: Achieve a high 'Net Promoter Score' periodically as an overall measure of the quality of experience as a staff member of the organisation.</p> <p>8.3: Achieve a high 'Net Promoter Score' cumulatively as an overall measure of the quality of experience as a staff member of the organisation.</p>

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| | <p>8.4: Achieve a high 'Net Promoter Score' cumulatively as an overall measure of the quality of experience as a volunteer of the organisation.</p> <p>8.5: Achieve a high 'Net Promoter Score' periodically as an overall measure of the quality of experience as a volunteer of the organisation.</p> |
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Financial Review

We ended the year 2024/25 in a strong financial position with a reported surplus of £154,266 and a healthy balance sheet.

The financial year was dominated by the merger of Age Concern Cheshire and Age Concern East Cheshire which completed on 1 July 2024. As at that date, Age Concern East Cheshire gifted its operations, assets and liabilities amounting to net assets of £256,727 and a transfer of 43 employees under a TUPE arrangement. Four retail premises, formerly part of Age Concern East Cheshire, now complement the five premises included in the prior year.

The nine months post-merger to 31 March 2025 required focused attention on the alignment of operations and integration of those employees that transferred employment to the Charity. A cross functional Integration Working Group continues to focus on efficiencies and merger related operational requirements. Progress includes moving all employees to one HR system, automating elements of payroll (for example: overtime and employee benefit payments), aligning till and reporting processes across the retail estate and automating budgeting reporting.

Core costs during the year were lower than budgeted but higher than prior year due to merger related costs. A Core Cost Review is ongoing with merger related savings expected to be delivered in the year ending 31 March 2027. The Charity is committed to investment in the use of data to increase understanding and demonstration of impact; a fund of £20,000 is designated to support data improvements.

Our trust fundraiser continued with their successes securing trust funding for Information and Advice. Funding was also obtained for Sharing Time.

Our retail portfolio continued to provide a large proportion of income generation £938,040 (50% of operational income). Income from other activities reduced versus the prior year due to lower unrestricted corporate donations. We further built on our unrestricted income through fundraising initiatives including participants at the Great Manchester Run and other fundraising activities such as a partnership with The Portal Golf Club Tarporley.

Income

Total income for 2024/25 is reported at £2,145,477 before a gain in our investment portfolio of £8,291 (total income of £2,153,768 after the gain). This is £764,069 higher than prior year at £1,389,699. The higher income primarily reflects the contribution made by the expanded retail and services provision across Cheshire post 30 June 2024 and the gift of net assets from Age Concern East Cheshire of £256,727.

Retail income increased by £346,696 on 2023/24 to £938,040 in 2024/25.

Post merger, the Help at Home service formally delivered by Age Concern East Cheshire contributed £172,910 (8% of total income). County wide provision of dementia services Bright Memories contributed £94,055.

Our total income for the year is broken down into the following principal sources of funding:

- Service level agreements with Cheshire East, Cheshire West and Chester Councils, Cheshire and Merseyside Integrated Care Board and Age UK delivered either solely or in partnership totalling £305,098 (14% of total income)
- Grant funding, both restricted and unrestricted, totalling £293,546 (14.0% of total income)
- Income through the charging of fees, donations, fundraising, legacies received and our retail network contributed £1,289,944 (60% of total income with 44% coming from retail, 12% from fees and 4% from donations and other activities)
- The gift received on the date of merger with Age Concern East Cheshire contributed £256,727 (12%).
- Investment gain of £8,291

OBJECTIVE 1: Relieving loneliness, so that older people feel connected.

Income reduced by £6,272 primarily due to the end of the Connect All programme offset by increases in Sharing Time and Dementia Services. Extended provision of Bright Memories services and good attendance at these sessions resulted in an increase of £16,437 as compared to prior year. We continue to deliver Green Connections services and while grant funding remains consistent with prior year, phasing of spend results in lower income recognised to 31 March 2025.

Of the total £165,205 funding, £71,150 is grant funded to support the delivery of Sharing Time and Green Connections. The balance consists of unrestricted income from Bright Memories attendance fees.

OBJECTIVE 2: Combatting poverty, so that older people have enough to live on.

Income increased by £116,098 in the year due to new grant programmes and enhanced services across Cheshire for the most vulnerable older people in the county.

Income for the Information and Advice service increased by £30,946 reflecting the new Cheshire wide reach of Information and Advice provision. Grant income received in prior year from the National Lottery Community Fund RC North West Reaching Communities continued which was supplemented by trust income of £29,250 to support services in East Cheshire.

In the year £63,000 of Household Support funds were received of which £50,000 was distributed to vulnerable residents of Cheshire aged over 65 with funding provided by Cheshire West and Chester Council which continues in the year to 31 March 2026. A new programme of Warm Homes advice was delivered via funding from Age UK contributing £22,152 income.

OBJECTIVE 3: Increasing independence, so that older people can live the lives they want to lead.

Total income increased by £270,320 from 2023/24 reflecting the enhanced provision of activities to increase independence across the county.

The Help at Home service which operated for nine months post-merger contributed £172,910 of the year-on-year increase. Scams Awareness income totalling £52,923 received from Age UK and the Police and Crime Commissioner enabled delivery of the awareness and after care project across Cheshire. Community Home First services increased £75,000 with a full year of NHS funding complemented by corporate funding.

Falls prevention funding reduced by £16,494 due to the end of service provision in 2023/24. Dementia Support funding continues in Nantwich but the contract to provide Dementia Support in Northwich ended resulting in a decrease of £11,164. Other small fund movements are attributable to reductions in income on continuing services amounting to £2,855.

Other Income

Retail operations continue to provide a large proportion of annual income with an increase of £346,696 reflective of the larger retail footprint and improvements in gift aid recovery.

Donations and legacy income decreased in the year by £186,135 reflective of an exceptional legacy donation in the prior year.

Income from other activities includes coach trips £25,526; fundraising of £7,807, hall hire of Castle Community Centre £3,030 and an Age UK Partner payment of £7,500.

Expenditure

Overall expenditure for the year was £1,999,502, an increase of £785,044 on 2023/24 expenditure of £1,214,458. Expenditure on charitable activities was £918,789 compared to £572,326.

The merger of operations with Age Concern East Cheshire and expansion of services resulted in increases in staff costs, exceptional collaboration costs and additional lease liabilities:

- Salaries and wages £565,710
- Collaboration Costs £37,599
- Premises £75,360

New project expenditure included:

- Household Support Fund £63,000
- Warm Homes Advice £22,226
- SCAMS Awareness £60,805

Countering this increased expenditure year on year were reductions on programmes such as Men in Sheds £32,522, the balance relating to smaller increases/ decreases across continuing services such as Information and Advice and Independent Living.

Salaries and associated costs at £1,337,841 remain our main area of expenditure. These costs represent 66.9% of our total expenditure (64.1% in 2023/24). Redundancy costs totalling £31,597 were incurred in the year due to the merger and associated changes to organisational structure. Irrecoverable VAT, Insurance and IT support increases associated with larger operations accounted for an increase in governance costs of £24,120.

Investment Policy

The trustees, having regard to the liquidity requirements of operating the charity, currently hold the financial reserves in cash, some shares and a low to medium risk, socially responsible portfolio of ethically managed investments for long term growth.

A net gain of £8,291 was recorded for the year, attributable to gains on direct share investments which performed well in the year. Investments formerly managed by Aviva Investors were transferred to Rathbones Group Plc effective 29th January 2025 to improve investment management performance monitoring and reduce management costs and administrative burden. Direct investments valued at £102,782 held by Age UK Cheshire will be transferred to Rathbones Group Plc in the next financial year to further consolidate holdings and investment performance monitoring.

Reserves

The trustees annually review the financial risk assessment and the Reserves policy subsequently amended. The level of reserves the organisation believes sufficient in based on:

- Meeting the Charity's objectives
- Ensuring adequate working capital to prevent cash flow problems
- Time and resource needed to restructure the organisation in the event of a downturn in funding streams; redundancy costs and the impact on core costs in particular.
- Implications of operational risks including lease commitments and compliance with law and regulation.
- The ability to protect the Charity's ongoing core services without serious disruption.

Our reserves requirement is considered annually with regard to the above factors and is therefore expected to change.

Total reserves for the Charity as at 31 March 2025 were £1,122,522; the balance of free reserves being £692,887. The charity has designated reserves of £103,748, comprising a designation for the Net Book Value of assets of £34,748 and further specific designations of £69,000 as detailed in note 26 to the accounts. In addition, the organisation holds restricted reserves of £40,733 and endowment funds of £285,154 of which £260,154 are expendable.

The trustees have considered the minimum amount of reserves required to meet the above requirements and the target is £641,456. Our year end free reserves are higher than this by £51,431 at £692,887.

In calculating the reserves target, the trustees considered the following four reserve areas:

- Income risk reserve
- Adversity reserve
- Working capital reserve
- Opportunity reserve

Financial Plans for Future Periods

As detailed in the CEO report earlier, the key focus for 2025/26 and beyond is building strong foundations for future growth. The financial justification for the merger formed a key part of the decision process ensuring the resulting organisation remains a going concern with strong financial foundations on which to develop and achieve its strategic objectives. Financial plans for 2025/26 include balancing close financial management of a short-term deficit budget with building strong foundations to deliver long term sustainability.

Integration work will continue focusing on automating financial processes, realising cost efficiencies, and ensuring our infrastructure is fit for purpose for the challenges ahead in supporting the needs of a growing ageing population. Income diversification remains a key focus and financial plans will centre on reviewing financial performance across the organisation to inform strategic development around income generation and service development.

We will continue to make longer term projections of forecasts and cashflow. The organisation has a strong balance sheet, reserves and cash position following the merger and will continue to ensure this is used for the benefit of older people in Cheshire.

Structure, Governance & Management

Age UK Cheshire is a registered charity and company limited by guarantee and is governed by its Memorandum and Articles. The charity has one wholly owned subsidiary, Age Concern Trading in Cheshire Ltd, a trading company. The subsidiary has not traded during the year.

In December 2024 the charity signed the updated network partnership agreement with National Age UK 'Our Shared Future'.

Trustees

The Board of Trustees of Age UK Cheshire currently comprises eleven members with four members joining from Age Concern East Cheshire on 1st July 2024 following the merger. Trustees are appointed by a decision of the existing Trustees, and can serve for an initial three years, and for a maximum of three terms in total. Trustees of the charity

are directors of both the charity, company limited by guarantee, and the wholly owned subsidiary trading company limited by guarantee.

When a Trustee vacancy arises, we identify specific skills which would benefit our Board and Age UK Cheshire. The need for specific skills is incorporated into the advertisement and role description for the vacant post. Trustee vacancies are advertised using a variety of sources including local press, our website, social media, online job sites, internal promotion and being featured on the website of other voluntary organisations. Applicants are asked to complete an expression of interest and forward their CV. If successfully shortlisted, they are then invited to attend interviews with members of the Board and the Senior Leadership Team.

Once recruited, a comprehensive induction plan ensures new trustees are given the opportunity to undertake training and develop their knowledge of the services we offer. Newly appointed Trustees are supported in establishing relationships with the key individuals with whom they will be working, including the Chair of the Board, Chairs of the Committees, and the Senior Leadership team.

Annually the board reviews its own performance, that of its committees and of individual trustees, including the Chair. For 2024/25 this was achieved through a combination of questionnaires, individual and group discussions. This involved all Age UK Cheshire trustees, including those who joined the Board from Age Concern East Cheshire in July 2024.

Board performance was reviewed at the Governance, Nomination and Remuneration Committee's June 2025 meeting and subsequently reported to the August 2025 Board meeting. As part of our ethos of continuous improvement, feedback received from Trustees highlighting areas for improvement has been converted into an action plan for delivery in the coming months. The comprehensive skills analysis carried out prior to the merger with Age Concern East Cheshire has informed trustee recruitment plans for 2025/26.

Trustee Meetings

During 2024/25 the Board met seven times. In addition, a collaboration steering committee was formed during the year comprising of representatives from both Age UK Cheshire and Age Concern East Cheshire boards as well as the CEOs of both organisations supported by external project management consultants. This committee oversaw the collaboration and merger process of the two organisations, directing its work and ensuring governance and legal compliance.

Following a review in November 2024 the Board now has three permanent committees adding the Services Committee to the already established Risk, Audit and Finance Committee (RAFC) and Governance, Nomination and Remuneration Committee (GNRC). Terms of Reference for the Services Committee were approved by the Board in January 2025 with the first committee meeting scheduled for April 2025.

Governance, Nomination, and Remuneration Committee

The key responsibilities of this committee are:

- To oversee AUKC's governance framework and Board effectiveness.
- To ensure that Board and its committees have an appropriate blend of skills and experience.
- To propose succession planning for Board and committee membership.
- To review succession planning for the Chief Executive Officer (CEO) and other Senior Leadership Team (SLT) roles.
- To propose and oversee arrangements for assessing Board, Committee and member performance and Chief Executive appraisal.
- To recommend to Board the remuneration of the CEO and SLT members and the staff pay award.

Risk, Audit, and Finance Committee:

The key responsibilities of this committee are:

- To provide assurance to the Board on the effectiveness of Age UK Cheshire's internal control and risk management systems.

- To provide assurance to the Board on Age UK Cheshire's financial strategies, budgeting, and strategic planning processes.
- To provide assurance to the Board that Age UK Cheshire complies with relevant laws, regulations, accounting policies and practices and its own policies.
- To oversee the relationship with the external auditors.
- To oversee the arrangements for internal audit.
- To provide advice and make recommendations to the Board about matters within its remit.

Services Committee:

The key responsibilities of this committee are:

- To provide service specific strategic guidance and support to the Senior Leadership Team, to support the delivery of Age UK Cheshire's strategic objectives.
- To review progress against service specific strategic objectives.
- To recommend service development opportunities where value exceeds CEO authority as set out in scheme of delegation.
- To oversee Age UK Cheshire's safeguarding governance.

Senior Leadership Team

A Chief Executive is appointed by the trustees to manage the day-to-day operations of the Charity and is supported by a senior leadership team (SLT) with clear lines of responsibility for specific areas of the organisation. To facilitate efficient operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for operational matters including finance, employment, income generation and services activity.

The trustees work with the SLT to develop the longer-term strategic plans for the Charity. Responsibility for the implementation of these plans is delegated to the SLT.

Pay Policy for Directors

The Directors, who are the Charity's trustees, give of their time freely and no director received remuneration. Details of director's expenses are disclosed in note 14 to the accounts.

The Governance, Nomination and Remuneration Committee (GNRC) recommends to Board the remuneration of the Chief Executive and SLT members, and the staff pay award.

Volunteers

At the end of March 2025, we had 160 active volunteers supporting us including those we welcomed to Age UK Cheshire through the merger. Their commitment, dedication and contribution to the Charity is invaluable and all volunteers have our ongoing gratitude.

Fundraising Activities

Age UK Cheshire is committed to ensuring that fundraising activities are carried out in an ethical manner. Age UK Cheshire maintains a 'Fundraising Policy' which states its position on fundraising practice and documents the standards expected regarding all fundraising activity performed by its staff, volunteers and casual representatives. Age UK Cheshire is a full member of the Chartered Institute of Fundraising and is signed-up to support the Code of Fundraising Practice, which is held by the Fundraising Regulator. Fundraising activity is monitored by the Trustee board.

Age UK Cheshire has developed a fundraising charter that makes the following commitments:

- We do not undertake any fundraising door-to-door activity.
- We do not ask for direct debit donations on the street.
- We do not share or sell people's data.
- We do not 'cold-call' people for fundraising purposes.

- We only phone people with whom we have an existing relationship or who have already given us permission to contact them.
- Every communication from us to members of the public always includes information on how to opt out from future communications.
- Donations are not be requested or accepted from an individual if there are reasonable grounds for believing, in the course of staff or volunteer's engagement with the individual, that they are in vulnerable circumstances, which mean they are unable to make an informed decision to donate.
- Our fundraising is regulated by the Fundraising Regulator and as such we abide by the Code of Fundraising Practice.
- We keep our fundraising practices under review, and we work with others with the aim of improving practice across the Age UK network and the charity sector as a whole.
- We encourage supporters to share feedback with us so we can address any enquiries and concerns.

Risk

During the year, the corporate risk register was regularly reviewed, and the Trustees are satisfied that systems are in place to mitigate the Charity's exposure to major risks which were considered in terms of:

- Governance
- Operational risks
- Financial risks
- Environmental and external risks
- Compliance

This is reviewed in detail twice annually by the Senior Leadership Team and the Risk, Audit and Finance Committee. The highest risk areas are reported to Board along with mitigating actions.

The financial risk assessment also formed part of the consideration for the Charity's reserves level.

Statement of trustees' responsibilities

Charity Law requires the Trustees to prepare an Annual Report and Financial Statements for the financial year which give a true and fair view of the charity and its subsidiary company's performance and activities during the year and its financial position at the end of the year.

In preparing these reports and financial statements the Trustees follow best practice and:

- consider the Charity Commission guidance on public benefit
- review the objectives and activities to ensure they continue to reflect the organisation's aims as well as furthering the charitable purposes for public benefit
- continue to select suitable accounting policies and ensure they are applied consistently
- state whether applicable accounting standards and statements of recommended practice have been followed and that any departure from this has been fully disclosed and explained within the financial statements.
- produce the financial statements as a going concern unless it is clearly inappropriate to do so.

Trustees are responsible for maintaining accounting records which disclose with reasonable accuracy the financial position of the charity and its subsidiary company and to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and its subsidiary company and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of Disclosure to Auditors

The trustees confirm that, as far as they are aware, there is no relevant audit information of which the Charity's auditors are unaware. They have taken all steps that they ought to as trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

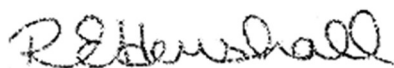
Auditors

WR Partners were re-appointed as the organisation's auditors for a further year term until 2024/25 at the Annual General Meeting in November 2024.

Post Balance Sheet Events

There were no post balance sheet events to be disclosed.

By order of the Trustees



Rebecca Hemshall (Chair)

Date

12th August 2025

Internal Auditors' Report to The Members of Age Concern Cheshire

We have audited the financial statements of Age Concern Cheshire (the 'parent charitable company') and its subsidiary (the group) for the year ended 31st March 2025 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Company Balance Sheet, the Consolidated Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the parent company affairs as at 31st March 2025 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the group's and parent charitable company's financial statements is appropriate.

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

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

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

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

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

Auditors' responsibilities for the audit of the financial statements

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

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

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

The audit team obtained an understanding of the legal and regulatory frameworks that are applicable to the Group and determined that the most significant are those that relate to the reporting framework (FRS102 and the Companies Act 2006), the relevant tax compliance regulations, employment law, Health and Safety Regulations and the EU General Data Protection Regulation (GDPR).

We understood how the Group is complying with these frameworks by making enquiries of management and those responsible for legal and compliance procedures. We also reviewed board minutes to identify any recorded instances of irregularity or non-compliance that might have a material impact on the financial statements.

We assessed the susceptibility of the Group's financial statements to material misstatement, including how fraud might occur by meeting with key management to understand where they considered there was susceptibility to fraud. Based on our understanding our procedures involved enquiries of management and those charged with governance, manual journal entry testing, cashbook reviews for large and unusual items and the challenge of significant accounting estimates used in preparing the financial statements.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

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

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

WR Partners

Chartered Accountants

Drake House
Gadbrook Park
Northwich
Cheshire
CW9 7RA

A handwritten signature in blue ink that reads 'WR Partners'.

Date:

Age Concern Cheshire operating as Age UK Cheshire

Consolidated Statement of Financial Activities for the year ending 31 March 2025

(including consolidated income and expenditure account)

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2025 Total £	2024 Total £
Income						
Donations and legacies	4	27,328	-	-	27,328	213,463
Gift - AgeUK Cheshire East	5	256,727	-	-	256,727	
Income from charitable activities	6					
Strategic Aims						
Relieving Loneliness - Objective 1		94,055	71,150	-	165,205	171,477
Combatting Poverty - Objective 2		-	209,706	-	209,706	93,608
Increasing Independence - Objective 3		392,936	97,843	-	490,779	220,459
Income from other trading activities						
Retail		938,040	-	-	938,040	591,344
Trading Subsidiary	7	-	-	-	-	-
Other Activities		46,648	-	-	46,648	56,644
Investment Income	8	5,941		5,103	11,044	8,091
Total incoming resources		1,761,675	378,699	5,103	2,145,477	1,355,086
Expenditure Costs of raising funds						
Investment Management Costs	9	422	-	-	422	2,379
Retail		978,561	-	-	978,561	582,839
Trading Subsidiary	7	-	-	-	-	-
Other Activities		64,131	-	-	64,131	56,914
Collaboration Costs (Merger)		37,599	-	-	37,599	
Expenditure on charitable activities	10					
Strategic Aims						
Relieving Loneliness - Objective 1		101,079	70,005	-	171,084	218,156
Combatting Poverty-Objective 2		74	208,194	-	208,268	85,184
Increasing Independence-Objective 3		438,992	100,445	-	539,437	268,986
Total expenditure		1,620,858	378,644	-	1,999,502	1,214,458
Net income/expenditure before gains and losses on investments and transfer		140,817	55	5,103	145,975	140,628
Net gains/losses on investments		8,291	-	-	8,291	34,613
Transfer		2,032	-	(2,032)		-
Net movement in funds		151,140	55	3,071	154,266	175,241
Reconciliation of Funds						
Total funds brought forward	26	642,829	40,678	282,083	965,590	790,349
Total funds carried forward	26,27	793,969	40,733	285,154	1,119,856	965,590

Age Concern Cheshire operating as Age UK Cheshire

Consolidated Statement of Financial Activities for the year ending 31 March 2024 (including consolidated income and expenditure account)

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds	2024 Total £
Income					
Donations and legacies	4	213,463	-	-	213,463
Gift - AgeUK Cheshire East	5	-	-	-	-
Income from charitable activities	6				
Strategic Aims					
Relieving Loneliness		64,260	107,217	-	171,477
Combatting Poverty		-	93,608	-	93,608
Increasing Independence		212,959	7,500	-	220,459
Income from other trading activities					
Retail		591,344	-	-	591,344
Trading Subsidiary	7	-	-	-	-
Other Activities		56,644	-	-	56,644
Investment Income	8	4,222	-	3,869	8,091
Total incoming resources		1,142,892	208,325	3,869	1,355,086
Expenditure Costs of raising funds					
Investment Management Costs	9	2,379	-	-	2,379
Retail		582,839	-	-	582,839
Trading Subsidiary	7	-	-	-	-
Other Activities		56,914	-	-	56,914
Expenditure on charitable activities	10				
Strategic Aims					
Relieving Loneliness		124,744	93,412	-	218,156
Combatting Poverty		-	85,184	-	85,184
Increasing Independence		264,088	4,898	-	268,986
Total expenditure		1,030,964	183,494	-	1,214,458
before gains and losses on investments and transfer		111,928	24,831	3,869	140,628
Net gains/losses on investments		34,613	-	-	34,613
Transfer		10,011	-	(10,011)	0
Net movement in funds		156,552	24,831	(6,142)	175,241
Reconciliation of Funds					
Total funds brought forward	26	486,277	15,847	288,225	790,349
Total funds carried forward	26,27	642,829	40,678	282,083	965,590

Age Concern Cheshire operating as Age UK Cheshire

Consolidated Balance Sheet as at 31 March 2025

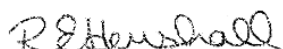
Registered Company Number 4369758

	Note	Group 2025 £	Group 2024 £	Charity 2025 £	Charity 2024 £
Fixed Assets					
Tangible assets	18	34,748	16,799	34,748	16,799
Investments	19	379,447	371,154	379,449	371,156
Total Fixed Assets		414,195	387,953	414,197	387,955
Current Assets					
Debtors	20	248,201	302,315	250,865	304,979
Cash at bank and in hand	21	711,612	470,168	711,612	470,168
Total Current Assets		959,813	772,483	962,477	775,147
Liabilities					
Creditors falling due within one year	22	(238,152)	(194,846)	(238,152)	(194,846)
Net Current Assets		721,661	577,637	724,325	580,301
Total Assets less current liabilities		1,135,856	965,590	1,138,522	968,256
Creditors falling due after more than one year	24	(16,000)	-	(16,000)	-
Net Assets		1,119,856	965,590	1,122,522	968,256
The funds of the charity:					
Unrestricted income funds		690,221	553,030	692,887	555,696
Designated funds		103,748	89,799	103,748	89,799
Permanent endowment funds		25,000	25,000	25,000	25,000
Expendable endowment funds		260,154	257,083	260,154	257,083
Restricted funds		40,733	40,678	40,733	40,678
Total charity funds	26	1,119,856	965,590	1,122,522	968,256

The trustees have prepared the group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The notes at pages 40 to 59 form part of these accounts.

Signed



REBECCA HEMSHALL, Chair of Trustees on behalf of the trustees

Approved by the trustees on 12th August 2025

Age Concern Cheshire operating as Age UK Cheshire

Statement of Cash Flows and Consolidated Statement of Cash Flows for the year ending 31 March 2025

	Note	Group 2025 £	Group 2024 £	Charity 2025 £	Charity 2024 £
Cash generated by operating activities	28	260,892	121,044	260,892	121,044
Cash used in investing activities					
Net Interest income		11,044	8,091	11,044	8,091
Purchase of tangible fixed assets		(30,492)	(10,873)	(30,492)	(10,873)
		(19,448)	(2,782)	(19,448)	(2,782)
Cash flows from financing activities		-	-	-	-
Repayment of borrowing		-	-	-	-
Cash used in financing activities		-	-	-	-
Increase (decrease) in cash and cash equivalents in the year		241,444	118,262	241,444	118,262
Cash and cash equivalents as at the beginning of the year		470,168	351,906	470,168	351,906
Total cash and cash equivalents at the end of the year		711,612	470,168	711,612	470,168

Notes on the accounts ending 31st March 2025

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (Charities SORP FRS 102) and the Companies Act 2006

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

The functional presentation currency is sterling (£).

(b) Preparation of the accounts on an ongoing basis

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the group to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

(c) Group financial statements

The financial statements consolidate the results of the charity and its wholly owned subsidiary Age Concern Trading in Cheshire Ltd on a line by line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the Charity has not been presented as the trustees haven taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

(d) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income has been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

The transfer of the Assets, Liabilities and Operations of Age Concern Cheshire East to Age Concern Cheshire has been accounted for as a Business Combination in accordance with Section 19 of FRS 102 and the requirements of Section 34 applicable to Public Benefit Entity ("PBE") combinations. In accordance with paragraph PBE34.75, where an entity combination involves a whole entity combining with another entity at nil or nominal consideration, the transaction is in substance a Gift. Where a combination is in substance a Gift, the excess of the fair value of the net assets received is recognised as a gain in the Statement of Financial Activity.

1 (d) cont

For legacies, entitlement is taken as the earlier date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executors to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies are notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

(e) Donated services and goods

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item by the charity is probable and that economic benefit can be measured reliably. On receipt, donated professional services and facilities result in the recognition of income and an expense.

No amount is included within the Financial Statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

As it is not practicable to estimate the value of donated retail goods with sufficient reliability, the income is included in the financial period in which the donated goods are sold.

(f) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. This is normally upon notification of the interest paid or payable by the Bank.

(g) Fund Accounting

Funds held by the charity are:

Unrestricted general funds – these are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

the charity. Restrictions arise when specified by the donor and when funds are raised for particular restricted purposes.

Endowment funds – These are funds of which a certain amount is a permanent endowment and as such is non-expendable. The balance and any interest accrued is expendable and will be treated as part of the general funds of the organisation.

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

When a restricted project has come to an end, any excess of expenditure over income is supported by way of transfer from unrestricted funds.

1 (h) Expenditure and Irrecoverable VAT

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

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

(i) Allocation of Support Costs

Support costs are those functions which assist the work of the charity but do not directly undertake charitable activities. These include back office costs, finance, human resources, payroll, governance and senior management costs. The basis on which these support costs have been allocated are set out in note 12

(j) Operating Leases

The charity classifies the lease of photocopiers as operating leases; the title to the equipment remains with the lessor and the equipment is usually replaced every 5 years. Rental charges are on a straight line basis over the term of the lease.

(k) Tangible fixed assets

Fixed assets are shown at original cost or, if donated, at their value on the date of the gift, less accumulated depreciation. Depreciation is provided in equal annual instalments over their estimated useful lives at the following annual rates:

Motor Vehicles	20% straight line basis
Computer equipment, Plant and Machinery	33% straight line basis
Shop fittings and other assets	20% straight line basis
Tenants improvements	Straight line basis over the shorter of the remaining term of the lease or expected useful life

(l) Stocks

Stock is included at the lower of cost or net realisable value after making due allowance for obsolete and slow moving items.

(m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(n) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term liquidity investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(o) Creditors and Provisions

Creditors and provisions are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(p) Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(q) Redundancy and Severance Payments

Redundancy payments are made in line with contractual obligations and amounted to £31,597 (2024: £7,508)

(r) Pension costs

The charity operates a group personal and stakeholder pension scheme, both of which are defined contribution schemes. The contributions to the schemes are charged to the statement of financial activities as they become payable. The charity also set up a new pension scheme under its automatic enrolment compliance obligations which became effective on 1st July 2014. Employees joining these schemes contract directly with the insurance company. The charity makes a matching contribution of 5% (after successful completion of a probationary period) and acts as an agent in collecting and paying over employee pension contributions.

Employees which transferred under TUPE arrangements on the date of 30th June 2024 retain a salary sacrifice defined contribution pension scheme and contributions are remitted monthly by Age UK Cheshire.

The pension costs charge represents contributions payable by the charity and its trading company to the funds and amounted to £58,516 (2024: £26,851). Contributions totalling £8,963 (2024: £nil) were due to the funds at the end of the year.

(s) Investments

The Charity's quoted investments are valued at open market value.

The Charity's shareholding in the wholly owned subsidiary Age Concern Trading in Cheshire is included in the balance sheet at the cost of the share capital less any impairment.

2 Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

3 Performance of the charity

The consolidated statement of financial activities includes the results of the charities wholly owned subsidiary Age Concern Trading in Cheshire Ltd

The summary of financial performance of the charity alone is:

	2025 £	2024 £
Income	1,888,750	1,355,086
Gift from ageUK Cheshire East (refer note 5)	256,727	-
	<u>2,145,477</u>	<u>1,355,086</u>
Gain on Investment	8,291	34,613
	<u>2,153,768</u>	<u>1,389,699</u>
Expenditure on charitable activities	<u>(1,999,502)</u>	<u>(1,214,458)</u>
Net income	145,975	140,628
Total funds brought forward	968,256	793,015
Total funds carried forward	<u>1,114,231</u>	<u>968,256</u>
Represented by:		
Unrestricted funds	692,887	555,696
Designated funds	103,748	89,799
Restricted funds	40,733	40,678
Permanent Endowment funds	25,000	25,000
Expendable Endowment funds	260,154	257,083
	<u>1,122,522</u>	<u>968,256</u>

4 Income from donations and legacies

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Donations				
Legacies	3,369	-	3,369	196,659
Donations and appeals	23,959	-	23,959	16,804
	<u>27,328</u>	<u>-</u>	<u>27,328</u>	<u>213,463</u>

5 Gift - AgeUK Cheshire East

As at 30 June 2024	2024
Net Assets	256,727
Represented by:	
Income funds	
Restricted funds	-
Unrestricted funds	256,727
	<u>256,727</u>

Under the terms of a deed of transfer dated 28th June 2024, the assets and operations of Age Concern East Cheshire were transferred to Age Concern Cheshire with effect from midnight 30th June 2024.

All employees of Age Concern East Cheshire were transferred under a TUPE arrangement effective 1 July 2024 and all charitable operations were also transferred at the same date. Age Concern East Cheshire ceased to conduct any charitable activities.

Under the terms of the deed, a property held for sale by Age Concern East Cheshire was sold on 19th July 2024 and the net proceeds transferred to Age Concern Cheshire.

As at the date of these financial statements all assets and liabilities have been received or paid and the net cash balance transferred to Age Concern Cheshire.

6 Income from charitable activities	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Objective 1 Relieving Loneliness				
Sharing Time	-	21,250	21,250	13,474
Connect All	-	-	-	22,053
Green Connections	-	49,900	49,900	58,332
Dementia Day Services (Bright Memories)	94,055	-	94,055	77,618
	94,055	71,150	165,205	171,477
Objective 2 Combatting Poverty				
Information and advice	-	124,554	124,554	93,608
Household Support	-	63,000	63,000	-
Warm Homes	-	22,152	22,152	-
	-	209,706	209,706	93,608
Objective 3 Increasing Independence				
Wellbeing coordinator	50,052	-	50,052	52,864
Dementia Support Services	41,687	-	41,687	52,851
Falls Prevention	-	-	-	16,494
Community Home First	45,000	45,000	90,000	15,000
Independent Living	83,207	-	83,207	83,250
Scams Awareness	80	52,843	52,923	-
Help at Home	172,910	-	172,910	-
	392,936	97,843	490,779	220,459
Total	486,991	378,699	865,690	485,544

7 Net income from trading activity of subsidiary

The charity has a wholly owned trading subsidiary, Age Concern Trading in Cheshire Limited, which ceased trading on 31st March 2018. The sole liability of the the company is with its parent Age Concern Cheshire. A summary of its results is shown below. Audited accounts will be filed with the registrar of Companies

	2025 £	2024 £
Turnover	-	-
Administrative expenses	-	-
Net profit	-	-
Amount gift aided to the charity	-	-
Retained in subsidiary	-	-
Current assets	2	2
Current liabilities	(2,668)	(2,668)
Total net assets	(2,666)	(2,666)
Aggregated share capital and reserves	(2,666)	(2,666)

8 Investment Income

	2025 £	2024 £
Dividends received	2,051	1,601
Interest received	8,993	6,490
Total	11,044	8,091

9 Investment management charges

	2025 £	2024 £
Rathbones (Aviva) Fund	422	2,379
Total	422	2,379

During the year the charity effected an investment transfer of assets from Aviva to Rathbones Investment; Rathbones manages the funds at a lower annual management charge

10 Expenditure on charitable activities

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Objective 1 Relieving Loneliness				
Sharing Time	7,217	21,250	28,467	23,448
Connect All	-	-	-	37,179
Green Connections	-	48,755	48,755	44,412
Dementia Day Services (Bright Memories)	93,862	-	93,862	80,595
Men in Sheds	-	-	-	32,522
	101,079	70,005	171,084	218,156
Objective 2 Combatting Poverty				
Information and advice	-	123,042	123,042	85,184
Household Support	-	63,000	63,000	-
Warm Homes	74	22,152	22,226	-
	74	208,194	208,268	85,184
Objective 3 Increasing Independence				
Wellbeing Coordinator	53,385	-	53,385	47,733
Dementia Support Services	47,936	-	47,936	57,248
Falls Prevention	-	-	-	40,166
Community Home First	50,575	47,602	98,177	4,898
Independent Living	86,519	-	86,519	118,941
SCAMS Awareness	7,962	52,843	60,805	-
Help at Home	192,615	-	192,615	-
	438,992	100,445	539,437	268,986
Total	540,145	378,644	918,789	572,326

11 Summary analysis of expenditure and related income for charitable activities

This table shows the cost of the three main charitable ambitions and the sources of income directly to support those ambitions.

	Objective 1 £	Objective 2 £	Objective 3 £	Total £
Costs (see note 10)	(171,084)	(208,268)	(539,437)	(918,789)
Income from fees and charges	94,055	-	172,909	266,964
Direct service level agreement or grant support	71,150	209,706	317,870	598,726
Net cost funded from other income	(5,879)	1,438	(48,658)	(53,099)

12 Analysis of direct charitable activity and support costs

The Charity initially identifies the costs of its support functions and apportions them between the charitable activities undertaken.

The following table details the types of expenditure for both direct charitable activities and support costs. It also details the basis of apportionment for support costs

	Direct charitable £	Support £	2025 Total £	2024 Total £
Salaries and associated costs	601,615	145,673	747,288	432,141
Travel, training, recruitment	1,431	7,875	9,306	18,384
Premises and associated costs	4,995	17,734	22,729	44,836
Office costs	8,451	35,952	44,403	38,746
Tutors, legal and professional	-	2,866	2,866	(625)
Other direct activity costs	62,806	5,520	68,326	20,997
Depreciation	1,038	1,880	2,918	2,640
Irrecoverable VAT	-	13,048	13,048	9,139
Governance	-	7,905	7,905	6,068
Total	680,336	238,453	918,789	572,326

Salaries and associated costs are allocated on FTE and direct time supporting charitable activities. Other support costs are allocated on FTE basis

13 Net incoming resources	2025	2024
	£	£
This is stated after charging:		
Depreciation	12,543	8,673
Property rental	185,215	93,503
Auditors' remuneration	10,400	9,500

14 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2025	2024
	£	£
Salaries and wages	1,201,704	702,236
Social security costs	77,621	43,044
Pension costs	58,516	26,851
	<u>1,337,841</u>	<u>772,131</u>

No employee had employee benefits in excess of £60,000 (2024: nil). Pension costs are allocated to activities in line with the associated staffing costs incurred.

The charity trustees were not paid nor received any other benefit from employment with the charity or its subsidiary in the year (2024: nil). Trustee travel expenses were reimbursed of £44.69 (2024: nil). No charity trustee received payment for professional or other services supplied to the charity.

The key management personnel of the parent charity comprise the trustees, the Chief Executive Officer, the Chief Finance Officer, the Head of Income Generation and the Head of Services. The total employment benefits of the key management personnel of the charity was £228,008 (2024: £180,727)

As the key management personnel of the Group are the same, the total employment benefits for the group are £288,088 (£180,727).

During the year redundancy costs amounted to £31,597 (2024: £7,508).

15 Staff Numbers

The average monthly head count was 74 staff (2024: 54 staff). Pre merger the average headcount was 43 staff and post merger headcount was 84. The average number of full time equivalent employees (including part time staff) during the year was as follows:

	2025	2024
	Number	Number
Pre merger 30 June 2024	27	27
1 July 2024- 31 March 2025	56	-

16 Related Party Transactions

As per note 6 on 1 July a gift was received from Age Concern East Cheshire of £256,727.

Prior to merger Age Concern East Cheshire paid age UK Cheshire £13,628 as contribution to collaboration costs.

There were no other related party transactions.

17 Taxation

The company is a registered charity whose charitable activities are fully exempt from United Kingdom corporation and capital gains tax.

18 Tangible fixed assets

GROUP	Office Equip £	Computer Equip £	Shop Fittings £	Motor Vehicle £	Tenants Impnts £	Lease Premises £	Total £
Cost:							
At 1 April 2024	3,634	7,954	4,917	33,158	192,711	3,000	245,374
Additions	180	7,602	22,710	-	-	-	30,492
Disposals	-	-	-	-	-	-	-
31 March 2025	3,814	15,556	27,627	33,158	192,711	3,000	275,866
Depreciation:							
At 1 April 2024	518	5,429	1,968	31,814	185,846	3,000	228,575
Charge for the year	699	3,716	4,361	1,344	2,423	-	12,543
Disposals	-	-	-	-	-	-	-
31 March 2025	1,217	9,145	6,329	33,158	188,269	3,000	241,118
Net book value at 31/03/25	2,597	6,411	21,298	-	4,442	-	34,748
Net book value at 31/03/24	3,116	2,525	2,949	1,344	6,865	-	16,799

19 Investments

Group	2025 £	2024 £
Market value at 1 April	371,156	336,543
Additions at cost	-	-
Unrealised gain/(loss) in year	8,291	34,613
Market Value as at 31 March 2025	379,447	371,156
Listed on UK Stock Exchange	372,447	364,154
National Savings Income Bond	7,000	7,000
As above	379,447	371,154
Investment in subsidiary company (see note 7)	2	2
Charity	379,449	371,156

20 Debtors

	Group 2025 £	2024 £	Charity 2025 £	2024 £
Trade debtors	5,337	33,025	5,337	33,025
Other Debtors	10,212	6,485	10,212	6,485
Prepayments and accrued income	232,652	262,805	232,652	262,805
Amount due from subsidiary	-	-	2,664	2,664
	248,201	302,315	250,865	304,979

21 Cash at Bank and in Hand

	Group 2025 £	2024 £	Charity 2025 £	2024 £
CCLA COIF Charities Deposit Fund	250,000	-	250,000	-
NatWest Current Accounts	461,612	470,168	461,612	470,168
	711,612	470,168	711,612	470,168

In order to reduce counterparty credit risk an account was opened with CCLA COIF Deposit Fund in January 2025. Key operational current accounts continue to be provided by NatWest.

Accounts are interest bearing and available for instant access.

22 Creditors: amounts falling due within one year

	Group 2025 £	2024 £	Charity 2025 £	2024 £
Trade creditors	43,651	35,171	43,651	35,171
Short term compensated absences	20,705	13,559	20,705	13,559
Other creditors and accruals	14,929	60,248	14,929	60,248
Deferred Income	137,596	85,868	137,596	85,868
Taxation and social security costs	21,271	-	21,271	-
	238,152	194,846	238,152	194,846

23 Deferred Income

	2025 £	2024 £
Balance at 1 April	85,868	29,108
Fees received	232,414	188,527
Released to statement of Financial Activities	(180,686)	(131,767)
Balance at 31 March	137,596	85,868

Income is deferred on the basis that the entitlement is dependent on the achievement of future project outcomes.

Deferred income consists of Scams Awareness £66,728 (2024:Nil), Information and Advice £23,827 (2024:£27,577), Green Connections £20,791 (2024:£20,791) and Community Home First £26,250 (2024:£22,500), Sharing Time (2024:15,000).

24 Creditors falling due after more than one year

Group and Charity	Group 2025 £	2024 £	Charity 2025 £	2024 £
Provision	16,000		16,000	
	16,000		16,000	

Provisions comprise dilapidations commitments for retail premises falling due after more than one year.

25 Financial Commitments

Group and Charity	Land and	Other	Land and	Other
	Buildings		Buildings	
	2025	2025	2024	2024
	£	£	£	£
Less than one year	155,342	-	44,500	-
Between two and five years	542,643	-	105,917	-
Over five years	139,407	-	78,167	-
	<u>837,392</u>	<u>-</u>	<u>228,584</u>	<u>-</u>

Lease commitments increased in the year due to long leases assigned from Age Concern East Cheshire. Though some of these leases contain break clauses, the full commitment to term has been disclosed.

26 Movement of Funds

	Balance at 1 April 2024 £	Incoming resources £	Expended resources £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General funds	555,696	1,769,966	(1,600,540)	(32,235)	692,887
Designated funds					
IT, communications and digital	9,000	-	-	-	9,000
Data development and impact reporting	5,000	-	-	15,000	20,000
Retail EPOS and gift aid	27,000		(3,318)	(23,682)	-
Marketing Collateral	5,000	-	-	-	5,000
Fundraising investment				10,000	10,000
Retail shops refurbishment	5,000	-	-	-	5,000
Staff wellbeing	5,000	-	-	-	5,000
Cyber Security and Insurance	-	-	-	5,000	5,000
Merger Costs	17,000	-	(17,000)	10000	10,000
NBV assets	16,799	-	-	17,949	34,748
	645,495	1,769,966	(1,620,858)	2,032	796,635
Restricted funds					
Household Support Fund	-	63,000	(63,000)	-	-
Vauxhall gifts fund	1,907	-	-	-	1,907
Wear Purple	6,110	-	-	-	6,110
Information and Advice	15,104	124,554	(123,042)	-	16,616
Sharing Time	-	21,250	(21,250)	-	-
Green Connections	14,955	49,900	(48,755)	-	16,100
Community Home First	2,602	45,000	(47,602)	-	-
Warm Homes	-	22,152	(22,152)	-	-
Scams Awareness	-	52,843	(52,843)	-	-
	40,678	378,699	(378,644)	-	40,733
Endowment funds					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	257,083	5,103	-	(2,032)	260,154
	282,083	5,103	-	(2,032)	285,154
Total Charity funds	968,256	2,153,768	(1,999,502)	-	1,122,522
Non charitable trading fund	(2,666)				(2,666)
Total group funds	965,590	2,153,768	(1,999,502)	-	1,119,856

26 (cont)

Name of Fund

General fund

The 'free' reserves after allowing for all designated funds

Designated Funds

IT, communications and digital

IT equipment is becoming old, unreliable and inefficient. This fund will allow replacement of the older devices.

Data development and impact reporting

To develop data collection and robustness in order to support impact reporting.

Retail EPOS and Gift Aid

To implement EPOS and gift aid systems into the 4 new shops acquired post merger. To also update existing EPOS system

Marketing Collateral

Fund to support signage and brand alignment post merger.

Fundraising investment

To support development of fundraising strategy and implementation

Retail shops refurbishment

Investment in retail estates to improve stock density and sharing capabilities

Staff wellbeing

A fund to invest in staff wellbeing initiatives.

Cyber security and insurance

Given the increased cyber threat, budget to support training and support for staff and volunteers

Merger Costs

A fund to address continuing merger related challenges including system alignment and investment in HR.

NBV Assets

A designation for the net book value of the organisation's assets.

Restricted Funds

Household Support Fund

A fund to provide financial support to vulnerable older people of Cheshire

Vauxhall Gifts Fund

A fund to provide emergency aid to older people in need.

Wear Purple

A small fund to deliver Arts projects across CWAC.

Information and Advice

Funding from National Lottery for 3 years to March 2026.

Sharing Time

Funds received for befriending services.

Green Connections

Fund to deliver Green and Gardening projects in the Crewe area.

Community Home First

Grant from CWAC to support Home Hazard assessments within the Community Home First service.

Warm Homes

A fund to address fuel poverty and provide benefit entitlement check support for older people across Cheshire

Scams Awareness

A fund to provide one-to-one Scams Advice Sessions and group Scams Awareness Sessions across Cheshire

26 (cont)

Comparative information in respect of the preceding period is as follows:

	Balance at 1 April 2023 £	Incoming resources £	Expended resources £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General funds	424,204	1,177,505	(1,015,963)	(30,050)	555,696
Designated funds					
IT, communications and digital	-	-	-	9,000	9,000
Governance review	3,140	-	-	(3,140)	-
Data development and impact reporting	-	-	-	-	5,000
Retail EPOS and gift aid	-	-	-	27,000	27,000
Marketing Collateral	-	-	-	5,000	5,000
Retail shops refurbishment	8,000	-	-	(3,000)	5,000
Staff wellbeing	4,000	-	(913)	1,913	5,000
Cyber Security and Insurance	2,000	-	(1,335)	(665)	-
Merger Costs	25,000	-	(8,775)	775	17,000
Furniture Bright Memories/Castle	5,000	-	(3,978)	(1,022)	-
Show our Value	3,000	-	-	3,000	-
NBV assets	14,599	-	-	2,200	16,799
	488,943	1,177,505	(1,030,964)	10,011	645,495
Restricted funds					
Vauxhall gifts fund	1,907	-	-	-	1,907
Wear Purple	6,110	-	-	-	6,110
Information and Advice	6,680	93,608	(85,184)	-	15,104
Connect All	-	21,500	(21,500)	-	-
Dementia day services	-	22,500	(22,500)	-	-
Sharing Time	-	5,000	(5,000)	-	-
Green Connections	1,150	58,217	(44,412)	-	14,955
Community Home First	-	7,500	(4,898)	-	2,602
	15,847	208,325	(183,494)		40,678
Endowment funds					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	263,225	3,869	-	(10,011)	257,083
	288	3,869	-	(10,011)	282,083
Total Charity funds	793,015	1,389,699	(1,214,458)	-	968,256
Non charitable trading fund	(2,666)	-	-	-	(2,666)
Total group funds	790,349	1,389,699	(1,214,458)	-	965,590

27 Analysis of group net assets between funds

Fund balances at 31 March 25 are represented by

	General Fund £	Designated Funds £	Endowment Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets		34,748	-	-	34,748
Investments	379,447	-	-	-	379,447
Cash at Bank and in Hand	288,862	-	285,154	137,596	711,612
Other net current assets/liabilities	77,912	29,000	-	(96,863)	10,049
Non current liabilities	(16,000)	-	-	-	(16,000)
Total	730,221	63,748	285,154	40,733	1,119,856

28 Reconciliation of net movement in funds to net cash flow from operating activities

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Net Movement in funds	154,266	175,241	154,266	175,241
Add back losses/(deduct gains) on investments	(8,291)	(34,613)	(8,291)	(34,613)
Add back depreciation charge	12,543	8,673	12,543	8,673
Deduct net interest income shown in investing activities	(11,044)	(8,091)	(11,044)	(8,091)
Decrease (increase) in debtors	54,114	(120,103)	54,114	(120,103)
Increase (decrease) in creditors	51,304	89,937	51,304	89,937
Increase in provisions	8,000	10,000	8,000	10,000
Net cash generated in operating activities	260,892	121,044	260,892	121,044

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