

Age UK Cheshire

Annual Report

2019-20



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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 (Chair)	Mrs S Harrison	Mrs S Wentworth
Mr C Cawthorn (resigned 1/11/19)	Ms N Brooks	Professor M Andrews
Mr S Bunyan (appointed 1/11/19)	Miss S Twibell	Mr M Stewart (resigned 1/11/19)
Mr D Earnshaw (appointed 1/11/19)	Ms A Woodvine	Mrs R Hollens
Mr R Hibbert (appointed 1/11/19)	Mr A Smith	Mrs V Pasley

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
Chief Operations Officer	Mrs L Welsh
Head of Brightlife	Mr C McClelland
Head of Human Resources	Mrs K Beresford (resigned 29/08/19)
Head of Human Resources and Volunteering	Mrs C Cooper (appointed 01/01/20)

AUDITORS:

Howard Worth
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 Trustees

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 2020. These reports are also prepared to meet the requirements for a Directors' Report and accounts for Companies Act purpose.

This report explains how Age UK Cheshire made a difference to people in later life, in Cheshire in 2019-20. In addition to explaining Age UK Cheshire's financial performance, it also looks at how we performed against our plans and explains what we hope to achieve in the coming year.

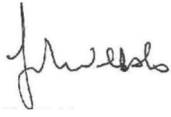
It is now hard to think that there was a time before covid 19 hit our shores and impacted on all our lives. The impacts of the virus and its effects on our work will be felt for many years to come, and our focus is now on navigating our way through this volatile, uncertain, complex, and ambiguous context. It is easy to forget that throughout the full year, prior to covid 19, Age UK Cheshire continued to do brilliant work with thousands of older people, their families, and carers to support people to love later life.

As lead partner for Brightlife, we are incredibly proud of the work that has been undertaken over the last five years. The test-and learn approach to understanding the most effective tools and approaches to use in supporting people to feel less socially isolated has had a huge impact locally, and our learning is contributing to the national research and knowledge base. During the last planned year of Brightlife we hosted a legacy conference and a celebration event, which were both well-received. We were delighted to be granted permission and funding from the National Lottery Community Fund to extend the social prescribing and legacy elements of the Brightlife project into a sixth year. We would like to thank the whole team, and partner organisations in making Brightlife a tremendous success.

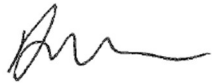
Age UK Cheshire's work in making connections, supporting independence, promoting good health and wellbeing, social action, informing and advising, facilitating creativity and volunteering were all underpinned by our strategy, supported by a number of enabling pillars. During 2019-20, to help us drive forward our strategy we restructured our senior team and created new roles to ensure accountability for our ambitions and enablers. This included creating a new role with a specific responsibility for commercial income generation activity. The advent of covid 19 has delayed this recruitment, and we are committed to reviewing this position as we find our way in this new world.

The coming year will be incredibly challenging, and we will have to make tough decisions to ensure that we can continue to be here for older people into the future. This will mean reviewing the financial viability of our activities, considering our ways of working and re-shaping our workforce to fit the context in which we find ourselves. In many ways, we saw our people at their very best, when people needed us most during the lockdown period. We know that we can count on the determination, energy and commitment of our staff and volunteers to ensure we continue to be here for older people now and in the future.

Report of the Trustees

A handwritten signature in black ink, appearing to read 'John Webb'.

John Webb – Chair of Trustees

A handwritten signature in black ink, appearing to read 'Dale Maskell'.

Dale Maskell – CEO

Date: 22nd September 2020

Report of the Trustees

Progress against plans

Our progress towards our Ambitions in 2019-20:

The very end of the year was marked by the beginning of the pandemic, and it is now difficult to think of life before covid 19. But prior to the virus dominating our lives, there was nearly an entire year of inspiring activity by the Age UK Cheshire team. A year in which we continued to pursue our vision of people in Cheshire loving later life because of our work. We continued to work on our five key ambitions for older people in Cheshire.

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.”

Achieved...

- We delivered the ‘Sharing Time’ befriending service successfully, with a specific focus on the Northwich area funded by the National Lottery Community Fund, supporting people to develop new befriending relationships.
- We successfully delivered our ‘Love Later Life Groups’ in a range of venues across Cheshire West.
- Our Pub Lunch Groups visited several different venues and their popularity continued throughout the year.
- We worked hard to promote the ‘Home from Home’ service throughout the year using a variety of different media to garner interest in the innovative service.
- Our Bright Memories Dementia Day Service has been a tremendous success during the year, holding weekly sessions in Winsford. It has evolved to become a service that appeals and addresses the needs of older men with dementia.
- We negotiated an additional year of funding with the Ageing Better programme, part of the National Lottery Community Fund for specific aspects of the Brightlife project.

In progress...

- Our goal to secure funding to develop a social enterprise model for the social isolation activities that have the greatest impact remains an ambition, it has been hampered by the delay in the recruitment of a new post of Head of Commercial Business Development.

Not achieved...

- We did not secure additional funding for befriending to expand the service across the whole of Cheshire.
- We did not secure funding to expand pub lunches across Cheshire.

Celebrating Brightlife

- The work of Brightlife was originally intended to conclude in March 2020, and much of the project was geared towards ending on this date.
- During five years of the project:

Report of the Trustees

- Over 1,500 people over 50 were involved in the design delivery and evaluation of Brightlife activities.
- 58 different commissions were awarded to tackle social isolation in people over 50.
- 3,450 people over people at risk of experiencing social isolation took part in Brightlife activities.
- 38 activities were planned to be sustained beyond the end of year five.
- During the year events were held celebrating the learning gained through the life of the project and the positive legacy that it leaves in Cheshire and nationally.
- Funding for year six of the project has been secured, with a focus on social prescribing, learning dissemination and legacy work.

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."

Achieved...

- We continued to successfully deliver our Independent Living work in the West, supporting individuals throughout the year to access the most appropriate care packages.
- We participated in the national 'We are undefeatable' physical activity marketing campaign.
- We continued to support our Active Health sport activities.
- 'Who Says You Can't' Brightlife Dementia Activities continued to enjoy success, organising novel activities for people with dementia and the people who support them.
- Our Falls Prevention service continued to support people to minimise the chance of falling and remove hazards in their homes.
- We developed a new volunteering strategy to increase the number and quality of volunteers across the organisation.
- Our Men in Sheds began work on securing their future by looking at possible models to ensure their sustainability.

In progress...

- Securing funding for physical and mental health social enterprise activities during the year was delayed by the recruitment into the new Head of Commercial Business Development, which was in turn delayed by the pandemic. We will be recruiting into this post in the second half of 2020-21.
- During the year we received notification that the corporate sponsorship of our Men in Sheds project will cease in its current form in August 2021 and the impact that covid 19 has had on the ability of the sheds to operate and income generate means we are exploring the most feasible models for sustainability of the Sheds into the future.

Report of the Trustees

Not achieved...

- We were not successful in securing the re-tender for the Independent Living service in Cheshire East, and this work transferred across to another organisation in October 2019.

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...

- We launched and hosted three ‘Later Life Assemblies’ during the year, expanding the remit to Cheshire-wide issues, developing opportunities for older people to be engaged in making positive change happen, informing local and national campaigns, consultations and decisions.
- The Assemblies selected Transport, Health and Social Care and connecting with real people as areas to focus on and began to develop plans to influence these aspects of later life in Cheshire West.
- Through our social media channels, we supported the highlighting of issues affecting people in later life.
- We supported the national charity in their annual ‘No one should have no one’ fundraising campaign.
- We enjoyed support from Gifford Lea retirement village in hosting an Assembly, secured speakers free of charge and influenced the Age Friendly Cheshire West.
- We developed a new volunteering strategy to increase the number and quality of volunteers across the organisation.

In progress...

- Our plans to lead and host cross-sector training on co-production and person-centred approaches across services was delayed but remains an activity that we still hope to undertake.

Not achieved...

- We did not undertake the person-centred reviews of our services we had planned, impacted by the delay in securing a training provider.

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.”

Achieved...

- We were successful in negotiating an extension for delivery of our Advocacy services, which subsequently was not re-tendered during the year.

Report of the Trustees

- We continued to deliver the Later Life Planning service supporting people with drafting Wills and Lasting Power of Attorney.
- Our Information and Advice, Supporting You and Later Life Goals services were audited and re-accredited with the Advice Quality Standard Quality Mark.
- We developed a new volunteering strategy to increase the number and quality of volunteers across the organisation.
- Our Dementia Advice service embedded itself in local health and social care structures to ensure people living with dementia and their carers received the support they needed in Northwich and Nantwich.

In progress...

- Securing funding for co-produced learning and arts social enterprise activities during the year was delayed by the recruitment into the new Head of Commercial Business Development, which was in turn delayed by the pandemic. We will be recruiting into this post in the second half of 2020-21.

Not achieved...

- We did not establish a second Information and Advice delivery hub in Northwich and did not secure additional funding for information and advice delivery.

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...

- During the year we developed a new volunteering strategy to increase the number and quality of volunteers across the organisation, which was presented to the Board in March 2020.
- We held social media marketing campaigns to recruit for volunteers to support our Information and Advice service.
- Successfully recruited three new, highly skilled Trustees.

Report of the Trustees

Our progress towards our Enablers in 2019-20:

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...

- We held three co-produced Later Life Assemblies during the year, which were directed and developed by older people, articulating the issues that were most important to them.
- We encouraged co-production in the Age Friendly work undertaken in Cheshire West.
- We continued to hold our Staff Engagement Group, with staff contributing to how the organisation supports its people.
- We established a new regular volunteer newsletter.
- Our social media channels actively promoted the work of other local organisations of interest to people in later life.

In progress...

- Embedding our co-production principles across the organisation is an area of work that we need to pay more attention to in the coming year.

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...

- During the year we developed a new person-centred annual review and 1-2-1 process and format, using One Page Profiles, for implementation in 2020-21.
- We established a dedicated volunteer support post in the HR & Volunteering Team.
- We reviewed the structure of the Senior Leadership Team and created the new posts of Chief Finance Officer, Chief Operating Officer, Head of HR & Volunteering, Head of Commercial Business Development and Executive Assistant.

In progress...

Report of the Trustees

- In the current circumstances of covid 19, we are reviewing how we keep our staff and volunteers engaged, utilising the technologies that we have adopted during the crisis.
- Our data collection and the quality of this is under constant review and remains an area needing additional attention.

Not achieved...

- We did not undertake a detailed training and skills needs analysis during the year to enable a more comprehensive training strategy to be developed.

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...

- We passed our ISO9001 interim audit.
- We undertook the Being a Good Age UK - 'Ensuring a positive customer experience and delivering our brand promise' self-assessment.
- Our information and advice services were successful in being re-accredited with the Advice Quality Standard Quality Mark.
- We maintained the quality of our Advocacy work to the standard of the Advocacy Quality Mark.
- We reviewed our Safeguarding policy.

In progress...

- We are reviewing our digital strategy as we move to new ways of working.

Not achieved...

- We did not apply for a Social Enterprise Quality Mark.

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

We will...

- *analyse and publicise data about our impact and activities.*
- *support a programme of local activism to build upon the strengths, knowledge, skills and influence of individuals and groups.*
- *facilitate opportunities to share skills, knowledge, good practice and innovation across our organisation.*

During the year Enabler D was retired, as in practice it duplicated strategic work that was already being undertaken in other Ambitions and Enablers.

Report of the Trustees

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 continued to encourage staff and volunteers in promoting the organisation through social media.
- We designed and distributed a fresh style of Impact Report.
- We held our third 'Love Later Life Festival' at Storyhouse.
- We continued to build our audiences on our social media channels by publicising our activities and supporting campaigns on issues impacting on later life.
- We used our website to promote the work of the organisation, with over 35,000 visitors in 2019-20.
- We promoted and celebrated our work through our 'Cheshire Chorus' newsletter.
- We continued to use the Intranet as a key internal communication tool.
- We re-designed our induction process.

In progress...

- We are in the process of reviewing our recruitment material.

Not achieved...

- We did not provide additional capacity building training for our team on utilising social media and marketing during the year.

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...

- We developed a refreshed 3-year financial forecast prior to the advent of the pandemic.
- We achieved our target financial reserves level.
- We were fortunate to receive £136,547 in legacy gifts.

Not achieved...

- The recording of cross-promotion of services continues to be an area needing additional attention.

Report of the Trustees

- We did not implement a legacy giving strategy.
- We did not establish priority areas for securing funding for research and evaluation.

Our Goals for 2020-21

New goals for all our Ambitions and Enablers in 2020-21 were agreed at the March 2020 Board Meeting, just as the lockdown because of the covid 19 pandemic began. The crisis has resulted in the organisation having to re-consider its goals for 2020-21. Hence, whole organisation goals have been adopted for 2020-21, with a short-term plan to stabilise the organisation, a medium term plan to re-establish new and existing income-generating services, and a longer term plan to focus on social enterprise activity.

In short term, in 2020-21 we are therefore planning that for all appropriate roles Age UK Cheshire adopts a remote working by default policy. This means that we can respond positively to the feedback we have received about home working, that we can reduce our core costs as a result of savings on rent and utilities and we can be more competitive in our bids for funding.

We have postponed the recruitment of the Executive Assistant post, the Finance Manager post and the income-generating Marketing Officer post, as well as the Head of Commercial Business Development role, a position we will regularly review.

We will be pausing the activities undertaken at Castle Community Centre including Coach Trips, Computer Centre, Lifelong Learning, Active Health, and Wellbeing activities. Sadly, our Home from Home and Later Life Planning services will be closed because they are not financially sustainable and not compatible with the new covid secure health and safety requirements. As a result of these changes we have reluctantly had to enter redundancy consultations, affecting eleven members of the team, with seven redundancies.

Our focus in 2020-21 will be on managing these changes effectively, as our working practices change, we will be even more focused on supporting our staff and volunteers through this period and ensuring that their welfare remains our first priority.

Structure, Governance and Management

Financial Review

What started out as a normal year in April 2019 certainly did not end the same way.

A review of our three year strategy and the financial plans which took place during the last 6 months of the year soon gave way to a new focus of ensuring the health, safety and wellbeing of our staff, volunteers and older people of Cheshire. Our retail shops and services, for the most part, closed two weeks before the end of the year and staff moved to working from home. This had an adverse impact on our income, whilst all expenditure was still being incurred.

The charity recorded of deficit of £88,954 for 2019/20.

Income

The principal sources of funding for the charity were:

- Service level agreements with both Cheshire East and Cheshire West and Chester Councils and three clinical commissioning groups (South Cheshire, Vale Royal and West Cheshire), delivered either solely or in partnership amount to £792,971 (23.2% of total income)
- Grant funding, both restricted and unrestricted, totalling £1,650,407 (48.2% of total income). The National Lottery Community Fund is our main grant giver with £1,391,441.
- Unrestricted income through the charging of fees, donations, legacies received and our retail network of £979,703 (28.6% of total income).

Our charitable activities are summarised in our five strategic ambitions:

Ambition 1: People in later life will feel connected

Income reduced by £70,414 year on year. Funding received for the Brightlife project fell year on year by £86,415 in line with budget expectation as the peak of project delivery occurred in the prior year.

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

Income reduced by £95,127 year on year. Delivery on the Money Matters project ceased at the end of May 2019, and the Independent Living contract in Cheshire East was transferred to a new provider from 1st October 2019 following a tender process. Unrestricted income received through our 5 sheds was also lower than prior year.

Of the total funding, £199,585 is grant funded, £3,251 National Lottery Community Fund and £185,656 via Service Level Agreements. The balance of £59,201 is from charges, fees and income generation.

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

Structure, Governance and Management

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

The loss of the wellbeing contract and its resulting funding of £88,901 is reflected in the year on year income reduction from £743,772 in 2018/19 to £662,458 in 2019/20.

Of this funding, £560,042 is received via Service Level Agreements, £47,887 is grant funded and the remaining £54,529 from charges, fees and income generation.

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 and a specific resource was recruited during 2019/20 to progress this. It is not expected to generate income.

Other Income

Retail was adversely impacted by the closure of shops due to the coronavirus outbreak from week commencing 16th March 2020. Overall turnover decreased by £17,076 on prior year to £573,755.

Income from donations and legacies was almost half that of prior year at £156,836. Legacy income reduced from £283,930 (18/19) to £136,548 (19/20) whilst donations reduced by 17.5% on prior year to £20,289.

Other income reduced by £11,741 to £46,140.

Expenditure

Overall expenditure for the year was £3,512,035, a decrease over last year of £182,443. Spend on charitable activities was £2,830,303 compared to £3,043,661.

Salaries and associated costs are our main area of expenditure, although this decreased by £101,771 year on year due to the ongoing impact of the loss of the wellbeing contract and the restructure of the Information and Advice team on the prior year. These costs still represent 51% of our total expenditure.

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.

Due to the timing of our year end, the valuation of our investment portfolio, and the outbreak of the Coronavirus pandemic, our investments recorded a net loss for the year of £27,453. The trustees believe that, in the long term, these investments will return to growth and net gains.

Structure, Governance and Management

Reserves

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

- Meeting the Charity's objectives
- Ensuring adequate working capital to prevent cash flow problems
- Time and resource needed to restructure the organisation in the event of a downturn in funding streams; redundancy costs and the impact on core costs in particular
- Implications of operational risks including lease commitments and compliance with law and regulation. This has been extended to include the recent GDPR legislation
- 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.

As at 31st March 2020, unrestricted free reserves for the group stood at £441,177, a decrease of £162,395 on 31st March 2019. The charity has designated reserves of £511,211, comprising a designation for the Net Book Value of assets of £118,379 and further specific designations of £392,382 as detailed in note 23 to the accounts. In addition, the organisation holds restricted reserves of £29,234 and endowment funds of £286,811 of which £261,811 are expendable.

The trustees have considered the minimum amount of reserves required to meet the above requirements and the target is £510,103. Our year end free reserves are lower than this by £68,926 at £441,177. Included in the target reserves level is additional consideration for funds needed to support the organisation's response to COVID 19 and the requirement for additional health and safety. It also incorporates the new organisation goals for 2020/21 as highlighted at the beginning of this report.

The trustees felt it prudent to designate a fund to support the forecasted deficit for 2020/21 as the impact of COVID 19 became apparent and the ongoing impact the external environment would have on the organisation's ability to generate unrestricted income – particularly from its retail division. A designated fund of £343,602 has been made for this purpose.

Financial Plans for Future Periods

The next 12 months are going to be the most challenging the organisation has encountered. Whilst there are some positives, with the extension of elements of our Brightlife project into a year 6 (2020/21) and the confirmation that we will continue to deliver advocacy, the new world in which we are living will force us to change the way we work and deliver our services.

We have already reviewed our budget aspirations for 2020/21, and re-forecast these with new goals and objectives. We will continue with home working, allowing us to close some premises in line with lease commitments and reduce our overall fixed cost base. We have furloughed 34 members of staff, primarily those in retail and income generating activities.

Structure, Governance and Management

As our shops are risk-assessed and start to re-open, these staff will return to work over a phased timeframe. We have reviewed some activities and these will either be paused or closed, resulting in some redundancies. Proposed recruitment will not take place until it is felt appropriate – in particular the role of Head of Commercial Business Development.

Longer term projections of forecasts and cashflow have been made, and these will be regularly reviewed and updated to ensure we remain on track during these uncertain and unpredictable times.

Our income streams will be less secure, with unrestricted income being more difficult to generate, a change in emphasis in grant funding, and local government funding being under increased financial pressures. We will need to ensure all our activities are safe and that we can quickly adapt to the ever-changing landscape we find ourselves in.

Structure

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.

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

Trustees

The Board of Trustees of Age UK Cheshire currently comprises thirteen members who meet as a full Board at least four times a year. Trustees are elected at the Annual General Meeting and can serve for three years before standing for re-election. Trustees of the charity are also directors of both the charity company limited by guarantee and the wholly owned subsidiary trading company limited by guarantee. Three new trustees were elected in the year and Craig Cawthorn, a long-standing trustee and friend of Age UK Cheshire, and Mike Stewart both stood down. We would like to thank Craig and Mike for their commitment and dedication to the organisation.

Our trustees bring a wealth of experience, skills and perspectives to our organisation which ensures that we continue to be well run. When a trustee vacancy arises we identify specific skills which would benefit our Board and Age UK Cheshire and incorporate these into the advertisement and role description.

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 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

Structure, Governance and Management

with whom they will be working, including the Chair of the Board, Chairs of the Committees and the Senior Leadership Team.

Trustee sub-committees

The board of trustees delegates 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 allows key issues and decisions relevant to each sub-committee to be thoroughly considered.

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

The Enablers sub-committee is tasked with promoting the organisation and ensuring that we are fully equipped to take advantage of future opportunities as well as increasing unrestricted income. It also provides the necessary financial controls, support, infrastructure and compliance with legal and statutory bodies. Further committees are 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.

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) comprising five members 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 pay for the SLT is recommended by the remuneration committee appointed by the trustees. During the year the structure of SLT was reviewed, with two new posts of Chief Operating Officer and Chief Finance Officer being created. The roles of Head of Services and Head of Finance both became redundant. The Head of HR was expanded to encompass volunteering and the role of Head of Commercial Business Development created. As part of this process the pay for SLT was reviewed and approved by the trustees.

Structure, Governance and Management

Volunteers

At the end of March 2020, the Charity had 214 active volunteers each giving an average of 4.7 hours per week. This amounts to over 52,284 hours in the year equating to an extra 27.7 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's 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 and scrutinised by a sub-committee of 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.

Structure, Governance and Management

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 on a six-monthly basis by the Senior Leadership Team and relevant sub-committee. The highest risk areas are reported to Board along with mitigating actions.

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.

Structure, Governance and Management

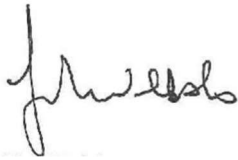
Auditors

Following a tender process held in September 2018, Howard Worth were re-appointed as the organisation's auditors for a further three-year term until 2020/21 at the Annual General Meeting in October 2018.

Post Balance Sheet Events

There are no post balance sheet events to report.

By order of the Trustees



Mr J Webb
Chair

Date 22nd September 2020

Independent Auditor's Review

Opinion

We have audited the financial statements of Age Concern Cheshire (the 'charitable company') and its subsidiary (the group) for the year ended 31 March 2020 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Company Balance Sheet, the 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 31 March 2020 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

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

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

Other information

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

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

Independent Auditor's Review

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

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

In the light of the knowledge and understanding of the group and parent company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

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.

Independent Auditor's Review

Auditors' responsibilities for the audit of the financial statements

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

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

Use of our report

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



Andrew J Hague BEng BFP FCA (Senior Statutory Auditor)
for and on behalf of WR Partners
Chartered Accountants and
Statutory Auditors
Drake House
Gadbrook Park
Northwich
Cheshire
CW9 7RA

Date: 25 November 2020

Age Concern Cheshire operating as Age UK Cheshire
Consolidated Statement of Financial Activities for year ending 31 March 2020
(including consolidated income and expenditure account)

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 Total £	2019 Total £
Income						
Donations and legacies	4	156,836	-	-	156,836	308,539
Income from charitable activities	5					
People in later life will:						
Feel connected	Ambition 1	157,570	1,401,023	-	1,558,593	1,629,007
Be independent, active, in good physical and mental health	Ambition 2	244,857	202,836	-	447,693	542,820
Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-	-
Be well informed and have opportunities to learn	Ambition 4	614,571	47,887	-	662,458	743,772
Have opportunities to give time and skills	Ambition 5	-	-	-	-	-
Income from other trading activities						
Retail		573,755	-	-	573,755	590,831
Trading subsidiary	6	-	-	-	-	-
Other activities		43,308	2,832	-	46,140	57,581
Investment income	7	4,454	-	605	5,059	3,004
Total incoming resources		1,795,351	1,654,578	605	3,450,534	3,875,554
Expenditure: Costs of raising funds						
Investment Management Costs	8	1,742	-	-	1,742	1,267
Retail		559,095	-	-	559,095	536,699
Trading subsidiary	6	-	-	-	-	-
Other Activities		117,993	2,902	-	120,895	112,851
Expenditure on charitable activities	9					
People in later life will:						
Feel connected	Ambition 1	156,121	1,304,363	-	1,460,484	1,527,436
Be independent, active, in good physical and mental health	Ambition 2	305,704	301,551	-	607,255	636,588
Be engaged in issues that affect them and their communities	Ambition 3	584	-	-	584	-
Be well informed and have opportunities to learn	Ambition 4	723,321	38,659	-	761,980	879,637
Have opportunities to give time and skills	Ambition 5	-	-	-	-	-
Total expenditure		1,864,560	1,647,475	-	3,512,035	3,694,478
Net (losses)/gains on investments	18	(27,453)	-	-	(27,453)	10,805
Net income/expenditure before gains and losses on investments and transfer		(69,209)	7,103	605	(61,501)	181,076
Transfer	23	12,462	985	(13,447)	-	-
Net movement in funds		(84,200)	8,088	(12,842)	(88,954)	191,881
Reconciliation of Funds						
Total funds brought forward	23	1,036,588	21,146	299,653	1,357,387	1,165,506
Total funds carried forward	23,24	952,388	29,234	286,811	1,268,433	1,357,387

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

Age Concern Cheshire operating as Age UK Cheshire

Consolidated Statement of Financial Activities for year ending 31 March 2020 For Comparison

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2019 Total £
Income					
Donations and legacies	4	301,939	6,600	-	308,539
Income from charitable activities	5				
People in later life will:					
Feel connected	Ambition 1	151,151	1,477,856	-	1,629,007
Be independent, active, in good physical and mental health	Ambition 2	293,570	249,250	-	542,820
Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-
Be well informed and have opportunities to learn	Ambition 4	697,731	46,041	-	743,772
Have opportunities to give time and skills	Ambition 5	-	-	-	-
Income from other trading activities					
Retail		590,831	-	-	590,831
Trading subsidiary	6	-	-	-	-
Other activities		57,581	-	-	57,581
Investment income	7	2,634	-	370	3,004
Total incoming resources		2,095,437	1,779,747	370	3,875,554
Expenditure: Costs of raising funds					
Investment Management Costs	8	1,267	-	-	1,267
Retail		536,699	-	-	536,699
Trading subsidiary	6	-	-	-	-
Other Activities		103,361	9,490	-	112,851
Expenditure on charitable activities	9				
People in later life will:					
Feel connected	Ambition 1	133,374	1,394,062	-	1,527,436
Be independent, active, in good physical and mental health	Ambition 2	295,389	341,199	-	636,588
Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-
Be well informed and have opportunities to learn	Ambition 4	834,835	44,802	-	879,637
Have opportunities to give time and skills	Ambition 5	-	-	-	-
Total expenditure		1,904,925	1,789,553	-	3,694,478
Net income/expenditure before gains and losses on investments and transfer		190,512	(9,806)	370	181,076
Net gains/(losses) on investments	18	10,805	-	-	10,805
Transfer	23	5,104	(5,104)	-	-
Net movement in funds		206,421	(14,910)	370	191,881
Reconciliation of Funds					
Total funds brought forward	23	830,167	36,056	299,283	1,165,506
Total funds carried forward	23,24	1,036,588	21,146	299,653	1,357,387

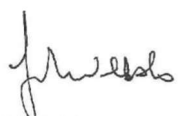
Age Concern Cheshire operating as Age UK Cheshire
Consolidated Balance Sheet
as at 31 March 2020
Registered Company Number 4369758

	Note	Group 2020 £	Group 2019 £	Charity 2020 £	Charity 2019 £
Fixed assets					
Tangible assets	17	118,379	147,292	118,379	147,292
Investments	18	299,186	326,639	299,188	326,641
Total Fixed Assets		417,565	473,931	417,567	473,933
Current Assets					
Debtors	19	336,225	380,304	338,889	382,968
Cash at bank and in hand		962,501	940,223	962,501	940,223
Total Current Assets		1,298,726	1,320,527	1,301,390	1,323,191
Liabilities					
Creditors falling due within one year	20	(447,858)	(437,071)	(447,858)	(437,071)
Net Current Assets		850,868	883,456	853,532	886,120
Total assets less current liabilities		1,268,433	1,357,387	1,271,099	1,360,053
Net Assets	24	1,268,433	1,357,387	1,271,099	1,360,053
The funds of the charity:					
Unrestricted income funds		441,177	603,572	443,843	606,238
Designated funds		511,211	433,016	511,211	433,016
Permanent endowment funds		25,000	25,000	25,000	25,000
Expendable endowment funds		261,811	274,653	261,811	274,653
Restricted funds		29,234	21,146	29,234	21,146
Total charity funds	23	1,268,433	1,357,387	1,271,099	1,360,053

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 52 form part of these accounts

Signed



Name JOHN HOWARD WEBB, Chair of Trustees on behalf of the trustees.

Approved by the trustees on 22nd September 2020.

Age Concern Cheshire operating as Age UK Cheshire

Statement of Cash Flows and Consolidated Statement of Cash Flows for year ending 31 March 2020

	Note	Group 2020 £	Group 2019 £	Charity 2020 £	Charity 2019 £
Cash used in operating activities	25	66,901	274,947	66,901	293,370
Cash flows from investing activities					
Interest Income		5,059	3,004	5,059	3,004
Purchase of tangible fixed assets		(49,682)	(49,335)	(49,682)	(49,335)
Cash provided by (used in) investing activities		(44,623)	(46,331)	(44,623)	(46,331)
Cash flows from financing activities					
Repayment of borrowing		-	-	-	-
Cash used in financing activities		-	-	-	-
Increase (decrease) in cash and cash equivalents in the year		22,278	228,617	22,278	247,039
Cash and cash equivalents as the beginning of the year		940,223	711,606	940,223	693,184
Total cash and cash equivalents at the end of the year per balance sheet		962,501	940,223	962,501	940,223

Notes on the accounts ending 31st March 2020**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.

Age Concern Cheshire operating as Age UK Cheshire

(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.

Age Concern Cheshire operating as Age UK Cheshire

(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 £10,942 (2019: £14,917).

(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.

Age Concern Cheshire operating as Age UK Cheshire

The pension costs charge represents contributions payable by the charity and its trading company to the funds and amounted to £61,581 (2019: £67,371). Contributions totalling £nil (2019: £nil) were due to the funds at the end of the year.

(r) 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.

Age Concern Cheshire operating as Age UK Cheshire

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

	2020	2019
	£	£
Income	3,423,081	3,886,359
Gift aid from subsidiary company	-	-
	<hr/> 3,423,081	<hr/> 3,886,359
Expenditure on charitable activities	(3,512,035)	(3,694,478)
Net income	<hr/> (88,954)	<hr/> 191,881
 Total funds brought forward	 1,360,053	 1,168,172
Total funds carried forward	<hr/> 1,271,099	<hr/> 1,360,053
 Represented by:		
Unrestricted funds	443,843	606,238
Designated funds	511,211	433,016
Restricted funds	29,234	21,146
Permanent Endowment funds	25,000	25,000
Expendable Endowment funds	261,811	274,653
	<hr/> 1,271,099	<hr/> 1,360,053

4. Income from donations and legacies

Donations	Unrestricted	Restricted	2020 Total	2019 Total
	£	£	£	£
Legacies	136,547	-	136,547	283,930
Donations and appeals	20,289	-	20,289	24,609
Total	<hr/> 156,836	<hr/> -	<hr/> 156,836	<hr/> 308,539

Age Concern Cheshire operating as Age UK Cheshire

5. Income from charitable activities

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Ambition 1 Feel Connected				
Coach trips	32,978	-	32,978	29,431
Sharing Time	-	9,582	9,582	25,172
Ageing Better (Brightlife)	-	1,391,441	1,391,441	1,477,856
Day Services	112,514	-	112,514	113,998
Dementia Day Services	8,403	36,666	45,069	14,744
Home from Home	3,675	-	3,675	
Income adjustment	-	(36,666)	(36,666)	(32,194)
	157,570	1,401,023	1,558,593	1,629,007
Ambition 2 Be Independent, active, in good physical and mental health				
Active Health	8,770	-	8,770	16,433
Dementia Outdoor activities	-	43,645	43,645	19,898
Falls Prevention	68,218	-	68,218	68,291
Men in Sheds	39,981	194,585	234,566	249,361
Winsford Super Shed	8,165	55,066	63,231	70,773
Independent Living	117,438	-	117,438	151,625
Money Matters	-	3,251	3,251	39,000
Wellbeing (Castle Community Centre)	2,285	-	2,285	940
Income adjustment	-	(93,711)	(93,711)	(73,501)
	244,857	202,836	447,693	542,820
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				
Computer Centre	2,915	-	2,915	4,086
Wellbeing Coordinators	34,763	-	34,763	120,697
Dementia Support Services	50,004	-	50,004	54,312
Later Life Planning	42,077	-	42,077	42,245
Supporting You	100,000	-	100,000	103,029
Lifelong Learning	8,237	-	8,237	9,329
Advocacy	375,275	-	375,275	363,684
Information and Advice	-	26,415	26,415	41,075
Wear Purple	1,300	21,472	22,772	5,315
	614,571	47,887	662,458	743,772
Ambition 5 Have opportunities to give time and skills				
Volunteering	-	-	-	-
Total	1,016,998	1,651,746	2,668,744	2,915,599

Income has been adjusted to reflect the amount internally commissioned by Ageing Better (Brightlife). Expenditure has been similarly adjusted

Age Concern Cheshire operating as Age UK Cheshire

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.

	2020 £	2019 £
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

	2020 £	2019 £
Dividends received	2,746	1,445
Interest received	2,313	1,189
Total	5,059	2,634

8. Investment management charges

	2020 £	2019 £
Aviva Fund	1,742	1,267
Total	1,742	1,267

Age Concern Cheshire operating as Age UK Cheshire

9. Expenditure on charitable activities

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Ambition 1 Feel Connected				
Coach trips	24,264	-	24,264	24,185
Sharing Time	-	11,232	11,232	22,071
Ageing Better (Brightlife)	-	1,391,441	1,391,441	1,466,196
Day Services	119,972	-	119,972	107,670
Dementia Day Services	-	32,067	32,067	13,009
Home from Home	11,885	-	11,885	
Expenditure adjustment	-	(130,377)	(130,377)	(105,695)
	156,121	1,304,363	1,460,484	1,527,436
Ambition 2 Be Independent, active, in good physical and mental health				
Active Health	11,898	-	11,898	17,527
Dementia Outdoor activities	-	38,233	38,233	20,443
Falls Prevention	58,606	-	58,606	68,475
Men in Sheds	65,801	208,032	273,833	274,803
Winsford Super Shed	17,606	52,035	69,641	46,634
Independent Living	123,221	-	123,221	144,348
Money Matters	13,925	3,251	17,176	44,543
Wellbeing (Castle Community Centre)	14,647	-	14,647	19,815
	305,704	301,551	607,255	636,588
Ambition 3 Be engaged in issues that affect them and their community				
Campaigns and social action	584	-	584	-
Ambition 4 Be well informed and have opportunities to learn				
Computer Centre	10,006	-	10,006	12,674
Wellbeing Coordinators	33,420	-	33,420	111,100
Dementia Support Services	50,479	-	50,479	50,560
Later Life Planning	51,953	-	51,953	60,125
Supporting You	92,249	-	92,249	87,494
Lifelong Learning	24,050	-	24,050	34,967
Advocacy	408,250	-	408,250	415,513
Information and Advice	52,914	26,415	79,329	103,477
Wear Purple	-	12,244	12,244	3,727
	723,321	38,659	761,980	879,637
Ambition 5 Have opportunities to give time and skills				
Volunteering	-	-	-	-
Total	1,185,730	1,644,573	2,830,303	3,043,661

Expenditure has been adjusted to reflect the amount internally commissioned by Ageing Better (Brightlife). Income has been similarly adjusted

Age Concern Cheshire operating as Age UK Cheshire

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)	(1,460,484)	(607,255)	(584)	(761,980)	-	(2,830,303)
Income from fees and charges	94,426	68,509	-	66,091	-	229,026
	(1,366,058)	(538,746)	(584)	(695,889)	-	(2,601,277)
Direct service level agreement or grant support	1,464,167	379,184	-	596,367	-	2,439,718
Net cost funded from other income	98,109	(159,562)	(584)	(99,522)	-	(161,559)

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 £	2020 Total £	2019 Total £	Basis of apportionment
Salaries	1,157,602	267,955	1,425,557	1,530,646	Allocated on time
Travel, training, recruitment	80,158	11,596	91,754	82,471	Allocated on time
Volunteers	11,946	1,058	13,004	13,618	Allocated on time
Premises and associated costs	86,483	52,623	139,106	132,156	Pro rata to full time equivalents
Office costs	46,976	81,161	128,137	144,937	Pro rata to full time equivalents
Tutors, legal and professional	231,260	2,617	233,877	136,883	Allocated on time
Other direct activity costs	705,295	8,092	713,387	908,942	
Depreciation	27,753	8,168	35,921	48,256	Pro rata to full time equivalents
Irrecoverable VAT	17,585	28,052	45,637	42,284	Allocated to the activity to which they relate
Governance	-	3,923	3,923	3,468	Pro rata to full time equivalents
Total	2,365,058	465,245	2,830,303	3,043,661	

12. Net incoming resources

This is stated after charging:	2020	2019
	£	£
Operating leases – equipment	936	4,247
Loss on sale of fixed assets	(1,713)	-
Depreciation	76,562	73,623
Property rental	193,279	174,656
Auditor's remuneration	4,900	4,900

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

	2020	2019
	£	£
Salaries and wages	1,615,706	1,703,792
Social security costs	102,717	110,612
Pension costs	61,581	67,371
	1,780,004	1,881,775

No employee had employee benefits in excess of £60,000 (2019: 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 (2019: £nil). During the year 4 trustees were reimbursed travel expenses totalling £646 (2019: £610). No charity trustee received payment for professional or other services supplied to the charity (2019: £nil).

The key management personnel of the parent charity comprise the trustees, the Chief Executive Officer, the Chief Operating Officer, the Chief Finance Officer, the Head of Human Resources & Volunteering and the Head of Brightlife. The total employment benefits of the key management personnel of the Charity was £218,435 (2019: £259,230). As the key management personnel for the group are the same, the total employment benefits for the group are also £218,435 (2019: £259,230).

During the year redundancy costs amounted to £10,942 (2019: £14,917)

14. Staff Numbers

The average monthly head count was 105 staff (2019: 113 staff) and the average monthly number of full-time equivalent employees (including part time staff) during the year was as follows:

	2020 Number	2019 Number
Ambition 1 Feel Connected	16	17
Ambition 2 Independent, active, good physical and mental health	15	16
Ambition 3 Engaged in issues that affect them and their communities	-	-
Ambition 4 Well informed and have opportunities to learn	22	29
Ambition 5 Opportunities to give time and skills	-	-
Retail	15	14
Business and marketing	1	3
Trading	-	-
	<hr/> 69	<hr/> 79

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 2020 the amount gift aided was £0 (2019: £0).

16. Taxation

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

Age Concern Cheshire operating as Age UK Cheshire

17. Tangible fixed assets

GROUP	Office Equip £	Computer Equip £	Shop Fittings £	Motor Vehicle £	Tenants Impnts £	Lease Premises £	Plant and Machinery £	Total £
Cost:								
At 1 April 2019	53,857	98,733	60,422	63,440	195,552	3,000	50,027	525,031
Additions	2,011	4,193	-	20,391	5,428	-	17,659	49,682
Disposals	(21,149)	(50,240)	(36,173)	-	-	-	(10,572)	(118,134)
31 March 2020	34,719	52,686	24,249	83,831	200,980	3,000	57,114	456,579
Depreciation:								
At 1 April 2019	37,664	78,020	51,391	53,902	132,245	3,000	21,517	377,739
Charge for the year	10,694	15,266	4,038	5,759	23,739	-	17,066	76,562
Disposals	(19,116)	(50,240)	(36,173)	-	-	-	(10,572)	(116,101)
31 March 2020	29,242	43,046	19,256	59,661	155,984	3,000	28,011	338,200
Net book value at 31/03/20	5,477	9,640	4,993	24,170	44,996	-	29,103	118,379
Net book value at 31/03/19	16,193	20,713	9,031	9,538	63,307	-	28,510	147,292

Age Concern Cheshire operating as Age UK Cheshire

18. Investments

Group	2020 £	2019 £
Market value at 1 April 2019	326,639	315,834
Additions at cost	991	763
Realised/Unrealised gain in year	(28,444)	10,042
Market Value as at 31 March 2020	299,186	326,639
Listed on UK Stock Exchange	292,186	319,639
National Savings Income Bond	7,000	7,000
As above	299,186	326,639
Investment in subsidiary company (see note 6)	2	2
Charity	299,188	326,641

19. Debtors

	Group 2020 £	2019 £	Charity 2020 £	2019 £
Trade debtors	118,214	135,411	118,214	135,411
Other debtors	5,632	6,459	5,632	6,459
Prepayments and accrued income	212,379	238,434	212,379	238,434
Amount due from subsidiary	-	-	2,664	2,664
	336,225	380,302	338,889	382,968

Age Concern Cheshire operating as Age UK Cheshire

20. Creditors: amounts falling due within one year

	Group 2020 £	2019 £	Charity 2020 £	2019 £
Trade creditors	103,149	141,645	103,149	141,645
Short term compensated absences	32,355	35,431	32,355	35,431
Other creditors and accruals	148,564	43,621	148,564	43,621
Deferred income	135,080	186,411	135,080	186,411
Taxation and social security costs	28,710	29,963	28,710	29,963
	447,858	437,071	447,858	437,071

21. Deferred Income

	2020 £	2019 £
Balance at 1 April 2019	186,411	104,360
Fees received	1,557,071	1,815,743
Released to Statement of Financial Activities	(1,608,402)	(1,733,692)
Balance at 31 March 2020	135,080	186,411

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

Included in the deferred income is Men in Sheds income of £103,330 (2019: £104,917) and Ageing Better (Brightlife) of £6,748 (2019: £59,119)

22. Financial commitments

At 31 March 2020 the charity had future minimum lease payments under non-cancellable operating leases which expire as follows:

Group and Charity	Land and buildings 2020 £	Other 2020 £	Land and buildings 2019 £	Other 2019 £
Less the one year	57,858	-	23,438	492
Between two and five years	73,890	-	92,729	-
Over five years	134,167	-	175,000	-
	265,915	-	291,167	492

Age Concern Cheshire operating as Age UK Cheshire

23. Movement of funds

	Balance at 1 April 2019	Incoming resources	Expended resources	Transfers	Balance at 31 March 2020
Unrestricted funds					
General funds	606,238	1,767,853	(1,741,512)	(188,736)	443,843
Designated funds					
Comfort funds	2,658	45	(926)	-	1,777
IT, communications and digital	15,000	-	(4,806)	-	10,194
Organisational development	18,867	-	(6,421)	-	12,446
Volunteer development	8,000	-	-	(8,000)	-
Building Repairs	20,000	-	(350)	(10,000)	9,650
Budget deficit 2019/20	96,199	-	(88,954)	336,357	343,602
Retail Van	30,000	-	(20,391)	(9,609)	-
Befriending Service	10,000	-	-	(10,000)	-
Lease negotiations	5,000	-	(1,200)	-	3,800
Social enterprise	50,000	-	-	(50,000)	-
Minibus	30,000	-	-	(30,000)	-
Dementia day service	-	-	-	8,403	8,403
Winsford super shed	-	-	-	2,960	2,960
NBV assets	147,292	-	-	(28,913)	118,379
	1,039,254	1,767,898	(1,864,560)	12,462	955,054
Restricted funds					
Vauxhall gifts fund	2,237	-	(70)	-	2,167
Men in Sheds	-	194,585	(208,032)	13,447	-
Ageing Better (Brightlife)	-	1,391,441	(1,391,441)	-	-
Money Matters	-	3,251	(3,251)	-	-
Wear Purple	1,239	21,472	(12,244)	-	10,467
Brightlife Dementia day centre	1,085	36,666	(32,067)	(5,684)	-
Brightlife outdoor activities	-	43,645	(38,233)	(5,412)	-
Brightlife Winsford super shed	6,969	55,066	(52,035)	-	10,000
Information and Advice	-	26,415	(26,415)	-	-
Sharing time	3,016	9,582	(11,232)	(1,366)	-
Voluntary income	6,600	-	-	-	6,600
Castle Community Centre	-	2,832	(2,832)	-	-
Brightlife intra service contra	-	(130,377)	130,377	-	-
	21,146	1,654,578	(1,647,475)	985	29,234
Endowment funds					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	274,653	605	-	(13,447)	261,811
	299,653	605	-	(13,447)	286,811
Total Charity funds	1,360,053	3,423,081	(3,512,035)	-	1,271,099
Non charitable trading fund	(2,666)	-	-	-	(2,666)
Total group funds	1,357,387	3,423,081	3,512,035	-	1,268,433

Age Concern Cheshire operating as Age UK Cheshire

Name of fund	Description, nature and purposed of fund
General fund	The 'free' reserves after allowing for all designated funds
Designated funds	
Comfort funds	Three accounts for day care activities and one for Ellesmere Port men in sheds.
IT, communications and digital	An ongoing designation to continue our review of our IT infrastructure. In particular this is to build on our IT training requirements, the ongoing implementation of Office 365, and a rolling computer equipment replacement programme.
Organisational development	This designated fund will continue to support our longer term strategic objective of developing and sustaining highly skilled and resilient resources with a focus on training and personal development; the person centred change programme; team working and our longer term reward strategy.
Building Repairs	It is evident that our current premises portfolio is not fit for purpose in line with our strategic objectives. This designation is to provide funds to explore premises opportunities; as well as allowing for essential building repairs to existing properties.
Budget deficit 2020/21	Due to the COVID 19 crisis, it is apparent that the original budget set for 2020/21 is no longer valid. Following a forecast process, we will instead have a significant deficit budget and this fund has been designated to support this.
Lease Negotiations	Several of our retail premises leases end during 2020/21. This designated fund will provide the necessary expertise to negotiate leases on our behalf ensuring best value for the organisation.
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 delivery Art Projects across Cheshire West and Chester.
Brightlife Winsford Super Shed	An expansion of our unique project offering lonely and isolated men the opportunity to meet, make friends and partake in woodworking and similar activities.
Voluntary income	Restricted income received for the development of dementia day support.

Age Concern Cheshire operating as Age UK Cheshire

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

	Balance at 1 April 2018	Incoming resources	Expended resources	Transfers	Balance at 31 March 2019
Unrestricted funds					
General funds	540,500	2,101,476	(1,830,959)	(204,779)	606,238
Designated funds					
Comfort funds	3,203	4,766	(4,963)	(348)	2,658
IT, communications and digital	8,000	-	(4,320)	11,320	15,000
Organisational development	51,292	-	(32,425)	-	18,867
Volunteer development	4,000	-	-	4,000	8,000
Building Repairs	20,000	-	-	-	20,000
Transgender Project	3,000	-	(1,000)	(2,000)	-
Castle Kitchen Refurbishment	4,378	-	(4,378)	-	-
Dementia Day Service	1,872	-	(1,872)	-	-
Later Life Planning Support	25,008	-	(25,008)	-	-
Budget deficit 2019/20	-	-	-	96,199	96,199
Retail Van	-	-	-	30,000	30,000
Befriending Service	-	-	-	10,000	10,000
Lease negotiations	-	-	-	5,000	5,000
Social enterprise	-	-	-	50,000	50,000
Minibus	-	-	-	30,000	30,000
NBV assets	171,580	-	-	(24,288)	147,292
	832,833	2,106,242	(1,904,925)	5,104	1,039,254
Restricted funds					
Vauxhall gifts fund	2,711	-	(474)	-	2,237
Men in Sheds	14,945	210,250	(225,195)	-	-
Women in Sheds	4,384	-	(4,384)	-	-
Ageing Better (Brightlife)	-	1,477,856	(1,466,196)	(11,660)	-
Money Matters	-	39,000	(44,543)	5,543	-
Wear Purple	-	4,966	(3,727)	-	1,239
Castle Community Centre	9,016	-	(9,016)	-	-
Zedra Trust	5,000	-	(5,000)	-	-
Brightlife Dementia day centre	-	14,094	(13,009)	-	1,085
Brightlife outdoor activities	-	19,898	(20,443)	545	-
Brightlife Winsford super shed	-	53,603	(46,634)	-	6,969
Information and Advice	-	41,075	(41,075)	-	-
Brightlife Sharing time	-	18,100	(15,552)	468	3,016
Voluntary income	-	6,600	-	-	6,600
Brightlife intra service contra	-	(105,695)	105,695	-	-
	36,056	1,779,747	(1,789,553)	(5,104)	21,146
Endowment funds					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	274,283	370	-	-	274,653
	299,283	370	-	-	299,653
Total Charity funds	1,168,172	3,886,359	(3,694,478)		1,360,053
Non charitable trading fund	(2,666)	-	-	-	(2,666)
Total group funds	1,165,506	3,886,359	(3,694,478)	-	1,357,387

Age Concern Cheshire operating as Age UK Cheshire

24. Analysis of group net assets between funds

Fund balances at 31 March 2020 are represented by	General fund	Designated funds	Endowment funds	Restricted funds	Total funds
Tangible fixed assets	299,186	118,379	-	-	417,565
Cash at Bank and in Hand	496,151	1,777	300,258	164,315	962,501
Other net current assets/(liabilities)	(354,160)	391,055	(13,447)	(135,081)	(111,633)
Total	441,177	511,211	286,811	29,234	1,268,433

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

	Group 2020 £	2019 £	Charity 2020 £	2019 £
Net movement in funds	(88,954)	191,881	(88,954)	191,881
Add back losses/ (deduct gains) on investments	27,453	(10,805)	27,453	(10,805)
Add back depreciation charge	76,562	73,622	76,562	73,622
Add back loss on disposal of assets	2,033	-	2,033	-
Deduct interest income shown in investing activities	(5,059)	(3,004)	(5,059)	(3,004)
Decrease (increase) in debtors	44,079	(20,780)	44,079	(4,865)
Increase (decrease) in creditors	10,787	44,033	10,787	46,541
Net cash used in operating activities	66,901	274,947	66,901	293,370

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.