

Company No: 4309557

Registered Charity No: 1090161

AGE CONCERN EAST CHESHIRE

(A Company Limited by Guarantee)
Trading as Age UK Cheshire East



Report of the Trustees & Financial Statements

For the year ended 31 March 2019

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Legal & Administrative information

Company Number	4309557
Charity Number	1090161
Trustees	Mike Strutt - Chair Sharon Brearley Arthur Dicken (elected 6 September 2018) Tricia Grierson Jenni Hardy (elected 6 September 2018) Genevieve Powrie Ian Ross (resigned 6 September 2018)
Management Team	Damon Taylor - Chief Executive & Company Secretary Karen Wilson - Deputy Chief Executive Joanne Fishwick - Services Manager
Registered Office	New Horizons Centre Henderson Street Macclesfield Cheshire SK11 6RA
Auditors	Booth Ainsworth Audit Services Registered Auditors Alpha House 4 Greek Street Stockport SK3 8AB
Bankers	Royal Bank of Scotland 56 Chestergate Macclesfield Cheshire SK11 6BU NatWest PO Box 65 2 Chestergate Macclesfield Cheshire SK11 6BA



Message from our Chief Executive

This year we celebrated our 30th anniversary, remembering the day back in May 1988 when our charity was first established as Age Concern Macclesfield, with our one and only member of staff operating out of her car boot! A lot has changed since then, and today our charity has a budget of over £1 million, providing a range of much needed services for local older people.

Last year we reported a challenging but stabilising year. We had to operate with significantly reduced resources, as a result of the necessary restructuring carried out in January 2017. The continued difficult economic climate has provided further challenges for this year. A lack of commissioning opportunities and reduced income from trust funds - who have been inundated by many more requests for support from the charity sector - has meant the need to develop funding from other sources. Thankfully we have managed to find sufficient to enable us to continue to provide a range of good quality services. Our model, as well as relying on our retail operation to maintain our core infrastructure, includes a number of 'charged for' services.

Our services include the New Horizons Club, a valuable resource for people living with dementia, as well as a much needed break for their carers; our Help at Home service providing invaluable support to help keep many older people in their own homes; our Information and Advice service providing a wealth of information to older people trying to navigate the complexities of later life; and our Men in Sheds continue to provide a safe and welcoming environment for older men to enjoy the company of others, whilst trying their hand at a woodwork project.

We are also pleased to be able to continue to operate our Aged Veterans Project 'Joining Forces' which is providing invaluable support to older armed forces veterans, at a time when they need help most.

We continue to be touched by the kind words we receive from our clients, about the huge positive impact that we make on their lives, which helps us understand why we do the work we do.

Thank you to all who are involved in this work to deliver our services. The commitment and dedication of staff, volunteers and trustees means that our local older people can and do receive help to improve their later life.

We look forward to 2019/20 with renewed optimism, as we examine new ways in which we can support our local community, working with local businesses, schools and partners to ensure that we can continue to deliver services, improving the wellbeing and welfare of our older people.

Damon Taylor

Chief Executive

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 March 2019

Introduction

The directors and trustees of Age Concern East Cheshire (a Company Limited by Guarantee) present their annual report for the year ended 31 March 2019 under the Companies Act 2006 and the Charities Act 2011, together with the audited financial statements for that year. The financial statements comply with the Companies Act 2006, the Charities Governing Document and the relevant Statement of Recommended Practice (the Charities SORP (FRS 102)).

Reference and Administrative Details

Age Concern East Cheshire is a registered charity (No.1090161) and a company (No. 4309557) limited by membership guarantees. Its registered office is shown on page 1.

The trustees who served during the year, together with details of external advisers, are noted on page 1.

Structure, Governance and Management

- **Governing Document**

The charity is governed by its Articles of Association adopted on 19 October 2001, updated 29th November 2012 and 8th December 2015

Age Concern East Cheshire is an independent registered charity and a member of the Age England Association. The Age England Association is an association of autonomous registered charities.

Age Concern East Cheshire, under its working name, Age UK Cheshire East (AUKCE) by which will be referred to within this report, continues to be an independent registered charity with an area of benefit that mirrors the unitary authority boundary of Cheshire East.

- **Governing Bodies**

The Board of Trustees is responsible for the overall governance of the charity.

- **Recruitment and Training of Trustees**

The trustees are responsible for the appointment of new trustees. New trustees will only be appointed after due consideration is given to eligibility, personal competence and specialist skills. New trustees, when appointed, are inducted into the working of the charity by the existing trustees and the Chief Executive.

- **Risk Management**

The trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finance of the charity, and are satisfied that systems are in place to mitigate the exposure to major risk.

Reserves Policy

The reserves fund represents the unrestricted funds arising from past operating results and from the free reserves of the charitable company. This is intended to protect the charity from the risk of disruption to services at short notice due to lack of funds, while at the same time ensuring the organisation can continue to operate as normal. In the opinion of the trustees, as at 31 March 2019 free reserves were 41% of the prudent level of reserves.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)**

Investment Policies

Under the Articles of Association, the charity has the power to make any investments which the trustees see fit. The charity has a policy of keeping any surplus funds in short term deposits, which can be accessed readily. All funds are invested at the bank and the trustees consider their return on the investments throughout the year to be satisfactory.

Volunteer hours:

Around 130 volunteers support our services within Age UK Cheshire East. Over the year we have calculated that volunteers have given us **23,864** hours of their time.

Based on the average income (February 2019) of £14.30 per hour (source ONS Annual Survey of Hours and Earnings), this represents a monetary value of around **£341,259**

Financial Review:

	2019	2018
Income:		
Restricted	63,423	188,187
Unrestricted	<u>1,086,172</u>	<u>1,058,324</u>
Total	<u><u>1,149,595</u></u>	<u><u>1,246,511</u></u>
Expenditure:		
Restricted	62,707	202,065
Unrestricted	<u>1,102,829</u>	<u>1,044,900</u>
Total	<u><u>1,165,536</u></u>	<u><u>1,246,965</u></u>
Free Reserves	159,184	172,673
Other Reserves	<u>207,043</u>	<u>209,494</u>
Total Reserves	<u><u>366,227</u></u>	<u><u>382,167</u></u>

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)



Objectives

Public Benefit, Aims & Intended Impact

The object for which the Charity is established is to promote and enhance the quality of life and wellbeing for all members of the public, with a particular focus on those aged 50 years and older. This may be undertaken in any manner which now or hereafter may be deemed by law to be charitable, mainly but not exclusively in Cheshire East.

Our Vision

To be the Charity of choice for later life in Cheshire East

Our Mission

The key purpose of Age UK Cheshire East is to help older people in Cheshire East live independent and fulfilling lives, addressing issues which impact on them, such as loneliness, dementia and access to services.

Therefore, our mission can be neatly summed up as follows:

“Empowering older people to live more independent lives”

Our Values

Our values define how all of us in the organisation, from the Trustee Board, staff and volunteers, will interact with service users and all who we come in contact with. Our values are neatly summarised as:

- People - we put YOU at the heart of everything we do
- Friendly & welcoming - we treat everyone with respect, dignity & politeness
- Realistic - we will be honest in what we can achieve
- Inclusive - We are inclusive and will turn no-one away
- Empowering - we will enable others to achieve their goals
- Outcome focused - we are keen to ensure effective outcomes for older people
- Sustainable & efficient - we will use our limited resources effectively

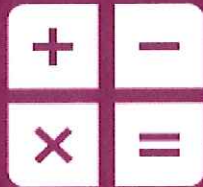
What we do

We are recognised for the provision of quality, targeted services and campaigning on and behalf of older people. We consider it important to take account of older people's needs and aspirations in deciding its strategic aims and direction. We also consider it is important to take account of the wider external environment and potential future sources of funding.

Trustees consider how our activities contribute to the Charity's aims and objectives and are confident that we continue to provide benefit to the older people of Cheshire East.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)

Public Benefit, Aims and Intended Impact - continued



2018/19 in numbers



At least 4,000 local older people supported this year



60 staff and 130 volunteers providing over 105,000 hours of direct support to services



Year ended with a loss of £15,941 against a budgeted loss of £13,721



Our 6 high street shops provided 56% of total income



97% of clients would recommend our services



Just 1.4% staff working days lost through sickness



100% of staff enjoyed their job; 93% felt we were a good place to work



96% of volunteers recommend us as a good place to volunteer

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)

Review of Development, Activities and Achievements during the Year - continued



New Horizons Club (Dementia Day Support Service)

Our New Horizons Club is a paid for service which operates from a specially adapted day centre in the heart of Macclesfield. Open five days a week, the Club offers a wide range of activities that combine mental, physical and social stimulation, including arts & crafts, reminiscence, quizzes, baking, falls prevention, music therapy, group interaction, word games and trips out - all specifically designed for people with memory problems. Some of the highlights of 2018/19 include:



35 regular service users



2,874 places filled



2,997 hours of support delivered by volunteers, equal to £42,857 in value



89% would recommend service to others



89% say service met their expectations

"Thank you so much for your help. I hope that you and your colleagues know how much we (the carers) appreciate what you do – not only for all your clients but also for us trying to cope at home"

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)

Review of Development, Activities and Achievements during the Year - continued



Information & Advice

Our free information and advice service is available to anyone aged 50+, their families and friends, professionals and carers. We keep accurate and up-to-date information on wide range of issues such as housing, health care, money matters, leisure and social activities and many other things that affect an older person's quality of life. Support is provided face-to-face, over the phone and through home visits. Some interesting facts from 2018/19 include:



3,280 people supported



An incredible £1.4 million in extra benefits secured



6 regular volunteers providing 403 hours of support



100% would recommend service to others and say service met their expectations



Service funded by the charity itself since July 2018

Very helpful. Sent out help to fill in an Attendance Allowance form for my husband who has dementia. Thank you Age UK Cheshire East for your help in this matter!

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)

Review of Development, Activities and Achievements during the Year - continued



Help at Home

Our specially selected and well-motivated home helpers are trained to take on the tasks older people either can't or don't want to do. From cleaning to shopping or preparing a light lunch, to sharing an interest, our Help at Home service is there to support older people live more independently in their own homes. Some highlights in 2018/19 include:



Supporting 178 service users



23 Home Helps, all fully DBS checked, visiting same client each appointment



11,832 hours of support delivered



98% would recommend service to others



91% say service met their expectations

"This is an excellent service for providing additional social support and mental stimulation for my 91 year old mother who has vascular dementia"

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)

Review of Development, Activities and Achievements during the Year - continued



Men in Sheds

Our Men in Sheds in Macclesfield & Congleton is a place for older men to get together in a relaxing environment to share interests, skills, experiences and decent conversation. Activities are dependent on what the service user wants to do, but can include woodwork advice and support, project planning, painting and varnishing or relaxing with a cup of tea in the company of other men. Sometimes participants just chat, drink tea and put the world to rights! Some of the highlights from 2018/19 include:



32 regular service users



1,335 attendances



367 sessions supported by volunteers



100% would recommend service to others



100% say service met their expectations

"The chance to expand on woodworking skills learned many years ago at school and to learn new skills. Meeting new people and sharing ideas, helping each other"

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)

Review of Development, Activities and Achievements during the Year - continued



Joining Forces is a Ministry of Defence supported project to support the quality of life and wellbeing of veterans born before 1 January 1950, along with their family and carers. It helps with reducing feelings of isolation; managing long term health conditions; linking into local activities, as well as bespoke information & advice to support aged veterans. Highlights from 2018/19 include:



34 'guided conversations' with veterans & family



Awareness raising with 474 veterans reached, together with many thousands of non-veterans



£99,920 extra benefits secured for aged veterans & their families



Direct support to 152 veterans & family (excluding guided conversations)

"Age UK Cheshire East came to my rescue. It took many hours and days to sort. Working quietly, efficiently and with great kindness, I call them my earth angels"

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)

Review of Development, Activities and Achievements during the Year - continued



Other highlights



Campaigned and lobbied on behalf of older people



Raising awareness of key issues such as loneliness, dementia and inequalities



Hosted several dementia friends sessions, creating over 30 new friends



Helped 154 older people have better understanding of IT



218 attendances at our Art Group. Hosted an annual art exhibition in local library



Held various ad-hoc events for local older people to socialise



22,880 visits to our website



Initiated a Supporters Scheme with local businesses

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)

Review of Development, Activities and Achievements during the Year - continued



Retail

5

High street shops in Alderley Edge, Congleton, Knutsford, Macclesfield & Poynton



Showroom in Macclesfield selling large range of furniture items



£644,420 of income this year came from shops



56% of total income comes from our retail operation



Our shops act as town centre recycling points for a wide range of goods



Most expensive item sold was £500 coat



88 volunteers help support our shops & showroom

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)**

Statement of Trustees' Responsibilities and Corporate Governance

The trustees are responsible for their annual report, and the preparation of the financial statements for each financial year which give a true and fair view of the incoming resources and application of those resources to the charity during the year, and of the state of affairs at the end of the financial year. In preparing these financial statements the trustees are required to:

- ensure that suitable accounting policies are established and applied consistently;
- make judgements and estimates which are reasonable and prudent;
- observe the methods and principles in the Charities SORP
- state whether the applicable accounting standards and statement of recommended accounting practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees have overall responsibility for ensuring that the charity has appropriate systems and controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and for their proper application as required by charity law, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- all assets are safeguarded against unauthorised use or disposition and are properly applied;
- proper records are maintained and financial information used within the charity, or for publication, is reliable;
- the charity complies with relevant laws and regulations.

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both the executive management and the Board of Trustees.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- an annual budget approved by the trustees;
- regular consideration by the trustees of financial results, variances from budgets, non financial performance indicators and benchmarking reviews;
- delegation of day to day management authority and segregation of duties; and
- identification and management of risks.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2019
(Continued)**

Statement of Trustees' Responsibilities and Corporate Governance - continued

Auditors

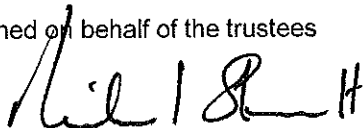
A governance review of our audit provision was carried out this year. A resolution with the proposal of the appointment of auditors for the charity will be proposed at the Annual General Meeting.

Statement of disclosure to auditors

As far as the trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, the trustees have taken all the necessary steps that they ought to have taken as trustees in order to make themselves aware of all the relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the FRS 102..

Signed on behalf of the trustees



M Strutt - Chairman

Date: 25th July 2019

**INDEPENDENT AUDITORS' REPORT
TO THE TRUSTEES OF AGE CONCERN EAST CHESHIRE**

Opinion

We have audited the financial statements of Age Concern East Cheshire (the 'charity') for the year ended 31 March 2019 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 charitable company's affairs as at 31 March 2019 and of its incoming resources and application of resources, 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 Auditor's responsibilities for the audit of the accounts section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the accounts 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 ISA's (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 charity'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 auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

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 we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

**INDEPENDENT AUDITORS' REPORT
TO THE TRUSTEES OF AGE CONCERN EAST CHESHIRE
(Continued)**

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 charity for the purpose 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 charity'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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors 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 an auditor's report 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: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

**INDEPENDENT AUDITORS' REPORT
TO THE TRUSTEES OF AGE CONCERN EAST CHESHIRE
(Continued)**

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.



Jonathan Ward (Senior Statutory Auditor)

For and on behalf Booth Ainsworth Audit Services
Accountants
Statutory Auditors

Alpha House
4 Greek Street
Stockport
Cheshire
SK3 8AB

Date: 24 / 4 / 19

Booth Ainsworth Audit Services 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

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(including Income and Expenditure account)
FOR THE YEAR ENDED 31 March 2019

	Unrestricted Funds	Restricted Funds	Total 2019	Total 2018	
Note	£	£	£	£	
INCOMING RESOURCES					
Incoming resources from generated funds:					
Voluntary income:					
Donations, legacies and similar income	2(a)	25,129	2,094	27,223	64,455
Activities for generating funds:					
Trading operations	2(b)	681,407	-	681,407	630,727
Investment income	2(c)	168	-	168	37
Incoming resources from Charitable activities					
Activities to generate funds	2(d)	379,468	61,329	440,797	551,292
Total incoming resources		<u>1,086,172</u>	<u>63,423</u>	<u>1,149,595</u>	<u>1,246,511</u>
RESOURCES EXPENDED					
Cost of generating funds					
Trading operations	3(a)	632,417	2,094	634,511	622,057
Charitable activities	3(b)	467,802	63,222	531,024	624,908
Total resources expended	4	<u>1,100,219</u>	<u>65,316</u>	<u>1,165,535</u>	<u>1,246,965</u>
Net expenditure		(14,047)	(1,893)	(15,940)	(454)
Transfer between funds	18	(2,609)	2,609	-	-
Net movement in funds		(16,655)	716	(15,940)	(454)
Balances brought forward 1 April 2018		<u>382,980</u>	<u>(813)</u>	<u>382,167</u>	<u>382,621</u>
Balances carried forward 31 March 2019		<u>366,325</u>	<u>(98)</u>	<u>366,227</u>	<u>382,167</u>

The consolidated statement of financial activities includes information relating to the one wholly owned subsidiary of the Charity.

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**BALANCE SHEET
FOR THE YEAR ENDED 31 March 2019**

	Note	Group		Charity	
		2019 £	2018 £	2019 £	2018 £
Fixed Assets					
Tangible fixed assets	7	207,043	209,494	207,043	209,494
Investment in subsidiary		-	-	1	1
		<u>207,043</u>	<u>209,494</u>	<u>207,044</u>	<u>209,495</u>
Current Assets					
Stock		903	1,412	903	1,412
Debtors	8	94,592	108,533	94,592	108,533
Cash at bank and in hand		105,171	150,286	105,171	150,286
		<u>200,666</u>	<u>260,231</u>	<u>200,666</u>	<u>260,231</u>
Creditors: amounts falling due within one year	9	<u>(41,482)</u>	<u>(87,558)</u>	<u>(41,483)</u>	<u>(87,559)</u>
Net Current Assets		<u>159,184</u>	<u>172,673</u>	<u>159,183</u>	<u>172,672</u>
Creditors: amounts falling due after more than one year	10	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Assets	11	<u>366,227</u>	<u>382,167</u>	<u>366,227</u>	<u>382,167</u>
Funds					
Restricted funds		(98)	(813)	(98)	(813)
Unrestricted funds					
General funds – Liquid funds		159,282	173,486	159,282	173,486
Non liquid funds		207,043	209,494	207,043	209,494
		<u>366,227</u>	<u>382,167</u>	<u>366,227</u>	<u>382,167</u>

These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

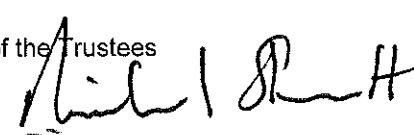

These group accounts have been prepared in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011

Approved on behalf of the Trustees

M Strutt - Chairman

A Dicken - Trustee

Date:



25 06 2019

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 March 2019**

	Note	Group	
		2019	2018
		£	£
Net cash flow from operating activities	13	(42,482)	66,836
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(2,801)	-
Proceeds from sale of tangible fixed assets		-	1,199
Interest received		168	37
Net increase/(decrease) in cash and cash equivalents		(45,115)	68,072
Cash and cash equivalents at start date 1 April 2018		150,286	82,214
Cash and cash equivalents at 31 March 2019		105,171	150,286
Cash and cash equivalents consists of:			
Cash at bank and in hand		105,171	150,286
Cash and cash equivalents at 31 March 2019		105,171	150,286

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019**

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

(a) Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (Charities SORP FRS 102) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

(b) Fund Accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the accounts.

(c) Group Financial Statements

The financial statements consolidate the results of the charity and its wholly owned subsidiary, Age Concern East Cheshire (Enterprises Limited), on a line-by-line basis. A separate Statement of Financial Activities, and income and expenditure account for the charity has not been presented because the charity has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

(d) Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. For legacies, entitlement is established once the charity has been notified of an impending distribution.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Clothing and other items donated for resale through the charity's shop are included as incoming resources within activities for generating funds when they are sold.
- Investment income is included when receivable.
- Incoming resources from charitable trading activity are accounted for when earned.
- 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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)**

1. Accounting Policies - continued

(e) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Where central costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources following a high, medium and low usage, with charity shops covering the remaining balance. Breakdown as follows:

	Staff costs	Office costs	Premises costs	Fees & Other costs
	%	%	%	%
Activities to further Charity's objects:				
New Horizons Club	18	18	18	18
Help at Home	18	18	18	18
Information & Advice	7	7	7	7
iACE	0	0	0	0
Men in Sheds	7	7	7	7
Joining Forces	4	4	4	4
Activities to generate funds:				
Charity Shops	43	43	43	43
Income Generation	3	3	3	3
	100	100	100	100

(f) Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value, of each asset costing over £500 evenly over its expected useful life as follows:

Computer and other equipment	Over 3 to 4 years or life of project
Fixtures and fittings	Over 3 to 4 years or life of project
Buildings	Over 50 years
Leasehold improvements	In line with break clauses
Motor Vehicles	Over 5 years

Assets costing under £500 are depreciated in full in the year of acquisition.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)**

1. Accounting Policies - continued

(g) Stocks

Stocks are valued at the lower of cost and net realisable value. Cost is determined on a "first in, first out" basis and net realisable value is determined on the basis of expected selling price less any further costs expected to be incurred to disposal. Donated goods for sale in the shop are not valued for inclusion in the stock, sale proceeds are accounted for in the year in which the sale occurs.

(h) Pension Contributions

The charity operates a defined contribution pension scheme, the assets of which are held separately from those of the charity in independently administered funds. Contributions payable for the year are charged in the statement of financial activities.

(i) Operating Lease Commitments

Operating leases and payments made under them are charged to the Statement of Financial Activities on a straight line basis over the lease term.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)**

2. Incoming resources

	Unrestricted Funds	Restricted Funds £	Total 2019 £	Total 2018 £
(a) Voluntary Income:				
Donations	24,129	-	24,129	22,955
Legacies	1,000	-	1,000	16,950
Trust Funds	-	2,094	2,094	24,550
	<u>25,129</u>	<u>2,094</u>	<u>27,223</u>	<u>64,455</u>
(b) Trading Operations				
Charity Shops	-	-	-	-
- Donated Goods and Rags	615,682	-	615,682	568,653
- Purchased Goods	3,337	-	3,337	4,343
- Gift Aid Income	25,401	-	25,401	25,886
Insurance Commission	5,183	-	5,183	22,640
Fundraising Events	30,240	-	30,240	8,687
Sundry Income	1,564	-	1,564	518
	<u>681,407</u>	<u>-</u>	<u>681,407</u>	<u>630,727</u>
(c) Investment Income				
Bank Interest Received	168	-	168	37
(d) Charitable Activities				
New Horizons Club	164,203	-	164,203	146,349
Help at Home	206,530	-	206,530	219,080
Information & Advice	310	12,000	12,310	75,152
ICT & Outreach	-	-	-	-
Supporting You - Cheshire East Council	-	-	-	-
iACE	-	3,030	3,030	18,169
Activity classes - Art, IT, Craft	1,511	-	1,511	1,831
Men in Sheds	6,914	9,750	16,664	5,521
LifeLinks - Cheshire East Council	-	-	-	30,115
Joining Forces - MOD	-	36,549	36,549	40,201
Long Term Care - Cheshire East Council	-	-	-	14,874
	<u>379,468</u>	<u>61,329</u>	<u>440,797</u>	<u>551,292</u>
Total	<u>1,086,172</u>	<u>63,423</u>	<u>1,149,595</u>	<u>1,246,511</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)**

3. Resources Expended

	Unrestricted Funds	Restricted Funds £	Total 2019 £	Total 2018 £
(a) Trading Operations				
Charity Shops	609,002	-	609,002	598,873
Fundraising and Trust Funds	23,415	2,094	25,509	23,184
	<u>632,417</u>	<u>2,094</u>	<u>634,511</u>	<u>622,057</u>
(b) Charitable Activities:				
New Horizons Club	156,615	-	156,615	145,996
Help at Home	223,011	-	223,011	221,858
Information & Advice	41,200	12,000	53,200	80,944
iACE	-	1,977	1,977	20,003
Men in Sheds	46,976	9,750	56,726	50,281
LifeLinks - Cheshire East Council	-	-	-	56,294
Joining Forces - MOD	-	39,495	39,495	37,353
Long Term Care - Cheshire East Council	-	-	-	12,179
	<u>467,802</u>	<u>63,222</u>	<u>531,024</u>	<u>624,908</u>
Total	<u>1,100,219</u>	<u>65,316</u>	<u>1,165,535</u>	<u>1,246,965</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)

4. Allocation of total resources
expended Charitable
expenditure:

	Staff Costs £	Other direct Costs £	Other allocated Costs £	Total 2019 £	Total 2018 £
New Horizons Club	106,696	33,977	15,942	156,615	145,996
Help at Home	203,233	3,836	15,942	223,011	221,858
Information & Advice	45,914	1,086	6,200	53,200	80,944
iACE	1,933	44	-	1,977	20,003
Men in Sheds	39,346	11,180	6,200	56,726	50,281
LifeLinks - Cheshire East Council	-	-	-	-	56,294
Joining Forces - MOD	32,951	3,374	3,170	39,495	37,353
Long Term Care -Cheshire East Council	-	-	-	-	12,179
Costs of generating funds:					
- Charity Shops	316,379	254,165	38,458	609,002	598,873
- Income Generation	18,375	4,475	2,659	25,509	23,184
	<u>764,827</u>	<u>312,137</u>	<u>88,571</u>	<u>1,165,535</u>	<u>1,246,965</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)**

5. Staff Costs	2019	2018
	£	£
Wages & salaries	673,807	755,834
Social Security costs	33,451	40,871
Pension costs	55,798	59,230
Health insurance costs	1,771	2,146
	764,827	858,081
No employee earned more than £60,000 pa		
Total number of staff:		
Full Time	14	17
Part Time	44	43
	58	60
The average number of employees (full time equivalent analysed by function) was:		
New Horizons Club	4	4
Help at Home	8	9
Information & Advice	2	2
iACE	0	1
Men in Sheds	2	2
Joining Forces	1	1
Charity Shops	13	14
Income Generation	1	1
Management & Finance	4	4
	35	38

6. Trustees Remuneration & Related Party Transactions

Trustees re-imburement of expenses during the year £Nil (2018 £Nil). No trustee or person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2018 £Nil). Trustee Indemnity Insurance £1,006 (2018 £857)

7. Tangible Fixed Assets (Charity & Group)	Land & Buildings	Computers & other equipment	Fixtures & Fittings	Motor Vehicles	Total
	£	£	£	£	£
Cost:					
At 31 March 2018	276,179	18,043	37,343	-	331,565
Additions	-	-	2,801	-	2,801
Disposals	-	(16,473)	(18,618)	-	(35,091)
At 31 March 2019	276,179	1,570	21,526	-	299,275
Depreciation:					
At 31 March 2018	68,634	18,043	35,394	-	122,071
Charge for the year	3,404	-	1,848	-	5,252
On disposals	-	(16,473)	(18,618)	-	(35,091)
At 31 March 2019	72,038	1,570	18,624	-	92,232
Net book values:					
At 31 March 2019	204,141	-	2,902	-	207,043
At 31 March 2018	207,545	-	1,949	-	209,494

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)

	Group		Charity	
	Total 2019 £	Total 2018 £	Total 2019 £	Total 2018 £
8. Debtors				
Trade debtors	19,007	24,934	19,007	24,934
Prepayments & Accrued Income	64,430	71,816	64,430	71,816
Amount owed by subsidiary	-	1,278	-	1,278
Other debtors	11,155	10,505	11,155	10,505
	<u>94,592</u>	<u>108,533</u>	<u>94,592</u>	<u>108,533</u>
9. Creditors: Amounts falling due within one year				
Current instalment due on bank loan (secured)	-	3,837	-	3,837
Amount owed to subsidiary	-	-	1	1
Other creditors and accruals	41,482	54,503	41,482	54,503
Deferred income	-	29,218	-	29,218
	<u>41,482</u>	<u>87,558</u>	<u>41,483</u>	<u>87,559</u>
10. Creditors: amounts falling due after more than one year				
	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

11. Net Assets

The net assets of the Charity are divided into Free Reserves that are available for the general purposes of the Charity and Non-liquid Reserves that are tied up in fixed assets or are available only for restricted or designated purposes. At 31 March 2019 the liquid (free) reserves of the Charity amounted to £159,184 (2018 £172,673). Other reserves tied up in fixed assets or restricted funds totalled £207,043 (2018 £209,494). An analysis of the net assets between the various funds is set out below.

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
Restricted funds:				
Joining Forces - MOD	-	(98)	-	(98)
	-	(98)	-	(98)
Unrestricted funds:				
	207,043	159,282	-	366,325
	<u>207,043</u>	<u>159,282</u>	<u>-</u>	<u>366,325</u>
	<u>207,043</u>	<u>159,184</u>	<u>-</u>	<u>366,227</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)

12. Restricted Funds – Charity

The analysis of the restricted funds is as follows:

	Cheshire East CAB iACE	MOD Joining Forces	Trust Funds Other	Restricted Funds Total
	£	£	£	£
Balance at start of year	(3,661)	2,848	-	(813)
Income accrued into 2018/19	-	-	14,344	14,344
Incoming resources	3,029	36,549	9,500	49,078
Outgoing resources (see below)	(1,977)	(39,495)	(23,844)	(65,316)
Transfer-unrestricted funds -note 18	2,609	-	-	2,609
Balance at end of year	-	(98)	-	(98)

The iACE project terminated on 31st May 2018, and ran in partnership by 6 organisations, with Cheshire East CAB acting as the lead organisation, was funded by Cheshire East Council.

The MOD Joining Forces project runs in partnership with Age UK and other local Age UK's, and is funded by Ministry of Defence.

Age Concern East Cheshire has received resources from Trust Funds during the course of the year. This funding has been utilised during the year and applied to those projects for which the funding was given. Deferred income of £14,344 was spent according to details noted in 2018 accounts.

Donor	Project	£
Restricted Funds		
The Congleton Inclosure Trust	Men in Sheds - Congleton	2,500
The Russell Trust	Men in Sheds	5,000
The 29th May 1961 Charitable Trust	Information and Advice	2,000
		<u>9,500</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2019
(Continued)**

13. Reconciliation of net expenditure to net cash flow from operating activities

	2019	2018
	£	£
Net expenditure for the year	(15,940)	(454)
Interest receivable	(168)	(37)
Depreciation tangible fixed assets	5,252	6,949
(Increase)/decrease in stock	509	(157)
(Increase)/decrease in debtors	13,941	65,608
Increase/(decrease) in creditors	<u>(46,076)</u>	<u>(5,073)</u>
Net cash flow from operating activities	<u>(42,482)</u>	<u>66,836</u>

14. Operating Lease Commitments

Financial commitments under non-cancellable operating leases will result in the following payments falling due in the next financial year.

	Land & Buildings	Other	Land & Buildings	Other
	2019	2019	2018	2018
	£	£	£	£
Expiring:				
Within one year	189,656	8,364	200,506	8,364
Within two to five years	199,843	6,797	242,499	16,321
After five years	-	-	-	-
	<u>389,499</u>	<u>15,161</u>	<u>443,005</u>	<u>24,685</u>

15. Pension Contributions

The charity operates a defined contribution pension scheme the assets of which are held separately from those of the charity in independently administered funds. The pension cost charge for the year was £55,799 (2018 £59,230).

16. Taxation

The charitable company is exempt from corporation tax on its charitable activities.

17. Subsidiary undertaking

The charity owns the whole of the issued share capital of Age Concern East Cheshire Enterprises Limited, a company registered in England. The subsidiary did not trade during the year and its assets and liabilities as at 31 March were as follows:

	2019	2018
	£	£
Current assets	1	1
Creditors: amounts falling due within one year	-	-
Net Assets	<u>1</u>	<u>1</u>

18. Funds Transfer

A net transfer of £2,609 was made from unrestricted funds in the year representing the amount required to close the iACE project.