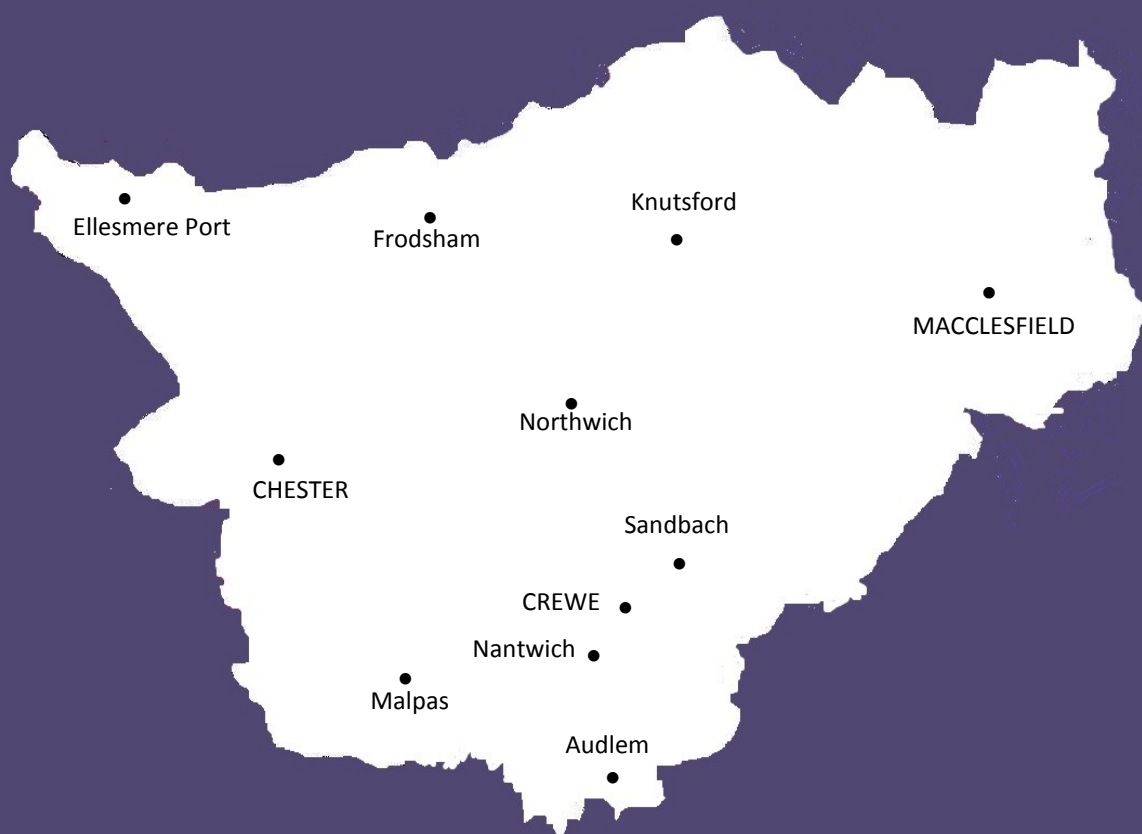


# Local Services Local People Local Organisation



## Annual Report and Accounts 2015-16

*Age UK Cheshire—Enhancing Later Life*

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## ADDRESS AND REGISTERED OFFICE

314, Chester Road  
Hartford, Northwich  
Cheshire CW8 2AB

T: 01606 881660  
F: 01606 881667  
E: [admin@ageukcheshire.org.uk](mailto:admin@ageukcheshire.org.uk)  
W: [www.ageukcheshire.org.uk](http://www.ageukcheshire.org.uk)

## CHARITABLE OBJECTS:

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

## GOVERNING DOCUMENT:

Memorandum and Articles of Association dated 8 February 2002.

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

## ORGANISATIONAL STRUCTURE:

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

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

## DIRECTORS:

Mr J Webb (Chair)  
Mr T K Al-Jorani (Vice Chair)  
Mr A Smith  
Mr D Rudd (Deceased 1<sup>st</sup> July 2016)  
Mr C Cawthorn  
Mrs R Hollens

Mr J Townsend  
Mrs C Powell (Resigned, 28<sup>th</sup> June 2016)  
Professor P Ong  
Ms L Eccleston  
Mr M Muslek (Resigned, 23<sup>rd</sup> October 2015)

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

## KEY MANAGEMENT PERSONNEL:

Chief Executive  
Head of Finance and Resources  
Head of Business and Marketing  
Heads of Services

Mr K Clemens  
Mrs H Flaherty  
Ms J Cameron  
Mrs C Dodds; Mrs L Welsh

## 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

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its trading subsidiary for the year ending 31 March 2016 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015)

As an organisation we have much to be proud of, Age UK Cheshire is at the centre of many services and developments for older people across Cheshire. Since taking on the role of Chair in November 2015, I have met many of our staff and have been truly impressed by their skills, knowledge and real commitment to improving the lives of older people.

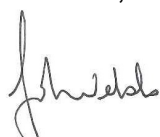
Older people represent a significant proportion of the population across Cheshire and the needs of an ageing population are well publicised. However, financial pressures across public services demand that we have to meet these increased needs in new and innovative ways. Age UK Cheshire therefore has to adapt and adjust to these testing and challenging times, whilst preserving our role as Champion for Older People. This includes identifying and challenging poor practice standards when we encounter them. At the centre of all we do must be older people, our work must be for, with and alongside them. Our services must remain relevant, recognising the changes affecting the lives of older people and the communities in which they live.

Brightlife, the Big Lottery funded project we lead provides an unique opportunity for us (and others) to test out new initiatives that are being developed and evaluated by older people. Brightlife also provides new opportunities to work in partnership with other organisations, remembering that better outcomes for older people must guide all our work together.

The Board of Trustees have recognised the significant increase in the size of the organisation and expansion in services offered, consequently we agreed to add capacity to the senior management team. This investment is intended to enable us to react proactively to the ever-changing context in which we operate.

As we move forward in the changing world, Age UK Cheshire must also embrace the advantages that can be gained through the appropriate use of Digital technologies. The digital agenda is likely to affect all aspects of the organisation and will be a priority for us in the years ahead.

John Webb, Chair



Date: 27<sup>th</sup> September 2016

Registered charity no: 1091608

Age UK Cheshire has grown considerably over the past 12 months with income at almost £3 million and our staff headcount closing the year at 113.

This has brought with it significant challenges, not least in ensuring that our infrastructure has sufficient capacity but also that it is lean enough to offer the best value and quality services to our funders and commissioners. I believe we continue to do that, a belief reinforced by services being recommissioned and, in some cases, expanded, and new contracts being awarded.

Our services and support structure is of the highest standard, which was reflected when we underwent Age UK's Organisation Quality Standards audit, with some areas of our work being cited as best practice for other organisations. Our focus going forward will be to maintain the delivery of this high quality service for the older people of Cheshire, their families, friends and carers, our staff and volunteers, whilst developing the innovative services we are known for.

This is a critical time in the national debate around later life and ageing as the numbers and proportion of older people continue to grow significantly. At times the debate surrounding this tends to stereotype older people as a problem, especially at a time when reductions to public spending are imposing financial constraints on systems of care and adding to the "cost burden" on a decreasing proportion of taxpayers. Age UK Cheshire has been able to increase the breadth and depth of our diverse relationships with organisations across the public, private and voluntary sectors, helping us to sustain and grow our services for older people across Cheshire.

As ever, this annual report highlights the vast array of quality services we deliver and the enormous enthusiasm, dedication and professionalism of our staff and volunteers without whom none of this would be possible. The contribution they make is phenomenal and I thank them all.

Ken Clemens, Chief Executive

Date: 27<sup>th</sup> September 2016

A handwritten signature in black ink, appearing to read 'K Clemens', written in a cursive style.

# AGE UK CHESHIRE – OBJECTIVES

We continue to operate in a variable and fluid environment, and the objectives we set need to reflect, react and even direct this.

Our main objectives for 2015/16 focused on ensuring we have the right set of skills and tools in place to both increase our impact and build on our overall resilience. To this end we have:

- Successfully bid for new contracts and had existing services recommissioned.
- Demonstrated our high quality service delivery and supporting infrastructure through the Age UK Organisation Quality Standards audit process.
- Continued to influence local policy and worked with decision makers in Health and Social Care to help direct the future commissioning landscape.
- Reviewed and expanded our infrastructure to ensure the right resources are in place.
- Developed our partnerships with agencies across all sectors.
- Committed to a new information system to facilitate monitoring and evaluation, and management reporting.

Our objectives for the next year consider the expanding size and complexity of the organisation; the growing need to provide robust evidence demonstrating the impact and outcomes of our services; the changing political and financial dynamics in which we work; and the increasing use of digital technologies.

In line with our strategic development plan we will:

- Engage more people with the work of our charity. In particular we will encourage older people to advise and participate in the charity and develop a marketing and communications strategy to communicate the value and impact of our work.
- Provide relevant, sustainable, integrated and inclusive provision across Cheshire's diverse communities. A key part of this will be ensuring that appropriate monitoring and evaluation is in place to enable effective use of the information as part of continually improving what we provide and evidencing the impact we make.
- Develop and sustain highly skilled and resilient resources. We will focus on recruiting new trustees to broaden our perspectives and enhance our expertise as well as developing a digital strategy and plan for the whole organisation. We have already started to look at our recruitment and reward strategy for staff.

Our volunteers are a crucial and valuable part of this organisation and we will develop a three year volunteer strategy, ensuring we capture and use their experiences. In order to support these objectives, the trustees have agreed to designate funds and these have been reflected in the Movement of Funds statement within the accounts.

# INVOLVING OLDER PEOPLE



Age UK Cheshire works alongside older people in many ways. By focussing on the individual or group, listening to and learning from them, we can work alongside them to facilitate a process or an activity that enhances wellbeing.

We continually strive to find new ways to increase the mix of older people who are willing and able to be involved in the work of the charity. This requires us to develop initiatives that can overcome barriers to participation and in doing so attract a fuller range of voices.

## **Achievements this year include:**

- Continued to facilitate Cheshire Chorus membership to nearly 3,000 individuals who are signed up to receive and exchange information about Age UK Cheshire and our work locally.
- Supported the West Cheshire Older Persons Resource Group on a range of local issues relating to their quality of later life, and provided feedback to decision makers.
- Increased the number of people who engage with the charity through digital tools such as social media.
- Worked alongside older people and designers to co-produce ideas and solutions such as on the topic of transport. This included facilitating a co-production workshop with older people, designers and decision makers to find potential ways forward for transport, mobility and access to services.
- Provided local older persons groups with the knowledge to influence decisions about care and support locally and with the opportunities to exercise choice and control in their lives.
- Involved in several national campaigns; Cold Homes Week, The Big Knit, The Big Chinwag and No One Should Have No One (working with John Lewis, Chester during and following their Christmas 2015 Man on the Moon campaign) and also supported third party campaigns such as Scams Awareness Month.

## **Objectives for next year:**

- Further develop our digital offering, looking at new ways in which to communicate with our service users, influencers and supporters.
- Implement a new digital Customer Relations Management system that will enable us to respond more effectively to the various interactions between older people, their families and carers and our services. It will also help us to collect and analyse data so that we shall be able to co-produce even more personalised services.
- Support further work to increase digital inclusion in later life.

# CHOICE AND INDEPENDENCE

## Information and Advice

This service offers free and impartial Information and Advice on a range of issues, such as health, housing, travel, welfare benefits and community care.

The service is primarily core funded but has received additional income via other funding streams such as Planning for Later Life (Prudential) and the Planning for Later Life bus project via Age UK.

### Achievements this year include:

- Increased the number of enquiries dealt with over the last year with more outreach venues and the support of our committed volunteers.
- Recruited 10 new volunteers, helping us to increase our capacity to support more clients with their queries.
- The Planning for Later Life Bus pilot successfully reached at least 130 clients, which surpassed its targets, reaching people in rural communities.
- The Information and Advice team moved into our head office enabling a quicker and more direct response.
- We have increased our networks with other local organisations such as the Library Service and local community groups.

### Objectives for next year:

- Maintain and improve our high quality Information and Advice service, with opportunities for staff training and peer support.
- Work with staff and volunteers to move over to a new database system, improving the efficiency of recording and reporting requirements.
- Continue to promote and deliver the service at venues throughout Cheshire in order to improve access.

## Supporting You

The Supporting You service helps people over 55 (50 in Cheshire East) to remain independent in their own home by maximising their income and providing information on practical services to support them.

The service supports people primarily through home visits, though we also offer outreach appointments at community venues. It is funded by Cheshire West and Chester and Cheshire East Local Authorities.

## Achievements this year include:

- 1,200 clients seen.
- Over £2.2million raised in Welfare Benefits for the people of Cheshire.
- Successful seminars enabling and empowering people to complete their own benefit forms.
- A period of stability in the project in Cheshire West, allowing us to hit targets and to strengthen our local partnership working.

## Objectives for next year:

- Increase our referral rate to help even more clients.
- Secure the continuity of the Age UK Information and Advice Quality Programme Standard and Advice Quality Standard when we are re-audited.
- Seek funding to deliver Information and Advice casework via home visits to clients who would otherwise struggle to access the more complex assistance they require via telephone, or visiting our offices.

## Dementia Advice Service

The aim of the Dementia Advice Service is to work towards addressing gaps in information about dementia across the region and help those affected by dementia to access a range of services that will improve the quality of their lives.

## Achievements this year include:

- Recruited a volunteer at the Crewe office to assist with the administration.
- Expanded the service and recruited two part-time Advisors and a Senior Advisor.
- Continued to increase both awareness of the service and the number of referrals received.
- Successfully engaged in a review of the service, resulting in aligning our service much closer with that of the Alzheimer's Society, thereby enhancing the partnership.

## Objectives for next year:

- Increase the number of referrals to the Dementia Advice Service.
- Develop a dementia drop-in centre to provide additional support.
- Develop and maintain effective partnership working with The Alzheimer's Society.

## Advocacy

Age UK Cheshire's Advocacy Service provides independent support and representation for people living in Cheshire who are aged 65 years and over. Advocates assist service users to say what they want, secure their rights, represent their interests and obtain the services 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 could advocate for them.

The service delivers the following Statutory Advocacy roles:

- IMCA – Independent Mental Capacity Advocacy incorporating case work relating to the Deprivation of Liberty Safeguards.
- IMHA - Independent Mental Health Advocacy.
- Care Act Advocacy.
- Non statutory advocacy.

### Achievements this year include:

- Delivered 868 advocacy cases, a 77% increase in case numbers compared with 2014/15. 66% of these cases involved delivering the IMCA role and the Relevant Persons Representative role under the Deprivation of Liberty Safeguards.
- Embedded Care Act Advocacy into the portfolio of Statutory Advocacy delivered.
- Successfully tendered for the Cheshire-wide Statutory Advocacy contract (Started in June 2016 in partnership with Cheshire Centre for Independent Living).

### Objectives for next year:

- Work seamlessly in partnership with Cheshire Centre for Independent Living to deliver the new Statutory Advocacy contract and to continue to deliver high quality advocacy services across the whole of Cheshire.
- Continue to monitor new and existing legislation to see how it impacts / will impact on our service particularly in relation to the Care Act and Court of Protection challenges.
- Embrace new legislation, represent our clients to our utmost ability and challenge, where appropriate, to ensure older people's voices are heard and their wishes are at the heart of decision making processes.
- Continue to promote The Care Act with our partners to enable a coordinated and effective approach.

## Independent Living Service

The Independent Living Service offers independent information, advice and support to assist older people 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.

The Independent Living Service is funded by Cheshire West and Chester Council and Cheshire East Council. The East service is delivered in partnership with Cheshire Centre for Independent Living.

### Achievements this year include:

- Additional volunteers were recruited and throughout the year provided the service with 756 hours of support.
- Additional Direct Payments training was provided via workshops for the mental Health Teams in Cheshire East.
- Created a safe and positive working environment, which resulted in two volunteers becoming permanent members of staff.
- Stronger linked working with Cheshire West and Chester Strategic Commissioning Team meant that we were able to help clients find alternative care quickly when their existing agency had ceased trading.

### Objectives for next year:

- Set up Direct Payments surgeries within the Cheshire West and Chester Social Work Teams to provide ongoing support and to continue to raise the profile of personalised Care Packages and Direct Payments.
- Recruit additional volunteers to further support the service.
- Increase the number of service talks provided by the team in the community to promote significant benefits of Direct Payments.

## Money Matters

Age UK Cheshire's 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.

## **Achievements this year include:**

- Positive feedback statements have been received both from service users and professionals from other agencies, with regard to the support provided by the mentors.
- Targeting specific geographical areas for both clients and volunteers produced more cases being referred into the project and nine new volunteers being recruited as Money Mentors.

## **Objectives for next year:**

- Continue to raise the profile of the service to both service users and professionals, to ensure we are reaching everyone who would benefit from Money Matters assistance.
- Continue with the targeted recruitment objective, by advertising and promoting the service, with a view to recruit new volunteers from within specific geographical areas.
- Provide ongoing training to volunteers to enable them to gain confidence and new skills, therefore increasing their ability to support older people.

# STAYING WELL AND ACTIVE



## Wellbeing Coordinator Service

The Wellbeing Coordinator Service has significantly developed following the roll out of the service in July 2015. The service aims to look at the whole person within their everyday context, in particular dealing with social and economic issues that interact with medical problems.

### Achievements this year include:

- The roll out of the service to the wider West Clinical Commissioning Group clusters.
- Evidence of real partnership working, recognition of the value of the Wellbeing Coordinator Service and the positive social outcomes for clients.
- Expansion and development of the team, and the working dynamics of a joined up team that is physically spread out across Cheshire.
- Feedback from professionals on the successful integrated workings of the Wellbeing Coordinator Service.
- Received and actioned over 1,700 referrals.

### Objectives for next year:

- Continue to demonstrate the added social investment value of the Wellbeing Coordinator Service and the impact on reduced GP appointments and people's health and wellbeing.
- Broaden the scope of the service to work with other health partners/Local Authorities and encourage joint and sustained funding opportunities.
- Continue to develop an exciting and well regarded service to ensure we work to meet local and national health and wellbeing agendas.

## Falls Prevention

Age UK Cheshire provides a quality Falls Prevention Service within the community in West Cheshire Clinical Commissioning Group. The service consists of a home visit, information, education and minor home adaptations to enable recipients of the service to live their lives at home and to reduce the risk of falling.

### Achievements this year include:

- An exciting partnership with Liverpool John Moores University (LJMU) has developed around three separate, but related research programmes, focused on reduction of falls on stairs.
- The team has exceeded its targets in all areas of delivery.
- The team has undertaken 265 home assessments with 221 of those resulting in home adaptations being delivered.

## Objectives for next year:

- Ensure the service is recommissioned.
- Engage fully in the LJMU research programme.
- Undertake a review of the service to improve provision and ensure a reduction in falls.

## Get Going Together

Get Going Together delivers exercise and fitness based programmes to meet the needs and interests of older people with long term health conditions. Funded by Glaxo Smith Kline the service delivers a combination of high-level and low-level activity. High-level activity consists of one-to-one Peer Health Mentoring in the home, Cardiac Rehabilitation classes and Falls Prevention classes (based on the Otago model) for groups of 10 people, whilst low-level activities consists of a variety of classes based upon the needs and interests of participants.

## Achievements this year include:

- Delivered a broad programme of taster activities for Arthritis Care Week.
- Worked in partnership with the Cheshire Football Association to deliver a festival of walking football.
- Ongoing growth of the project.
- Achieved its low-level activity targets.
- Exceeded its high-level activity targets.

## Objectives for next year:

- Complete all evaluation information required in line with funding ceasing October 2016.
- Ensure exit strategy is completed taking into consideration the need to sustain the activities, as far as is practically possible.

## Men in Sheds

Men in Sheds offers men the opportunity to 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. Activities usually involve making or mending in wood but may also include 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 recycling and reclamation.

## **Achievements this year include:**

- Achieving and surpassing income generation targets for the year.
- Being chosen to participate in the International Centre for the Social Franchising Accelerator programme to expand Men in Sheds across Cheshire and the UK.
- Building and opening of a new multipurpose fitness gym.
- Open day celebration at Ellesmere Port Shed to celebrate 5 years of a successful project. Over 70 guests attended, including the local MP and funders.
- Attended a showcase event at the Royal Academy of Arts - 300 pens were manufactured and sold. A workshop was held so that the guests could assemble their own pens.

## **Objectives for next year:**

- Secure funding for the project for the next three years.
- Introduction of a pilot scheme for a “Women in Sheds project.”
- Installation of mezzanine floor decks at the Hartford and Chester shed to increase floor space and workshop space.

## **Day Services/OPEL**

The service runs social groups, which aim to relieve isolation by promoting independence and integration into social circles. They offer a range of activities and a hot midday meal.

## **Achievements this year include:**

- Delivered a total of 294 sessions across the area, providing 5,376 places for older people.
- An increase in referrals from a range of internal and external sources that resulted in new members registering to join.
- Continued satisfaction from all of our members about the services we offer.
- Successful volunteer recruitment to attract additional support from a range of sources.

## **Objectives for next year:**

- Continue to deliver a quality service to all our members.
- Review service delivery, identifying cost efficiencies that will enable improvements to be implemented with the aim of achieving future sustainability.
- Retain funding whilst ensuring delivery of a quality service that represents value for money for members and the Cheshire West and Chester Local Authority.

## Phonelink

Age UK Cheshire's Phonelink service is a telephone befriending service that facilitates regular telephone calls to older people at home, 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.

### **Achievements this year include:**

- Ensured that all older people, who are Phonelink clients, received their weekly call.
- 820 hours of volunteer support provided to this service.

### **Objectives for next year:**

- 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

WearPurple offers older people 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.

### **Achievements this year include:**

- Held creative walks throughout Cheshire.
- Continued to work with students from West Cheshire College on intergenerational projects.

### **Objectives for next year:**

- Research new and innovative ways of delivering arts projects throughout Cheshire.
- Explore the potential of hosting an Artist in Residence.

## Casserole Club

The Casserole Club is an unique project which encourages local people to share extra portions of home-cooked meals with older people who may experience difficulty in cooking for themselves. The project ran as a pilot during 2015/16.

### **Achievements this year include:**

- Successfully launched Casserole Club Cheshire in June 2015.
- 250 people registered to be a cook or a diner.
- 29 successful pair-ups made.
- Worked in partnership with Recycle First Team at Kier and Cheshire West and Chester Council.

### **Objectives for next year:**

- Seek funding to reinstate the project.
- Seek to implement a structured model that will assist with ensuring this is a sustainable project.

## Castle Community Centre

Castle Community Centre is open to all from the local community and offers a wide range of activities and aims to be self-supporting. Rooms are available for hire on a daily basis through the week.

Centre users are able to benefit from a stimulating environment where they can gain and develop new skills and enjoy a wide range of leisure activities, including computer lessons, languages and health and wellbeing classes. The Centre is also a popular place for members to socialise, with various groups including the Old Friends Club and Vision Support, meeting on a regular basis. The Garden Room Café, at Castle Community Centre, serves the local community and is open daily.

### **Achievements this year include:**

- Increased income generation by 28%.
- Ran a number of events including a Spring Fair and a Grandparents' Day, which raised the profile of the Castle Community Centre within the local community and brought in funds to support the running costs.
- Added a new room to the foyer area to provide a private meeting / smaller activity room for hirers to use.
- Improved on the opportunities available for volunteering at the centre and successfully recruited additional volunteers.

## Objectives for next year:

- Improve on the structural elements of the building (Garden Room Café refurbishment), thereby enhancing the offer to users.
- Further increase the number of visitors to Castle Community Centre through developing links with new services / activities and promoting options for hiring the venue as a whole.
- Continue with our development programme aiming to be a financially sustainable and viable Centre that delivers the aims of Age UK Cheshire for older people and those in our local community.

## Computer Centre

The Computer Centre Service, which is based at Castle Community Centre, empowers older people to become “digitally included”. The service supports people in gaining 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.

## Achievements this year include:

- Opened two satellite locations and expanded our IT & Tea sessions.
- Increased volunteer numbers to 16 active volunteers and raised the female cohort to give more options for home visits if requested.
- Developed new training packs to run external sessions.
- Expanded to provide in-house staff and volunteer training on a host of IT-related subjects to support their work for the charity.

## Objectives for next year:

- Add to our satellite training centres across Cheshire with the view to being able to offer IT-related training in new locations 5 days a week.
- Improve and expand our current training packs to include new and emerging technologies. (Smart TV/Phones and Tablets).
- Increase income by 50%.
- Increase the number of volunteer tutors and the community based IT & Tea events.

## Life Long Learning

Our Life Long Learning Service is based at Castle Community Centre and provides a stimulating environment where people can gain and develop new skills. A range of lifestyle and leisure activities are available, including Tai Chi, Yoga, Keep fit, Italian and French lessons.

## **Achievements this year include:**

- Added to the timetable and expanded on the different type of sessions available in response to feedback.
- Worked in partnership with Dance 4 Health to provide a pilot dance programme, testing the research by providing evidence that attending regularly has social and artistic benefits.

## **Objectives for next year:**

- Increase the number of new users/classes by 30%.
- Increase the number of learners for the existing Life Long Learning sessions available.
- Expand on the number of languages available, introducing new ability levels and range of languages offered.

# COMMERICAL VENTURES



## Retail

Age UK Cheshire had seven shops operating across Cheshire in 2015/16. The surplus income generated through our shops is used by the Charity to deliver the valued and valuable services we provide to the older people in our local communities throughout Cheshire.

The dedication of our staff and the large number of shop volunteers has enabled this area of the organisation to maintain its positive support to the running of our charity. The shops have more than 80 volunteers and without their support and regular commitment we would not be able to achieve what we do.

In addition to income generated from our increased level of donations, Gift Aid contributed a further £37,168 and income from our joint agreement with Age UK, a further £6,000.

### Achievements this year include:

- Increased Gift Aid sign-ups and income in line with the Charity Retail national average.
- Increased Gift Aid income by 38% and like-for-like sales by 8%.
- Opened a shop in Holmes Chapel.
- Increased donations received by 37% and piloted a corporate donations project.
- Improved our training and development programme for our volunteers, resulting in four volunteers successfully applying for roles on our retail staff team.

### Objectives for next year:

- Maximise potential in terms of sales and donations.
- Expand our corporate donations programme.
- Continue to expand and develop retail outlets as appropriate opportunities become available.
- Implement our brand awareness and point of sale merchandising programme.
- Review of the shops internal design and establish a programme for continual improvement.

## Insurance and Affiliated Products

This service is delivered through the Trading company of Age UK Cheshire, offering primarily a range of insurance products designed specifically with the over 50's in mind.

### Achievements this year include:

- Increased Trading Alliance Member new business by 17% locally.
- Maintained an excellent standard of compliance in line with Financial Conduct Authority regulations.
- Became acknowledged as a Centre of Excellence for the sale of Funeral Plans within the AUK network.

### Objectives for next year:

- Maintain new business growth in order to achieve sales targets.
- Remain compliant within the scope of the Financial Conduct Authority, maintaining the current level of excellence.
- Further develop the business both internally and externally; proactively increase awareness within Cheshire of our suite of products and increase our resources to maximise our opportunities going forward.

## Coach Trips

This is a self-funding service aimed at giving older people the opportunity to enjoy a day out to an interesting destination. Our objective is to keep people socially engaged by providing an interesting and varied programme with a high level of customer service from initial enquiry to day trip and beyond.

### Achievements this year include:

- Successfully recruited and expanded the volunteering team who support the service to enable the coach trips to operate more efficiently and effectively.
- Increased the take up of coach trips over the 12 month period.
- Responded positively to customer demand with the introduction of pick up points in Winsford.

### Objectives for next year:

- Expand and develop the coach trip activities income by 15%.
- Review the routes currently being operated and identify potential geographical locations to build on the availability in line with customer demand.
- Investigate the potential of introducing new routes into the programme.

## Marketing

The Marketing team provided Age UK with brand compliant, up to date, literature and worked with service deliverers to develop and, wherever possible, action ideas to maximise marketing performance. It continued to raise the profile of the organisation through media and social media coverage, attended county-wide events across all services to promote the charity and our service offering, worked to build links and develop relationships with businesses, seeking to generate funding and support 'in kind', targeted wherever possible to help a service/project.

### Achievements this year:

- Produced a point of sale package for shops, to increase awareness of general and specific messages and contribute towards sales growth.
- Produced new branded items; livery for retail van; collection goblets; pull-up banners and tablecloths.
- Increased visitors to our website by 8%, Facebook 'Likes' by 30% and Twitter 'followers' by 15%.
- Established links and built a relationship with corporate businesses to generate funding and support 'in kind' to Age UK Cheshire. Targeted wherever possible to help a service / project achieve its objectives.

### Objectives for next year:

- Develop further links with the corporate sector to develop a sponsorship programme to generate funding and general support.
- Develop and build awareness of the Age UK Cheshire legacy programme, to achieve a higher level of income from this source.
- Work with all services to build and maintain awareness and maximise usage to enable them to achieve their aims and objectives.

## Fundraising

Fundraising remains an important part of the activities undertaken by the Marketing team, both in terms of generating direct income and in raising awareness, promoting the organisation and enhancing the work undertaken by the Marketing team. In 2015/16, we increased both the level of funds received through individual and corporate donations and the amount received in online giving.

Ways to support the organisation included one-off and regular donations, supporting our events, sponsoring our services, volunteering to hold fundraising events and leaving us a legacy.

## **Achievements this year include:**

- Annual 'Carols by Candlelight' concert raised in excess of £1,300.
- 1,484 little hats were knitted for The Innocent Big Knit Campaign by our local supporters.
- Online giving increased by 121%. *\* data taken from Sept '14-Mar '15 and Sept '15-Mar '16*
- Obtained funding to purchase and distribute 250 winter warmth packs, 36 slow cookers and smaller items, to support a campaign to reach isolated rural communities.

## **Objectives for next year:**

- Continue to deliver our established high quality annual fundraising events, and seek to expand on our annual fundraising programme.
- Recruit individual fundraising supporters for the organisation.
- Increase individual supporters and develop other methods of fundraising to enable a greater contribution to Age UK Cheshire's unrestricted income, i.e. legacies, crowdfunding.

# BRIGHTLIFE PROJECT

## Brightlife

Brightlife is an ambitious partnership with older people at its heart working to reduce social isolation throughout Cheshire West and Chester. We support a range of innovative and engaging projects, activities and networks that help create a better life for older people.

Brightlife was created in April 2015, with £5m funding, over 5 years, from the Big Lottery's Ageing Better Programme. Led by Age UK Cheshire, we represent a range of local agencies from across the voluntary, public and private sectors in Cheshire West and Chester. Brightlife has ensured that older people are central to an authentic commissioning process that will deliver activities chosen 'by older people, for older people.' An Older People's Alliance (OPA) was set up and specialist commissioning training was provided to the group. This training model has been identified by the Big Lottery as an example of good practice and is being shared with other Ageing Better projects.

Community Conversations have been hosted across the county to allow older people to tell us what activities and events they would like to see more of in their community. This hyper-local approach to asset mapping has provided us with unique insights into the needs and desires of how they feel their lives might be improved.

### **Achievements this year include:**

- Following successful launches of social prescribing pilots in Malpas, Winsford and most recently in Chester, we are reaching people who had not been identified previously as socially isolated, or at risk of becoming so.
- Through newly commissioned activities, we pioneered free-style delivery by challenging traditional models of service delivery – running one to one creative craft and activity sessions with the most isolated.
- Established a strong, trusted and recognisable brand.

### **Objectives for next year:**

- Further develop Social Prescribing.
- Commission new projects and activities in response to what has been identified through consultation with older people to address social isolation.
- Increase the number of Brightlife volunteers by 100%.
- Brightlife is committed to a test and learn approach to inform future provision and is participating in both national and local evaluation programmes.

# **STRUCTURE, GOVERNANCE AND MANAGEMENT**

# Structure, Governance and Management

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## Structure

Age UK Cheshire is a registered charity and company limited by guarantee and is governed by its Memorandum and Articles. There are currently 2 members of the Company, each of whom agrees to contribute £1 in the event of the charity winding up.

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 ten 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 guarantee.

All new trustees take part in an initial induction programme and are provided with a comprehensive trustee handbook before being formally appointed. This is designed to ensure that they fully understand their legal obligations under charity and company law, the Charity Commission guidance on public benefit, the committee and decision making processes and most recent committee minutes. 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. A key objective for 2016/17 is to recruit new trustees to broaden our perspective and enhance our expertise, having regard to the requirement for any specialist skills needed – digital technology for example.

## Trustee sub-committees

The board of trustees delegates some of its decision making processes, through a scheme of delegation and terms of reference, to its three supporting sub-committees – 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

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The 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. During the year a Remuneration committee was established and this continues to look at our recruitment and reward strategy including succession planning and staff retention.

## **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.

## **Pay Policy for Senior Staff**

The pay for senior staff is set by the Remuneration committee appointed by the trustees.

## **Staff and Volunteers**

Our staff and volunteers continue to demonstrate their commitment and passion to enhance later life for older people in Cheshire.

At the end of March 2016 we had 113 members of staff, an increase of 15% on last year; which continued to build on the increase of 15% from the year before. We had 267 registered volunteers, who each give on average 3.4 hours of their time to deliver services. This would equate to an extra 25 full time members of staff; which is an incredible contribution and volunteers have our ongoing gratitude for the hard work and dedication they provide. During the year the Volunteer Policy, Handbook and Problem Resolution Policy were updated and in the next year a new initiative to provide on-line training will be introduced. Continuing to look forward the overall strategic plan for Age UK Cheshire includes developing a

# Structure, Governance and Management

3 year volunteer strategy to identify and implement communication channels to capture and use the experience of our staff and volunteers.

## 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, some shares and a low to medium risk, socially responsible portfolio composed of ethically managed investments for long term growth.

## 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.

# Structure, Governance and Management

- The ability to protect the Charity's on going core services without serious disruption.

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

As at 31<sup>st</sup> March 2016, unrestricted reserves for the Group stand at £877,237, an increase of £174,766 on 31<sup>st</sup> March 2015. This includes designated reserves of £311,864 leaving general free reserves of £565,373. In addition the organisation holds endowment funds of £298,879 of which £273,879 are expendable.

The trustees have considered the minimum level of free reserves required to meet the factors above and the target level is £560,912. Our year end free reserves are slightly higher than this at £565,373.

## 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.

# Structure, Governance and Management

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## **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

The organisation expanded significantly during the year with incoming resources increasing by £849,006 (41.1%) on prior year. The Brightlife project (Fulfilling Lives funded by the Big Lottery) accounted for 40% of this increase. Our income streams have further diversified with 13.4% of our income now coming from Health Sources (10.8% in 2014/15). Unrestricted income from our retail shops, Trading subsidiary, donations and other commercial activities continues to grow and provides a valuable source of revenue and cash for the organisation.

Local Authority contracts were largely rolled over into 2015/16 at existing levels allowing some planning to take place in preparation for the new contract processes for 2016/17. Our advocacy contracts were increased with the statutory introduction of the Care Act in April 2015, and the increase in IMHA provision following several court cases. Much work was done at the end of the financial year in preparation for the pan Cheshire advocacy contract tender to start June 2016. We were successful and in so securing income for the next three years. Our relationship with West Cheshire Clinical Commissioning Group has continued to flourish; our wellbeing coordinator service was expanded during the year with 10 coordinators being placed one in each of the GP clusters. We are acutely aware that increased financial pressures on public expenditure means that we have to continually review our service delivery and cost structures to ensure we represent best value, whilst demonstrating our impact and outcomes with robust monitoring and evaluation.

Some contracts did not continue for all of 2015/6. Get Active funding ceased - however, where appropriate, classes and activities were consolidated into the Get Going Together project. The Residential Placement Service finished earlier than anticipated at the beginning of December 2015.

Funding from the Big Lottery for Brightlife has distorted our balance sheet for the year as significant income of £786,197 was received. For a variety of reasons, project expenditure was not incurred at the same level, with the under spend of £378,959 being re-allocated to future years. This balance is shown as deferred income within the accounts.

Expenditure for the year rose by £625,683 over 2014/15. Expenditure on charitable activities (including Brightlife) represents 80.8% of the total at £2,234,003. Salaries and associated on costs continue to be our main area of expenditure at £1,718,525 representing 62.2% (61.9% 2014/15). Brightlife includes the opportunity to test new services and learn from them, both in terms of what works or does not work, and why. Part of the project expenditure is to commission these new services which have been co-designed and co-produced

by older people. This is a new area for us and will develop with the project over the coming years.

Overall, following receipt of legacies amounting to £60,351, the organisation reported a surplus of £153,992. This is significantly better than expected and has allowed us to consider our infrastructure going forward – resulting in a deficit budget for 2016/17 of £68,868 – as well as designating funds in line with the organisation's strategy and objectives for 2016/17.

Our challenges for 2016/17 will be to balance the ongoing financial constraints imposed by our funders, to ensure that we have sufficient resource within our structures to cope with changing demands and to place ourselves as local market leaders, known for our innovative solutions and quality service delivery.

## Auditors

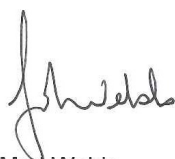
At the Annual General Meeting in October 2015, a resolution was passed to re-appoint the organisation's auditors, Howard Worth, for three financial years until 2017/18.

## Post Balance Sheet Events

There are no post balance sheet events to report.

By order of the Trustees

Mr J Webb



Mr J Webb  
Chairman  
Date: 27<sup>th</sup> September 2016

# Independent Auditors Report

## 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 2016 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 the Financial Reporting Standard for Smaller Entities (effective January 2015) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

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 page thirty four, 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 2016 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 applicable to Smaller Entities; 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.



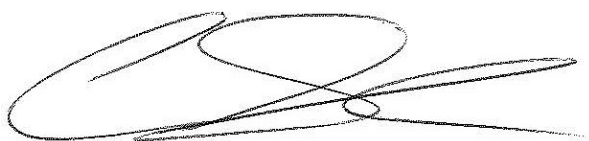
# Independent Auditors Report

## 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: 27<sup>th</sup> September 2016

## CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(incorporating an income and expenditure account)

For the year ended 31 March 2016

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2016 Total £	2015 Total £
<b>Income</b>						
Donations and legacies	2	76,562	-	-	76,562	20,938
<b>Income from charitable activities</b>	3					
Choice and Independence		761,860	40,943	-	802,803	690,002
Staying Well and Active		738,896	245,680	-	984,576	725,967
Fulfilling Lives (Brightlife) Big Lottery Grant		-	404,900	-	404,900	63,594
<b>Income from other trading activities</b>						
Retail		405,773	-	-	405,773	344,672
Fundraising		2,485	-	-	2,485	23,728
Trading subsidiary	4	112,919	-	-	112,919	114,294
Other activities		107,080	-	-	107,080	59,505
Business and Marketing		11,843	-	-	11,843	14,334
Investment income	5	3,594	-	449	4,043	6,944
<b>Total incoming resources</b>		<b>2,221,012</b>	<b>691,523</b>	<b>449</b>	<b>2,912,984</b>	<b>2,063,978</b>
<b>Expenditure</b>						
<b>Costs of raising funds</b>						
Investment Management Costs	6	1,113	-	-	1,113	4,273
Retail		432,922	-	-	432,922	420,291
Trading subsidiary	4	50,963	-	-	50,963	47,172
Business and Marketing		44,146	-	-	44,146	107,057
<b>Expenditure on charitable activities</b>	7					
Choice and Independence		735,520	40,261	-	775,781	753,328
Staying Well and Active		793,847	257,137	-	1,050,984	753,060
Fulfilling Lives (Brightlife) Big Lottery Grant		-	407,238	-	407,238	52,283
<b>Total expenditure</b>		<b>2,058,511</b>	<b>704,636</b>	<b>-</b>	<b>2,763,147</b>	<b>2,137,464</b>
<b>Net income/expenditure before transfer</b>		162,501	(13,113)	449	149,837	(73,486)
Transfer	16	8,110	(8,110)	-	-	-
<b>Net income/expenditure after transfer</b>		170,611	(21,223)	449	149,837	(73,486)
Realised and unrealised fixed asset investment (losses) / gains	12	4,155	-	-	4,155	22,969
<b>Net movement in funds</b>		174,766	(21,223)	449	153,992	(50,517)
Total funds brought forward	16	702,471	41,564	298,430	1,042,465	1,092,982
Total funds carried forward	16,17	<b>877,237</b>	<b>20,341</b>	<b>298,879</b>	<b>1,196,457</b>	<b>1,042,465</b>

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 2016**

		Group	Group	Charity	Charity
	Notes	2016	2015	2016	2015
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	11	170,219	165,163	169,801	164,477
Investments	12	278,014	273,859	278,016	273,861
		<b>448,233</b>	<b>439,022</b>	<b>447,817</b>	<b>438,338</b>
<b>Current assets</b>					
Debtors	13	324,464	307,787	375,301	359,545
Cash at bank and in hand		1,180,769	672,045	1,131,024	622,441
		<b>1,505,233</b>	<b>979,832</b>	<b>1,506,325</b>	<b>981,986</b>
Creditors: amounts falling due within one year	14	(757,009)	(376,389)	(755,019)	(374,775)
<b>Net current assets</b>		<b>748,224</b>	<b>603,443</b>	<b>751,306</b>	<b>607,211</b>
<b>Total assets less current liabilities</b>		<b>1,196,457</b>	<b>1,042,465</b>	<b>1,199,123</b>	<b>1,045,549</b>
<b>Net assets</b>	17	<b>1,196,457</b>	<b>1,042,465</b>	<b>1,199,123</b>	<b>1,045,549</b>
<b>Funds</b>					
Unrestricted funds: General reserves		565,373	521,861	568,039	524,945
Designated funds		311,864	180,610	311,864	180,610
		<b>877,237</b>	<b>702,471</b>	<b>879,903</b>	<b>705,555</b>
Endowment Funds: Permanent		25,000	25,000	25,000	25,000
Expendable		273,879	273,430	273,879	273,430
		<b>298,879</b>	<b>298,430</b>	<b>298,879</b>	<b>298,430</b>
Restricted funds		20,341	41,564	20,341	41,564
	16	<b>1,196,457</b>	<b>1,042,465</b>	<b>1,199,123</b>	<b>1,045,549</b>

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 27<sup>th</sup> September 2016

**Chair**

**Mr John Webb**



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2016****1. Accounting policies****(a) Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities in accordance with the Financial Reporting Standard for Smaller Entities published on 16/07/2014, the Financial Reporting Standards for Smaller Entities (effective January 2015) 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 2016. 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 2016****1. Accounting policies (continued)****(g) 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.

**(h) 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.

**(i) Investments**

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

**(j) Stocks**

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

**(k) 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.

**(l) Operating leases**

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

**(m) Debtors**

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

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2016****1. Accounting policies (continued)****(n) Cash at bank and in hand**

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

**(o) Creditors and Provisions**

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

**(p) 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 1<sup>st</sup> July 2014. Employees joining these schemes contract directly with the insurance company. The charity makes a matching contribution of 5% (after successful completion of a probationary period) and acts as an agent in collecting and paying over employee pension contributions.

**(q) Irrecoverable VAT**

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

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 2. Donations and legacies

	2016			2015
	Unrestricted	Restricted	Endowment	Total
	£	£	£	£
<b>Donations</b>				
Legacies	60,351	-	-	60,351
Donations and appeals	16,211	-	-	16,211
<b>Total</b>	<b>76,562</b>	<b>-</b>	<b>-</b>	<b>20,938</b>

### 3. Income from charitable activities

	2016			2015
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>Choice and Independence</b>				
Information and Advice	56,836	-	56,836	39,050
Supporting You	157,500	-	157,500	177,540
Dementia Advice	64,614	-	64,614	63,584
Advocacy	307,064	-	307,064	185,674
Independent Living	149,055	-	149,055	149,055
Residential Placement	20,508	-	20,508	29,623
Campaigns	6,283	-	6,283	6,283
Winter Warmth	-	2,100	2,100	3,850
Money Matters	-	38,843	38,843	35,343
	<b>761,860</b>	<b>40,943</b>	<b>802,803</b>	<b>690,002</b>
<b>Staying Well and Active</b>				
Wellbeing Coordinators	361,980	-	361,980	92,478
Falls prevention	44,327	-	44,327	46,169
Get Active	-	-	-	62,647
Get Going Together	33,928	74,780	108,708	84,827
Keeping Well	59,000	-	59,000	62,361
Casserole Club	30,078	-	30,078	-
Men in Sheds	35,434	165,000	200,434	187,112
Day Services	127,086	-	127,086	137,981
Driving You	-	-	-	16,891
Wear Purple	6,234	5,900	12,134	14,437
Castle Community Centre	40,829	-	40,829	21,064
	<b>738,896</b>	<b>245,680</b>	<b>984,576</b>	<b>725,967</b>
<b>Fulfilling Lives</b>				
Big Lottery Grant - Brightlife	-	404,900	404,900	63,594
	<b>-</b>	<b>404,900</b>	<b>404,900</b>	<b>63,594</b>
<b>Total</b>	<b>1,500,756</b>	<b>691,523</b>	<b>2,192,279</b>	<b>1,479,563</b>

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 4. 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	2016	2015
	£	£
Turnover	112,919	114,294
Administration expenses	(50,963)	(47,172)
Net profit	61,956	67,122
Amount gift aided to Age Concern Cheshire	(61,538)	(67,122)
Retained in subsidiary	418	-
Total assets	60,860	65,650
Total liabilities	(63,526)	(68,734)
	(2,666)	(3,084)
Represented by:		
Share capital and reserves	(2,666)	(3,084)

### 5. Investment income

	2016	2015
	Total	Total
	£	£
Dividends received	2,463	3,157
Interest received	1,580	3,787
<b>Total</b>	<b>4,043</b>	<b>6,944</b>



## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 6. Investment Management Charges

	2016	2015
	Total	Total
	£	£
Aviva Fund	1,113	4,273
<b>Total</b>	<b>1,113</b>	<b>4,273</b>

### 7. Expenditure on charitable activities

	2016		2015
	Unrestricted	Restricted	Total
	£	£	£
<b>Choice and Independence</b>			
Information and Advice	86,764	-	86,764
Supporting You	144,937	-	144,937
Dementia Advice	58,267	-	58,267
Advocacy	272,623	-	272,623
Independent Living	141,682	-	141,682
Residential Placement	19,000	-	19,000
Campaigns	12,247	-	12,247
Money Matters	-	40,261	40,261
	<b>735,520</b>	<b>40,261</b>	<b>775,781</b>
<b>Staying Well and Active</b>			
Wellbeing Coordinators	383,365	-	383,365
Falls prevention	46,035	-	46,035
Get Active	-	-	-
Get Going Together	33,928	78,977	112,905
Keeping Well	57,735	2,102	59,837
Casserole Club	43,417	-	43,417
Men in Sheds	35,434	168,070	203,504
Day Services	105,512	2,088	107,600
Driving You	-	-	-
Wear Purple	8,862	5,900	14,762
Castle Community Centre	79,559	-	79,559
	<b>793,847</b>	<b>257,137</b>	<b>1,050,984</b>
<b>Fulfilling Lives</b>			
Big Lottery Grant - Brightlife	-	407,238	407,238
	<b>-</b>	<b>407,238</b>	<b>407,238</b>
<b>Total</b>	<b>1,529,367</b>	<b>704,636</b>	<b>2,234,003</b>

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 8. Charitable Activity Expenditure Analysis

	Direct		2016	2015
	Charitable	Support	Total	Total
	£	£	£	£
Salaries	1,236,898	217,374	1,454,272	999,906
Travel, training, recruitment	88,435	13,048	101,483	65,150
Volunteers	8,532	967	9,499	5,547
Premises and associated costs	86,391	38,955	125,346	120,316
Office costs	37,597	95,294	132,891	98,256
Tutors, legal and professional	105,266	-	105,266	65,853
Other direct activity costs	212,107	6,956	219,063	140,374
Depreciation	2,768	31,159	33,927	29,942
Irrecoverable VAT	29,927	18,873	48,800	29,808
Governance	-	3,456	3,456	3,435
<b>Total</b>	<b>1,807,921</b>	<b>426,082</b>	<b>2,234,003</b>	<b>1,558,671</b>

### 9. Net incoming resources

	2016	2015
	£	£
This is stated after charging:		
Depreciation	44,497	40,618
Property rental	159,627	147,113
Auditors' remuneration statutory audit	4,600	4,650

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 10. Staff costs

	2016	2015
	£	£
Staff costs during the year were:		
Salary costs	1,558,814	1,181,594
Social security costs	106,061	75,136
Pension costs	53,650	34,492
	<u>1,718,525</u>	<u>1,291,222</u>

The average monthly headcount was 111 staff (2014/15: 93 staff) and the average number of full time equivalent employees during the year was as follows:

Information and Advice	5	3
Supporting You	5	7
Dementia Advice	1	2
Advocacy	8	6
Independent Living	5	5
Residential Placement	-	1
Campaigns	1	1
Money Matters	1	1
Wellbeing Coordinators	11	3
Falls Prevention	1	1
Get Active	-	1
Get Going Together	2	2
Men in Sheds	5	5
Day Services	2	3
Wear Purple	1	1
Castle Community Centre	2	2
Shops	11	9
Business and Marketing	3	3
Trading	2	2
Brightlife	10	
	<u>76</u>	<u>58</u>

None of the employees earned over £60,000 in the period (2015: none).

No trustee received any remuneration during the period (2015: none).

No trustees received any reimbursed expenses during the year (2015: none).

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 11. Tangible fixed assets

GROUP	Office Equip £	Computer Equip £	Shop Fittings £	Motor Vehicle £	Tenants Impnts £	Leasehold Premises £	Men in Sheds £	Total £
<b>Cost:</b>								
At 1 April 2015	73,918	111,483	60,189	80,537	198,734	3,000	58,701	586,562
Additions	14,140	26,283	1,402	-	5,548	-	2,180	49,553
Disposals								
31 March 2015	88,058	137,766	61,591	80,537	204,282	3,000	60,881	636,115
<b>Depreciation:</b>								
At 1 April 2015	68,460	100,086	27,672	80,537	89,328	3,000	52,316	421,399
Charge for the year	3,696	11,220	9,281	-	16,947	-	3,353	44,497
Disposals								
31 March 2016	72,156	111,306	36,953	80,537	106,275	3,000	55,669	465,896
<b>Net book value at 31/03/16</b>	<b>15,902</b>	<b>26,460</b>	<b>24,638</b>	<b>-</b>	<b>98,007</b>	<b>-</b>	<b>5,212</b>	<b>170,219</b>
<b>Net book value at 31/03/15</b>	<b>5,458</b>	<b>11,397</b>	<b>32,517</b>	<b>-</b>	<b>109,406</b>	<b>-</b>	<b>6,385</b>	<b>165,163</b>

The net book value at 31 March 2016 represents fixed assets used for

	Office Equip £	Computer Equip £	Shop Fittings £	Motor Vehicle £	Tenants Impnts £	Leasehold Premises £	Men in Sheds £	Total £
Direct charitable	14,845	21,250	-	-	98,007	-	5,212	139,314
Shop equipment	-	-	24,638	-	-	-	-	24,638
Management & Administration	1,057	4,792	-	-	-	-	-	5,849
Charity	15,902	20,642	24,638	-	98,007	-	5,212	169,801
Trading subsidiary	-	418	-	-	-	-	-	418
Group	15,902	26,460	24,638	-	98,007	-	5,212	170,219

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 12. Investments

Group	2016	2015
	£	£
Market value at 1 April 2015	273,859	250,890
Additions at cost	784	755
Realised / Unrealised gain in year	3,371	22,214
<b>Market value at 31 March 2016</b>	<b>278,014</b>	<b>273,859</b>
Listed on UK Stock Exchange	271,014	266,859
National Savings Income Bond	7,000	7,000
As above	278,014	273,859
Investment in subsidiary company (see note 4)	2	2
<b>Charity</b>	<b>278,016</b>	<b>273,861</b>

### 13. Debtors

	2016	2015	2016	2015
	Group	Group	Charity	Charity
	£	£	£	£
Trade debtors	147,253	151,431	136,552	136,067
Prepayments and accrued income	168,948	149,833	168,948	149,833
Amounts due from subsidiary	-	-	61,538	67,122
VAT reclaimable	8,263	6,523	8,263	6,523
<b>Total</b>	<b>324,464</b>	<b>307,787</b>	<b>375,301</b>	<b>359,545</b>

### 14. Creditors: amounts falling due within one year

	2016	2015	2016	2015
	Group	Group	Charity	Charity
	£	£	£	£
Trade creditors	184,272	130,410	184,272	130,410
Other creditors	6,526	5,187	6,526	5,187
Accruals and Deferred income (see note 15)	536,002	214,236	534,677	212,803
Other tax and social security	30,209	26,556	29,544	26,375
<b>Total</b>	<b>757,009</b>	<b>376,389</b>	<b>755,019</b>	<b>374,775</b>

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 15. Deferred income

	2016	2015
	£	£
Balance at 1 April 2015	151,633	109,170
Fees received	483,565	151,633
Released to Statement of Financial Activities	(151,633)	(109,170)
	<u>          </u>	<u>          </u>
<b>Balance at 31 March 2016</b>	<b>483,565</b>	<b>151,633</b>
	<u>          </u>	<u>          </u>

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

### 16. Movement of funds

	Balance at 1 April 2015	Incoming resources	Expended resources	Gain/loss on investments	Transfer between unrestricted and restricted reserves	Balance at 31 March 2016
<b>Unrestricted funds</b>						
General funds	524,945	2,102,745	(2,000,672)	4,155	(63,134)	568,039
Designated funds						
- Comfort funds	2,732	5,348	(3,535)	-	(1,484)	3,061
- IT, Communications and Digital	13,401	-	(3,341)	-	17,000	27,060
- Organisational Development	-	-	-	-	40,753	40,753
- Advocacy Support and Development	-	-	-	-	41,475	41,475
- Corporate Marketing	-	-	-	-	14,714	14,714
- Volunteer Development	-	-	-	-	15,000	15,000
- NBV Asset	164,477	-	-	-	5,324	169,801
	<u>705,555</u>	<u>2,108,093</u>	<u>(2,007,548)</u>	<u>4,155</u>	<u>69,648</u>	<u>879,903</u>
<b>Restricted funds</b>						
Vauxhall gifts fund - Safe&Warm	3,063	2,100	(2,102)	-	-	3,061
Zafira Vehicle	634	-	(2,088)	-	1,454	-
Men in Sheds – Other	6,395	165,000	(168,070)	-	-	3,325
Fulfilling Lives – Big Lottery Grant	13,320	404,900	(407,238)	-	(10,982)	-
Get Going Together	18,152	74,780	(78,977)	-	-	13,955
Money Matters	-	38,843	(40,261)	-	1,418	-
Wear Purple	-	5,900	(5,900)	-	-	-
	<u>41,564</u>	<u>691,523</u>	<u>(704,636)</u>	<u>-</u>	<u>(8,110)</u>	<u>20,341</u>
<b>Endowment Funds</b>						
Permanent endowment	25,000	-	-	-	-	25,000
Expendable endowment	273,430	449	-	-	-	273,879
	<u>298,430</u>	<u>449</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>298,879</u>
<b>Total funds - Company</b>	<u><b>1,045,549</b></u>	<u><b>2,800,065</b></u>	<u><b>(2,712,184)</b></u>	<u><b>4,155</b></u>	<u><b>61,538</b></u>	<u><b>1,199,123</b></u>
Non- Charitable Trading Funds	(3,084)	112,919	(50,963)	-	(61,538)	(2,666)
<b>Total Consolidated Funds</b>	<u><b>1,042,465</b></u>	<u><b>2,912,984</b></u>	<u><b>(2,763,147)</b></u>	<u><b>4,155</b></u>	<u><b>-</b></u>	<u><b>1,196,457</b></u>

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

The purposes of the main restricted funds are:

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

**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

**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.

**Endowment Funds** – During the year ended 31<sup>st</sup> 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, Communications and Digital** – a designation to continue our review of our IT infrastructure, including the implementation of a new Management Information system to be used by all services; a review of our communications systems to ensure that we are as accessible as possible and to commence Digital Inclusion work in line with our objectives.

**Organisational Development** – this designated fund is to support our longer term strategic objective of developing and sustaining highly skilled and resilient resources to include the recruitment of trustees, review of our recruitment and reward strategy and a training and development plan for staff.

**Advocacy Support and Development** – a designated fund to support the initial transition of the new contract delivery, over and above that expected within the terms of the contract. It will also support the development and implementation of new referral processes via the internet.

**Corporate Marketing Development** – a designation to allow close working with our corporate partners, and to forge relationships with new partners to both promote the work of the charity and to develop potential new income streams.

**Volunteer Development** – in line with our objectives for 2016/17, this designation is to ensure we have the relevant resources to fully support and develop our volunteers and the valuable contribution they make to our organisation.

**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 2016

### 17. Analysis of group net assets between funds

Unrestricted	Designated	Endowment	Restricted	Total
Funds	Funds	Funds	Funds	Funds
£	£	£	£	£

Fund balances at 31 March 2016 are represented by:

Tangible fixed assets	418	169,801	-	-	170,219
Investment assets	278,014	-	-	-	278,014
Current assets	701,825	13,121	298,879	491,406	1,505,233
Current liabilities	(285,943)	-	-	(471,065)	(757,009)
<b>Total net assets at 31 March 2016</b>	<b>694,314</b>	<b>182,922</b>	<b>298,879</b>	<b>20,341</b>	<b>1,196,457</b>

### 18. Financial commitments

At 31 March 2016 the charity had annual commitments under non-cancellable operating leases which expire as follows:

Group and Charity	Land and buildings 2016 £	Other 2016 £	Land and buildings 2015 £	Other 2015 £
Less than one year	-	-	16,500	-
Between two and five years	35,775	6,784	35,775	-
Over five years	70,500	-	54,500	-
	<b>106,275</b>	<b>6,784</b>	<b>106,775</b>	<b>-</b>

### 19. 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 £53,650 (2015: £34,492). Contributions totalling £nil (2015: £nil) were due to the funds at the end of the year.

### 20. 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 2016 the amount gift aided was £61,538 (2015: £67,122).

### 21. Taxation

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

Hartford Business Park  
314 Chester Road  
Hartford  
Cheshire  
CW8 2AB

**[www.ageukcheshire.org.uk](http://www.ageukcheshire.org.uk)**

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.