



ANNUAL REPORT

2022-23



ADDRESS AND REGISTERED OFFICE

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CHARITABLE OBJECTS:

To promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the County of Cheshire.

GOVERNING DOCUMENT:

Memorandum and Articles of Association dated 8 February 2002.

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.

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 is a member of the Age England Association.

DIRECTORS:

Mr J Webb (resigned November 2022)	Mr A Grewal
Ms S Wentworth (appointed Chair November 2022)	Mrs B Philps (appointed November 2022)
Mr S Bunyan	Ms P Bartlett (appointed November 2022)
Mr D Earnshaw	Ms C Bower (appointed November 2022)
Mrs V Pasley	Mrs S Harrison (resigned November 2022)
Ms N Brooks	Professor M Andrews (resigned November 2022)
Ms J Rayner	Mr R Hibbert (resigned March 2023)

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
Chief Finance Officer	Mrs H Flaherty
Head of Brightlife	Mr C McClelland (left March 2023)
Head of Human Resources and Volunteering	Mrs C Cooper (left April 2023)
Head of Business & Commercial Development	Mrs N Scattergood (resigned Dec 2022)
Head of Operations	Mrs C McMahon (appointed May 2022)

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

Report of the Chair and CEO

On behalf of the Trustees, we are pleased to present our annual directors' report together with the consolidated financial statements of the charity and its trading subsidiary for the year ending March 2023. These reports are also prepared to meet the requirements for a Directors' Report and accounts for Companies Act purpose.

This annual report marks the conclusion of the strategy that Age UK Cheshire adopted in 2018. The 2018 strategy consisted of five 'Ambitions', supported by five 'Enablers'. The report reviews the progress made against the objectives of this strategy, before introducing the new strategy.

Under our first Ambition of fostering connections amongst older people, we successfully launched impactful initiatives like Sharing Time and Bright Memories. Sharing Time, our telephone befriending project, effectively combats social isolation. Bright Memories, our day activity group for individuals with early-stage dementia, has been a lifeline to those accessing it. Our Brightlife initiative supported over 3,700 individuals at risk of social isolation, while our new Green Connections will help older people reconnect with nature, promoting their well-being and a sense of belonging.

Significant achievements were made under our second Ambition, which focuses on promoting independence, activity, and health. The Safe at Home project prevented falls through home hazard assessments, and Crewe Men in Sheds provided a space for older men to socialise and share skills. Our Independent Living Team continues to empower older people to live fulfilling lives.

Engaging older people in their communities was the core of our third Ambition. We have actively participated in national campaigns, consultations, and local decision-making processes. We have adopted and valued co-production and meaningful involvement of older people in shaping their communities.

Our fourth Ambition centred on ensuring that older people are well-informed and creative. Through Connect All, we continue to promote digital inclusion, and our Wellbeing Countess of Chester Hospital project supports hospital patients to avoid readmission. Our Dementia Support Team is a reliable resource for individuals and families facing new diagnoses. We are committed to continuing to provide free and confidential information and advice, advocating for the rights of older people.

Recognising the importance of our volunteers and staff, we have strived to become the organisation of choice for individuals looking to volunteer or work to support older people, as set out in our fifth Ambition, and second Enabler. Our focus on best practice in recruitment, management, and retention has yielded positive results. We have successfully recruited new team members and prioritised their health and well-being. Through learning opportunities and a supportive work and volunteering environment, we have ensured that our staff and volunteers feel valued and have a healthy work-life balance.

We are proud of our progress, securing funding, receiving high satisfaction rates, and fostering successful collaborations. Though our plans for evolving the Later Life Assembly were paused, we remain committed to involving older people in decision-making. Looking ahead, we will explore face-to-face befriending options and continue to influence falls prevention work, all to enhance the lives of older people in our community.

At Age UK Cheshire, we have prioritised co-production and collaboration with older people to ensure that our services and offers meet their unique needs and aspirations under our first Enabler. Throughout the year, we actively engaged with the individuals accessing our services and activities, incorporating their feedback to improve and adapt our services accordingly. Additionally, we formed partnerships with organisations focused on older people and celebrated their valuable contributions. Internally, we fostered a culture of co-production by involving our dedicated staff and volunteers in shaping our ways of working.

Our third Enabler stated our commitment to maintain high-quality standards, we have regularly reviewed and assessed our services and activities. We actively seek opportunities to share our learning and experience in delivering our work. Throughout the year, we received positive feedback from the individuals accessing our services, with the vast majority reporting extremely high satisfaction levels. External audits further validated the quality of our advice and the responsiveness of our services. We also initiated a review of our governance arrangements, aligning with established codes and standards to enhance our organisational practices.

We continue to be committed to effectively communicating our cause, campaigns, and local/national activities, as stated in our fourth Enabler. Through improved marketing efforts and clear messaging, we have reached wider audiences and increased engagement on various social media platforms. Our Cheshire Companion digital magazine has been well-received by our subscribers, and our website has attracted a significant number of new users. Our internal communication channels, such as the intranet, continue to play a vital role in keeping our team well-informed.

To sustain our vital work, we have focused on building a culture of cross-promotion, expanding our social enterprise activity, and diversifying our funding base. Our fourth Enabler has been the most challenging, especially with the global pandemic impacting on the income of the charity for a sustained period. Over the last year our retail team has successfully increased sales and gift aid claims, while Castle Community Centre reopened and is now available for room hire. Over the period of the strategy, we have secured significant funding from various sources, including the National Lottery Community Fund, to support our Information and Advice Services. However, we acknowledge that further efforts are needed to achieve our goals in fundraising and income generation.

Over the course of 2022-23, the Trustee Board of Age UK Cheshire engaged in a thoughtful review of the organisation's current strategy and position. It assessed and reflected on the achievements made under the 2018 vision, mission, values, ambitions, and enablers. Subsequently, it analysed the external environment in which we operate, reflected on the strengths and weaknesses of the charity, and considered how to use our strengths to mitigate external threats and seize external opportunities.

Through a collaborative process involving feedback from the people who access our services and activities, as well as input from internal and external stakeholders, Age UK Cheshire developed a new strategy outlining a revised mission, vision, values, and key objectives. Although the detailed baseline measures for the objectives and goals are currently under development, the new strategy is outlined below.

Vision: Every older person in Cheshire has the opportunity to live their best life.

Mission: Age UK Cheshire is a local organisation working with older people, their families, and their carers to support them in living their best lives.

Values: Inclusive, Caring, Compassionate & Person-centred

The new strategy encompasses eight key objectives, with each objective linked to specific services and initiatives aimed at achieving them.

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

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

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

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

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

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

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

Objective 8: Focusing on influencing the issues and policies that impact on older peoples' lives, so that we can have a greater impact.

This Annual Report also includes specific goals for the year 2023-24 aligned with each strategic objective. These goals will serve as measurable targets to assess our progress and achievements.

In summary, Age UK Cheshire's new strategy sets a clear direction, focusing on key objectives to support older people in Cheshire. By addressing loneliness, combating poverty, promoting independence, ensuring quality, enhancing income generation, optimising efficiency, valuing our people, and influencing policies, we strive to make a meaningful and positive impact on the lives of older individuals in our community.

During 2023-24 we will explore closer collaboration with our neighbouring local Age UK – Age UK Cheshire East, building on the strengths of each organisation to better serve older people across Cheshire.

We extend our gratitude to all our partners, and the dedicated individuals who make our work possible. Together, we will continue to enhance the lives of older people and build a stronger, more inclusive community here in Cheshire.

Finally, a big thank-you is extended to John Webb who served the organisation for many years as both a Trustee, and then Chair of the Trustee Board. John's contribution to improving services for older people and advocating with and on behalf of older people here in Cheshire made a difference to thousands of people's lives.



Sheila Wentworth – Chair of Trustees



Dale Maskell – CEO

Date: 3rd October 2023

Progress against plans

Our Goals for 2022-23

The 2022-23 financial year represented the final year of the strategy agreed in 2018 by Age UK Cheshire, using a structure of Ambitions and Enablers as described below. What follows is a summary of the key achievements of the organisation during the 2022-23 financial year.

- **Ambition 1:** People in later life will feel connected.
- **Ambition 2:** People in later life will be independent, active and experience good physical and mental health.
- **Ambition 3:** People in later life will be engaged in issues that affect them and their communities.
- **Ambition 4:** People in later life will be well-informed and have opportunities to learn and be creative.
- **Ambition 5:** People will have opportunities to give their time and skills to support loving later life.
- **Enabler A:** We will listen to, work with, support and co-produce with people in later life, our staff, and volunteers.
- **Enabler B:** We will value our volunteers and staff.
- **Enabler C:** We will support continuous improvement and high quality standards.
- **Enabler D:** We will build and use our collective strength.
- **Enabler E:** We will tell people about what we do with confidence and pride, inspiring them to support our work.
- **Enabler F:** We will raise funds for activities, services and for influencing work.

Our Ambitions in 2022-23:

Ambition 1: People in later life will feel connected.

“People in later life will feel connected with people around them and invest time in developing their current and new relationships. These connections will result in people feeling more supported and their lives enriched. This will help to create a feeling of community.”

The services we deliver that contribute to achieving this Ambition...

- **Sharing Time** - is a telephone befriending project that works across the whole of Cheshire, matching people over 50 who may not get the opportunity for a regular chat with one of our friendly telephone volunteers so that they feel less lonely.
- **Bright Memories** - is a day activity group for people living with the early stages of dementia. At the activity groups, people who attend enjoy a wide range of activities that combine mental, physical, and social stimulation so that they can still enjoy a full life.
- **Brightlife** - Between 2015 and 2020, Brightlife commissioned and delivered more than 50 projects and services, using a ‘test and learn’ approach to gather valuable evidence about what works (and what does not) to tackle loneliness and social isolation amongst older people within Cheshire West and Chester region, so that we know what works.
- **Green Connections** - is a new project which supports older people in Crewe to reconnect with nature in their yards, gardens, and window boxes, so that we can make new links between people and the support available to them.

Achieved...

- Funding was secured for Sharing Time which enabled it to combat social isolation by brokering new friendships.
- Sharing Time recorded 78% of people accessing the service as very satisfied, with a further 15% reporting that they were satisfied with the service.

- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, Sharing Time scored 75 (a score of over 30 is considered good, and 55 is the average for the non-profit sector).
- Our Later Life Groups transitioned into our Bright Memories Activity Group, utilising Castle Community Centre to deliver specialist dementia social groups.
- Funding was secured to enable delivery of Maintenance Cognitive Stimulation Therapy (MCST) through our Bright Memories Activity Group. Cognitive Stimulation is the only non-drug treatment recommended to improve cognition, independence and well-being by the National Institute for Health and Care Excellence (NICE).
- Bright Memories recorded 75% of people accessing the service as very satisfied, with a further 25% reporting that they were satisfied with the service.
- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, Bright Memories scored 58 (a score of over 30 is considered good, and 55 is the average for the non-profit sector).
- Brightlife supported 3,754 individuals over the age of 50 at risk of social isolation and loneliness during its lifetime. The legacy and learning generated throughout the life of the Brightlife project continued to be disseminated locally and nationally in 2022-23, drawing to a successful conclusion of the project in March 2023.
- The Trustees considered a range of options for commercial social isolation activities, resulting in the design of a new programme and re-launch of Coach Trips in April 2023 which have proved popular.
- Funding was secured for a new project launched in Crewe, Green Connections, supporting conversations about social isolation while re-engaging people with nature, with delivery of the service commencing in April 2023.

In progress...

- Options for face-to-face befriending opportunities through our Sharing Time project are being explored with partner organisations.

What the older people we have worked with said about us and our work on connectedness:

"I regard my experience with Age UK Cheshire's Sharing Time service as being life changing, the staff and volunteers have always been courteous, patient and very knowledgeable. I thank them all."

"I'm extremely thankful for receiving my regular chat with my befriender. I have days without seeing a soul where I reside. So, this is a very welcoming voice from the outside world. So many thanks, Age UK Cheshire."

"At some points the phone call I was getting would be the only person that I would speak with through the week. I looked forward to the call each week."

"I'm very satisfied with the Bright Memories Dementia Activity Group. I have enjoyed going each week and what we do. I have met some new friends."

"My husband loves going to his 'club' on a Wednesday. He very much looks forward to spending time with the people in the group and enjoys the excellent activities which are on offer! His competitive nature has returned as he enjoys the competitions and games - and the prizes!"

"Mum loves Bright Memories group and I get time to get on with things at home."

Ambition 2: People in later life will be independent, active and experience good physical and mental health.

“People in later life will be making the most of their independence. They will be active and engage in regular physical exercise. This will result in people feeling good and will have a positive health impact. People in later life will have access to opportunities which support them in maintaining good physical and mental health.”

The services we deliver that contribute to achieving this Ambition...

- **Safe at Home** - supports over 60s living in Cheshire West and Chester. By conducting home visits, we can give general advice on how to prevent falling and highlight hazards found in the home which can cause falls, so that we can reduce the risk of people falling.
- **Crewe Men in Sheds** – provided a space for older men to come together and share their skills and experiences, so that they could relieve their feelings of isolation.
- **Independent Living Team** - is established to help older people remain at home, with the right support, for as long as they wish. We offer fully impartial and independent information, advice, and support for anyone 65 and over, living in Cheshire West and Chester.

Achieved...

- Safe at Home continued to support older people in their homes, undertaking home hazard assessments to prevent falls, and having a conversation about other support available to individuals.
- Safe at Home recorded 90% of people accessing the service as very satisfied, with a further 9% reporting that they were satisfied with the service.
- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, Safe at Home scored 74 (a score of over 30 is considered good, and 55 is the average for the non-profit sector).
- We were successful in supporting Crewe Men in Sheds become an independent entity from September 2022, having helped the shed secure funding.
- Crewe Men in Sheds recorded 89% of people accessing the service reporting that they with the service had made a regular improvement to their life, 84% made new friends, and 68% reported improvements to their feelings of isolation.
- Our Independent Living Team supported older people in Cheshire to explore their options to help them stay at home and live independently.
- The Independent Living Team recorded 66% of people accessing the service as very satisfied, with a further 25% reporting that they were satisfied with the service.
- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, the Independent Living Team scored 46 (a score of over 30 is considered good, and 55 is the average for the non-profit sector).

In progress...

- The contract for the Independent Living Team will be tendered towards the end of 2023-24, with work on developing partnership to bid underway.
- Influencing key stakeholders on the need for a strategic approach to falls prevention work continues.

Not achieved...

- Despite our best efforts to demonstrate the value of our Safe at Home service, Cheshire West and Chester Council decided to withdraw the funding for this vital project at the end of September 2023.

What the older people we have worked with said about us and our work on independence and good health:

"I was very impressed with the lady from the Safe at Home falls prevention team. She was very friendly and knowledgeable, she carried out a thorough check of my bungalow and advised one or two changes. She also showed me a few armchair based exercises and gave me a tea towel with pictures of other exercises to try which I have found very useful."

"As I am having numerous falls, a member of the Safe at Home team came to assess me and gave me practical measures to take when getting in and out of my bed and chair. The handles she had fitted in the shower are a great help. She also told us about a Council Tax discount as I have dementia also, I have now claimed for Attendance Allowance."

"I have learned how to make many items on a lathe, something I had no idea about before joining the Crewe Shed."

"The Independent Living Team were kind, helpful and provided great advice. Feel we can always rely on the help and support needed. Thank- you."

"Staff very efficient. Very knowledgeable about care issues and what the options for our particular needs would be. Sympathetic too. Always rang back when they said they would."

"They assisted us in finding the care we needed in a quick time. Impressed with this under the present circumstances e.g., lack of carers available in general."

Ambition 3: People in later life will be engaged in issues that affect them and their communities.

"People in later life will be actively engaged in making positive change happen. Their voices will be informing local and national campaigns, consultations, and decisions. People will be involved in activism and co-production of services which impact on later life experiences."

Achieved...

- Age UK Cheshire continued to support national Age UK in its influencing activities on social media and through our 'Companion' magazine.
- We supported the voice of older people to be heard on the issue of bank closures, and we were quoted in The Guardian on January 20th, 2023.
- We were quoted in national Age UK's report on banking: "You can't bank on it anymore" - The impact of the rise of online banking on older people.
- We supported the North West Healthy Ageing Cross Agency Collaborative, being led by the Office for Health Improvement and Disparities.
- We continued to engage with the Age Friendly Communities work in Cheshire West and Chester, ensuring that co-production remains at the centre of its approach.
- We co-ordinated co-production between Cheshire and Warrington Local Enterprise Partnership and the people we work with on a research report into the barriers to digital inclusion.
- We promoted involvement with Cheshire East Council's 'People's Panel' on the cost of living.
- We have consistently lifted the voices of older people with our statutory sector colleagues in the design of services to support discharge from hospital, falls prevention, and mental health support.
- Age UK Cheshire made a number of representations to statutory partners on cuts to services that impacted on people in later life.
- We have been involved in the development of a local voices framework to centre the voice of local people in local decision-making in a piece of work led by Cheshire West Voluntary Action.

Not achieved...

- Plans for how Later Life Assembly activity might evolve to be more care community focused were paused.

Ambition 4: People in later life will be well-informed and have opportunities to learn and be creative.

“People in later life will be well-informed of their rights and responsibilities. They will feel empowered to make decisions. They will be engaged in learning activities. Learning new things and being creative will result in improvements in feelings of wellbeing.”

The services we deliver that contribute to achieving this Ambition...

- **Connect All** (digital inclusion) - is delivered in Northwich and Crewe. We help older people to get connected, stay safe online, explore loan schemes and devices to suit them, support them and help them to access the internet as inexpensively as possible.
- **Wellbeing Countess of Chester Hospital** - is a service delivered by Age UK Cheshire in partnership with the Community Geriatrician Team at the Countess of Chester Hospital, supporting people to return home and avoid re-admission.
- **Dementia Support Team** - supports people with a new diagnosis to navigate the support they need, along with supporting their families and carers.
- **Information and Advice** - provides free and confidential information, advice, and support to all older people across Cheshire, their family, friends, or carers on a range of topics over the phone.
- **Household Support Fund**
- **Advocacy** - provided statutory advocacy services to older people across Cheshire East and West so that their rights were respected by professionals involved in their care and support.

Achieved...

- Connect All recorded 88% of people accessing the service as very satisfied, with a further 10% reporting that they were satisfied with the service.
- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, Connect All scored 66 (a score of over 30 is considered good, and 55 is the average for the non-profit sector).
- We evolved the work of Connect All to incorporate more group and community drop-in sessions.
- We secured funding for Connect All for 2022-23 and 2023-24.
- The Wellbeing Countess of Chester Hospital Team recorded 75% of people accessing the service as very satisfied, with a further 20% reporting that they were satisfied with the service.
- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, the Wellbeing Countess of Chester Hospital Team scored 68.
- We continued to strengthen our relationship with clinicians in the Countess of Chester through our Wellbeing Service.
- The Dementia Support Team recorded 73% of people accessing the service as very satisfied, with a further 23% reporting that they were satisfied with the service.
- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, The Independent Living Team scored 58.
- Our Dementia Advice and Support project delivered an excellent service to people living with dementia, their families, and carers.
- The Information and Advice Team recorded 82% of people accessing the service as very satisfied, with a further 12% reporting that they were satisfied with the service.
- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, The Independent Living Team scored 66.
- We secured three years of funding for our Information and Advice, expanding to include more community outreach work.

In progress...

- We actively engaged with health commissioners to influence the re-commissioning of the Wellbeing Service at the Countess of Chester Hospital.

- We actively engaged with health commissioners to influence the re-commissioning of the Dementia Advice and Support project.
- We are expanding the number of volunteers supporting our information and advice work.

Not achieved...

- We were not successful in our joint tender to secure the statutory advocacy tender from September 2022, with the staff team transferring to the new provider from this point.

What the older people we work with have said about us:

"The loan of the iPad from Connect All opened up my very lonely disabled life. Thank you!"

"I have been so surprised by everyone I have spoken to at Age UK Cheshire. All have been so kind and accommodating. My worries that I have been so slow, afraid of the iPad initially, and so only using it if there was someone around to help. Now I can pick it up whenever I have time. My teacher is very patient."

"We have been particularly helped by your online (computer, tablet, and phone) expert. Although such help can be obtained from paid agencies, the help that we have received is at least as expert and in some cases superior."

"The computer help I received on a one-to-one basis was excellent. I also used the drop-in service which was very useful in a friendly and comfortable setting."

"The Age UK Cheshire staff member at the Countess has been an amazing support. Goes way beyond. Would be lost without her!"

"The Age UK Cheshire staff member at the Countess came to see me and was lovely, not interfering, just with advice, so it made me think I was not alone that someone was out there I could ask if I needed."

"I was able to speak to a lady on the Dementia Support Team who really made me feel valued. She also checked up on me. my mum is unable to do this survey, but I know she will feel Age UK put us in touch with the right people. We have our blue badge and a pendant alarm. Feel safe and cared for, she feels confident in her own environment at present."

"I have found all of my conversations with the member of the Dementia Support Team so supportive to me, she is lovely and has a lovely way of talking to you and listening. She does an amazing job. I just wish there was more support out there, carers are living a nightmare."

"When my husband was diagnosed with dementia Age UK Cheshire were very quickly on the phone to alert me to all the services available. They were very quickly in touch to implement these services."

"It's the level of real care shown by all the employees I've interacted with. They've shown that they hear and empathise as well as being experts in how to navigate the care system."

"When speaking to the Information and Advice Team, I felt I was dealing with people that were genuinely compassionate and interested in my circumstances."

"You have helped me a great deal in giving me information, for where to get the help I need."

"Prompt response and nothing seems to be too much trouble to them. And you feel as if they're on your side. A good thing when you live alone. Thank you!"

"Age UK Cheshire called my husband weekly after he was given an 'end of life' diagnosis and were extremely caring. My husband received a Christmas box of food - very welcome- and lovely letters from schoolchildren."

Ambition 5: People will have opportunities to give their time and skills to support loving later life.

“People will find it easy to volunteer their time, skills, and experiences. They will see that their contributions make a difference to themselves, the lives of people in later life and their communities. People in later life will have employment opportunities which value their skills and experiences.”

Achieved...

- We supported over 130 people to volunteer with our services and activities, they donated over 15,500 hours with the gifts of their hearts, heads, and hands.
- 65% of volunteers reported their volunteering experience as very satisfying, with a further 35% reporting that they were satisfied.
- When asked how likely they were to recommend volunteering with Age UK Cheshire to a friend or colleague, on a scale of -100 to +100, the charity scored 37 (a score of over 30 is considered good, and 55 is the average for the non-profit sector).
- We successfully began to record volunteer satisfaction more consistently.
- 75% of volunteers that received the volunteer newsletter found it helpful and informative.

Not achieved...

- Despite our best efforts, we did not increase the number of volunteers supporting the delivery of our services in the year.

What the people who volunteer with us have said about us:

"It's just a great organisation to be involved with."

"I love my volunteering and the positive impact it has had on me and my befriender."

"I get great enjoyment meeting older people and helping them where I can, but also just being a friend."

"I enjoy my volunteering role and have been well supported by staff when I have needed it."

"Good support. The formal reporting is an essential strong link both for the client and volunteer. The section for registering concerns is very good. The team are active in seeking ways to connect to people who would like and need extra support."

"It is a rewarding experience that doesn't take up much time but gives a lot."

Our Enablers in 2022-23:

Enabler A: We will listen to, work with, support and co-produce with people in later life, our staff, and volunteers.

We will...

- co-produce services and offers with people in later life, that reflect their needs and aspirations.
- work in partnership with organisations for people in later life and celebrate their contributions.
- co-produce our internal ways of working with staff and volunteers.

Achieved...

- Age UK Cheshire continued our focus on the co-production of services, collaborating with the people who access our services and activities to improve and adapt them to meet to their wants and needs.
- We continued to prioritise the health and wellbeing of our staff through engagement and regular communication.
- New channels for feedback were deployed and the feedback obtained was used to inform service design.

- We continued to hold monthly 'Town Hall' meetings for the whole staff team, inviting in guest speakers, giving the opportunity for staff to contribute to strategy development, meeting in-person once a quarter.
- We surveyed the community on what was important to them and what their expectations were of us in developing our new strategy.

Enabler B: We will value our volunteers and staff.

We will...

- become the organisation of choice to volunteer and work with.
- adopt best practice in volunteer recruitment, management, and retention.
- develop and invest in our learning culture.
- adopt best practice in staff recruitment, management, and retention.

Achieved...

- Age UK Cheshire successfully recruited 11 new members of staff into the team.
- We prioritised the health and wellbeing of team members.
- We integrated opportunities for learning into our Town Hall meetings.
- In our staff survey 95% of people who responded said they feel valued by Age UK Cheshire.
- 100% of staff who responded reported that they felt valued by their own teams.
- 62% of survey respondents suggested that they felt they were able to work flexibly in terms of their hours and location.
- 90% of staff said that they felt they had a good work-life balance.
- 95% reported that they felt that Age UK Cheshire respected downtime.
- 95% responded that they felt that all their colleagues were working to capacity when they worked remotely.
- 95% said that they had access to all the information that they needed to do their job.
- 100% reported that their own team collaborated well.
- 86% said that they felt well informed about organisational updates and plans.
- 100% reported that they felt comfortable approaching their line manager for help and support, and that they were easy to contact.
- We were extremely grateful to Toolerstone for their generous donation of experiences for the whole staff team.

What the people who work for us have said about us:

"My line manager is very supportive, and we have an excellent working relationship."

"I feel very well supported by my line manager if ever I have an issue."

"Leadership is always on hand with guidance and support, and I feel more than comfortable if I feel I need to seek advice in order to widen my skills and ensure I am giving out correct information as and when new queries come in."

"I think you have to ask for help if and when needed from your organisation/line manager, otherwise how would they know you are struggling? Very much a two-way thing. Same goes for getting the up-to-date information."

"I think having the opportunity to work both from home and the office is a healthy option and is a good working life balance."

"At present the flexible working environment works very well."

"Open and honest discussions between me and my colleagues about feelings have been there naturally from day one."

"I really value being able to work from home with the flexibility to meet face-to-face where possible. I would not wish to return to an office base full time for this role or any other as I feel I have a much better balance work life working from home and feel much more productive without the distractions of the office."

"Although my job has made me stressed, I asked for help and got it. I no longer feel stressed on a weekly basis just now and then. My line manager and HR were exceptional about supporting my needs."

"I look forward to the quarterly get togethers as I feel it boosts morale and I enjoy the feel-good vibes I always encounter. The speakers brought into the organisation are educational and I personally will remember them for a long time - it is a real treat!"

Enabler C: We will support continuous improvement and high quality standards.

We will...

- regularly review our quality standards and ensure all our services and activities achieve or exceed those standards.
- strive to build on and share our prior learning and experience in delivering our work.
- continually positively challenge our ways of working and adopt new technologies.

Achieved...

- Overall, 83% of people accessing the services we deliver reported that they were very satisfied, with a further 13% reporting that they were satisfied with the service they accessed.
- When asked how likely they were to recommend the service to a friend or colleague, on a scale of -100 to +100, our services overall scored 70 (a score of over 30 is considered good, and 55 is the average for the non-profit sector).
- We were externally audited for the Age UK Information and Advice Quality Programme and passed – demonstrating high quality in the advice that we give, the systems and processes we have, and the responsiveness of the service to feedback.
- We were externally audited and passed the interim ISO9001 quality mark assessment.
- We continued to review our policies systematically.
- We began a review of our governance arrangements considering the Charity Governance Code and Age UK Charity Quality Standards and implemented these changes in the new financial year.
- We implemented the new cycle of feedback from the people who access our services and activities.
- We developed a new strategy for the organisation.

In progress...

- We did not explore options to use Microsoft Power BI and its integration with our client database and finance systems during the year, but we did create a new role in the team to support progression of this work in the new year.

Enabler D: We will build and use our collective strength.

During 2019-20 Enabler D was retired, in practice it duplicated strategic work that was already being undertaken in other Ambitions and Enablers.

Enabler E: We will tell people about what we do with confidence and pride, inspiring them to support our work.

We will...

- develop clear communications about our cause, campaigns and what we do locally and nationally.
- increase the capacity of our team to undertake effective marketing to a wide range of local audiences.
- communicate effectively across our organisation.

Achieved...

- We built on the work of our external marketer to be more consistent in our social media and magazine content.
- We posted over 400 times on Facebook, accumulated over 2,100 fans, had over 3,300 engagements, and an engagement rate of 7.99%.
- We tweeted over 300 times, accumulated over 4,100 followers on Twitter, had over 780 engagements, and an engagement rate of 2.57%.
- We posted over 300 times on Instagram, accumulated over 940 followers, reached over 14,300 users, and an engagement rate of 11.92%.
- On LinkedIn, we made over 300 posts, accumulated over 460 followers, and an engagement rate of 5.87%.
- Our Cheshire Companion digital magazine was distributed to over 285 active subscribers.
- Our website attracted over 24,000 new users in the year.
- We continued to use the Intranet as a key internal communication tool.

Enabler F: We will raise funds for activities, services and for influencing work.

We will...

- build a culture of cross promoting our services and products.
- grow our social enterprise activity.
- develop a framework of principles to determine which projects/funding we choose to pursue.
- establish a more diverse funding base.
- raise income to support our strategic campaigns, research, and evaluation work.

Achieved...

- The Trustee Board reviewed the many options for income generation and developed a short, medium, and long-term horizon priority development list.
- Our retail team responded well to new leadership and continue to drive up sales and gift aid claims.
- Castle Community Centre planned for re-opening and is being marketed for room hire.
- The work of the external fundraiser resulted in vital funding being secured for service delivery, with a significant achievement being securing a National Lottery Community Fund Reaching Communities funding for three years for our Information and Advice Services.
- The Area Retail Manager took on responsibility for local fundraising, contributing to implementation of aspects of the fundraising strategy.
- We secured three years of funding for the new Green Connections project.
- A bid we worked on in the year was successful in securing three years of funding for an evolved Information and Advice service.
- Core support was reviewed in the year and plan made for a more proportionate structure in 2023-24.

In progress...

- We did not reach capacity for the attendances at the Bright Memories Group in the financial year, but a good start has been made in the new financial year in boosting attendances.

Not achieved...

- We did not secure the tender for statutory advocacy services.
- We did not develop an ethical framework for funding and investment decisions.
- We did not raise dedicated income to support our strategic campaigns, research, and evaluation work.

Our new strategy

During 2022-23 the Trustee Board of Age UK Cheshire reflected on its current strategy and position. It reviewed what had been achieved under the 2018 vision, mission, values, ambitions, and enablers. It then considered what was happening in the external environment we work in, reflected on the strengths and weaknesses of the charity, and considered how we could use our strengths to mitigate external threats, and external opportunities to mitigate our weaknesses.

Using the feedback of the people who accessed our services, and a range of internal and external stakeholders in a spirit of co-production, the charity developed a new statement of the mission, vision, values, and key objectives for the organisation. The new strategy is detailed below, new baseline measures for the objectives and goals are to be agreed.

Vision: Every older person in Cheshire has the opportunity to live their best life.

Mission: Age UK Cheshire is a local organisation working with older people, their families, and their carers to support them in living their best lives.

Values: Inclusive, Caring, Compassionate & Person-centred

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

The following services will contribute to us achieving this objective:

- Connect All
- Sharing Time
- Bright Memories
- Green Connections

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

The following services will contribute to us achieving this objective:

- Information & Advice

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

The following services will contribute to us achieving this objective:

- Safe at Home
- ILT
- Dementia Support
- COCH Wellbeing

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

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.

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.

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.

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.

Our Goals for 2023-24:

Strategic Objective	Strategic Goals
Objective 1: Relieving loneliness, so that older people feel connected.	1.1: Increase the number of people supported with relieving loneliness each quarter.* 1.2: Increase the number of people who are new to us, and we reach to support with relieving loneliness each quarter.* 1.3: Increase the percentage of people that we reach who are living in the areas most at risk of loneliness each quarter.* 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. *Baselines to be agreed.
Objective 2: Combatting poverty, so that older people have enough to live on.	2.1: Increase the number of people supported in combatting poverty each quarter.* 2.2: Increase the number of people who are new to us, and we reach to combat poverty each quarter.* 2.3: Increase the percentage of people that we reach who are living in the areas most at risk of poverty each quarter.* 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.* *Baselines to be agreed.
Objective 3: Increasing independence, so that older people can live the lives they want to lead.	3.1: Increase the number of people supported in increasing their independence each quarter.* 3.2: Increase the number of people who are new to us, and we support in increasing their independence each quarter.* *Baselines to be agreed.
Objective 4: Focusing on quality, so that older people receive a high standard of service from us.	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.* 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.* 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.* 4.4: Maintain high standards for ISO and national Age UK quality marks.

	<p>4.5: Maintain high standards for responses to complaints and safeguarding concerns.</p> <p>*Baselines to be agreed.</p>
Objective 5: Focusing on income, so that we can increase the impact we have on older people in Cheshire.	<p>5.1: Grow income through paid-for services and activities.</p> <p>5.2: Grow income through local fundraising and local corporate activity.</p> <p>5.3: Grow income through trust fund applications.</p> <p>5.4: Grow income by securing appropriate grants and contracts supplied by statutory partners.</p>
Objective 6: Focusing on efficiency, so that we use our resources to increase our impact on older people.	<p>6.1: Maintain a proportionate core support structure for the organisation.</p> <p>6.2: Establish costs per individual measures for the organisation and individual services and activities.*</p> <p>6.3: Establish costs per contact measures for the organisation and individual services and activities.*</p> <p>*Baselines to be agreed.</p>
Objective 7: Focusing on our people, who deliver our activities and services.	<p>7.1: Achieve a high 'Net Promoter Score' each six months as an overall measure of the quality of experience as a staff member of the organisation.*</p> <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.*</p> <p>7.3: Achieve a high 'Net Promoter Score' each six months as an overall measure of the quality of experience as a staff member of the organisation.*</p> <p>7.4: Achieve a high 'Net Promoter Score' cumulatively as an overall measure of the quality of experience as a volunteer of the organisation.*</p> <p>7.4: Achieve a high 'Net Promoter Score' each six months as an overall measure of the quality of experience as a volunteer of the organisation.*</p> <p>*Baselines to be agreed.</p>
Objective 8: Focusing on influencing the issues and policies that impact on older peoples' lives.	<p>8.1: Proactively engage in consultation activities in matters which affect older people.</p> <p>8.2: Proactively engage in co-production activities in matters which affect older people.</p> <p>8.3: Increase our social media, website, and magazine audiences.</p>

Financial Review

The year 2022/23 was tough. Whilst we were aware of and provided for the loss of services during the year, the overall impact on the organisation was dramatic. Our full-time equivalent headcount reduced by 28% from 50 in 2021/22 to 36 in 2022/23; our income from charitable activities reduced by 36.7% to £808,496 in 2022/23 from £1,278,074 in 2021/22; and our range of services reduced from 13 at the end of March 2022 to 9 at the end of March 2023.

The advocacy service was transferred to a new provider at the end of August 2022 following a tender process and unsuccessful bid. We closed our last remaining shed in Crewe at the same time with ownership transferring to the new CIC. Our delivery of day services under the Cheshire West and Chester Early Intervention and Prevention contract had its funding ended and delivery ceased at the end of September 2022. At the end of the financial year, after 8 years, our Brightlife project finally ended.

Our high street retail shops performed well during the year following the restructure of the retail team in the previous year. They achieved encouraging income levels despite facing ongoing staffing issues due to sickness absence and vacancies due to resignations which proved difficult to fill. This performance bodes well for the future and retail has thrived under the management of the Area Retail Manager. In contrast, our eBay venture proved unsuccessful despite the resource and time given to it. We continually reviewed it during the year but made the decision during November 2022 that it was not financially viable on the scale we had hoped and so stopped our focus in this area. Two members of staff were made redundant.

Our work on Power BI did not progress at the pace we had hoped due to the resignation of the Finance and Data Manager early in the year. This role was not replaced. The recommencement of our coach trips was delayed slightly with the first trip taking place in April 2023 and they are becoming increasingly popular. Our plans to expand Bright Memories (dementia day services) proved challenging as we found it difficult to attract the required numbers of referrals and attendees. Following a focus on developing relationships and referral pathways, we now have three sessions at capacity and are looking at options for a fourth.

The turbulent financial climate and increasing cost of living had an adverse impact on staff and our ability to retain and recruit into roles. In April 2022 trustees implemented the statutory increase in the minimum wage plus 2%, with a 2% increase awarded to all other staff. The rapid increase in the rate of inflation during the year further impacted on the staff team, and trustees awarded a discretionary payment of £500 to all staff in December 2022 (this was pro-rated based on working hours). In consideration of the 2023-24 financial year, trustees once again respected the increase in the national minimum wage, its impact on the adjacent salary scales and awarded a minimum 4% increase to all other staff (this percentage is higher for the lower paid staff).

Income

Total income for 2022/23 is reported at £1,486,823 before a loss in our investment portfolio of £16,936 (total income of £1,469,887 after the loss). The make up of this income has changed again to prior year with no income coming as a result of the covid pandemic (£33,139 in 2021/22). Our retail income substantially increased from £367,849 in 2021/22 to £530,038 in 2022/23.

We continue to apply for income wherever possible and received new funding through our trust fundraiser to continue supporting our Befriending service (Sharing Time), new funding to support Information and Advice, and the start of a brand-new service called 'Green Connections'.

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

- Service level agreements with Cheshire West and Chester Councils and Cheshire clinical commissioning group / Integrated Care Board, delivered either solely or in partnership amount to £557,604 (38.6% of total income).
- Grant funding, both restricted and unrestricted, totalling £208,080 (14.4% of total income).
- Unrestricted income through the charging of fees, donations, legacies received and our retail network of £677,480 (47.0% of total income with 36.7% coming from retail).

Ambition 1: People in later life will feel connected.

Income reduced by £223,423 year on year. Funding received for the Brightlife project fell year on year by £213,963 as it focussed on consolidation and delivering good practice for its final year. Day Service funding ended at the end of September 2022 reducing its funding by £37,794 year on year. Grant funding received for Sharing Time increased on prior year by £3,707, thanks to funding received from the National Lottery Community Fund - Awards for All and Garfield Weston Foundation. Bright Memories increased its income by £3,835 in previous year but the majority of this has come from fee income compared to prior year. The new Green Connections project started delivery in November 2022 with grant funding of £20,792.

Of the total £163,543 funding, £53,182 is grant funded from the National Lottery Community Fund, £35,423 via Service Level Agreements and £47,280 grant and trust funding for delivery of Sharing Time, Dementia Day Service and Green Connections. The balance consists of unrestricted income from attendance fees.

Ambition 2: People in later life will be independent, active and experience good physical and mental health.

Income reduced by £25,982 year on year. The remaining grant funding received for the Crewe Men in Sheds ceased at the end of August. This was expected and was covered in our budget and planning for the year. Funding totalling £142,000 - an increase of £71,400 - was again received from Cheshire West and Chester through the Household Support scheme.

Of the total funding £291,186, £24,017 is grant funded and £267,003 via Service Level Agreements. The balance of £166 is from charges for attendance at the Crewe shed.

Ambition 3: People in later life will be engaged in issues that affect them and their communities.

No direct income has been received this year.

Ambition 4: People in later life will be well-informed and have opportunities to learn and be creative.

Year on year income reduced by £220,173 to £353,767 in 2022/23 from £573,940 in 2021/22. Funding from the advocacy contract ceased at the end of August with a year on year reduction of £133,698. Prior year also included Supporting You funding of £100,000. Information and Advice funding increased by £11,604 from the £29,000 funding in 2021/22 to £40,604 in 2022/23.

Of the total funding, £267,349 is received via Service Level Agreements, £65,240 is grant funded and the remaining £21,178 is from income generation and trusts.

Ambition 5: People will have opportunities to give their time and skills to support loving later life.

Volunteering is a key strand within our strategic plans. It is not expected to generate income.

Other Income

Our retail shops performed for the year with sales returning to pre-covid levels. As a result, income increased by £162,189. We learnt much from our eBay experience, in particular how difficult it is for a local charity to generate sufficient stock of the quality and quantity for eBay.

Legacy income increased by £13,295 from £74,958 in 2021/22 to £88,253 in 2022/23. Whilst this is not an area in which we currently actively promote we were grateful to be a residual beneficiary of a substantial estate.

Donations increased year on year by £7,197 reflecting the more face to face interactions we had and the increased use of enthuse as a fundraising platform.

Other income includes the sale of vehicles generating a profit of £14,257 and hall hire of Castle £516.

Expenditure

Overall expenditure for the year was £1,581,409, a decrease over last year of £411,216. Spend on charitable activities was £949,290 compared to £1,375,961.

Several factors contribute to the reduction expenditure in charitable activities. The end of service delivery tying in with the end of funding meant year on year reductions for the following:

- Day services £42,812
- Men in Sheds £110,153
- Supporting You £84,705
- Advocacy £251,357
- Brightlife £203,165

Countering this is increased expenditure year on year in the following areas:

- Household Support £87,141 in line with additional funding received.
- Green Connections £19,642
- Bright Memories £56,906 reflecting the development and increase in delivery of this service.
- Connect All £23,052 due to increased volunteer costs and data connectivity.
- Dementia Support £37,240 showing the full costs of this service.

Salaries and associated costs at £990,857 are our main area of expenditure, although this decreased by £357,718 year on year due to the cessation of services during the year and vacancies within core support not being filled. These costs still represent 62.6% of our total expenditure (a reduction from 68% in 2021/22). Redundancy costs totalling £5,995 were incurred due to the closure of the Brightlife project. Wherever possible, staff whose roles are made redundant are supported to find alternatives within Age UK Cheshire, which retaining their skills and experience

Travel, training, and recruitment costs expenditure fell by £31,262 year on year due to the advocacy service ceasing being the main generator of these costs. Premises costs reduced again on prior year by £20,049 reflecting a full year of premises closures. Our last office premises in Hartford, Northwich were closed early in April 2023 resulting in our only premises being our 6 shops and Castle Community Centre. We were fortunate in fixing our electricity and gas prices until March 2023 at least.

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 loss of £16,936 was recorded for the year, reflecting the position of the financial markets at the end of the financial year. The trustees reviewed the investments during the year and made the decision to consolidate the shares held by the organisation with the investment portfolio and change investment provider. This will take place during 2023/24. The trustees believe that, in the long term, these investments will continue to return growth and net gains. There is no intention to liquidate these investments in the next year.

Reserves

The trustees annually review the financial risk assessment, and the reserves policy is subsequently amended. The level of reserves the organisation believes sufficient is 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 organisation as at 31 March 2023 were £790,349; the balance of free reserves being £421,538. The charity has designated reserves of £64,739, comprising a designation for the Net Book Value of assets of £14,599 and further specific designations of £50,140 as detailed in note 23 to the accounts. In addition, the organisation holds restricted reserves of £15,847 and endowment funds of £288,225 of which £263,225 are expendable.

The trustees have considered the minimum amount of reserves required to meet the above requirements and the target is £394,629. Our year end free reserves are higher than this by £26,909 at £421,538.

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

A review of our strategy during the year realigned our strategic objectives into 3 key strands (as detailed above):

- Reducing social isolation
- Reducing poverty
- Promoting independence

Our management accounts will be amended to reflect these strategic objectives, with the Annual Report and Accounts to March 2024 being recast also.

Financial reporting will be a key priority for the next 12 months. We have already developed a financial snapshot which looks at our current financial position against budget, our forecast predictions – most likely, worst and best, and our cashflow and reserves positions. This is produced and shared monthly giving the trustees early indications of any potential issues. This financial snapshot is being further developed to form the basis on a more in-depth financial report for the bi-monthly board meetings. Following a review of our governance structures, there will be an increased focus on financial governance through the newly formed Risk, Audit and Finance committee.

We have spent considerable time looking at the impact of the reduction in services has on our core costs to ensure we remain as efficient and lean as possible. This has taken several iterations and the outcomes of this will be implemented during the year. We know that our Falls Prevention service will end in September 2023, and this has been factored into our forecasts.

We have learnt much over the past 12 months, in particular our ability to raise trust and grant funding for our Connect All, Sharing Time and Information and Advice services by using the services of a professional trust fundraiser. We are much more confident of raising the amounts to fully fund these services as well as our volunteer coordinator role in 2023/24 – indeed we have already secured funding for 3 years for Information and Advice from the National Lottery Community Fund.

Our retail portfolio performed well in 2022/23 under the leadership of our new area retail manager recruited in February 2022. This will continue to be a drive and focus for 2023/24 and we will continue also to look for new premises. This will contribute towards our unrestricted income, and we will look to further build on this through local and community fundraising, expanding our coach trip offers and maximising our income potential from Castle Community Centre – both in charged for services delivered from the premises and hall hire.

Our ability to demonstrate our value to our stakeholders is still a priority but did not progress during 2022/23. We have recently (June 2023) recruited a Data Manager with significant experience in this area and who will be developing our reporting capacity through Charity Log and Power BI.

As last year, longer term projections of forecasts and cashflow will continue to be made, and regularly reviewed and updated to ensure we remain on track during these ongoing difficult financial times.

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.

During the year the Board reviewed its Memorandum and Articles, taking professional legal advice, with a view to getting the reviewed document approved, adopted and implemented during 2023-24.

The charity also complies with the Brand Partnership Agreement of national Age UK.

Trustees

The Board of Trustees of Age UK Cheshire currently comprises ten members. Trustees are elected at the Annual General Meeting and can serve for three years before standing for re-election. 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 application form 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.

Trustee Meetings

During 2022-23 the Board met four times.

Under its governance structure in 2022-23, the board of Trustees delegated some of its decision-making processes, through a scheme of delegation and terms of reference, to its two supporting sub-committees – Ambitions and Enablers. This allowed key issues and decisions relevant to each sub-committee to be more thoroughly considered.

The Ambitions sub-committee monitored progress of the organisation's charitable objectives and delivery of services, whilst ensuring that these objectives continued to meet the aims of the charity and the principles of public benefit.

The Enablers sub-committee was tasked with promoting the organisation and ensuring that we were fully equipped to take advantage of future opportunities as well as increasing unrestricted income. It also provided the necessary financial controls, support, infrastructure, and compliance with legal and statutory bodies. Further committees have been set up as and when required to review specific issues, to which additional specialists can be co-opted if appropriate, in addition to selected trustees.

In addition to these meetings, the Board also met for dedicated sessions on strategy development, and to review the governance of the organisation. This resulted in the adoption of the organisation's new strategy, and a new committee structure for the governance of the charity, replacing the Ambitions and Enablers committees.

Governance, Nomination, and Remuneration Committee (GNRC):

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 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 Chief Executive and SLT members and the staff pay award.

Risk, Audit, and Finance Committee (RAFC):

The key responsibilities of this committee are...

- To provide assurance to the Board on the effectiveness of AUKC's internal control and risk management systems.
- To provide assurance to the Board on AUKC's financial strategies, budgeting, and strategic planning processes.
- To provide assurance to the Board that AUKC 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.

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 Senior Staff

The directors consider the key management personnel of the Charity to be the board of directors, who are the Charity's trustees, and the Senior Leadership Team who are in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All directors give of their time freely and no director received remuneration. Details of director's expenses are disclosed in note 13 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 2023, we had 130 active volunteers supporting us on a weekly basis each giving an average of 2.3 hours per week, this was an increase on the previous year. The total number of volunteering hours for the year was 15,542 which equates to 8.24 full time members of staff.

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 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

The financial risk assessment policy has been reviewed and updated where appropriate; particularly considering the life cycle of some projects, the impact of current legislation on the delivery of our services, and the vulnerability of some of our contracts due to the financial pressures being exerted on local authorities and health bodies. The financial risk assessment also formed part of the consideration for the Charity's reserves level.

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 twice annually by the Senior Leadership Team and relevant sub- committee. The highest risk areas are reported to Board along with mitigating actions.

Under the new committee structure, the Risk, Audit, and Finance Committee (RAFC) will provide assurance to the board on risk identification and management.

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 2022/23 at the Annual General Meeting in November 2022.

Post Balance Sheet Events

There are no post balance sheet events to report.



By order of the Trustees
Sheila Wentworth (Chair)

Date: 3rd October 2023

Independent Auditors Review

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 2023 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 2023 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.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

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.

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 charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an 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 charity and the charity's trustees 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

Date: 31 October 2023

Age Concern Cheshire operating as Age UK Cheshire

Consolidated Statement of Financial Activities for year ending 31 March 2023
(including consolidated income and expenditure account)

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2023 Total £	2022 Total £
Income						
Donations and legacies	4	110,353	-	-	110,353	123,000
Income from charitable activities	5					
People in later life will:						
- Feel connected	Ambition 1	68,641	94,902	-	163,543	386,966
- Be independent, active, in good physical and mental health	Ambition 2	267,169	24,017	-	291,186	317,168
- Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-	-
- Be well informed and have opportunities to learn	Ambition 4	288,527	65,240	-	353,767	573,940
- Have opportunities to give time and skills	Ambition 5					-
Income from other trading activities						
Retail		530,038	-	-	530,038	367,849
Trading subsidiary	6	-	-	-	-	-
Other activities		33,879	-	-	33,879	11,450
Investment income	7	2,795	-	1,262	4,057	473
Total incoming resources		1,301,402	184,159	1,262	1,486,823	1,780,846
Expenditure: Costs of raising funds						
Investment Management Costs	8	2,425	-	-	2,425	2,806
Retail		581,471	-	-	581,471	545,121
Trading subsidiary	6	-	-	-	-	-
Other Activities		48,223	-	-	48,223	68,737
Expenditure on charitable activities	9					
People in later life will:						
- Feel connected	Ambition 1	94,397	97,179	-	191,576	356,728
- Be independent, active, in good physical and mental health	Ambition 2	313,466	18,077	-	331,543	330,751
- Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-	-
- Be well informed and have opportunities to learn	Ambition 4	366,389	59,782	-	426,171	688,482
- Have opportunities to give time and skills	Ambition 5					-
Total expenditure		1,406,371	175,038	-	1,581,409	1,992,625
Net income/expenditure before gains and losses on investments and transfer		(104,969)	9,121	1,262	(94,586)	(211,779)
Net gains/(losses) on investments	18	(16,936)	-	-	(16,936)	7,848
Transfer	23	5,940	(5,940)	-	-	-
Net movement in funds		(115,965)	3,181	1,262	(111,522)	(203,931)
Reconciliation of Funds						
Total funds brought forward	23	602,242	12,666	286,963	901,871	1,105,802
Total funds carried forward	23,24	486,277	15,847	288,225	790,349	901,871

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

Consolidated Statement of Financial Activities for year ending 31 March 2022 For Comparison

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2022 Total £
Income					
Donations and legacies	4	123,000	-	-	123,000
Income from charitable activities	5				
People in later life will:					
- Feel connected	Ambition 1	86,968	299,998	-	386,966
- Be independent, active, in good physical and mental health	Ambition 2	188,924	128,244	-	317,168
- Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-
- Be well informed and have opportunities to learn	Ambition 4	504,940	69,000	-	573,940
- Have opportunities to give time and skills	Ambition 5	-	-	-	-
Income from other trading activities					
Retail		367,849	-	-	367,849
Trading subsidiary	6	-	-	-	-
Other activities		11,450	-	-	11,450
Investment income	7	443	-	30	473
Total incoming resources		1,283,574	497,242	30	1,780,846
Expenditure: Costs of raising funds					
Investment Management Costs	8	2,806	-	-	2,806
Retail		545,121	-	-	545,121
Trading subsidiary	6	-	-	-	-
Other Activities		68,737	-	-	68,737
Expenditure on charitable activities	9				
People in later life will:					
- Feel connected	Ambition 1	64,355	292,373	-	356,728
- Be independent, active, in good physical and mental health	Ambition 2	202,509	128,242	-	330,751
- Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-
- Be well informed and have opportunities to learn	Ambition 4	619,085	69,397	-	688,482
- Have opportunities to give time and skills	Ambition 5	-	-	-	-
Total expenditure		1,502,613	490,012	-	1,992,625
Net income/expenditure before gains and losses on investments and transfer		(219,039)	7,230	30	(211,779)
Net gains/(losses) on investments	18	7,848	-	-	7,848
Transfer	23	10,800	(10,800)	-	-
Net movement in funds		(200,391)	(3,570)	30	(203,931)
Reconciliation of Funds					
Total funds brought forward	23	802,633	16,236	286,933	1,105,802
Total funds carried forward	23,24	602,242	12,666	286,963	901,871

Consolidated Balance Sheet as at 31 March 2023
Registered Company Number 4369758

	Note	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Fixed assets					
Tangible assets	17	14,599	30,051	14,599	30,051
Investments	18	336,541	353,477	336,543	353,479
Total Fixed Assets		351,140	383,528	351,142	383,530
Current Assets					
Debtors	19	182,212	202,334	184,876	204,998
Cash at bank and in hand		351,906	561,628	351,906	561,628
Total Current Assets		534,118	763,962	536,782	766,626
Liabilities					
Creditors falling due within one year	20	(94,909)	(245,619)	(94,909)	(245,619)
Net Current Assets		439,209	518,343	441,873	521,007
Total assets less current liabilities		790,349	901,871	793,015	904,537
Net Assets	24	790,349	901,871	793,015	904,537
The funds of the charity:					
Unrestricted income funds		421,538	513,591	424,404	516,257
Designated funds		64,739	88,651	64,739	88,651
Permanent endowment funds		25,000	25,000	25,000	25,000
Expendable endowment funds		263,225	261,963	263,225	261,963
Restricted funds		15,847	12,666	15,847	12,666
Total charity funds	23	790,349	901,871	793,015	904,537

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 members of the company.

The notes at pages 31 to 46 form part of these accounts



Signed:

Name SHEILA WENTWORTH, Chair of Trustees on behalf of the trustees

Approved by the trustees on: 3rd October 2023

Statement of Cash Flows and Consolidated Statement of Cash Flows for year ending 31 March 2023

	Note	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Cash used in operating activities	25	(210,757)	(255,885)	(210,757)	(255,885)
Cash flows from investing activities					
Interest Income		4,057	473	4,057	473
Purchase of tangible fixed assets		(3,022)	(5,125)	(3,022)	(5,125)
Cash provided by (used in) investing activities		1,035	(4,652)	1,035	(4,652)
Cash flows from financing activities					
Repayment of borrowing		-	-	-	-
Cash used in financing activities		-	-	-	-
Increase (decrease) in cash and cash equivalents in the year		(209,722)	(260,537)	(209,722)	(260,537)
Cash and cash equivalents as the beginning of the year		561,628	822,165	561,628	822,165
Total cash and cash equivalents at the end of the year per balance sheet		351,906	561,628	351,906	561,628

Notes on the accounts ending 31st March 2023

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.

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, facilities 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 with 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 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.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of 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.

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 11

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

Items of a capital nature with a cost greater than or equal to £300 are capitalised.

Assets purchased with restricted funds are depreciated over the remaining funding term of the restricted fund on a straight line basis.

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 £5,995.50 (2022: £28,881)

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.

The pension costs charge represents contributions payable by the charity and its trading company to the funds and amounted to £34,576 (2022: £47,889). Contributions totalling £nil (2022: £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 charity's wholly owned subsidiary Age Concern trading in Cheshire Ltd.

The summary financial performance of the charity alone is

	2023 £	2022
Income	1,469,887	1,788,694
Gift aid from subsidiary company	-	-
	<hr/> 1,469,887	<hr/> 1,788,694
Expenditure on charitable activities	(1,581,409)	(1,992,625)
Net income	<hr/> (111,522)	<hr/> (203,931)
 Total funds brought forward	 904,537	 1,108,468
Total funds carried forward	<hr/> 793,015	<hr/> 904,537
Represented by:		
Unrestricted funds	424,404	516,257
Designated funds	64,739	88,651
Restricted funds	15,847	12,666
Permanent Endowment funds	25,000	25,000
Expendable Endowment funds	263,225	261,963
	<hr/> 793,015	<hr/> 904,537

4. Income from donations and legacies

Donations	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Legacies	88,253	-	88,253	74,958
Donations and appeals	22,100	-	22,100	14,903
Government Grant (Covid Job Retention Scheme and retail)	-	-	-	33,139
Total	<hr/> 110,353	<hr/> -	<hr/> 110,353	<hr/> 123,000

5. Income from charitable activities

	Unrestricted £	Restricted	2023 Total	2022 Total £
Ambition 1 Feel Connected				
Sharing Time	5,560	13,500	19,060	15,353
Ageing Better (Brightlife)	-	53,182	53,182	267,145
Day Services	35,423	-	35,423	73,217
Dementia Day Services (Bright Memories)	27,658	7,428	35,086	31,251
Green Connections	-	20,792	20,792	
	68,641	94,902	163,543	386,966
Ambition 2 Be Independent, active, in good physical and mental health				
Falls Prevention	41,753	-	41,753	48,827
Men in Sheds	166	24,017	24,183	114,491
Independent Living	83,250	-	83,250	83,250
Household Support	142,000	-	142,000	70,600
	267,169	24,017	291,186	317,168
Ambition 3 Be engaged in issues that affect them and their community				
Campaigns and social action	-	-	-	-
Ambition 4 Be well informed and have opportunities to learn				
Wellbeing Coordinators	32,110	-	32,110	32,110
Dementia Support Services	51,917	-	51,917	50,700
Supporting You	-	-	-	100,000
Advocacy	183,322	-	183,322	317,020
Information and Advice	20,364	20,240	40,604	29,000
Connect All	814	45,000	45,814	45,110
	288,527	65,240	353,767	573,940
Ambition 5 Have opportunities to give time and skills				
Volunteering	-	-	-	-
Total	624,337	184,159	808,496	1,278,074

6. 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. A summary of its results is shown below. Audited accounts will be filed with the Registrar of Companies.

	2023 £	2022 £
Turnover	-	-
Administration 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)

7. Investment income

	2023 £	2022 £
Dividends received	1,372	371
Interest received	2,685	102
Total	4,057	473

8. Investment management charges

	2023 £	2022 £
Aviva Fund	2,425	2,806
Total	2,425	2,806

9. Expenditure on charitable activities

	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Ambition 1 Feel Connected				
Sharing Time	7,786	13,500	21,286	17,009
Ageing Better (Brightlife)	-	53,182	53,182	256,347
Day Services	12,387	-	12,387	55,199
Dementia Day Services (Bright Memories)	74,224	10,855	85,079	28,173
Green Connections	-	19,642	19,642	-
	94,397	97,179	191,576	356,728
Ambition 2 Be Independent, active, in good physical and mental health				
Falls Prevention	64,887	-	64,887	57,560
Men in Sheds	-	18,077	18,077	128,230
Independent Living	106,579	-	106,579	90,102
Household Support	142,000	-	142,000	54,859
	313,466	18,077	331,543	330,751
Ambition 3 Be engaged in issues that affect them and their community				
Campaigns and social action	-	-	-	-
Ambition 4 Be well informed and have opportunities to learn				
Wellbeing Coordinators	42,402	-	42,402	37,358
Dementia Support Services	62,350	-	62,350	25,110
Supporting You	-	-	-	84,705
Advocacy	190,539	-	190,539	441,896
Information and Advice	50,410	13,600	64,010	54,236
Wear Purple	-	-	-	1,359
Connect All	20,688	46,182	66,870	43,818
	366,389	59,782	426,171	688,482
Ambition 5 Have opportunities to give time and skills				
Volunteering	-	-	-	-
Total	774,252	175,038	949,290	1,375,961

10. Summary analysis of expenditure and related income for charitable activities

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

	Ambition 1	Ambition 2	Ambition 3	Ambition 4	Ambition 5	Total
	£	£	£	£	£	£
Costs (see note 9)	(191,576)	(331,543)	-	(426,171)	-	(949,290)
Income from fees and charges	31,509	166	-	-	-	31,675
Direct service level agreement or grant support	132,034	291,020	-	353,767	-	776,821
Net cost funded from other income	(28,033)	(40,357)	-	(72,404)	-	(140,794)

11. 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	2023 Total	2022 Total	Basis of apportionment
	£	£	£	£	
Salaries	417,785	214,769	632,554	996,247	Allocated on time
Travel, training, recruitment	21,561	6,332	27,893	61,890	Allocated on time
Premises and associated costs	5,762	14,034	19,796	51,561	Pro rata to full time equivalents
Office costs	32,237	43,515	75,752	68,849	Pro rata to full time equivalents
Tutors, legal and professional	13,753	13,236	26,989	36,683	Allocated on time
Other direct activity costs	139,640	3,066	142,706	110,595	
Depreciation	106	6,059	6,165	19,792	Pro rata to full time equivalents
Irrecoverable VAT	-	13,040	13,040	26,488	Allocated to the activity to which they relate
Governance	-	4,395	4,395	3,856	Pro rata to full time equivalents
Total	630,844	318,446	949,290	1,375,961	

12. Net incoming resources

This is stated after charging:	2023	2022
	£	£
Operating leases – equipment	-	-
Loss on sale of fixed assets	3,914	6,664
Depreciation	14,560	30,771
Property rental	105,598	127,672
Auditor's remuneration	6,680	4,900

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

	2023 £	2022 £
Salaries and wages	895,363	1,210,464
Social security costs	60,918	90,222
Pension costs	34,576	47,889
	990,857	1,348,575

No employee had employee benefits in excess of £60,000 (2022: 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 (2022: £nil). No charity trustee was reimbursed travel expenses in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

During the year the key management personnel of the parent charity comprised the trustees, the Chief Executive Officer, the Chief Finance Officer, the Head of Operations, the Head of Human Resources & Volunteering, the Head of Commercial Business Development, and the Head of Brightlife. The total employment benefits of the key management personnel of the Charity was £241,891 (2022: £243,369). As the key management personnel for the group are the same, the total employment benefits for the group are also £241,891 (2022: £243,369). The Head of Commercial Business Development left the organisation in December 2022, the Head of Brightlife at the end of March 2023, and the Head of Human Resources & Volunteering at the end of April 2023.

During the year redundancy costs amounted to £5995.50 (2022: £28,881)

14. Staff Numbers

The average monthly head count was 54 staff (2022: 72 staff) and the average monthly number of full-time equivalent employees (including part time staff) during the year was as follows:

	2023 Number	2022 Number
Ambition 1: Feel Connected	5	10
Ambition 2: Independent, active, good physical and mental health	5	8
Ambition 3: Engaged in issues that affect them and their communities	-	-
Ambition 4: Well informed and have opportunities to learn	11	18
Ambition 5: Opportunities to give time and skills	-	-
Retail	14	13
Commercial	1	-
Total	36	50

15. Related Party Transactions

Age Concern Trading in Cheshire Limited ceased to trade on the 31 March 2018. The surplus of insurance commission less associated costs was previously gift aided to Age Concern Cheshire. In the year ended 31 March 2023 the amount gift aided was £0 (2022: £0).

16. Taxation

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

17. Tangible fixed assets

GROUP	Office Equip £	Computer Equip £	Shop Fittings £	Motor Vehicle £	Tenants Impmts £	Lease Premises £	Plant and Machinery £	Total £
Cost:								
At 1 April 2022	16,106	30,981	17,800	55,545	186,578	3,000	5,824	315,834
Additions		670			3,022			3,692
Disposals	(12,466)	(21,474)	(9,490)	(22,387)	-	-	(5,824)	(71,641)
31 March 2023	3,640	10,177	8,310	33,158	189,600	3,000	-	247,885
Depreciation:								
At 1 April 2022	15,592	28,124	14,838	42,790	176,962	3,000	4,477	285,783
Charge for the year	353	2,614	1,224	4,047	6,216	-	106	14,560
Disposals	(12,466)	(21,474)	(9,490)	(19,044)	-	-	(4,583)	(67,057)
31 March 2023	3,479	9,264	6,572	27,793	183,178	3,000	-	233,286
Net book value at 31/03/23	161	913	1,738	5,365	6,422	-	-	14,599
Net book value at 31/03/22	514	2,857	2,962	12,755	9,616	-	1,347	30,051

18. Investments

Group	2023 £	2022 £
Market value at 1 April 2022	353,479	345,631
Additions at cost		-
Realised/Unrealised gain in year	(16,936)	7,848
Market Value as at 31 March 2023	336,543	353,479
Listed on UK Stock Exchange	329,541	346,477
National Savings Income Bond	7,000	7,000
As above	336,541	353,477
Investment in subsidiary company (see note 6)	2	2
Charity	336,543	353,479

19. Debtors

	Group 2023 £	2022 £	Charity 2023 £	2022 £
Trade debtors	33,208	99,527	33,208	99,527
Other debtors	5,450	5,423	5,450	5,423
Prepayments and accrued income	143,554	97,384	143,554	97,384
Amount due from subsidiary	-	-	2,664	2,664
	182,212	202,334	184,716	204,998

20. Creditors: amounts falling due within one year

	Group 2023 £	2022 £	Charity 2023 £	2022 £
Trade creditors	34,949	96,820	34,949	96,820
Short term compensated absences	18,320	22,736	18,320	22,736
Other creditors and accruals	12,532	43,115	12,532	43,115
Deferred income	29,108	62,801	29,108	62,801
Taxation and social security costs	-	20,147	-	20,147
	94,909	245,619	94,909	245,619

21. Deferred Income

	2023 £	2022 £
Balance at 1 April 2022	62,801	116,849
Fees received	49,900	328,162
Released to Statement of Financial Activities	(83,593)	(382,210)
Balance at 31 March 2023	29,108	62,801

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

Deferred income consists of Green Connections only (2022: £0)

Included in the prior year deferred income is Men in Sheds income of £31,696; winter pressures income of £19,000 and Ageing Better (Brightlife) of £12,105.

22. Financial commitments

At 31 March 2023 the charity had future minimum lease payments under non-cancellable operating leases which expire as follows:

Group and Charity	Land and buildings 2023 £	Other 2023 £	Land and buildings 2022 £	Other 2022 £
Less the one year	54,778	-	53,844	-
Between two and five years	118,500	-	127,500	-
Over five years	110,083	-	145,583	-
	283,361	-	326,927	-

23. Movement of funds

	Balance at 1 April 2022	Incoming resources	Expended resources	Transfers	Balance at 31 March 2023
Unrestricted funds					
General funds	516,257	1,284,466	(1,400,977)	24,458	424,204
Designated funds					
Comfort funds	203			(203)	-
IT, communications and digital	4,906			(4,096)	-
Governance review	3,000			140	3,140
Data – Power BI / Charity log	10,000		(2,850)	(7,150)	-
Retail shops refurbishment	16,491			(8,491)	8,000
Trustee recruitment	5,000		(1,500)	(3,500)	-
Staff wellbeing	4,000		(1,044)	1,044	4,000
Castle Garden	15,000			(15,000)	-
Cyber Security and Insurance	-	-	-	2,000	2,000
Collaboration Costs	-	-	-	25,000	25,000
Furniture Bright Memories / Castle	-	-	-	5,000	5,000
Show our Value	-	-	-	3,000	3,000
NBV assets	30,051			(15,452)	14,599
	604,908	1,284,466	(1,406,371)	5,940	488,943
Restricted funds					
Vauxhall gifts fund	1,947	-	(40)	-	1,907
Men in Sheds	-	24,017	(18,077)	(5,940)	-
Ageing Better (Brightlife)	-	53,182	(53,182)	-	-
Wear Purple	6,110	-	-	-	6,110
Information and Advice	-	20,240	(13,560)	-	6,680
Connect All	1,182	45,000	(46,182)	-	-
Dementia day services	3,427	7,428	(10,855)	-	-
Green Connections	-	20,792	(19,642)	-	1,150
Sharing Time	-	13,500	(13,500)	-	-
	12,666	184,159	(175,038)	(5,940)	15,847
Endowment funds					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	261,963	1,262	-	-	263,225
	286,963	1,262	-	-	288,225
Total Charity funds	904,538	1,469,887	(1,581,409)	-	793,015
Non charitable trading fund	(2,666)	-	-	-	(2,666)
Total group funds	901,871	1,469,887	(1,581,409)	-	790,349

Name of fund	Description, nature and purposed of fund
General fund	The ‘free’ reserves after allowing for all designated funds
Designated funds	
Comfort funds	This fund is no longer needed as funding for delivery of the day centres has stopped
IT, communications and digital	Office 365 now fully implemented. Reduction in staffing numbers has reduced the need for an IT replacement programme
Governance Review	A commitment with solicitors to complete a review of our Memorandum and Articles of Association. This is still ongoing with an estimate of costs to completion
Data – Power BI and Charity Log	The recruitment of an experienced Data Manager has negated the need for this designation
Retail Shops refurbishment	Our shops are old and dated, in need of a refit and brand update to ensure maximum impact and income potential. This designation will support this. This is to cover 4 shops whilst our Northwich premises are to be knocked through
Trustee Recruitment Castle Garden	Three new trustees were recruited during 2022/23 Once landscaping designs have been produced external funding will be sought for this work.
Cyber security and insurance	An area of increased risk to the organisation. A designated fund to support the implementation of cyber insurance and additional security where appropriate (eg multi factor authentication)
Collaboration Costs	A fund to support pursuing closer collaboration with Age UK Cheshire East
Furniture Bright Memories / Castle	Designated funds to replace tables which are becoming unsafe and chairs which are old and worn
Show our Value	Funding for the production of short videos to demonstrate our value by telling our story and presenting case studies
NBV assets	A designation for the net book value of the organisation’s assets.
Restricted funds	
Vauxhall gifts fund	A fund to provide emergency aid to older people in need.
Wear Purple	A small fund to deliver Arts Projects across Cheshire West and Chester
Connect All	Restricted funding for digital inclusion in Western Cheshire. Funding due to end March 2023

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

	Balance at 1 April 2021	Incoming resources	Expended resources	Transfers	Balance at 31 March 2022
Unrestricted funds					
General funds	595,464	1,291,422	(1,464,509)	93,880	516,257
Designated funds					
Comfort funds	1,777	-	(1,574)		203
IT, communications and digital	5,331	-	(425)		4,906
Organisational development	12,446	-	-	(12,446)	-
Lease negotiations	3,800	-	(3,550)	(250)	-
Dementia day service	8,403	-	(8,403)	-	-
Ellesmere Port Men in Sheds rent	7,717	-	(7,717)	-	-
Governance review	2,000	-	(1,250)	2,250	3,000
Data – Power BI / Charity log	25,000	-	(6,200)	(8,800)	10,000
Retail shops refurbishment	18,000	-	(1,509)	-	16,491
Trustee recruitment	3,000	-	-	2,000	5,000
Advocacy service deficit	50,000	-	(5,667)	(44,333)	-
Staff wellbeing	10,000	-	(1,809)	(4,191)	4,000
Castle Garden	-	-	-	15,000	15,000
NBV assets	62,361	-		(32,310)	30,051
	805,299	1,291,422	(1,502,613)	10,800	604,908
Restricted funds					
Vauxhall gifts fund	2,167	-	(220)	-	1,947
Men in Sheds	-	112,566	(112,566)	-	-
Ageing Better (Brightlife)	-	267,145	(256,347)	(10,798)	-
Wear Purple	7,469	-	(1,359)	-	6,110
Information and Advice	-	24,000	(24,000)	-	-
Connect All	-	45,000	(43,818)	-	1,182
Dementia day services	-	25,000	(21,573)	-	3,427
Falls Prevention (WCCCG)	-	15,678	(15,676)	(2)	-
Sharing Time	-	7,853	(7,853)	-	-
Voluntary income	6,600	-	(6,600)	-	-
	16,236	497,242	(490,012)	(10,800)	12,666
Endowment funds					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	261,933	30	-	-	261,963
	286,933	30	-	-	286,963
Total Charity funds	1,108,468	1,788,694	(1,992,625)	-	904,537
Non charitable trading fund	(2,666)	-	-	-	(2,666)
Total group funds	1,105,802	1,788,694	(1,992,625)	-	901,871

24. Analysis of group net assets between funds

Fund balances at 31 March 2023 are represented by	General fund	Designated funds	Endowment funds	Restricted funds	Total funds
Tangible fixed assets	336,541	14,599	-	-	351,140
Cash at Bank and in Hand	76,942	-	288,225	(13,261)	351,906
Other net current assets/(liabilities)	8,055	50,140	-	29,108	87,303
Total	421,538	64,739	288,225	15,847	790,349

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

	Group 2023 £	2022 £	Charity 2023 £	2022 £
Net movement in funds	(111,522)	(203,931)	(111,522)	(203,931)
Add back losses/ (deduct gains) on investments	16,936	(7,848)	16,936	(7,848)
Add back depreciation charge	14,560	30,771	14,560	30,771
Add back loss on disposal of assets	3,914	6,664	(3,914)	6,664
Deduct interest income shown in investing activities	(4,057)	(473)	(4,057)	(473)
Decrease (increase) in debtors	20,123	(28,281)	20,123	(28,281)
Increase (decrease) in creditors	(150,710)	(52,787)	(150,710)	(52,787)
Net cash used in operating activities	(210,757)	(255,885)	(210,757)	(255,885)

26. Ultimate Parent Undertaking

The ultimate parent undertaking is Age Concern Cheshire a charitable company incorporated in the UK.

Details of the purpose and activities of the parent undertaking are disclosed in the Report of the Trustees.

The public can obtain a copy of the consolidated financial statements from the charity's website www.ageukcheshire.org.uk.