



fundraising **SUPPORTING YOU**

VOLUNTEERING Keeping Well **NWPA**

Computer Centre **IT & Tea**

DEMENTIA ADVICE SERVICE **Shops**

INFORMATION AND ADVICE lunch clubs

WELLBEING SERVICE *Hospital Discharge*

GET GOING TOGETHER **Phonelink**

CoachTrips **MONEYMATTERS**

WEARPURPLE *Advocacy Life Long Learning*

INSURANCE Residential Placement Services

DAY SERVICES/OPEL **Affiliated Products**

BRIGHTLIFE **CASTLE COMMUNITYCENTRE**

INDEPENDENT LIVING SERVICE

Falls Prevention **MEN IN SHEDS**

ANNUAL REPORT 2014/15

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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 Townsend (Chair)
Mr T K Al-Jorani (Vice Chair)
Mr D Rudd
Mr C Cawthorn
Mrs R Hollens
Mr A Smith

Mr J Webb
Mrs C Powell
Professor P Ong
Ms L Eccleston
Mr M Muslek

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.

CHIEF EXECUTIVE:

Mr K Clemens

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

I have decided that this will be my last year as Chair of the Board of Trustees. I will stay on as a Trustee but I feel it is the right time to step down. I feel the responsibilities of the role are growing while my capacity is not. Since I became Chair our budget has grown by 59% and our staff numbers by 49%. Much more of that budget comes from "Health" sources than 5 years ago - an 800% increase in fact. Our role as the lead agency for the Brightlife project is a new and exciting challenge which offers a great chance to develop new services but requires new ways of working and new partnerships.

We need a Chair of the Board who can see that we meet those changes and challenges positively. I believe I have done that while I have been Chair and that I could continue to do so for a while. But I do not feel I could do that indefinitely so now seems the right time to step aside. A new Chair will be appointed at the AGM and I am sure they will be confident we can continue to meet future challenges and take opportunities as they arise.

I believe this is the right time to step down as we have strong governance arrangements in place, a very effective management team, superb staff and wonderful volunteers. These have all been demonstrated by our capacity to attract new service contracts, respond to changing circumstances and laws, deliver more for less, and contain our central core costs (which now represent 20% of total income compared with 27% 5 years ago).

I have greatly enjoyed my spell as Chair of Trustees.



John Townsend, Chair

Date: 22nd September 2015

It has been another eventful and exciting year for Age UK Cheshire. There have been further changes to commissioning and two important areas of legislation. The local and national operating environment continues to change at a pace, as do the wider expectations of older people, their families and carers. How effectively we as a local charity are able to respond to these varied changes has been a key focus of our work.

We have been able to retain the majority of our commissioned services, redesigning and restructuring them where necessary to ensure that they meet the required criteria. Our partnerships go from strength to strength. This is quite an achievement given the pressures and demands across the public, voluntary and private sectors. In particular I am pleased to see Age UK Cheshire working more collectively and strategically alongside our local NHS. It is evident that we can play an important role in helping our local NHS to provide even better outcomes for patients and to support its longer term sustainability.

The breadth of our partners continues to grow, especially across the private sector and we are now working increasingly within our communities supported by local and national companies. The numbers of people we help is increasing and we continue to ensure the quality of our help is maintained and enhanced. Overall the charity is growing and we are experiencing the consequences this is having on our infrastructure. A primary focus for the coming year will be making changes to keep pace with the expectations now being placed upon us.

We have grown our retail offer and the income from trading over the year, restructuring how these are delivered, including investing in new technology.

One of the year's highlights was the successful application as part of the Big Lottery's Ageing Better Programme - Brightlife. Age UK Cheshire is leading a cross sector partnership awarded £5.1m over 5 years, to address social isolation and loneliness of older people in Cheshire West and Chester. This work has already helped us to engage with and involve more people in our charity's work and in the design of services. The ever increasing level of insight that we gain from the many conversations and interactions that Age UK Cheshire has with older people, their families and carers is invaluable in ensuring that the charity responds effectively, and is able to work alongside older people in new ways to make the most of their diverse strengths and assets.

Once again all the above and so much more is made possible and brought to life by the contribution of our remarkable volunteers, trustees, staff and supporters, who make Age UK Cheshire the forward thinking and sustainable charity it is today.



Ken Clemens, Chief Executive

Date: 22nd September 2015

AGE UK CHESHIRE – OBJECTIVES

It is now well known that our society is growing older and in Cheshire the over 60s are the fastest growing age group. We will also experience an increase in those aged 85 and over, where the current figure is already approximately 170,000 and set to increase a further 43,000 by 2032. Age UK Cheshire provides services and support across our local communities that inspire, enable and support older people, their families and carers.

In order to do this in a creative and sustainable way we have:

- Raised awareness of Age UK Cheshire and maintained and developed our relationships across all sectors.
- Influenced local policy delivery, through bringing insight collated from local people.
- Worked with decision makers in Health and Social Care in various areas including Safeguarding Boards, Policy Commissions on topics such as "loneliness and isolation", Clinical Senates and Health & Well Being Boards.
- Responded to external changes by adapting our structures and systems, and by updating our management structures to enable successful growth.
- Worked hard to attract fresh resources to the Cheshire area to enhance the lives of older people including the successful £5.1m Big Lottery award.
- Improved our retail and trading offer increasing unrestricted income.
- Grown the ways we work with partners and piloted new models of cross sector working through our "Well Being Co-ordinators" based in local GP surgeries.

Operating in a variable and fluid environment, many of the objectives we set for ourselves are likely to be on-going. We regularly assess the strengths and weaknesses of the charity in the context of external challenges and opportunities. In the coming year our objectives will focus on ensuring we have the right set of skills and tools in place to both increase our impact and build our overall resilience.

Looking ahead we have identified in particular that we will work:

- To maintain the quality and standards of the services and products we offer through improved staffing structures and ensuring that staff and volunteers have the required skills to support organisational growth and change.
- To provide flexible, innovative, high quality services, which enable and empower older people, and meet the diverse needs of our local communities.
- To practise and promote the principle of equality of opportunity in all our activities and as an employer.
- To support our retail and trading offer and work with Age UK to further grow its potential.
- To continue to work with a widening range of partners, raising greater awareness of our work and the issues affecting older people, and enable better outcomes in later life through influencing local, regional and national policies.
- To provide innovative and effective opportunities for older people to be digitally included.

INVOLVING OLDER PEOPLE

Involving Older People

Age UK Cheshire works alongside the increasingly diverse older population across Cheshire. We believe in giving people greater control to influence decisions; creating more opportunities for participation, facilitating social networks and contacts with neighbours, and by enabling people to have confidence in their capacity to control their own circumstances. Age UK Cheshire recognises that we all want to be involved in decisions about our lives no matter how old we are, and that the need for social interaction we all have is important, perhaps even more so as we age.

We work alongside older people, their families and carers across the many different communities in Cheshire. We promote face to face community networks; we support ways to enable people to participate in civic life and in helping citizens to have more control about the things that matter to them.

Achievements this year:

- Worked collectively with many different organisations, groups and communities across Cheshire, offering support and sharing experiences and knowledge. These ranged from our partners in the public sector, various private sector bodies to a multitude of diverse community and faith groups.
- Developed better solutions through co-designing and co-producing alongside older people, their families and carers.
- Maintained and developed dialogue with the over 3,500 members of Cheshire Chorus, utilising their insight to bring influence.
- By widening our work with existing groups such as the Older Persons Network, through patient groups and community organisations and continually developing new relationships.
- Came into daily contact with hundreds of older people, their families and carers, to an extent we were able to utilise these contacts in order for us to gain insight and feedback.
- Age UK Cheshire's objective continues to be to explore new and creative ways so that we can interact with even more older people. For example, facilitating and supporting people to be digitally skilled, or through our outreach work in residential and nursing homes.
- We support the use of new media technology, frequently blending this with more traditional communication methods, ensuring that we not only reach more people, but also that these people are more diverse.

- Age UK Cheshire facilitates the West Cheshire Older Persons Resource Group, which meets regularly in order to engage with and influence local health, wellbeing and care services.
- Age UK Cheshire's volunteers are one of our key assets and we continue to increase the opportunities for citizens to contribute and participate through volunteering. We are also widening our approach, developing new models where even more and diverse people can contribute to social good through Age UK Cheshire.

Through involving older people in our work, their invaluable insights have brought about positive changes over the year which has:

- Supported and shaped successful bids.
- Helped to reshape our own administrative procedures and a number of our policies.
- Assisted to bring about changes in Waste Management contractor's adopted practices around collections for those in particular circumstances.
- Co-produced products through their design will be able to enhance later life.

By having more fit, active and engaged older people than previously Age UK Cheshire aims to carry on sharing their knowledge, skills and experiences to help everyone experience the best quality of later life possible.

CHOICE AND INDEPENDENCE

Information and Advice

The service gives free information and advice on a range of issues including health, housing, travel, money, welfare benefits and community care. The service works with a wide range of organisations to support the client in the best way possible. This service is easily accessible via telephone or dropping in at our offices in Castle Community Centre in Northwich, Neston or Chester and is available to people of any age.

The service is funded by Age UK Cheshire's own unrestricted income but does receive additional funding via other funding streams such as Planning for Later Life, and EON via Age UK national.

Achievements this year:

- Delivered over 200 winter warmth packs, via GP Surgeries and community outreach events as part of the Text Santa.
- Continued to deliver this valuable service as efficiently and professionally as possible with the support of both staff and volunteers.
- Relocated to Castle Community Centre, putting I&A in the centre of a community hub, in order to improve access to more people in the local area.
- Arranged regular outreach venues, including GP surgeries and assisted living venues.
- Assisted 4,868 clients, with 5,540 different types of enquiries.
- Received 1,566 requests for benefits entitlement advice.

Objectives for next year:

- To continue to ensure the service gives a high quality Information and Advice service to older people in Cheshire.
- To continue to expand our promotion and outreach opportunities, particularly in rural communities. This work will be further enhanced by the use of Age UK's Planning for Later Life Bus in 2015-16.
- To offer high quality training opportunities to staff and volunteers and integrate closely with our colleagues in other Age UK Cheshire services offering casework, advocacy and Money Matters.

Supporting You

Supporting You is an information and advice service that primarily supports people aged over 55, (50 in Cheshire East) with moderate level care needs to remain independent at home, covering all of Cheshire West and Chester (CW&C), and Cheshire East (in partnership with AUK Cheshire East). This is done by maximising client's income, by applying for relevant benefits, and providing information on a wide range of local services including cleaning, gardening and social activities. A holistic approach is taken to assessing people's needs and identifying potential solutions. Home visits are offered to those who need them, or to people who can come and visit us in one of our community outreach venues.

Achievements this year include:

- Raised over £2.5 million in welfare benefits.
- New advice contract awarded, funded by CW&C to be delivered in partnership with CAB and DIAL House Cheshire West.
- Providing the service in outreach locations and through home visits.
- Over 1,000 older people supported to remain independent in their own home.
- Over 1,500 people provided with information and advice in partnership with Cheshire Fire Service.
- 1,384 clients helped by the service.
- 608 applications for welfare benefits submitted.
- 98% of respondents rated the service as 'excellent'.

Objectives for next year:

- Streamline our service to effectively provide more support through information and advice casework to more clients.
- Strengthen our partnership to work more closely with CAB and DIAL.
- Set up more outreach venues to see our clients in the community.

Dementia Advice Service

The Dementia Advice Service works towards addressing the current gaps in information provision regarding dementia across the Cheshire West and Chester and Cheshire East areas. The service supports those living with dementia to access a range of services that aim to improve the quality of their lives and provide assistance at times of need on the dementia journey, from pre diagnosis to end of life care.

The Dementia Adviser works with people, their families and carers on an on-going case work basis. This is directed by the individual needs of the person as opposed to other constraints.

The Dementia Advice Service raises awareness of dementia across the local area, promoting the creation of dementia friendly communities under the unique brand of trust between Age UK Cheshire, the Alzheimer's Society and Cheshire Fire and Rescue service.

Achievements this year include:

- Raised awareness of dementia at events across the county.
- Increased the number of referrals into the service than the previous year.
- Raised £647,000 in welfare benefits for people living with dementia in the Cheshire area.
- Assisted 150 people to apply for Council Tax reduction.
- Completed 350 Cheshire Fire and Rescue Service Home Safety Assessments.
- 98% of respondents rated this service as 'excellent'.

Objectives for next year:

- Maintain the delivery of a quality service, expanding to ensure the needs of people living with dementia and their families and carers are at the forefront of what is provided.
- To develop the service to include volunteers who can support people with dementia on a longer term basis.
- To further increase awareness and referrals into the service.

Advocacy

The Advocacy service provides independent support and representation for older people aged over 65 years. Advocates assist service users to say what they want, secure their rights, represent their interests and obtain the service they need. The service particularly supports older people who are vulnerable due to mental health or mental capacity issues and who have no one else who can advocate for them. The service includes Independent Mental Capacity Advocacy (IMCA) incorporating case work relating to the Deprivation of Liberty Safeguards (DOLS) and Independent Mental Health Advocacy (IMHA). These are statutory advocacy roles.

The advocacy service is available weekdays 9 am to 5pm and covers Cheshire East and Cheshire West and Chester Local Authority areas and is funded by both Local Authorities and South Cheshire Clinical Commissioning Group. Service users are visited in their own homes or wherever they are temporarily residing.

Achievements this year include:

- Delivered 252 cases in Cheshire East area, a 138% increase in case numbers compared to 2013-14.
- Delivered 236 cases in Cheshire West area, a 140% increase in case numbers compared to 2013-14.
- Advocates continue to work on their advocacy accredited City and Guilds qualification.
- Continued to deliver high quality advocacy services across Cheshire, confidently challenging decisions taken on behalf of older people.
- Involved in developing practice guidance relating to the various IMCA roles under DOLs and the role of the Relevant Person's Representative.
- Worked with the Councils in developing understanding of the additional statutory advocacy roles under the recent Care Act 2014.

Objectives for next year:

- Management of increases in DOLS referrals due to case law developments and the additional impact on this service as a result of the introduction of Care Act.
- Embrace the new legislation, representing our clients and challenging where appropriate to ensure older people's voices are heard and their wishes at the heart of decision-making processes.
- Continue to work with our advocacy partners in Cheshire Independent Advocacy Service (CIAS) to deliver seamless advocacy to all client groups and with other agencies to achieve our goals as well as develop new relationships.

Independent Living Service

The Independent Living Service offers independent information, advice and support to assist older people across the county to make informed decisions regarding their care needs and requirements. Practical support is offered to assist with the implementation of their chosen care package. Assistance is provided to support clients with all aspects of recruiting a personal assistant including advertising and interviewing and ongoing support to ensure that they are working in line with employment law.

Telephone reviews are offered to ensure the care package implemented is still meeting the older person's requirements. The service offers assistance to Cheshire East client's providing support in completing their own individualised support plan in designing a care package that meets their needs and specification.

Achievements this year include:

- Supported the first client to complete an individualised support plan to design their own care package.
- Provided 43 Direct Payments surgeries across Cheshire West & Chester and Cheshire East supporting social workers with their queries on Direct Payments.
- Delivered 6 talks to promote the service to 125 older people in the county.
- Delivered 4 Peer Support groups for clients.
- Provided 6 training sessions on Direct Payments for social worker teams across Cheshire East.
- Received 621 referrals for self-funding clients and 212 referrals for Direct Payments clients.
- Provided a high degree of quality input to our clients: the average time spent on each referral for a Direct Payment client this year was 241 minutes.
- Received 130 self-funder referrals for hospital discharges.
- 4 volunteers who support the service provided 831 hours of support.

Objectives for next year:

- To extend the delivery Direct Payments training session to social work teams.
- To recruit additional volunteers to provide valuable support to the team.
- To provide service talks to organisations and user groups to promote and increase the uptake of Direct Payments and referrals into the service.

Residential Placement Service

The Residential Placement Service gives free independent information, advice and support to patients at Leighton Hospital, their family or carers relating to the residential placement process. This includes information relating to the financial implications of a respite or permanent placement, care home availability, Social Services' funding, top ups and welfare benefit entitlement to assist with the cost of care.

Referrals can be made via Social Services, self-referrals or by outside agencies. Most clients are over 65 years of age, although the service is not exclusive to that age group. Working closely with health and social care professionals, other agencies, families and carers where appropriate, this service aims to achieve the most appropriate outcome for the client.

Achievements this year include:

- Increased need to visit care homes within the area to complete follow up visits.
- Increased need to negotiate in relation to top ups, required by care homes to meet the true financial cost of placements.
- 130% increase in referrals compared with 2013-14.
- Increased referrals received via self-referrals and hospital ward staff directly.
- Maintained good working relationships with care homes to the benefit and reassurance of clients.
- Assisted 168 clients, including 129 to access residential or nursing care; 13 awarded continuing healthcare funding; 7 to return home with support.

Objectives for next year:

- To continue to support clients to make an informed choice as to where they want to live on discharge from hospital.
- To support patients to leave hospital as soon as is reasonably possible.
- To seek continued funding to enable continuation and where appropriate expansion of the service to incorporate more follow-up review visits.

Money Matters

Age UK Cheshire Money Matters project is designed to provide short term support to people aged 55 and over to assist them to manage their finances. The aim of the service is to leave people in a position where they are better equipped to manage their finances independently.

Our team of Money mentoring volunteers offer home visits to help people to become more organised and in control of their financial affairs.

The project is funded by the Big Lottery Fund and provides a service across both Cheshire East and Cheshire West and Chester.

Achievements this year include:

- Since the project was launched we have had an extremely positive response from service users who have been supported.
- Launched, recruited staff and volunteers, set up workable systems and produced literature to support the Money Matters Project
- Recruited a solid team of committed volunteers from a range of backgrounds to deliver the service effectively to older people in their own communities
- 21 Volunteers have been trained and supported in order to provide a high quality service

Objectives for next year:

- To raise the profile of the service to service users and professionals to ensure we are reaching everyone who would benefit from Money Matters assistance.
- Target recruitment of volunteers in geographical areas where volunteer cover is limited and to meet the growing local need for the service.
- Provide on-going training to volunteers to enable them to gain confidence and new skills, increasing their ability to support older people.

STAYING WELL AND ACTIVE

Wellbeing Advice

The Wellbeing Coordinator (WBC) Service provides support to people with long term health conditions to address social issues that are having a detrimental impact upon their lives. The service helps people to build personal resilience in self-managing their own health and wellbeing by putting in place social action support to reduce and/or remove the possible escalation of potentially unnecessary demand on GP and health services.

Referrals are made by the GP, practice staff or integrated health teams to work with people in their own homes or from a clinic base if requested. The service has 2 WBC's in Chester City Walls GP Practice, 1 post in Ellesmere Port Hospital, 1 post in Winsford and 1 post in Crewe (Winsford and Crewe posts working in partnership with AGEUK East). 3 posts in Ellesmere Port are currently running as a pilot.

The WBC project is a successful multiple partnership working with Clinical Commissioning Groups (CCG), GP Practices and Integrated Teams, supporting Age UK Cheshire services and wider community services across Cheshire. The WBC project aims to deliver a range of benefits, demonstrating social value, supporting practices to meet quality standards, NHS national targets and to make tangible savings in time and related costs to the GP practice due to reduced appointments. The service is funded through a variety of sources including CCGs, GP practices and the NHS.

Achievements this year include:

- Provided an holistic, person centred approach with tangible outcomes that makes a difference.
- Delivered a range of positive outcomes for people identified from the case studies.
- Expanded the Service to incorporate the Ellesmere Port Pilot which reported positive outcomes in a short time period.

Objectives for next year:

- To continue to profile the service and demonstrate the added social investment value of the WBC project and aim for further roll out of the service across the county.
- To review the service delivery, build upon best practice, maximise social action solutions and outcomes for the people accessing the service.
- To support GPs, hospitals and Integrated Health Care Teams in working towards reduced visits through added value of the service in social investment.

Falls Prevention

The service is available to anyone aged 60 plus at risk of falling, subject to eligibility criteria. Individual home visits are carried out, as well as talks to groups, to highlighting the possible hazardous areas which may cause a fall. Minor alterations can be made where necessary which aim to reduce and prevent falls.

Home risk assessments are carried out for people referred to the service by trained staff. Information and advice is provided on preventing future falls and referrals can be made to local handyman service for free adaptations to prevent falls (e.g grab rails). Referrals to appropriate exercise classes are also available.

Promotion of falls prevention through events and talks is regularly delivered to a range of organisations, at day centres and other groups i.e. WI and local Church groups.

Achievements this year include:

- Maintained and developed partnership working.
- Managed changes in funding which directly impacted on the handyman service provision with little impact on service delivery.
- Exceeded set target by supporting 306 older people, completing 250 home visits
- Delivered 7 talks and attended 4 promotional events.
- Continued to work with the Get Going Together project to achieve better outcomes for the client.
- Assisted a further 56 clients remotely and sign posted 107 clients to other services.

Objectives for next year:

- Through the Falls Prevention programme, to have a positive impact on reducing admissions to emergency hospital services and GP practices.
- To be able to demonstrate the positive impact increased confidence has on a client's independence and wellbeing.
- To continue to promote and develop the Falls Prevention programme across the Cheshire West and Chester area.

Get Active

Get Active aims to improve the health and wellbeing of older people through setting up exercise activities in the local area. The service is available to anyone over 55 years of age who meet the eligibility criteria. The service operates in Cheshire West and Chester and is funded by Cheshire West Public Health to deliver exercise classes, volunteer lead walks, and social activities in various locations.

Achievements this year include:

- Year on year successfully meeting targets
- Working with some key partners to progress the project further
- Recruited and trained numerous volunteers in the walking programme
- Worked in harmony with the Get Going Together project to reduce social isolation

This service will not be delivered in 2015-16 as funding is no longer available. Where possible and appropriate, identified sessions will continue to run on a self-supporting basis under the Get Going Together project.

Get Going Together

The project aims to improve the health and wellbeing of older people with long term health conditions or who are vulnerable or socially isolated. The service is funded by Glaxo Smith Kline for 3 years and operates in Chester West and Chester and Cheshire East delivering fitness based programmes.

Service delivery is through:

- 'High Level Activities', which consist of one-to-one Peer Health Mentoring (PHM) in the home, cardiac rehabilitation classes and delivering falls prevention classes based on the OTAGO model.
- 'Low Level Activities', which consist of a variety of classes based upon the needs and interest of the participants in the local community. The activities are low impact, allowing the client to turn up and participate as they choose.
- One-off taster sessions to encourage individuals to try an activity before committing to it. All activities are set up with the older person in mind, ensuring maximum relevance and accessibility.
- Volunteers are recruited to enable one-to-one PHM support.

Achievements this year include:

- Developed a successful sustainable walking football project covering Chester, Frodsham and Northwich.
- Recruited a Volunteer Connector to assist in developing the PHM scheme further
- Exceeded initial targets, supporting 968 clients and 29 volunteers; delivering 45 taster sessions and 64 new classes/activities running a total of 1018 sessions
- Trained 2 OTAGO instructors.
- Introduced additional cardiac rehab session across the Cheshire area.

Objectives for next year:

- To continue to meet set targets.
- Train additional PHMs.
- Forge links with the libraries to promote wellbeing.
- Train 2 members of the team in football coaching.
- Set up dementia friendly walks.

Keeping Well

Keeping Well in West Cheshire is a public health based initiative across Cheshire West and Chester. It brings together a number of community based organisations to work collectively alongside communities to help them maintain and build resilience.

In this scheme, Age UK Cheshire works closely with the Snow Angels Community Interest Company in order to facilitate a number of community based projects that support participation through volunteering. The primary aim is to co-ordinate and increase the number and level of local responses to issues, such as social isolation and affordable warmth, and to make a real contribution to reducing the number of excess winter deaths in the Cheshire West and Chester area.

This work originally focused on helping older people who may be particularly affected by our winter weather and the conditions it can bring. Working with Snow Angels has enabled them to recruit volunteers who are then trained and equipped to respond to assist any older people who may wish to register with the scheme.

Achievements this year include:

- The success of this model has enabled us to expand and deliver this service throughout the year.
- Recruited and trained over 200 volunteers across the local community.

Objectives for next year:

- Develop local networks of volunteers to work alongside older people in order to help them live independently and interdependently.
- Further develop this approach and consolidate the model of “making every contact count”.

Men In Sheds

Developed from an Australian idea, Men In Sheds was successfully piloted in the UK by Age UK Cheshire in Hartford in 2008, and has since gone from strength to strength, with sheds now also based in Ellesmere Port, Chester and Crewe. All the Sheds are open 4 days per week and the project is aimed at men over the age of 50 years. The Men In Sheds name has been registered by Age UK Cheshire.

The men at our Sheds pursue practical interests with a high degree of autonomy, sharing the tools and resources they need to work on projects which they can do at their own pace and in a safe, friendly and inclusive venue. The Sheds are places of skill-sharing and informal learning, of individual pursuits and community projects, of purpose, achievement and social interaction. A Shed's activities usually involve making or mending in wood and may also include activities as varied as garden machinery maintenance, gardening, tool restoration, upholstery, boat renovation, pen making, model railway engineering, milling and turning in plastics. Whatever the medium used there is a big emphasis on re-cycling and reclamation.

The project is supported through partnership working with various corporate bodies and grant giving trusts who provide funding to financially assist the project.

Achievements this year include:

- Facilitated an outdoor concert in commemoration of World War 1, which included a Flanagan and Allen tribute.
- Refurbished a dance studio at Cheshire Academy helping the training of Paralympic athletes.
- Securing £5,000 funding grant from South Cheshire & Vale Royal Clinical Commissioning Group for new equipment for the Hartford and Crewe Sheds.
- Introduction of charging policy across all sheds to aid the sustainability of the Men in Sheds project.
- Nomination by the Lord Lieutenant of Cheshire for the Queens Award for Voluntary Services.

Objectives for next year:

- To publish the new wellbeing evaluation report.
- To introduce a pilot scheme for the "Women in Sheds" project.
- To develop an income generation plan for all sheds.

Day Services/OPEL

The service runs social groups providing a hot mid-day meal to clients aged 55 years and over who meet the eligibility criteria. Our Day Services provide popular session based activities in the community.

OPEL offers a wide range of activities, including a knitting circle, debating group, dominos, quizzes, crafts and bingo, with keep fit offered every other week. Guest speakers and performers are regularly invited to provide a variety of one-off events.

Achievements this year include:

- Relocated the Chester Day Centre to Newton House and Abbots Wood.
- Maintained the level of attendance at the Ellesmere Port group following the withdrawal of subsidised transportation by Social Services.
- Chester and Little Neston Lunch Club canal boat trip (funded by Neston Town Council).
- Continued to attract new members to our OPEL groups.
- Increased the number of people attending both weekly sessions at Northwich OPEL by 50% and the numbers attending Chester Day Services session by 100%.

Objectives for next year:

- To continue to deliver a quality service to all our members.
- To review the format of the delivery of this service to seek to maintain future sustainability.
- To ensure delivery of a quality service representing value for money for our stakeholders.

Phonelink

Age UK Cheshire's Phonelink service is a telephone befriending service that regularly telephones older people in their own homes who are at risk of isolation and reduced wellbeing. Phonelink currently operates for people living in the Crewe, Nantwich and Congleton borough areas offering support and friendship over the telephone on a weekly basis. The purpose is to provide a local social contact for older people living alone and who may have little or no contact with family.

The service is provided with the support of 8 volunteers based at our Crewe office and 3 volunteers based in Middlewich at Salinae, working in pairs at both locations who support over 50 people on a regular basis. In an average month the volunteers can spend in excess of 60 hours on the telephone with some clients enjoying several calls per week. The conversations range from any subject area and are directed by the older person.

Achievements this year include:

- Funding was agreed to maintain the service for current clients.
- A new volunteer was recruited to Crewe.
- Ensured that all older people, who are Phonelink clients, receive their weekly call.
- 820 hours of volunteer support provided to this service.

Objectives for next year:

- To ensure the skills of volunteers are utilised within other projects if funding is not secured to expand the service and ensure all clients continue to receive support through other appropriate means.

Wearpurple

Age UK Cheshire's Wearpurple Arts project is supported by Cheshire West and Chester Council and gives people over the age of 50 the opportunity to work with professional artists to learn new skills and gain confidence in their creative abilities. Wearpurple believes that participation within the arts has a positive effect on people's wellbeing by helping to raise people's self-esteem, confidence and motivation, experiences which then provide wider reaching benefits in the everyday lives of the people involved.

Wearpurple continues to employ artists of various media to work with local groups, individuals, day care centres and residential homes across the West of Cheshire.

Achievements this year include:

- Successfully secured further funding from Essar Oil for 2014 - 2015, based on our proposal to further develop creative workshops within care and residential homes with students, staff and residents within Ellesmere Port.
- Expanded on the previous Wearpurple Artist in Care project, producing and trialling a 'How to Tool Kit' giving instructions to care staff on how to run creative projects for older people and people with dementia.
- Supported 3 artists working in 4 different centres across Ellesmere Port with 7 health care students from West Cheshire College.

Objectives for next year:

- To test the 'How to Tool Kit' to ensure its viability before a final draft is completed, showcasing the project in June 2015.
- To produce and provide, as a download from the Age UK Cheshire website, the Wearpurple Artist in Care 'How to Tool Kit'.
- To aim to give disadvantaged groups the opportunity to take part in creative activities improving the wellbeing and day to day lives of people and care staff within day care and residential homes, through the Wearpurple project.

Castle Community Centre

Castle Community Centre offers a range of IT, learning and leisure classes for the over 55s. Rooms are hired out to members of the local community on a daily basis, available through the week including evening and weekend bookings.

Visitors benefit from a stimulating environment where they can gain and develop new skills. A range of lifelong learning activities are available to enhance and support lifestyle and leisure, including Water Colour Painting, Art, Tai Chi, Yoga, Italian and French. The Centre is a popular place for members of the local community to meet and has a positive and welcoming atmosphere, especially in the Garden Room Coffee Shop which is open daily from 10am to 4.30pm.

Achievements this year include:

- Maintained a high level of re-enrolment in classes.
- Increased our learner's skills and knowledge.
- Improved processes and systems to the benefit of learners.
- Delivered a number of successful events including a Spring Fair and Older People's Day which included presentations from local primary school children.
- Developed new ways to promote the Centre and its facilities, increasing the number of new visitors.
- Built on the volunteer support team who provide Castle with administrative support and assistance at events such as the Older People's Day and the Spring Fair.
- Restructured the staff team to enable a constant and consistent presence to be provided at the Centre.

Objectives for next year:

- To work towards being a financially sustainable and viable Centre that delivers the aims of Age UK Cheshire for older people in the local community.
- To increase the number of visitors to the Centre.
- To become better known in the local community and to develop links with local residents, schools and businesses.
- To increase the number of learners for the existing Life Long Learning sessions available.
- To introduce new Life Long Learning experiences available at Castle Community Centre.

Computer Centre

We recognise that without computer skills older people run the risk of becoming digitally excluded and socially isolated. With the trend towards services, including those provided by the Government and NHS, being delivered exclusively online and with the increasing need to use the internet for communicating and social networking, anyone without basic computer skills is at a disadvantage. Our service empowers older people (aged 50 and over) to become “digitally included” by supporting them to gain the skill, knowledge and confidence to use an internet-ready device to go online, search for information, communicate electronically and access services that are pertinent to their needs.

The service is delivered primarily at Castle Community Centre and as an increasingly diverse set of technologies is now in use for accessing the internet; learners are welcome to bring their own portable devices to the Computer Centre. Home visits can be arranged for learners who are unable to attend the Centre or who require support to set up and install equipment at home. The service is delivered by a part-time Digital Inclusion Co-ordinator and a team of skilled and dedicated volunteers.

Achievements this year include:

- Enhanced and updated the course programme to attract new learners with tablet devices and a shorter Digital Photoshop course option for learners.
- Successfully ran community events with local organisations and developed links with both Cheshire East and Cheshire West and Chester’s Digital Coordinators.
- Continued to develop our core course programme to target “hard to reach” learners who would benefit from being digitally included.
- Continued to provide up to date training and developed new ways to achieve sustainability by widening our training sites and recruiting more volunteers.
- Enrolled 354 people and been supported by 853 volunteer hours.

Objectives for next year:

- To deliver training sessions at new sites across Cheshire.
- To recruit additional volunteers to work across the various sites and support the delivery of learning opportunities across Cheshire.
- To take IT on the road with our IT and Tea events at various churches within Cheshire via new links and partnerships.

COMMERICAL VENTURES

Retail

Age UK Cheshire now has 6 shops operating in the Cheshire area. All the surplus income generated through our shops is used by the Charity to deliver the valued and valuable services we provide to older people in our local community.

We have seen a further expansion with the inclusion of our shops in Nantwich and Ellesmere Port. These shops are a welcomed addition to the department providing a local place for residents to get information on the charity's services while helping to raise valuable income through purchases and donations. During 2014-15 we took the decision to close our shop in Middlewich. Unfortunately the mix of insufficient trading income and the high risks of the lease agreement meant that it was not in the best interests of the organisation to continue with this arrangement.

A restructure has been successfully achieved, together with the recruitment of a Retail Area Manager. However, we do continue to face a number of challenges in delivering on our retail development plan, primarily the acquisition of suitable premises that meet our criteria.

Gift aid within our shops generated a further £27,776 of income (shown within other activities income in the Statement of Financial Activities). Income from our joint agreement with Age UK generated a further £9,000, of which £2,000 related to 2013-14.

Achievements this year include:

- Increased our operating shops to 6, with new openings in Nantwich and Ellesmere Port.
- Implemented a new staffing structure to improve capacity and efficiency
- Increased Gift Aid income by 9% compared with 2013-14.
- Increased like for like sales income by 6% compared with 2013-14.
- Commenced opening on Bank Holidays to enhance the retail experience.

Objectives for next year:

- To improve our stock generation and stock distribution operation.
- To operate our own transport to increase flexibility and efficiency of stock distribution.
- To increase our operating shops to 10.
- To improve on our training and development opportunities for shop volunteers.

Insurance and Affiliated Products

This service is delivered from the Age UK Cheshire office at Queen Street in Chester and covers the whole of the Cheshire area. Customers make contact either by telephone or in person, with personal callers making up approximately 60% of our transactions. During 2014-15 a new telephone system was installed in all Age UK trading offices across the country aimed at improving customer service and ensuring consistency in improved compliance with Financial Conduct Authority regulations.

The products, that are marketed and sold by our trading staff, have been designed specially with the over 50s in mind. Some of our products have a minimum age limit but none of them has an upper age limit.

Going into 2015-16, Age UK Cheshire Trading face additional challenges with the renegotiation of the Trading Alliance Agreement for Age UK Brand Partners.

To assist in the achievement of an ambitious growth target of 11%, further development has been built in to the year's business plan'.

Achievements this year include:

- Acclaimed as the best performing Brand Partner in the North West Region and one of the top 5 performing in the country.
- Assessed as excellent through the completion of our annual Compliance Monitoring Audit achieving a low risk rating for our trading operation.
- Increased new business by 57%.
- Increased overall trading sales by 7%.
- Increased Funeral Plans trading sales by 153%.

Objectives for next year:

- Continue to develop and increase overall trading sales by 11%.
- Maintain an FCA compliant business.
- Ensure the structure and model of delivery is appropriate for the business needs and in accordance with AUK Enterprise Trading Alliance Agreement.
- Develop the organisation's marketing of insurance and affiliated products.

Coach Trips

This is a self-funding service aimed at giving older people the opportunity to enjoy a day out to an interesting destination providing social interaction and reducing isolation. They are run from the Northwich and Chester areas.

Destinations are selected for their interest, popularity and appeal to a wide range of abilities and ages. Operating on weekday, typically, the trips attract retired and older people.

Achievements this year include:

- We have established an excellent reputation. Our customers know and trust the Age UK Cheshire brand and feel assured we will provide a professional and caring experience.
- Increased the number of coaches available due to the popularity of our trips to some destinations.

Objectives for next year:

- To run both the Chester and Northwich Programmes from one central to provide an improved customer service.
- To investigate the possibility of introducing a third route, potentially from the Winsford area.
- To recruit more volunteers to help with all aspects of the coach trips.

Marketing

Throughout 2014-2015 our small marketing team continued to ensure that all literature was up to date and the production of new literature was compliant with Age UK's national brand requirements. We continued to raise the profile of the organisation through press, radio and social media coverage. We also attended many county-wide events across all our services to further promote the charity and our service offering.

We continued to use Google Analytics as a platform for monitoring website and social media usage. Our presence on Facebook and twitter grew steadily over the 12 month period, with 2,204 twitter followers and 336 Facebook followers by April 2015. We regularly updated the content on the website with campaign information, news stories, job and volunteer vacancies, fundraising information and service updates. Year on year, the number of overall page views on the website increased by 71%.

We were involved in a number of Age UK's national campaigns across the course of 2014-15, including Cold Homes Week, which involved additional Information and Advice sessions and general promotion on how to keep warm and well in winter, The Winter Warmth Campaign, where we organised distribution for 330 winter warmth packs across East and West Cheshire and 'No-one should have no-one', which was an online campaign focussing on the importance of looking after older people in the community.

We can be found at:-

- Website: www.ageukcheshire.org.uk
- Facebook: www.facebook.com/AgeUKcheshire
- Twitter: @AgeUKCheshire

Achievements this year include:

- Developed promotional pack for legacies in line with consultation from our staff to ensure a sensitive and best practice approach to the benefit of potential donators.
- Supported all service areas in the promotion of their project.
- Produced a Fundraiser's Pack for the use and benefit of our supporters.
- Engaged with identified corporate and consultant bodies through the SkillShare scheme introducing improved practices and performance in key areas.

Objectives for next year:

- To recruit volunteers to support the service.
- To introduce a corporate sponsorship programme to generate income to support key services.
- To develop the organisation's legacy programme through improved promotion and awareness.

Fundraising

Age UK Cheshire's fundraising not only raises money to support Age UK Cheshire's valuable and valued services, it also promotes the organisation, raises awareness and enhances the activities of the Marketing team. Although fundraising activity has reduced over recent months, the support – both from the local community and corporate organisations – continues to grow. We have also seen an small increase in individual donations, donations in memory and money raised through Virgin Money Giving.

Achievements this year include:

- 'Carols by Candlelight' This annual concert has proven so popular that last year we outgrew the venue at Great Budworth Church and moved to the larger venue of St Helen's Witton Church, Northwich.
- The Emily White Memorial Ladies Golf Tournament – held at Prestbury Golf Club. 2014 marked the 25th year of the event with six ladies making it to the final. Regrettably 2014 was to be the last year of this annual competition due to dwindling numbers.
- The Big Chinwag – a national Age UK initiative to encourage a day of fundraising. This was in conjunction with our shops and offices and through friends, family and supporters.
- 2,586 little hats were knitted for The Innocent Big Knit Campaign by our local supporters, an increase of 719 on the previous year.

Objectives for next year:

- To continue to deliver our established annual fundraising events.
- To actively seek support through individual fundraisers to raise funds for the organisation.
- To introduce alternative fundraising methods to identify and determine improved approaches of raising income.

BRIGHTLIFE PROJECT

Brightlife

Brightlife is about change, challenging the negative perceptions and assumptions around growing old and focusing on the positive role older people play in their communities. It aims to create a social movement using a clear and recognisable brand reaching out to the diversity of older people over the age of 50 living within Cheshire West and Chester. This a 5 year partnership project, led by Age UK Cheshire, and funded through £5.1 million Big Lottery grant, which is part of a wider national Ageing Better : Fullfilling Lives Programme.

Brightlife consists of two themes, the delivery of activities that help to reduce social isolation and support cultural change and influence, and social prescribing.

Achievements this year include:

- Successful development of the project plan to launch the Brightlife project on April 1st 2015.

Objectives for next year:

- To establish and support the Brightlife Alliance and Reference Group of older people.
- To develop a network of social activities that support older people to develop enduring social connections.
- To increase levels of volunteering and social action amongst older people and celebrate their achievements.
- To develop a social marketing campaign to change the perceptions of older people in our communities and build the Brightlife social movement to reduce isolation.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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 principal activities of the trading company are the marketing and selling of insurance and affiliated products which are compliant with Financial Conduct Authority Regulations. The company exists to generate income to support the work of the charity. All profit is gift aided to the parent company for this purpose.

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

Trustees

The Board of Trustees of Age UK Cheshire currently comprises eleven members who meet at least four times a year. In addition, two further meetings are held which allow an in depth review of the charity's past performance and future direction.

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 guaranteed.

So far, trustees have been recruited by personal recommendation as specific skill sets have been required. All new trustees take part in an initial induction programme before being formally appointed. This is designed to ensure that they fully understand their roles and responsibilities as well as the objects, activities and ethos of the charity. This is supported by annual individual meetings with the Chair of Trustees to discuss ongoing and future governance issues, to consider succession planning and to establish any training and development needs.

Trustee sub-committees

The board of trustees delegate some of its decision making processes, through a scheme of delegation and terms of reference, to its three supporting sub-committees – Charity Services, Business and Marketing, and Finance and Resources. These allow key issues and decisions relevant to each sub-committee to be more thoroughly considered.

Structure, Governance and Management

The Charity Services 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.

Business and Marketing 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.

The Finance and Resources sub-committee 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 Management Team

The trustees delegate the day to day operations of the charity to the Chief Executive and Senior Management Team (SMT). The SMT comprises six members with clear lines of responsibility for specific areas of the organisation.

The trustees have worked with the SMT to develop the longer term strategic plans for the charity. Responsibility for the implementation of the plans is delegated to the SMT.

Staff and Volunteers

We appreciate the commitment, passion and flexibility of our staff which is vital for the ongoing success of the charity and allows us to meet the needs of the organisation. At 31st March 2015 there were 97 members of staff – an increase of 15% on last year. This is only set to increase further. Through our recruitment process and training programmes, we are seeking to develop a strong and diverse staff team allowing us to support both existing and future activity.

Volunteers continue to play an essential and highly valued role in our organisation. Over 320 people choose to volunteer, donating hours equating to an extra 28 members of staff. We are very proud of our volunteers, and would like to express our ongoing gratitude for the hard work and dedication they provide in supporting our work for the older people in Cheshire.

Structure, Governance and Management

Investment Policy

The Board of Trustees seek to maintain and enhance the value of the funds it invests in a manner which it feels appropriate, taking into account the level of risks the trustees have agreed.

The trustees currently hold their financial reserves in cash, and some shares in a low to medium risk, socially responsible portfolio composed of ethically managed investments for long term growth.

Shares previously left as a legacy to the organisation were sold in May 2014 and, following independent financial advice, invested in the portfolio above. The returns for this first year have proved satisfactory.

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 Trustees are satisfied that systems are in place to mitigate the Charity's exposure to major risks which were considered in terms of:

- Governance and management of risk
- Operational risks
- Financial risks
- External risks
- Compliance with external laws and regulations

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

Reserves

Following the review of the risk assessment, the Reserves Policy has subsequently been amended. The level of reserves the organisation believes sufficient is based on:

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

As at 31st March 2015, unrestricted reserves stand at £702,471, a reduction of £36,909 on March 2014. This includes designated reserves of £180,610 leaving general free reserves of £521,861. In addition the organisation holds endowment funds totalling £298,430 of which £273,430 are expendable.

The trustees have considered the minimum level of free reserves required to meet the factors above and the target level is £517,714. Our year end free reserves are slightly higher than this at £521,861.

Our reserves requirement is considered annually following consideration of the above factors and is therefore expected to change.

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 applicable law. 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.

FINANCIAL REVIEW

Financial Review

2014-15 proved to be a successful year for the organisation with incoming resources increasing 12.6% on prior year. Furthermore, the mix of our income streams is changing – not only with the increased number of charity shops – but also with the development and subsequent funding of services from Health sources (Clinical Commissioning Groups, GP Practices and National Health Service). This now represents 10.8% of our total income (6.3% 2013-14) and is set to increase further during 2015-6. Our Wellbeing service, primarily based in GP Practices has been the catalyst for this, proving successful with positive outcomes. The service expanded considerably in the last months of the year and has already further developed in 2015-16. This prompted us to review our annual report and its summary of charitable activities to more appropriately reflect our income streams, with 2013-14 financial accounts being re-calculated for meaningful year on year comparisons.

Following some uncertainty at the beginning of the year as to the ongoing security of some of our local authority contracts, these contracts were all rolled over for a further twelve months delivery – with just one exception where we are now a partner in the delivery of a new three year contract. In addition, the Keeping Well contract which was due to finish at the end of September 2014, was extended to March 2015 and we successfully obtained some initial funding to develop the ‘Casserole Club’ project. Our Money Matters project, funded by Big Lottery started in May 2014 replacing and building on our previous Mentoring project. However, uncertainty will return for these rolled over contracts for 2015-16.

During the year a bid was submitted to the Big Lottery under ‘Fulfilling Lives – reducing social isolation in older people’. Age UK Cheshire is the lead organisation of this partnership of twelve organisations within Cheshire West and Chester to deliver our ‘Brightlife’ project. Some lead in funding payment was received during 2014-15 to help with submission of a comprehensive project plan and ensure necessary structures were in place, but the project officially starts in April 2015 with £5.1million of funding being received over the next five years.

As a result, our income is expected to increase further to beyond £3million in 2015-16.

We increased our expenditure for the year to £2.1million from £1.9million last year. Expenditure on charitable activities represents 72.7% at £1.6million. Salaries are our major expenditure element at £1.3m (61.9% of total expenditure).

Overall, as shown in the consolidated Statement of Financial Activities, the organisation reported a deficit of £50,517 for the financial year. This was better than our expectations and has had little impact on our free reserves level.

Our challenge for 2015-16 will be to support all aspects of the growth the organisation is undergoing. Not only is our income and expenditure increasing significantly, but also our staff numbers. Our robust infrastructure, quality compliance and policies and procedures provide us with strong foundations on which to build.

Auditors

At the Annual General Meeting, a resolution will be passed to re-appoint the organisation's auditors, Howard Worth, for a further three financial years until 2017/18.

Post Balance Sheet Events

There are no post balance sheet events to report.

By order of the Trustees.



Mr J Townsend

Chairman

Date: 22nd September 2015

Age Concern Cheshire Trading as Age UK Cheshire

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF AGE CONCERN CHESHIRE TRADING AS AGE UK CHESHIRE

We have audited the group and parent charitable company's financial statements (financial statements) of Age Concern Cheshire for the year ended 31 March 2015 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet and the related notes. The Financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees Responsibilities set out on pages forty three, 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.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the group and parent charitable company's affairs as at 31 March 2015 and of the groups 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.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion 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.

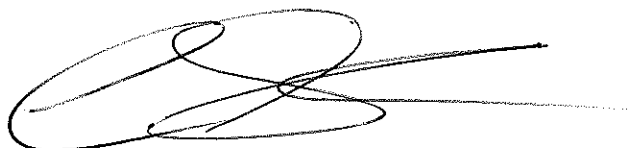
Age Concern Cheshire Trading as Age UK Cheshire

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF AGE CONCERN CHESHIRE TRADING AS AGE UK CHESHIRE

Matters on which we are required to report by exception

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 prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.



Christopher Swallow BSc FCA (Senior Statutory Auditor)
for and on behalf of Howard Worth
Chartered Accountants and
Statutory Auditors
Drake House
Gadbrook Park
Northwich
Cheshire
CW9 7RA

Date: 22nd September 2015

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(incorporating an income and expenditure account)

For the year ended 31 March 2015

| | Notes | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | 2015 Total £ | 2014 Total £ |
|---|--------------|----------------------------|--------------------------|-------------------------|--------------------|--------------------|
| Incoming resources | | | | | | |
| Incoming resources from generated funds | | | | | | |
| Voluntary income | 2 | 20,938 | - | - | 20,938 | 23,116 |
| Activities for generating funds: | | | | | | |
| Shop income | | 344,672 | - | - | 344,672 | 268,247 |
| Fundraising | | 23,728 | - | - | 23,728 | 19,828 |
| Trading subsidiary income | 4 | 114,294 | - | - | 114,294 | 105,837 |
| Other activities | | 59,505 | - | - | 59,505 | 55,919 |
| Investment income | 3 | 5,949 | - | 995 | 6,944 | 11,958 |
| Business and Marketing Income | | 14,334 | - | - | 14,334 | 20,446 |
| Incoming resources from charitable activities | | | | | | |
| Choice and Independence | 5 | 650,809 | 39,193 | - | 690,002 | 654,764 |
| Staying Well and Active | 5 | 483,598 | 242,369 | - | 725,967 | 653,529 |
| Fulfilling Lives (Brightlife) | 5 | 15,422 | 48,172 | - | 63,594 | 20,000 |
| Total incoming resources | | 1,733,249 | 329,734 | 995 | 2,063,978 | 1,833,644 |
| Resources expended | | | | | | |
| Costs of generating funds | | | | | | |
| Investment Management Costs | 6 | 4,273 | - | - | 4,273 | 2,669 |
| Fundraising trading: cost of goods sold and other costs | | | | | | |
| Shop expenditure | | 419,347 | - | - | 419,347 | 275,739 |
| Trading subsidiary expenditure | 4 | 47,172 | - | - | 47,172 | 43,147 |
| Fundraising | | - | - | - | - | - |
| Charitable activities: | | | | | | |
| Choice and Independence | 7 | 709,339 | 41,939 | - | 751,278 | 800,920 |
| Staying Well and Active | 7 | 484,579 | 267,029 | - | 751,608 | 709,012 |
| Fulfilling Lives (Brightlife) | 7 | 15,422 | 36,844 | - | 52,266 | 12,887 |
| Business and Marketing Costs | | 106,870 | - | - | 106,870 | 109,665 |
| Governance costs | 9 | 4,650 | - | - | 4,650 | 4,095 |
| Total resources expended | | 1,791,652 | 345,812 | - | 2,137,464 | 1,958,134 |
| Net (outgoing)/incoming resources before transfer | | | | | | |
| | | (58,403) | (16,078) | 995 | (73,486) | (124,490) |
| Transfer | 17 | (1,475) | 1,475 | - | - | - |
| Net (outgoing)/incoming resources after transfers | | (59,878) | (14,603) | 995 | (73,486) | (124,490) |
| Realised and unrealised fixed asset investment (losses) / gains | 13 | 22,969 | - | - | 22,969 | 3,522 |
| Net movement in funds | | (36,909) | (14,603) | 995 | (50,517) | (120,968) |
| Total funds brought forward | 17 | 739,380 | 56,167 | 297,435 | 1,092,982 | 1,213,950 |
| Total funds carried forward | 17,18 | 702,471 | 41,564 | 298,430 | 1,042,465 | 1,092,982 |

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

COMPANY NUMBER 04369758

BALANCE SHEETS

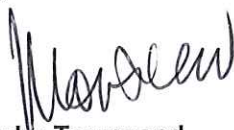
AS AT 31 MARCH 2015

| | Notes | Group 2015 £ | Group 2014 £ | Charity 2015 £ | Charity 2014 £ |
|--|-------|--------------------|--------------------|----------------------|----------------------|
| Fixed assets | | | | | |
| Tangible assets | 12 | 165,163 | 178,622 | 164,477 | 178,621 |
| Investments | 13 | 273,859 | 250,890 | 273,861 | 250,892 |
| | | 439,022 | 429,512 | 438,338 | 429,513 |
| Current assets | | | | | |
| Debtors | 14 | 307,787 | 159,113 | 359,545 | 212,855 |
| Cash at bank and in hand | | 672,045 | 824,562 | 622,441 | 772,231 |
| | | 979,832 | 983,675 | 981,986 | 985,086 |
| Creditors: amounts falling due within one year | 15 | (376,389) | (320,205) | (374,775) | (318,533) |
| Net current assets | | 603,443 | 663,470 | 607,211 | 666,553 |
| Total assets less current liabilities | | 1,042,465 | 1,092,982 | 1,045,549 | 1,096,066 |
| Net assets | 18 | 1,042,465 | 1,092,982 | 1,045,549 | 1,096,066 |
| Funds | | | | | |
| Unrestricted funds: General reserves | | 521,861 | 510,559 | 524,945 | 513,643 |
| Designated funds | | 180,610 | 228,821 | 180,610 | 228,821 |
| | | 702,471 | 739,380 | 705,555 | 742,464 |
| Endowment Funds: Permanent | | 25,000 | 25,000 | 25,000 | 25,000 |
| Expendable | | 273,430 | 272,435 | 273,430 | 272,435 |
| | | 298,430 | 297,435 | 298,430 | 297,435 |
| Restricted funds | | 41,564 | 56,167 | 41,564 | 56,167 |
| | 17 | 1,042,465 | 1,092,982 | 1,045,549 | 1,096,066 |

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Board of Trustees on 22nd September 2015

Chair



Mr John Townsend

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015****1. Accounting policies****(a) Basis of preparation**

The financial statements have been prepared following the recommendations in the Statement of Recommended Practice: Accounting by Charities (the SORP 2005) issued in March 2005, applicable accounting standards and the Companies Act 2006.

They have been prepared under the historical cost convention as modified by the inclusion of investments at market value.

The principal accounting policies have remained unchanged from the previous year and are set out below.

(b) Basis of consolidation

The group financial statements consolidate those of the charity and its subsidiary undertaking (see note 4) drawn up to 31 March 2015. Surpluses or deficits on intra-group transactions are eliminated in full.

(c) Incoming resources

Income is recognised in the period in which the charitable group is entitled to receipt and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it and where the donor has specified that the income is to be expended in a future period.

Incoming resources which can only be used for purposes specified by the donor are accounted for within a restricted fund.

Service level agreements and income arising from branches have been included as incoming resources from charitable activities.

Shop income represents income from shops from the sale of donated goods and from goods purchased for resale.

Legacies are included when the charity is entitled to the income and when the receipt is certain and measurable.

Trading subsidiary income is trading income generated through the subsidiary company, Age Concern Trading in Cheshire Limited, comprising commission from sale of insurance products.

(d) Resources expended and basis of allocation of costs

Expenditure, which is charged on an accruals basis, is allocated between:

- expenditure incurred in generating funds;
- expenditure incurred directly in relation to charitable activities; and
- expenditure incurred in the governance of the charity. This expenditure includes audit fees, certain legal and professional fees and a proportion of management costs considered to be involved in governance issues.

(e) Fundraising costs

This relates to expenditure in respect of general fundraising activities.

(f) Support costs

Support costs represent the element of finance and administration and office and premises costs of the individual offices, which have been re-apportioned, based on staff time, to activities in furtherance of the objects of the charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015****1. Accounting policies (continued)****(h) Gifts in kind**

Fixed assets donated to the charity are included as donation income at market value at the time of receipt. Items donated for resale are included in shop income when sold and no value is placed on this stock at the year end.

(i) 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:

| | |
|--------------------------------|---|
| Computer equipment | 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 £300.00 are capitalised.

(j) Investments

Investments are shown at their market value on the date of the balance sheet.

(k) Stocks

Stocks are shown at the lower of cost and net realisable value. Goods donated for resale are included at nil value.

(l) Funds 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.

(m) Operating leases

Rentals applicable to operating leases are charged against income on a straight-line basis over the lease term.

(n) 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.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

(o) Irrecoverable VAT

Irrecoverable VAT is charged to the expense to which the input tax relates.

2. Voluntary income

| | 2015 | | | 2014 |
|-----------------------|---------------|------------|-----------|---------------|
| | Unrestricted | Restricted | Endowment | Total |
| | £ | £ | £ | £ |
| Donations | | | | |
| Legacies | 5,744 | - | - | 5,744 |
| Donations and appeals | 15,194 | - | - | 15,194 |
| Total | 20,938 | - | - | 20,938 |
| | | | | 23,116 |

3. Investment income

| | 2015 | 2014 |
|--------------------|--------------|---------------|
| | Total | Total |
| | £ | £ |
| Dividends received | 3,157 | 10,123 |
| Interest received | 3,787 | 1,835 |
| Total | 6,944 | 11,958 |

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

4. Incoming resources from charitable activities

| | | | 2015 | 2014 |
|--------------------------------|------------------|----------------|------------------|------------------|
| | Unrestricted | Restricted | Total | Total |
| | £ | £ | £ | £ |
| Choice and Independence | | | | |
| Information and Advice | 39,050 | - | 39,050 | 41,772 |
| Supporting You | 177,540 | - | 177,540 | 204,140 |
| Dementia Advice | 63,584 | - | 63,584 | 35,652 |
| Advocacy | 185,674 | - | 185,674 | 194,626 |
| Independent Living | 149,055 | - | 149,055 | 149,055 |
| Residential Placement | 29,623 | - | 29,623 | 9,936 |
| Campaigns | 6,283 | - | 6,283 | 6,283 |
| Winter Warmth | - | 3,850 | 3,850 | 2,100 |
| Money Matters | - | 35,343 | 35,343 | 11,200 |
| | 650,809 | 39,193 | 690,002 | 654,764 |
| Staying Well and Active | | | | |
| Wellbeing Coordinators | 92,478 | - | 92,478 | 52,998 |
| Falls prevention | 46,169 | - | 46,169 | 44,422 |
| Get Active | 62,647 | - | 62,647 | 72,447 |
| Get Going Together | 11,018 | 73,809 | 84,827 | 39,494 |
| Keeping Well | 62,361 | - | 62,361 | 32,500 |
| Men in Sheds | 24,452 | 162,660 | 187,112 | 185,095 |
| Day Services | 137,981 | - | 137,981 | 146,968 |
| Driving You | 16,891 | - | 16,891 | 33,226 |
| Wear Purple | 8,537 | 5,900 | 14,437 | 17,277 |
| Castle Community Centre | 21,064 | - | 21,064 | 29,102 |
| | 483,598 | 242,369 | 725,967 | 653,529 |
| Fulfilling Lives | | | | |
| Brightlife | 15,422 | 48,172 | 63,594 | 20,000 |
| | 15,422 | 48,172 | 63,594 | 20,000 |
| Total | 1,149,829 | 329,734 | 1,479,563 | 1,328,293 |

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

5. Net income from trading activity of subsidiary

The charity has a wholly owned trading subsidiary, Age Concern Trading in Cheshire Limited, which helps to provide insurance services for the elderly. A summary of its trading results is shown below. Audited accounts will be filed with the Registrar of Companies.

| Profit and loss account | 2015 | 2014 |
|---|----------|----------|
| | £ | £ |
| Turnover | 114,294 | 105,837 |
| Administration expenses | (47,172) | (43,147) |
| Net profit | 67,122 | 62,690 |
| Amount gift aided to Age Concern Cheshire | (67,122) | (62,690) |
| Retained in subsidiary | - | - |
| Total assets | 65,650 | 61,279 |
| Total liabilities | (68,734) | (64,363) |
| | (3,084) | (3,084) |
| Represented by: | | |
| Share capital and reserves | (3,084) | (3,084) |

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

6. Investment Management Charges

| | 2015 | 2014 |
|---------------|--------------|--------------|
| | Total | Total |
| | £ | £ |
| Aviva Fund | 4,273 | - |
| Henshall Fund | - | 2,669 |
| Total | 4,273 | 2,669 |

7. Expenditure for charitable purposes

| | 2015 | | 2014 |
|--------------------------------|------------------|----------------|------------------|
| | Unrestricted | Restricted | Total |
| | £ | £ | £ |
| Choice and Independence | | | |
| Information and Advice | 82,304 | - | 82,304 |
| Supporting You | 188,084 | - | 188,084 |
| Dementia Advice | 61,111 | - | 61,111 |
| Advocacy | 190,005 | - | 190,005 |
| Independent Living | 142,287 | - | 142,287 |
| Residential Placement | 31,193 | - | 31,193 |
| Campaigns | 14,355 | - | 14,355 |
| Money Matters | - | 41,939 | 41,939 |
| Demenshare | - | - | - |
| | 709,339 | 41,939 | 751,278 |
| Staying Well and Active | | | |
| Wellbeing Coordinators | 98,763 | - | 98,763 |
| Falls prevention | 46,236 | - | 46,236 |
| Get Active | 57,081 | - | 57,081 |
| Get Going Together | 11,018 | 74,863 | 85,881 |
| Keeping Well | 50,919 | 4,724 | 55,643 |
| Men in Sheds | 24,454 | 179,849 | 204,303 |
| Day Services | 122,902 | 1,693 | 124,595 |
| Driving You | 16,891 | - | 16,891 |
| Wear Purple | 7,080 | 5,900 | 12,980 |
| Castle Community Centre | 49,235 | - | 49,235 |
| | 484,579 | 267,029 | 751,608 |
| Fulfilling Lives | | | |
| Brightlife | 15,422 | 36,844 | 52,266 |
| | 15,422 | 36,844 | 52,266 |
| Total | 1,209,340 | 345,812 | 1,555,152 |

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

8. Charitable Activity Expenditure Analysis

| | Direct | | 2015 | 2014 |
|--------------------------------|------------------|----------------|------------------|------------------|
| | Charitable | Support | Total | Total |
| | £ | £ | £ | £ |
| Salaries | 769,494 | 230,412 | 999,906 | 955,826 |
| Travel, training, recruitment | 50,397 | 14,753 | 65,150 | 56,855 |
| Volunteers | 4,833 | 714 | 5,547 | 12,582 |
| Premises and associated costs | 64,731 | 55,585 | 120,316 | 116,255 |
| Office costs | 9,831 | 88,425 | 98,256 | 93,641 |
| Tutors, legal and professional | 65,853 | - | 65,853 | 86,094 |
| Other direct activity costs | 140,374 | - | 140,374 | 129,466 |
| Depreciation | 38 | 29,904 | 29,942 | 41,721 |
| Irrecoverable VAT | 15,751 | 14,057 | 29,808 | 30,379 |
| Total | 1,121,302 | 433,850 | 1,555,152 | 1,522,819 |

9. Governance costs

| | 2015 | 2014 |
|----------------------------|--------------|--------------|
| | £ | £ |
| Audit and accountancy fees | 4,650 | 4,095 |
| | 4,650 | 4,095 |

10. Net incoming resources

| | 2015 | 2014 |
|---|---------|---------|
| | £ | £ |
| This is stated after charging: | | |
| Depreciation | 40,618 | 53,081 |
| Property rental | 147,113 | 128,112 |
| Auditors' remuneration statutory audit | 4,650 | 4,095 |

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

11. Staff costs

| | 2015 | 2014 |
|-----------------------------------|------------------|------------------|
| | £ | £ |
| Staff costs during the year were: | | |
| Salary costs | 1,181,594 | 1,075,818 |
| Social security costs | 75,136 | 67,992 |
| Pension costs | 34,492 | 18,033 |
| | <u>1,291,222</u> | <u>1,161,843</u> |

| | | |
|---|----|----|
| The average monthly number of employees (full time equivalent) employed by the charity and its trading subsidiary during the year was | 58 | 55 |
|---|----|----|

| | | |
|-------------------------|-----------|-----------|
| Information and Advice | 3 | 3 |
| Supporting You | 7 | 8 |
| Dementia Advice | 2 | 2 |
| Advocacy | 6 | 6 |
| Independent Living | 5 | 5 |
| Residential Placement | 1 | 1 |
| Campaigns | 1 | 1 |
| Money Matters | 1 | 1 |
| Wellbeing Coordinators | 3 | 1 |
| Falls Prevention | 1 | 1 |
| Get Active | 1 | 2 |
| Get Going Together | 2 | - |
| Men in Sheds | 5 | 4 |
| Day Services | 3 | 4 |
| Driving You | - | 1 |
| Wear Purple | 1 | 1 |
| Castle Community Centre | 2 | 2 |
| Shops | 9 | 7 |
| Business and Marketing | 3 | 3 |
| Trading | 2 | 2 |
| | <u>58</u> | <u>55</u> |

None of the employees earned over £60,000 in the period (2014: none).

No trustee received any remuneration during the period.

No trustees received any reimbursed expenses during the year (2014: 0).

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

12. Tangible fixed assets

| GROUP | Office Equip £ | Computer Equip £ | Shop Fittings £ | Motor Vehicle £ | Tenants Impnts £ | Leasehold Premises £ | Men in Sheds £ | Total £ |
|-----------------------------------|----------------------|------------------------|-----------------------|-----------------------|------------------------|----------------------------|----------------------|----------------|
| Cost: | | | | | | | | |
| At 1 April 2014 | 71,549 | 100,544 | 58,949 | 80,537 | 196,294 | 3,000 | 53,533 | 564,406 |
| Additions | 2,369 | 10,939 | 9,311 | - | 2,440 | - | 5,168 | 30,227 |
| Disposals | - | - | (8,071) | - | - | - | - | (8,071) |
| 31 March 2015 | 73,918 | 111,483 | 60,189 | 80,537 | 198,734 | 3,000 | 58,701 | 586,562 |
| Depreciation: | | | | | | | | |
| At 1 April 2014 | 65,831 | 92,872 | 23,945 | 80,537 | 73,192 | 3,000 | 46,407 | 385,784 |
| Charge for the year | 2,629 | 7,214 | 8,730 | - | 16,136 | - | 5,909 | 40,618 |
| Disposals | - | - | (5,003) | - | - | - | - | (5,003) |
| 31 March 2015 | 68,460 | 100,086 | 27,672 | 80,537 | 89,328 | 3,000 | 52,316 | 421,399 |
| Net book value at 31/03/15 | 5,458 | 11,397 | 32,517 | - | 109,406 | - | 6,385 | 165,163 |
| Net book value at 31/03/14 | 5,718 | 7,672 | 35,004 | - | 123,102 | - | 7,126 | 178,622 |

The net book value at 31 March 2015 represents fixed assets used for

| | Office Equip £ | Computer Equip £ | Shop Fittings £ | Motor Vehicle £ | Tenants Impnts £ | Leasehold Premises £ | Men in Sheds £ | Total £ |
|-----------------------------|----------------------|------------------------|-----------------------|-----------------------|------------------------|----------------------------|----------------------|----------------|
| Direct charitable | 5,458 | 9,019 | - | - | 109,406 | - | 6,385 | 130,268 |
| Shop equipment | - | - | 32,517 | - | - | - | - | 32,517 |
| Management & Administration | - | 1,692 | - | - | - | - | - | 1,692 |
| Charity | 5,458 | 10,711 | 32,517 | - | 109,406 | - | 6,385 | 164,477 |
| Trading subsidiary | - | 686 | - | - | - | - | - | 686 |
| Group | 5,458 | 11,397 | 32,517 | - | 109,406 | - | 6,385 | 165,163 |

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

13. Investments

| Group | 2015 £ | 2014 £ |
|---|-----------|-----------|
| Market value at 1 April 2014 | 250,890 | 246,408 |
| Additions at cost | 755 | 960 |
| Realised / Unrealised gain in year | 22,214 | 3,522 |
| Market value at 31 March 2014 | 273,859 | 250,890 |
| Listed on UK Stock Exchange | 266,859 | 243,890 |
| National Savings Income Bond | 7,000 | 7,000 |
| As above | 273,859 | 250,890 |
| Investment in subsidiary company (see note 4) | 2 | 2 |
| Charity | 273,861 | 250,892 |

14. Debtors

| | 2015 Group £ | 2014 Group £ | 2015 Charity £ | 2014 Charity £ |
|--------------------------------|--------------------|--------------------|----------------------|----------------------|
| Trade debtors | 246,109 | 97,072 | 230,745 | 88,124 |
| Prepayments and accrued income | 55,155 | 50,808 | 55,155 | 50,808 |
| Amounts due from subsidiary | - | - | 67,122 | 62,690 |
| VAT reclaimable | 6,523 | 11,233 | 6,523 | 11,233 |
| | 307,787 | 159,113 | 359,545 | 212,855 |

15. Creditors: amounts falling due within one year

| | 2015 Group £ | 2014 Group £ | 2015 Charity £ | 2014 Charity £ |
|--|--------------------|--------------------|----------------------|----------------------|
| Trade creditors | 130,410 | 128,654 | 130,410 | 128,654 |
| Other creditors | 5,187 | 1,267 | 5,187 | 1,267 |
| Accruals and Deferred income (see note 15) | 214,236 | 170,275 | 212,803 | 168,841 |
| Other tax and social security | 26,556 | 20,009 | 26,375 | 19,771 |
| | 376,389 | 320,205 | 374,775 | 318,533 |

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

16. Deferred income

| | 2015 | 2014 |
|---|----------------|----------------|
| | £ | £ |
| Balance at 1 April 2014 | 109,170 | - |
| Fees received | 151,633 | 109,170 |
| Released to Statement of Financial Activities | (109,170) | - |
| Balance at 31 March 2015 | 151,633 | 109,170 |

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

17. Movement of funds

| | Balance at 1 April 2014 | Incoming resources | Expended resources | Gain/loss on investments | Transfer between unrestricted and restricted reserves | Balance at 31 March 2015 |
|---------------------------------|----------------------------------|-----------------------|-----------------------|-----------------------------|---|-----------------------------------|
| Unrestricted funds | | | | | | |
| General funds | 513,643 | 1,612,313 | (1,725,900) | 22,969 | 101,920 | 524,945 |
| Designated funds | | | | | | |
| - Comfort funds | 2,112 | 6,642 | (3,864) | - | (2,158) | 2,732 |
| - IT Review | 23,573 | - | (10,172) | - | - | 13,401 |
| - Retail development | 19,971 | - | - | - | (19,971) | - |
| - Wellbeing Coordinators | 4,544 | - | (4,544) | - | - | - |
| - NBV Asset | 178,621 | - | - | - | (14,144) | 164,477 |
| | <u>742,464</u> | <u>1,618,955</u> | <u>(1,744,480)</u> | <u>22,969</u> | <u>65,647</u> | <u>705,555</u> |
| Restricted funds | | | | | | |
| Vauxhall gifts fund - Safe&Warm | 3,937 | 3,850 | (4,724) | - | - | 3,063 |
| Zafira Vehicle | 2,327 | - | (1,693) | - | - | 634 |
| Men in Sheds – Other | 23,584 | 162,660 | (179,849) | - | - | 6,395 |
| Fulfilling Lives | 7,113 | 48,172 | (36,844) | - | (5,121) | 13,320 |
| Get Going Together | 19,206 | 73,809 | (74,863) | - | - | 18,152 |
| Money Matters | - | 35,343 | (41,939) | - | 6,596 | - |
| Wear Purple | - | 5,900 | (5,900) | - | - | - |
| | <u>56,167</u> | <u>329,734</u> | <u>(345,812)</u> | <u>-</u> | <u>1,475</u> | <u>41,564</u> |
| Endowment Funds | | | | | | |
| Permanent endowment | 25,000 | - | - | - | - | 25,000 |
| Expendable endowment | 272,435 | 995 | - | - | - | 273,430 |
| | <u>297,435</u> | <u>995</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>298,430</u> |
| Total funds - Company | <u>1,096,066</u> | <u>1,949,684</u> | <u>(2,090,292)</u> | <u>22,969</u> | <u>67,122</u> | <u>1,045,549</u> |
| Non- Charitable Trading Funds | (3,084) | 114,294 | (47,172) | - | (67,122) | (3,084) |
| Total Consolidated Funds | <u>1,092,982</u> | <u>2,063,978</u> | <u>(2,137,464)</u> | <u>22,969</u> | <u>-</u> | <u>1,042,465</u> |

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

The purposes of the main restricted funds are:

Vauxhall gift fund – Safe & Warm – to provide emergency aid to older people in need.

Zafira Vehicle – a vehicle provided for use in and around the Crewe area.

Men in Sheds – a unique project offering lonely and isolated men the opportunity to meet, make friends and partake in some woodwork. This restricted fund will continue until the end of September 2016

Fulfilling Lives – short term funding from the Big Lottery to support the development of the 'Brightlife' project plan and lead in ready for the project to start in April 2015.

Get Going Together – Funded via Age UK and Glaxo Smith Kline, this restricted grant aims to improve the health and wellbeing of older people with long term health conditions, or those who are vulnerable or socially isolated. The project started in November 2013 and will finish at the end of October 2016.

Money Matters – funded by the Big Lottery and designed to provide short term support enabling older people to be more organised and in control of their financial affairs.

Endowment Funds

During the year ended 31st March 2009, Age Concern Cheshire became the trustees of the Doctor Ludwig Mond Pension Fund, registered Charity No. 23176. The endowment fund has been split between the permanent fund and expendable fund. The fund will be used in accordance with the charity's objects which is relief of persons resident in the area of benefit who are in need, hardship or distress.

Designated funds:

Comfort Funds – Age Concern Cheshire holds 3 comfort fund accounts for day care activities and 1 for Ellesmere Port Men in Sheds, which are treated as designated funds.

IT Review – a designation to allow a complete review of our IT structures and capabilities to ensure we are maximising our potential and future proofing. The balance has been continued into the next financial year to allow completion of this project with the installation of network cabling.

NBV Assets – a designation for the net book value of the organisation's fixed assets.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2015

18. Analysis of group net assets between funds

| | Unrestricted Funds | Designated Funds | Endowment Funds | Restricted Funds | Total Funds |
|--|--------------------|------------------|-----------------|------------------|------------------|
| | £ | £ | £ | £ | £ |
| Fund balances at 31 March 2015 are represented by: | | | | | |
| Tangible fixed assets | 686 | 164,477 | - | - | 165,163 |
| Investment assets | 273,859 | - | - | - | 273,859 |
| Current assets | 563,806 | 16,133 | 298,430 | 101,463 | 979,832 |
| Current liabilities | (316,490) | - | - | - | (316,490) |
| Total net assets at 31 March 2015 | 521,861 | 180,610 | 298,430 | 41,564 | 1,042,465 |

19. Financial commitments

At 31 March 2015 the charity had annual commitments under non-cancellable operating leases which expire as follows:

| Group and Charity | Land and buildings 2015 £ | Other 2015 £ | Land and buildings 2014 £ | Other 2014 £ |
|----------------------------|---------------------------------|--------------------|---------------------------------|--------------------|
| Less than one year | 16,500 | - | 23,000 | - |
| Between two and five years | 35,775 | - | 6,025 | - |
| Over five years | 54,000 | - | 54,500 | - |
| | 106,275 | - | 83,525 | - |

20. Pension scheme

The charity operates group personal and stakeholder pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds. The pension costs charge represents contributions payable by the charity and its trading company to the funds and amounted to £34,492 (2014: £18,033). Contributions totalling £nil (2014: £nil) were due to the funds at the end of the year.

21. Insurance commission

Insurance commission is received by Age Concern Trading in Cheshire Limited. Associated costs have also been paid by that company and the surplus gift aided to Age Concern Cheshire. In the year ended 31 March 2015 the amount gift aided was £67,122 (2014: £62,690).

22. Taxation

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

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Age UK Cheshire, working with and for older people in Cheshire West and Chester; and Cheshire East. Every legacy and donation left to Age UK Cheshire by your generation will make a vital difference to the next. Your gift will help to provide life enhancing services and create positive change in later life.
Age UK Cheshire is a trading name of Age Concern Cheshire, which is a registered charity 1091608 and company limited by guarantee. Registered in England and Wales number 4369758. Registered office: 314 Chester Road, Hartford, Northwich, Cheshire CW8 2AB.