

Annual Report 2016-17

Local Services, Local People, Local Organisation



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CHARITABLE OBJECTS:

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

GOVERNING DOCUMENT:

Memorandum and Articles of Association dated 8 February 2002.

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

ORGANISATIONAL STRUCTURE:

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

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

DIRECTORS:

Mr J Webb (Chair)	Mr T K Al-Jorani (Vice Chair)
Professor P Ong (Resigned Dec 2016)	Ms L Eccleston (Resigned Sept 2016)
Mr J Townsend	Mrs C Powell (Resigned June 2016)
Mr C Cawthorn	Mr D Rudd (Deceased July 2016)
Ms N Brooks (Joined Dec 2016)	Mr A Smith
Miss S Twibell (Joined Dec 2016)	Professor M Andrews (Joined Dec 2016)
Mrs S Wentworth (Joined Dec 2016)	Mrs S Harrison (Joined Dec 2016)
Mrs R Hollens	Mr M Stewart (Joined Dec 2016)

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

KEY MANAGEMENT PERSONNEL:

Chief Executive	Mr D Maskell
Head of Finance and Resources	Mrs H Flaherty
Head of Business and Marketing	Ms J Cameron
Head of Services	Mrs L Welsh
Head of Brightlife	Mr C McClelland

AUDITORS:

Howard Worth
Drake House, Gadbrook Way
Gadbrook Park
Northwich, CW9 5BN

BANKERS:

National Westminster Bank plc,
PO Box 6, The Bull Ring
Northwich, CW9 5BN

On behalf of the Trustees I am pleased to present our Annual Report together with the consolidated financial statements of the charity and its trading subsidiary for the year ending March 2017. These reports are also prepared to meet the requirements for a Directors' Report and accounts for Companies Act purpose.

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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015).

The year has witnessed a number of significant changes for the organisation. Our Chief Executive Officer Ken Clemens left in December after 5 years at the helm. Clare Dodds stood down from her post as Head of Service and Julie-Ann Goryl moved on from her role as HR Manager. Alongside these changes, we said farewell to three Trustees, Pauline Ong, Louise Eccleston and Clare Powell. Also David Rudd, a long standing Trustee and former Chair of Age UK Cheshire sadly passed away in summer 2016.

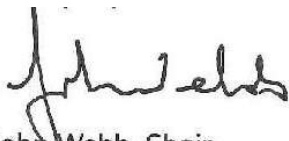
During this period of great change and challenge, the Senior Management Team in particular worked very hard, taking on additional responsibilities to ensure that the organisation met all statutory requirements. I particularly want to acknowledge the work of Helen Flaherty, who coordinated arrangements, whilst providing the Board and myself with great support during this time of change.

I was delighted by the strength of response to our recruitment process for Trustees and a new CEO. Six new Trustees, Margaret Andrews, Nicola Brooks, Susan Harrison, Mike Stewart, Sarah Twibell and Sheila Wentworth, joined the Board in December 2016. After a very competitive and comprehensive selection process in January and February, we appointed Dale Maskell as Chief Executive Officer, with Dale joining us at the end of April.

During the year we commissioned a review of our management arrangements, amended our structure, reviewed and refreshed our strategic approach. The resultant changes should bring resilience and make us a more robust organisation for the future. Our shops and trading arm continue to make a vital contribution to our work and generate considerable funds, which enable Age UK Cheshire to provide many valuable and important services. We are fortunate enough to have many volunteers who also make a huge contribution to our work, which is truly valued and appreciated.

Our work is supported by a number of partners whose assistance and sponsorship is greatly valued and appreciated. Brightlife, the Lottery funded programme we lead, has completed its second full year and, through a true partnership approach, is making a real difference to the lives of older people in Cheshire West. As we move forward we must ensure that the new approaches it pioneers are sustainable.

Public services, health and local authorities continue to face huge financial challenges, with increasing demands from a growing number of older people, making organisations such as Age UK Cheshire crucial. Whilst these challenges are significant I believe that Age UK Cheshire is well placed to continue making an important contribution to the lives of many older people across Cheshire.



John Webb, Chair

Date: 26th September 2017

Chief Executive's Message

Age UK Cheshire has been through a significant period of change during 2016/17 yet the staff and volunteers continue to work incredibly hard to ensure that people across Cheshire love later life. Their dedication, skill and commitment is truly inspiring.

The year saw our Information and Advice services achieve the Advice Quality Standard and our new Advocacy service was launched. Our Money Matters Mentors received over 160 referrals, £2.3m in additional benefit entitlements were secured and over 209 adaptations have been installed as part of Falls Prevention for older Cheshire people.

2016/17 saw our Independent Living service receive over 1,000 referrals, the launch of Women In Sheds, a 72% increase in referrals to our Dementia Advice service, the launch of our Sharing Time befriending project, our WearPurple Arts project working in three care homes and our Wellbeing Co-ordinators hold over 2,800 face-to-face appointments.

Throughout the year our trading activity continued to perform strongly, our shops increased income by 15%, Castle Community Centre launched its new-look Tea Room and increased the diversity of activities on offer. We also continued to successfully raise our profile in terms of promoting our services and encouraging sponsorship and donations.

As the lead partner for the Brightlife Partnership, we were part of supporting over 570 older people to take part in activities designed to reduce and prevent social isolation, commissioning 10 new services and developing new and innovative evaluation methods.

The organisation saw the adoption of a brand-new database to enable even better evidencing of the positive impact Age UK Cheshire has on the lives of older people. The year also saw the organisation introduce change to its Senior Management Team and recruitment of a number of new Trustees to its Board.

The range, breadth and diversity of activities undertaken by Age UK Cheshire is truly impressive. When placed in the context of continued financial constraints on public services and increasing needs it is even more so, and this continued success is due to a fantastic workforce of staff and volunteers and strong partnerships with a range of customers and funders – thank you all.

I joined the organisation in April 2017 and I feel very proud to have the opportunity to contribute to the continued success of Age UK Cheshire and in enhancing the lives of older people across Cheshire.

The year ahead will see us build on our strengths and explore new opportunities for income generation and service innovation. This year will also see a renewed focus on developing our existing and new services in a person-centred way aimed at achieving even better outcomes with and on behalf of older people.



Dale Maskell, Chief Executive Officer

Date: 26th September 2017

During 2016/17, Age UK Cheshire developed three key aims to be achieved by 2020. Each aim has been divided into smaller component parts with progress being tracked and reported on.

Aim 1: Engage more people with the work of our charity, offering high quality, innovative and responsive services which are fit for purpose, within a culture of continuous improvement and creativity.

During 2016/17 Age UK Cheshire continued to grow its audience for Cheshire Chorus and supported the work of the Cheshire West Older People's Resource Group during a period of change. As the lead for the Brightlife Partnership, the Older People's Alliance continued to inform, steer and determine the future direction of this project and the services commissioned. A new database was adopted in the second half of the year which is now producing data and intelligence to support continuous improvement.

Progress towards achieving this objective was supported by staff being proactive in generating increases in the numbers of referrals from partner services into a range of our services, the launch of new pilot projects such as Women In Sheds and supporting the empowerment of managers and staff. In contrast, factors challenging achieving this objective included the end of specific funding streams and projects.

On balance, we are confident of continuing to progress positively towards achieving this objective in 2017/18 and will be putting additional focus on quality, innovation, creativity and improvement. Key to this will be the use of the new intelligence produced by the database and the growing evidence base as more data is collected and analysed to inform service delivery.

Aim 2: Provide relevant, sustainable, integrated and inclusive provision across Cheshire's diverse communities.

Throughout 2016/17 Age UK Cheshire built on existing and new relationships to improve its reach and understanding of minority communities and those who find services hard to reach. Planning commenced to improve our representation at Chester Pride and new research was commissioned on older trans people's experiences. Women in Sheds was launched as a direct result of engaging with older women, some of our services explored extended opening hours, and a new Digital Strategy was developed.

This objective was supported by the integration of data collection and the prospect of additional analysis on our new database. New projects and the evolution of existing projects were key factors in ensuring that we provided relevant services. Becoming a more inclusive organisation was supported by the equalities work undertaken. Achievement of this objective faced challenges in the transition to the new database as complete datasets were not available and the ending of some funding streams.

We are confident that we will continue to make progress towards achieving this objective in 2017/18.

Aim 3: Develop and sustain highly skilled and resilient resources ensuring that we develop the capability, capacity and structure that enable us to operate efficiently and in an innovative way across Cheshire.

Planning for the adoption of the Office 365 suite of products was undertaken in 2016/17 to realise efficiencies and create opportunities for more flexible working and volunteering. The skill base of our Trustee Board was expanded with the recruitment of six new Trustees and the re-design of the structure of the Senior Management Team in line with the organisations expansion.

This objective faced a number of challenges during the year. The organisation faced a period of change following the resignation of the Chief Executive Officer and a resulting period of time when the Senior Management Team was without this role. In addition, the organisation had temporary arrangements in place supporting Human Resources activity. In response to these challenges the Senior Management Team was redesigned as was its Human Resources function and a new Chief Executive Officer recruited.

In tandem with the technological developments, this realignment of the senior team and the contributions of a revitalised Trustee Board bode well for making a significant amount of progress towards achieving this objective in 2017/18.

Plans for the Future Period

Objectives set in previous reports have focussed on each service providing individual operational objectives to be achieved in the coming year. As an organisation, our report will move away from this approach and set new strategic organisational objectives that we will report on. In the intervening period we will continue to strive to achieve the current objectives.

A new digital strategy for the organisation was finalised and approved at the end of 2016/17. The first year's aims of this strategy will be implemented throughout 2017/18 to set the foundations of a new way of flexible working for our staff and volunteers as well as connecting with our customers, whilst seeking improved methods of enabling older people to become digitally included.

Recognising the ever-increasing restrictions of how local authorities and health providers contract and fund services, Age UK Cheshire will seek new opportunities to provide services that are supported through commercial income generation and corporate support.

As an organisation, we are fortunate to already be supported with a valuable volunteer force. We aim to increase the number of people volunteering with us focussing on recruitment, training and on-going support that will encourage more people to join Age UK Cheshire.

During 2017/18 Age UK Cheshire has been selected to take part in a national pilot to inspire Person-Centred Change and Leadership. This approach will strengthen our person-centred culture, service design and customer service. The aims and objectives for the organisation will be reviewed during 2017/18 and updated to ensure that a person-centred approach is adopted both strategically and operationally.

Involving Older People

Age UK Cheshire was proactive in involving older people in its work during 2016/17. This included working with and on behalf of older people through our Cheshire Chorus newsletter, which is distributed to over 3,000 individuals across Cheshire. Working with the Cheshire West Older People's Resource Group, we have been able to inform and influence decision makers, and expand our social media audiences significantly.

The next year will see a step-change in how Age UK Cheshire actively engages with a greater diversity of people in later life across Cheshire through a programme of Person-Centred Change and Leadership.

For older people, their families and carers, this programme of work will result in them feeling listened to and treated with dignity and compassion. They will only have to tell their story once, will feel that they are treated as an individual, that their culture and lifestyle is respected and they are provided with information that is accessible.

Age UK Cheshire will ensure that older people feel that they are at the heart of decisions about their lives and that their support networks are recognised and involved according to their wishes and needs. They will feel supported to develop their strengths and abilities, enabling them to lead the lives that they choose. We will work in partnership with others involved in support and care, to ensure that older people are at the centre of planning the support they receive.

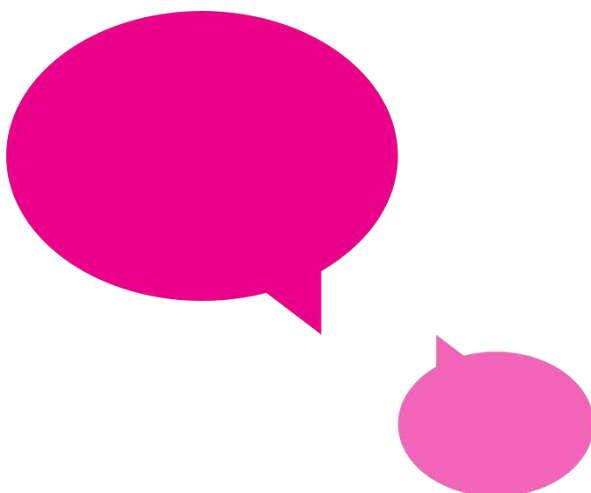
Age UK Cheshire will ensure that people in later life can use their experiences to shape, develop, deliver and evaluate services.

For Age UK Cheshire this programme will mean that our organisational strategy is based on what we know really matters to people, so we can ultimately provide better, more personalised services and support. It will enable staff, older people and other stakeholders, to have a voice in organisational strategy and delivery. Our services will be developed and designed on a foundation of co-production and inclusivity.

Integrating this approach into the DNA of the organisation will support staff to value and implement whole-person approaches when supporting individuals, so they can retain as much independence and dignity as possible. It will support us in recruiting and retaining staff and volunteers with person-centred values and skills.

The programme will develop future leaders with the same visionary approach and the energy and resilience to drive continuous improvement across teams and the wider organisation. It will enhance the reputation and influence of Age UK Cheshire, building strong, resilient relationships in our communities and partnerships with commissioners.

Choice and Independence



Information and Advice

We offer free and impartial information and advice on a range of issues such as health and housing, travel, welfare benefits and community care.

2016/17 Objectives

- **To maintain and improve a high quality Information and Advice service, with opportunities for staff training and peer support.** We passed the Advice Quality Standards (AQS) process again in February 2017. The process we have in place continues to ensure that information is kept up to date and that staff and volunteers maintain their knowledge through regular team briefings, meetings and training sessions. Many staff have attended training sessions on universal credits, pension age benefits, professional boundaries and safeguarding as well as awareness and update sessions from other organisations including Turn 2us, United Utilities, Trading Standards and the Department of Work and Pensions.
- **Work with staff and volunteers to move over to a new Client Relationship Management system.** We successfully moved over to Charity Log in September 2016. Staff and volunteers have received training on how to use the new system.
- **To continue to promote and deliver the service at venues throughout Cheshire in order to improve access.** We attended talks and events in Chester, Ellesmere Port, Northwich and Crewe, as well as more rural areas such as Tattenhall, Malpas and Goostrey. Until June 2016 we benefited from the Planning for Later Life bus project by reaching in to rural areas such as Tattenhall, Malpas, and Goostrey and have maintained many of these links.

Supporting You

The Supporting You service helps people to remain independent in their own home by providing information on practical services as well as ensuring people are receiving all the benefits they are entitled to.

2016/17 Objectives:

- **Increase the referral rate to help even more clients.** Referrals have increased in 2016/17 on the previous year. The service continued to work on increasing capacity through volunteers and outreach sessions.
- **Secure the continuity of the Information and Advice Quality Programme Standard and Advice Quality Standard when we are re-audited.** We successfully passed the audit in February 2017 with no corrective actions identified.
- **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.** The service was successfully delivered during 2016/17 and we continue to explore new funding opportunities to secure the future of this service.

Dementia Advice Service

Our Dementia Advice Service exists to help people living with dementia or memory loss and their carers by providing home visits to discuss any information queries, find services to suit individual's needs and promote home safety.

2016/17 Objectives:

- **Increase the number of referrals to the Dementia Advice Service.** We increased the number of referrals by 71% to 678.
- **Develop a dementia drop-in centre to provide additional support.** We established a Dementia Activities Group which is run once a month at our Castle Community Centre to provide support to those affected by dementia.
- **Develop and maintain an effective partnership working with The Alzheimer's Society.** We keep in regular contact with the Alzheimer's Society and continue to refer our clients to their service for further support and vice versa.

Advocacy (Incorporating IMCA, IMHA, Care Act Advocacy and Non-statutory Advocacy)

Our Advocates provide independent support and representation for older people who are vulnerable due to mental health or mental capacity issues, and have no one else who can advocate for them.

2016/17 Objectives:

- **Work seamlessly in partnership with Cheshire Centre for Independent Living (CCIL) to deliver new Statutory Advocacy contract and to continue to deliver high quality advocacy services across the whole of Cheshire.** We successfully relocated to the CCIL building where we now sub-contract CCIL to deliver advocacy to 18-65 year olds whilst we deliver advocacy to those aged 65+, providing one cohesive service under the title, Cheshire Advocacy Hub.
- **Continue to monitor new and existing legislation to see how it impacts/will impact, particularly in relation to the Care Act and Court of Protection challenges.** Continual monitoring has assisted the Advocacy service to identify the impact with regards to both time and cost, that the increase in court of protection challenges have to both the service and to our commissioners.
- **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.** New and existing legislation is regularly reviewed by the whole team through peer support to enable individual Advocates to call on the teams collective knowledge.
- **Continue to promote the Care Act with our partners to enable a coordinated and effective approach.** Our triage staff and Advocates regularly assist our partners to identify where it is appropriate to instruct a Care Act Advocate, under the Care Act 2014, to meet both current legislation and how a Care Act Advocate can be of benefit to both clients and partner agencies.

Independent Living Service

We offer independent information, advice and support to assist older people to make informed decisions about their care needs and requirements.

2016/17 Objectives:

- **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.** We successfully set up a regular Direct Payments surgery with the gateway team and the care arrangers. This in turn has reduced the pressure resources and the duplication of work.
- **Recruit additional volunteers to further support the service.** We recruited a volunteer for the Crewe office, which has had a positive impact on the service, another being confirmed through the recruitment process. Volunteer recruitment continues to be a priority for the service.
- **Increase the number of service talks provided by the team in the community to promote significant benefits of Direct Payments.** We completed talks to two local church groups and a Mothers Union. As a result, 44 people aged 65 or over, became aware of Direct Payments and their eligibility.

Money Matters

Our Money Matters project provides short term support to assist people in managing their finances.

2016/17 Objectives:

- **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.** We attended networking events, presented at the team meetings of social care teams, hospitals and volunteer agencies and distributed literature to GP surgeries, libraries, places of worship, community centres, social groups and charity shops.
- **Continue with the targeted recruitment objective, by advertising and promoting the service, with a view to recruit new volunteers from within specific geographical areas.** We successfully recruited 11 new volunteers, 4 of whom were from the specific geographical area. The impact on service delivery and awareness raising has proved to be very positive.
- **Continue providing ongoing providing ongoing training to volunteers to enable them to gain confidence and new skills, therefore increasing their ability to support older people.** Specific training was provided by Cheshire Police in regard to Money Scams and Virgin Money in relation to Fraud. Training has also been received on the new benefit Universal Credit, in addition to core training for all volunteers.

2016/17 Highlights

- Supporting You helped clients to claim over £2.3 million in welfare benefits.
- Information & Advice assisted with nearly 7,000 enquiries.
- 914 Advocacy referrals received and acted upon.
- The Independent Living service received 1,072 referrals, a 19% increase on the previous year.
- A total of £55,528 was saved/granted for clients through our Money Matters Service.
- The Dementia Advice Service set up a fully functioning memory café complete with memorabilia, gramophone, puzzles and games. This room is used to host the Activities Group at Castle Community Centre.

Staying Well and Active



Wellbeing Co-ordinator Service

The Wellbeing Co-ordinator Service is a referral only service which aims to help people self-manage their own health and wellbeing, by putting in place social action support.

2016/17 Objectives:

- **Continue to demonstrate the added social investment value of the Wellbeing Co-ordinator Service and the impact on reduced GP appointments and people's health and wellbeing.** A high number of referrals into the service provide evidence of the positive impact that health professionals feel the service is having. Added social investment can be further evidenced by the volume of onward support and referrals provided by the Wellbeing Co-ordinators.
- **Broaden the scope of the service to work with other health partners/Local Authorities and encourage joint and sustained funding.** A number of Co-ordinators are based within Community Care Teams and the new extended hours service will be based within the extended hours teams. Co-ordinators continue to work with a range of health professionals. Signposting training is also being provided to frontline support staff in healthcare settings across GP practices and partner organisations regularly attend team meetings to build closer ties with the service.
- **Continue to develop an exciting and well regarded service to ensure we work to meet local and national health and wellbeing agendas.** By working with clients to resolve underlying issues, Co-ordinators are able to help create positive change in a wide variety of areas of the wellbeing agendas, both locally and nationally. These can be evidenced in the breadth of onward referrals made and the improved outcomes. As part of Age UK Cheshire, the Wellbeing Co-ordinator Service is able to refer into other internal services including financial support, social activities and falls prevention.

Falls Prevention Service

We provide home visits to give information on falls prevention and identify any home adaptations that need to be made in order to minimise the risk of falling.

2016/17 Objectives:

- **Ensure the service is re-commissioned.** The service has been re-commissioned until March 2018.
- **Engage fully in the Liverpool John Moores University research programme.** Liverpool John Moores University received ethical approval for our clients to take part in their study in April 2017 and we are fully engaged.
- **Undertake a review of the service to improve provision and ensure a reduction in falls.** We regularly review the service to ensure it is in line with local commissioners needs.

Get Going Together

This service was funded by Glaxo Smith Kline and delivered exercise and fitness based programmes to meet the needs and interests of older people with long term health conditions.

2016/17 Objectives:

- **Complete all evaluation information required in line with funding ceasing October 2016.** In 2016, we successfully closed the Get Going Together Service, completing all evaluations for Glaxo Smith Kline.
- **Ensure exit strategy is completed taking in to consideration the need to sustain the activities, as far as is practically possible.** We successfully completed the exit strategy. A new project, Active Health at Castle Community Centre, has taken on the sustainable groups.

Men in Sheds (Incorporating Women in Sheds)

There are four 'sheds' in Cheshire - Hartford, Ellesmere Port, Crewe and Chester where men can meet to skill-share and undertake a variety of activities such as woodworking, metalworking, art and computers. Women in Sheds was launched in January 2017 and provides exactly the same offering as that of Men in Sheds. Women in Sheds is currently only available in Hartford one day a week.

2016/17 Objectives:

- **Secure funding for the project for the next three years.** Our successful funding application secured funding until August 2019.
- **Introduction of a pilot scheme for a "Women in Sheds project."** We successfully launched Women in Sheds with national and local media coverage.
- **Installation of mezzanine floor decks at the Hartford and Chester sheds to increase floor and workshop space.** We are still looking to develop a fundraising initiative to purchase mezzanine for Hartford while a review is taking place at Chester looking into a more spacious workshop.

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 provide a hot midday meal.

2016/17 Objectives:

- **Continue to deliver a quality service for all our members.**
Delivering 300 sessions across the area, providing 5,555 places for older people.

- **Review service delivery, identifying cost efficiencies that will enable improvements to be implemented with the aim of achieving future sustainability.**

We relocated the Northwich sessions, which enabled us to achieve better value in improved surroundings.

- **Retain funding whilst ensuring delivery of a quality service that represents value for money for members and the Cheshire West and Chester Local Authority.**

The Service Level Agreement with the Local Authority has been extended to September 2017, whilst they review delivery of its commissioned early intervention and prevention services.

Castle Community Centre

(Incorporating Life Long Learning, The Computer Centre and Active Health)

Castle Community Centre is open to all from the local community and offers a wide range of activities, aiming to be self-supporting. Centre users can benefit from activities such as languages, health, fitness and wellbeing classes and computer lessons. The centre groups, including the Old Friends Club, meet on a regular basis. The newly named 'Tea Rooms', offers light refreshments.

2016/17 Objectives:

- **Improve on the structural elements of the building (Garden Room Café refurbishment), thereby enhancing the offers to users.** Work has been completed to the structure of the Garden Room Café and the interior design is dementia friendly. Further work to the disabled access has been undertaken and this will be completed in 2017. Funding has been secured to continue with the development of the large garden area.
- **Further increase the number of visitors through developing links with new services / activities and promoting options for hiring the venue as a whole, and increase new users/ new classes by 30%.** Footfall has increased by 49% compared to 2015/16. This has been achieved through the additions to the time table of a number of new sessions including Slimming World, the Dementia Activities Group, Wills Clinic and Creation Station. New classes have been introduced and all classes are now included as part of Castle as a whole. Internally, the premises have been utilised for both meetings and training sessions providing indirect savings to the organisation. The Computer Centre added two sites in Winsford and Sandbach to its satellite delivery programme and regular IT sessions have been available in a further eight locations across the county.
- **Continue with the 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.** A number of developments and changes have taken place throughout 2016/17 which support achieving the long-term objective to ensure that Castle becomes financially sustainable. The addition of the new Active Health project, which operates throughout Cheshire from Castle, is self-sustaining and provides over 304 hours of physical activity and social interaction. The Computer Centre maintained its previous level in income, and donations rose by 90%. One-to-one tuition sessions rose by 26% on the previous year. An additional two volunteers have been recruited for the Centre and a further nine support the Community IT sessions.

WearPurple

WearPurple offers older people the opportunity to work with professional artists to learn new skills and promote creativity. We believe that participation within a creative environment has a positive effect on people's wellbeing by helping to raise self-esteem, confidence and motivation.

2016/17 Objectives:

- **Research into new and innovative ways of delivering arts projects throughout Cheshire.** The research is on-going. We continued to liaise/collaborate with current partners/organisations (Cheshire West and Chester, WCC, care homes) as well as new links (Manchester University and Storyhouse) in the delivery of arts projects for older adults.
- **Explore the potential of hosting an Artist in Residence.** The explorations and research are still progressing.

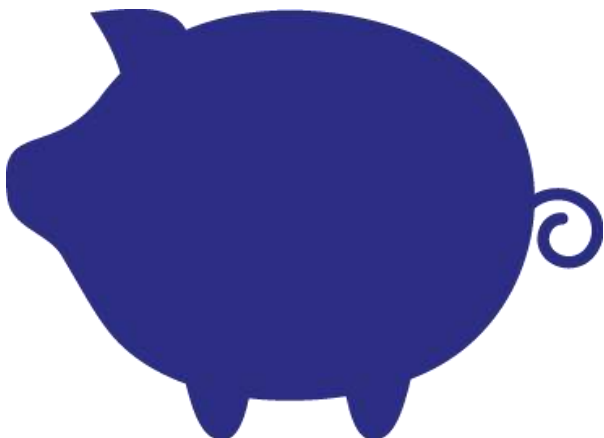
Sharing Time

A new befriending service launched at the end of 2016, to connect people and create friendships to reduce social isolation and loneliness. We match volunteers with older people who would benefit from having someone come and visit them regularly. This could be a home visit once a week or regular trips out together. It is an introductory service based on friendship and mutual interests.

2016/17 Highlights

- Wellbeing Service had 2,827 face to face appointments and received and actioned over 1,300 referrals.
- 260 home visits for our Falls Prevention Service were conducted resulting in adaptations for 209 clients.
- 12,045 individual visits to the "Sheds" with 102 new members across all 4 sheds.
- Awarded a £100,000 grant for a Sheds Development Manager to further develop the "Sheds" programme.
- 57 clients have been referred to the new Sharing Time Service and 45 volunteers have / are in the process of being inducted.
- Held an 8 week arts project in Elton with an Artist in Residence and another across 3 care homes in Ellesmere Port and Thornton-Le-Moors using a variety of arts materials and techniques.
- Castle Community Centre generated a 74% increase on income last year: achieved with hire fees from Slimming World, and with the added new classes of Creation Station, and Breathing Space Yoga.

Commercial Ventures



Retail

We have seven shops operating across Cheshire. The surplus income generated through our shops is used by the charity to deliver the valued and valuable services that we provide to the older people in our local community.

Donations continue to be received by all our shops and the support we receive from our customers and donors demonstrates a continued commitment to our local organisation. Over the year donations have increased by 37%.

The shops generated a net income of £39,814, including Gift Aid.

Over the next 12 month we will continue to explore the opportunities to expand our shops portfolio as they become available. Potential locations and alternative business opportunities are being explored as part of this on-going process, to ensure that we are maximising our potential in terms of sales and donations. Increasing the support through quality donated goods will continue to be one of our primary aims to ensure that our staff have sufficient resources to enable them to deliver on the targets that have been set.

2016/17 Objectives:

- **Maximise potential in terms of sales and donations.** During 2016/17 our shops increased their like for like trading income by 5% and the donations that we received increased by 37%.
- **Expand our corporate donations programme.** Additional companies are now holding donation days on their premises.
- **Continue to expand and develop retail outlets as appropriate opportunities become available.** A number of potential premises have been investigated, however, during 2016/17 no viable shops were available to the organisation.
- **Implement our brand awareness and point of sale merchandising programme.** A detailed review has been undertaken of all our shops in relation to branding and point of sale merchandising. A range of new general posters and window posters are now on display at all the locations.
- **Review of the shops internal design and establish a programme for continual improvement.** A review has been completed and resulted in some repairs and renovations taking place. A rolling programme has been produced to ensure continual improvement.

Insurance and Affiliated Products

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.

2016/17 Objectives:

- **Maintain new business growth in order to achieve sales targets.** 2016/17 was a challenging year for AUK Enterprises nationally, however we did achieve a 2% increase on our 2015/16 commission and 90% of our 2016/17 target. The main reason for this was an increased competitive Funeral Plan market. Cheshire was the second highest placed Trading Alliance Member in the network when measuring sales conversion rates.
- **Remain compliant within the scope of the Financial Conduct Authority, maintaining the current level of excellence.** We continue to provide a compliant service. Our annual Compliance Inspection took place in July 2017.
- **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.** In 2016/17 we started monthly Will Clinics, both in our Chester office and then at Castle Community Centre. These have proved to be extremely popular, and have given our customers an opportunity to discuss wills; end of life planning and our Funeral Plan. We have also attended several external events promoting our products and services.

Coach Trips

The Coach Trips Service is a self-funding programme which aims to give 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.

2016/17 Objectives:

- **Expand and develop the coach trip activities income by 15%** Coach trip activities income has increased by 18 %
- **Review the routes currently being operated and identify potential geographical locations to build on the availability in line with customer demand.** A review was completed taking in to account customer feedback and available resources. Due to the lack of demand and resources the decision was taken to remove the Chester area pick up points. The number of pick-up points included in each trip have been reduced, which in turn has reduced the overall travel time, identified as a key priority for customers. Demand from the Winsford area has increased and routes have been introduced to accommodate this customer requirement.
- **Investigate the potential of introducing new routes in to the programme** We have introduced new destinations in to the programme during 2016/17. We have started theatre trips and listened to customer feedback to ensure that popular destinations remain part of the programme.

Marketing and Fundraising

The Marketing team provides brand compliant, up-to-date literature across all services. We continue to raise the profile of the charity through traditional and social media coverage and through corporate engagement.

2016/17 Objectives:

- **Develop further links with the corporate sector to develop a sponsorship programme to generate funding and general support.** We identified and developed links with corporate organisations and funding bodies (including the Hut Group, Santander, John Lewis, University of Chester, Bristol Myers Squibb and Waitrose) to deliver support both in-kind and financial contributions.
- **Develop and build awareness of the Age UK Cheshire legacy programme, to achieve a higher level of income from this source.** We featured the legacy programme as a main campaign in early 2017, focusing it on social media platforms. Due to the nature of legacies, we are unable to determine the support received. We have been promoting our legacies programme and are in the process of looking into options for crowdfunding in 2017/18.
- **Work with all services to build and maintain awareness and maximise usage to enable them to achieve their aims and objectives.** We continued to produce marketing materials to promote the charity and individual services. As well as service leaflets, we produced our annual Guide to Services booklet and our twice yearly newsletter which is distributed to our Cheshire Chorus members. We continued to reach out to people online, via social media and through traditional press. With responsibility for talks, we regularly attend groups as a guest speaker and attended events across Cheshire.
- **Continue to deliver our established high quality annual fundraising events, and seek to expand on our annual fundraising programme.** We organised another successful Carols by Candlelight event in December. Age UK's annual 'The Big Knit' was again supported with many generous and creative hats and enabled an increase in our target in 2016/17. We also held a few smaller one-off activities, such as cake sales and raffles as well as supporting other organisations and groups with their fundraising activities undertaken on behalf of Age UK Cheshire.
- **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.** We supported a number of companies and groups with their individual fundraising challenges and objectives, including the University of Chester who held a Vintage Tea Party, a group of cyclists who did a coast to coast ride and members of a band who hosted a memorial concert on our behalf. Collection boxes were provided to our supporters as well as used at all Age UK Cheshire talks and events.

2016/17 Highlights

- Increased number of likes on Facebook by 24% and followers on Twitter by 11%.
- 1,870 hats sent off for part 1 of the Big Knit campaign in January 2017, an increase of 26%.
- Fundraising proceeds increased by 12% year on year.
- Age UK Cheshire Affiliated Products sales of Age UK Hearing Aids up by 400%.
- Secured funding to enable the purchase of a new minibus.
- The number of customers served in the retail shops increased by 17% compared to the previous year.
- A 16% increase in the number of coach trip tickets sold in the year.
- Like for like trading income from retail is up 5% on the previous year.

Brightlife



Brightlife

Brightlife is a partnership, led by Age UK Cheshire, with older people at its heart, working to reduce social isolation throughout Cheshire West and Chester. It supports a range of innovative and engaging projects, activities and networks that help bring people together.

2016/17 Objectives:

- **Continue to use the 'Test and Learn' approach.** Brightlife is fully engaged in a national and local evaluation. We have completed preparation to co-host an Evaluation Dissemination event in partnership with the University of Chester, which will be held in April 2017. A Test and Learn repository is being developed to provide a learning legacy for the project.
- **Develop Social Prescribing in response to feedback from older people.** Social prescribing is now fully embedded into the three pilot areas (Malpas: village, Winsford: town and Chester: certain city boroughs) The Social Prescribing model has been refined in response to the evaluation process and feedback from people (aged 50+) from across the borough.
- **Commission new projects and activities in response to what has been identified through consultation with older people.** Ten new services have been commissioned in consultation with people aged over 50 including five through the innovative Bright Ideas competition.
- **Increase the number of Brightlife volunteers by 100%.** Brightlife now has 25 volunteers working across a range of projects, an increase of 39% from last year.
- **Respond to reduced funding for the activities we are able to 'socially prescribe' into (by creating new networks of support)** Brightlife has up-dated and rewritten its strategic plan in consultation with key strategic partners and will be developing a sustainability and legacy plan over coming months.

2016/17 Highlights

- 570 older people took part in Brightlife activities (including Social Prescribing).
- Early indications from our evaluation data show a reduction in loneliness for people participating in Brightlife.
- The contracts for three commissioned services came to an end and all three have become self-sustaining.

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 twelve members who meet at least four times a year.

Trustees are elected at the Annual General Meeting and can serve for three years before standing for re-election. Trustees of the charity are also Directors of both the charity company limited by guarantee and the wholly owned subsidiary trading company limited by guarantee.

The key objective for 2016/17 to recruit new Trustees was fulfilled with six new Trustees being appointed following a successful recruitment process in Autumn 2016, bringing with them a range of specialists skills such as digital technology and human resources.

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. During their induction they also meet key employees and other Trustees. 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.

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

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 two supporting sub-committees – Services and Business and Finance. These allow key issues and decisions relevant to each sub-committee to be more thoroughly considered.

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

Structure, Governance and Management

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.

The Senior Management Team

A Chief Executive Officer is appointed by the Trustees to manage the day to day operations of the Charity and is supported by a senior management team (SMT) comprising six members with clear lines of responsibility for specific areas of the organisation. To facilitate efficient operations, the Chief Executive Officer has delegated authority, within terms of delegation approved by the trustees, for operational matters including finance, employment, income generation and services activity.

The Trustees work with the SMT to develop the longer term strategic plans for the Charity. Responsibility for the implementation of these plans is delegated to the SMT.

Pay Policy for Senior Staff

The Directors consider the Board of Directors, who are the Charity's Trustees, and the Senior Management Team, comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis. All Directors give of their time freely and no Director received remuneration. Details of Director's expenses are disclosed in note 13 to the accounts.

The pay for the SMT is set by the remuneration committee appointed by the Trustees.

Volunteers

At the end of March 2017 the Charity had 232 registered volunteers each giving an average of 3.7 hours per week. This amounts to over 44,300 hours in the year equating to an extra 24 full time members of staff.

Their commitment, dedication and contribution to the Charity is invaluable and all volunteers have our ongoing gratitude.

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 and having regard as to the liquidity requirements of operating the Charity.

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. Given the ethical nature of the investments, the trustees do not expect a greater return than is currently being achieved. The long term objective is on-going capital growth; this year an unrealised gain of £27,083 was achieved.

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.

Structure, Governance and Management

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.

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

As at 31st March 2017, unrestricted reserves for the Group stand at £799,695, a decrease of £49,954 on 31st March 2016. These funds have been restated following the transition to FRS102 and the inclusion of short term compensated absences.

This includes designated reserves of £263,555, comprising a designation for the net book value of assets of £182,187 and further specific designations amounting to £81,368 as detailed in note 22 of the accounts. The balance of £536,140 represents the organisation's general free reserves. In addition the organisation holds endowment funds of £299,206 of which £274,206 are expendable.

The trustees have considered the minimum level of reserves required to meet the above and the target level is £540,289. Our year end free reserves are slightly lower than this at £536,140.

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.

Structure, Governance and Management

In preparing these reports and financial statements the Trustees follow best practice and:

- Consider the Charity Commission guidance on public benefit.
- Review the objectives and activities to ensure they continue to reflect the organisation's aims as well as furthering the charitable purposes for public benefit
- Continue to select suitable accounting policies and ensure they are applied consistently.
- State whether applicable accounting standards and statements of recommended practice have been followed and that any departure from this has been fully disclosed and explained within the financial statements.
- Produce the financial statements as a going concern unless it is clearly inappropriate to do so.

Trustees are responsible for maintaining accounting records which disclose with reasonable accuracy the financial position of the charity and its subsidiary company and to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and its subsidiary company and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of Disclosure to Auditors

The Trustees confirm that, as far as they are aware, there is no relevant audit information of which the Charity's auditors are unaware. They have taken all steps that they ought to as trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

Financial Review

The organisation has three principle sources of funding:

- Service level agreements with both local authorities and three clinical commissioning groups, delivered either solely or in partnership
- Grant funding, both restricted and unrestricted; with our main grant funders being The Big Lottery
- Unrestricted income generated through the charging of fees, donations, the trading subsidiary and our retail shops.

Our service level agreements fund the ongoing provision of relevant, sustainable and inclusive quality services which is one of our key strategic aims. The partnerships developed alongside this place the organisation in a strong position to create future developments and opportunities; and this will become more evident during 2017/18 as services go out to tender.

The restricted grant funding for our Brightlife projects enables us to engage with more people, particularly those harder to reach groups at risk of social isolation. Services are co-designed and co-produced by older people, under a test and learn ethos.

Our unrestricted income supports the entire organisation and its strategic objective of developing and sustaining highly skilled and resilient resources. This will also support the key strategic priority for 2017/18 of the implementation of the Person Centred Change and Leadership programme.

Overall income increased by 6% year on year by £174,237 to £3,087,221. The Big Lottery funded Brightlife Project continued to gather momentum, with income and corresponding expenditure increasing by £354,420 on prior year. Countering this, income in 2016/17 from other charitable activities, received primarily from service level agreements, (Choice and Independence, Staying Well and Active) reduced by £202,191 from 2015/16. This is mainly due to some services ceasing during 2015/16, namely Get Going Together, Keeping Well and Casserole Club.

Unrestricted income from our seven retail shops, trading subsidiary, donations and other commercial activities remained steady year on year at £662,735, whilst thanks to a significant legacy, our legacy income increased by £17,657 to £78,008.

Local authority contracts were rolled over into 2016/17, with the exception of the advocacy contract. As reported last year, we were awarded the pan Cheshire advocacy contract for three years which started in June 2016. Our relationship with West Cheshire Clinical Commissioning Group continued to flourish; the Wellbeing Co-ordinator service further expanded with the start of the delivery of an out of hours wellbeing service (evenings and weekends). However, we are aware that this significant service is likely to go to tender during 2017/18.

Public expenditure continues to be squeezed under ongoing and increasing financial pressures and we are fully aware of the potential impact this could have on our future funding. As such, we actively seek funding from other income streams.

Financial Review

Our robust monitoring and evaluation frameworks allow us to demonstrate the impact and outcomes we provide for older people in Cheshire, and these are underpinned by the foundations of quality service delivery and cost structures which represent best value.

Expenditure for the year rose by £390,540 over 2015/16; most of this increase is attributable to Brightlife where the commissioning of new services co-designed and co-produced by older people started in earnest. This will only increase over the remaining three years of the project. Salaries and associated costs continue to be our main area of expenditure at £1,928,286, representing 60.6% of our total expenditure – a slight reduction on 2015/16 at 62.2%.

Spend of £46,694 was made in the year against designated funds. This includes a 1% salary increase for staff, a Corporate Marketing Officer (both of which have been included in the total organisation budget moving forward), a strategic review of our senior management structures and governance processes, recruitment of six new trustees and development of our digital strategy.

After the addition of the holiday pay accrual in compliance with FRS102 requirements, the organisation recorded a deficit of £66,971 in line with our overall budget expectations ensuring our free reserves remain at our target level. A deficit budget has been set again for 2017/18 at £69,271.

Our challenge for 2017/18 remains to balance the ongoing financial constraints imposed by our funders and to ensure that we are in a position to successfully bid when opportunities arise – either by ourselves or in partnership.

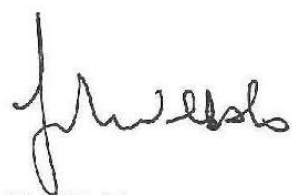
Auditors

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

Chair

Date: 26th September 2017

Independent Auditor's Report

We have audited the financial statements of Age Concern Cheshire for the year ended 31 March 2017 on pages thirty four to fifty four. 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 twenty seven to twenty eight, 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 and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. 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 charitable company's affairs as at 31 March 2017 and of its 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.

Independent Auditor's Report

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 take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Date: 26th September 2017



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

Consolidated Statement of Financial Activities (including consolidated income and expenditure account) for year ending 31 March 2017

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2017 Total £	2016 Total £
Income						
Donations and legacies	4	94,629	-	-	94,629	76,562
Income from charitable activities	5					
Choice and Independence		692,927	38,872	-	731,799	802,803
Staying Well and Active		660,619	192,770	-	853,389	984,576
Fulfilling Lives (Brightlife) Big Lottery Grant		-	759,320	-	759,320	404,900
Income from other trading activities						
Retail		459,090	-	-	459,090	405,773
Trading subsidiary	6	99,410	-	-	99,410	112,919
Other activities		87,614	-	-	87,614	121,408
Investment income	7	1,643	-	327	1,970	4,043
Total incoming resources		2,095,932	990,962	327	3,087,221	2,912,984
Expenditure						
Costs of raising funds						
Investment Management Costs	7	1,160	-	-	1,160	1,113
Retail		468,881	-	-	468,881	437,648
Trading subsidiary	6	57,409	-	-	57,409	50,963
Other Activities		47,828	350	-	48,178	44,821
Expenditure on charitable activities	9					
Choice and Independence		874,976	44,933	-	919,909	784,406
Staying Well and Active		715,012	209,764	-	924,776	1,061,472
Fulfilling Lives (Brightlife) Big Lottery Grant		-	760,962	-	760,962	410,312
Total expenditure		2,165,266	1,016,009	-	3,181,275	2,790,735
Net income/expenditure before gains and losses on investments and transfer		(69,334)	(25,047)	327	(94,054)	122,249
Net gains/(losses) on investments	18	27,083	-	-	27,083	4,155
Transfer	22	(7,703)	7,703	-	-	-
Net movement in funds		(49,954)	(17,344)	327	(66,971)	126,404
Reconciliation of Funds						
Total funds brought forward	22	849,649	20,341	298,879	1,168,869	1,042,465
Total funds carried forward	22,23	799,695	2,997	299,206	1,101,898	1,168,869

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

Consolidated Balance Sheet as at 31 March 2017

	Note	Group 2017 £	Group 2016 £	Charity 2017 £	Charity 2016 £
Fixed assets					
Tangible assets	17	182,605	170,219	182,187	169,801
Investments	18	305,097	278,014	305,099	278,016
Total Fixed Assets		487,702	448,233	487,286	447,817
Current Assets					
Debtors	19	257,609	324,464	290,181	375,301
Cash at bank and in hand		715,254	1,180,769	683,299	1,131,024
Total Current Assets		972,863	1,505,233	973,480	1,506,325
Liabilities					
Creditors falling due within one year	20	(358,667)	(784,597)	(356,202)	(782,607)
Net Current Assets		614,196	720,636	617,014	723,718
Total assets less current liabilities		1,101,898	1,168,869	1,104,564	1,171,535
Net Assets	23	1,101,898	1,168,869	1,104,564	1,171,535
The funds of the charity:					
Unrestricted income funds		536,140	562,785	538,806	565,451
Designated funds		263,555	286,864	263,555	286,864
Permanent endowment funds		25,000	25,000	25,000	25,000
Expendable endowment funds		274,206	273,879	274,206	273,879
Restricted funds		2,997	20,341	2,997	20,341
Total charity funds	22	1,101,898	1,168,869	1,104,564	1,171,535

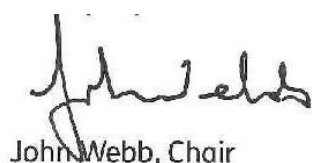
The trustees have prepared the group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes at pages 37 to 54 form part of these accounts

Signed

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

Approved by the trustees on 26th September 2017



John Webb, Chair

Statement of Cash Flows and Consolidated Statement of Cash Flows for year ending 31 March 2017

	Note	Group 2017 £	Group 2016 £	Charity 2017 £	Charity 2016 £
Cash used in operating activities	25	(393,861)	554,234	(376,071)	554,092
Cash flows from investing activities					
Interest Income		1,970	4,043	1,970	4,043
Purchase of tangible fixed assets		(73,624)	(49,553)	(73,624)	(49,553)
Cash provided by (used in) investing activities		(71,654)	(45,510)	(71,654)	(45,510)
Cash flows from financing activities					
Repayment of borrowing		-	-	-	-
Cash used in financing activities		-	-	-	-
Increase (decrease) in cash and cash equivalents in the year		(465,515)	508,724	(447,725)	508,582
Cash and cash equivalents as the beginning of the year		1,180,769	672,045	1,131,024	622,442
Total cash and cash equivalents at the end of the year per balance sheet		715,254	1,180,769	683,299	1,131,024

Notes on the accounts ending 31st March 2017

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (Charities SORP FRS 102) and the Companies Act 2006.

Age Concern Cheshire operating as Age UK Cheshire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

(b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

At the date of transition in applying the requirement to recognise liabilities arising from employee benefits, a liability was recognised for short-term compensated absence arising from the employee entitlement of the parent charity to paid annual leave. The initial liability recognised at the date of transition was for the holiday entitlement arising in the year was due but not taken. The initial liability was for £27,588. No other restatements were required. In accordance with the requirements of FRS 102 a reconciliation of opening balances is provided.

Reconciliation of group funds and balances	31 st March 2016 £
Funds balance as previously stated	1,196,457
Short-term compensated absences	27,588
Funds balance as restated	<u>1,168,869</u>

(c) Preparation of the accounts on an ongoing basis

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

(d) Group financial statements

The financial statements consolidate the results of the charity and its wholly owned subsidiary Age Concern Trading in Cheshire Ltd on a line by line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the Charity has not been presented as the trustees have taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

(e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income has been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executors to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies are notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

(f) Donated services, facilities and goods

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item by the charity is probable and that economic benefit can be measured reliably. On receipt, donated professional services and facilities result in the recognition of income and an expense.

No amount is included with the Financial Statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

As it is not practicable to estimate the value of donated goods with sufficient reliability, the income is included in the financial period in which the donated goods are sold.

(g) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. This is normally upon notification of the interest paid or payable by the Bank.

(h) Fund Accounting

Funds held by the charity are:

Unrestricted general funds – these are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor and when funds are raised for particular restricted purposes.

Endowment funds – These are funds of which a certain amount is a permanent endowment and as such is non-expendable. The balance and any interest accrued is expendable and will be treated as part of the general funds of the organisation.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

When a restricted project has come to an end, any excess of expenditure over income is supported by way of transfer from unrestricted funds.

(i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

(j) Allocation of support costs

Support costs are those functions which assist the work of the charity but do not directly undertake charitable activities. These include back office costs, finance, human resources, payroll, governance and senior management costs. The basis on which these support costs have been allocated are set out in note 11

(k) Operating leases

The charity classifies the lease of photocopiers as operating leases; the title to the equipment remains with the lessor and the equipment is usually replaced every 5 years. Rental charges are on a straight line basis over the term of the lease.

(l) Tangible fixed assets

Fixed assets are shown at original cost or, if donated, at their value on the date of the gift, less accumulated depreciation. Depreciation is provided in equal annual instalments over their estimated useful lives at the following annual rates:

Computer equipment, Plant and Machinery	33% straight line basis
Shop fittings and other assets	20% straight line basis
Tenants improvements	Straight line basis over the shorter of the remaining term of the lease or expected useful life

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

(m) Stocks

Stock is included at the lower of cost or net realisable value.

(n) Debtors

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

(o) 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.

(p) 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.

(q) Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(r) Pension costs

The charity operates a group personal and stakeholder pension scheme, both of which are defined contribution schemes. The contributions to the schemes are charged to the statement of financial activities as they become payable. The charity also set up a new pension scheme under its automatic enrolment compliance obligations which became effective on 1st July 2014. Employees joining these schemes contract directly with the insurance company. The charity makes a matching contribution of 5% (after successful completion of a probationary period) and acts as an agent in collecting and paying over employee pension contributions.

The pension costs charge represents contributions payable by the charity and its trading company to the funds and amounted to £62,749 (2016: £53,650). Contributions totalling £nil (2016: £nil) were due to the funds at the end of the year.

(s) Transition to FRS 102

The opening fund balances at the date of transition have been restated (see note 1b) due to a liability for holiday pay but no subsequent restatement of items has been required in making the transition to FRS 102. The transition date was 1st April 2016.

(t) Investments

The Charity's quoted investments are valued at open market value.

The Charity's shareholding in the wholly owned subsidiary Age Concern Trading in Cheshire is included in the balance sheet at the cost of the share capital less any impairment.

2. Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

3. Financial Performance of the charity

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary Age Concern trading in Cheshire Ltd.

The summary financial performance of the charity alone is

	2017 £	2016 £
Income	3,014,894	2,804,220
Gift aid from subsidiary company	42,001	61,538
	3,056,895	2,865,758
Expenditure on charitable activities	(3,123,866)	(2,739,772)
Net income	(66,971)	125,986
 Total funds brought forwards	 1,171,535	 1,045,549
Total funds carried forward	1,104,564	1,171,535
Represented by:		
Unrestricted funds	538,806	565,451
Designated funds	263,555	286,864
Restricted funds	2,997	20,341
Permanent Endowment funds	25,000	25,000
Expendable Endowment funds	274,206	273,879
	1,104,564	1,171,535

4. Income from donations and legacies

Donations	Unrestricted £	Restricted £	2017 Total £	2016 Total £
Legacies	78,008	-	78,008	60,351
Donations and appeals	16,621	-	16,621	16,211
Total	94,629	-	94,629	76,562

5. Income from charitable activities

	Unrestricted £	Restricted £	2017 Total £	2016 Total £
Choice and Independence				
Information and Advice	16,998	-	16,998	56,836
Supporting You	146,218	-	146,218	157,500
Dementia Advice	85,666	-	85,666	64,614
Advocacy	286,607	-	286,607	307,064
Independent Living	149,055	-	149,055	149,055
Residential Placement	-	-	-	20,508
Campaigns	8,383	-	8,383	6,283
Winter Warmth	-	-	-	2,100
Money Matters	-	38,872	38,872	38,843
	692,927	38,872	731,799	802,803
Staying Well and Active				
Wellbeing Coordinators	373,156	-	373,156	361,980
Falls Prevention	45,827	-	45,827	44,327
Get Going Together	20,225	37,770	57,995	108,708
Keeping Well	-	-	-	59,000
Casserole Club	-	-	-	30,078
Men in Sheds	28,200	150,000	178,200	200,434
Day Services	127,730	-	127,730	127,086
Sharing Time	36	-	36	-
Wear Purple	5,000	5,000	10,000	12,134
Castle Community Centre	60,445	-	60,445	40,829
	660,619	192,770	853,389	984,576
Fulfilling Lives				
Big Lottery Grant - Brightlife	-	759,320	759,320	404,900
	-	759,320	759,320	404,900
Total	1,353,546	990,962	2,344,508	2,192,279

6. 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.

	2017 £	2016 £
Turnover	99,410	112,919
Administration expenses	(57,409)	(50,963)
Net profit	42,001	61,956
Amount gift aided to the charity	(42,001)	(61,538)
Retained in subsidiary	-	418
Current assets	41,800	60,860
Current liabilities	(44,466)	(63,526)
Total net assets	(2,666)	(2,666)
Aggregated share capital and reserves	(2,666)	(2,666)

7. Investment income

	2017 £	2016 £
Dividends received	1,294	2,463
Interest received	676	1,580
Total	1,970	4,043

8. Investment management charges

	2017 £	2016 £
Aviva Fund	1,160	1,113
Total	1,160	1,113

9. Expenditure on charitable activities

	Unrestricted £	Restricted £	2017 Total £	2016 Total £
Choice and Independence				
Information and Advice	88,347	-	88,347	87,987
Supporting You	146,910	-	146,910	146,094
Dementia Advice	93,211	-	93,211	59,147
Advocacy	386,050	-	386,050	275,984
Independent Living	151,103	-	151,103	143,152
Residential Placement	-	-	-	19,000
Campaigns	9,355	-	9,355	12,247
Money Matters	-	44,933	44,933	40,795
	874,976	44,933	919,909	784,406
Staying Well and Active				
Wellbeing Coordinators	411,026	-	411,026	388,448
Falls Prevention	50,690	-	50,690	46,848
Get Going Together	21,490	51,725	73,215	113,217
Keeping Well	(3,407)	-	(3,407)	59,837
Casserole Club	-	-	-	43,417
Men in Sheds	48,112	153,325	201,437	206,070
Day Services	101,627	-	101,627	108,128
Sharing Time	1,616	-	1,616	-
Wear Purple	-	4,714	4,714	14,762
Castle Community Centre	83,858	-	83,858	80,745
	715,012	209,764	924,776	1,061,472
Fulfilling Lives				
Big Lottery Grant - Brightlife	-	760,962	760,962	410,312
	-	760,962	760,962	410,312
Total	1,589,988	1,015,659	2,605,647	2,256,190

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

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

Choice and independence	Staying well and	Fulfilling lives	Total
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	£	active £	£	£
Costs (see note 9)	(919,909)	(924,776)	(760,962)	(2,605,647)
Income from fees and charges	3,976	158,136	-	162,112
	(915,933)	(766,640)	(760,962)	(2,443,535)
Direct service level agreement or grant support	727,823	695,253	759,320	2,182,396
Net cost funded from other income	(188,110)	(71,387)	(1,642)	(261,139)

11. Analysis of direct charitable activity and support costs

The Charity initially identifies the costs of its support functions and apportions them between the charitable activities undertaken.

The following table details the types of expenditure for both direct charitable activities and support costs. It also details the basis of apportionment for support costs.

	Direct Charitable £	Support £	2017 Total £	2016 Total £	Basis of apportion- ment
Salaries	1,373,961	257,224	1,631,185	1,476,459	Allocated on time
Travel, training, recruitment	87,061	12,841	99,902	101,483	Allocated on time
Volunteers	14,464	423	14,887	9,499	Allocated on time
Premises and associated costs	85,076	47,241	132,317	125,346	Pro rata to full time equivalents
Office costs	41,618	92,614	134,232	132,891	Pro rata to full time equivalents
Tutors, legal and professional	107,309	20,198	127,507	105,266	Allocated on time
Other direct activity costs	358,843	5,074	363,917	219,063	
Depreciation	5,724	42,800	48,524	33,927	Pro rata to full time equivalents
Irrecoverable VAT	18,418	29,058	47,476	48,800	Allocated to the activity to which they relate
Governance	-	5,700	5,700	3,456	Pro rata to full time equivalents
Total	2,092,474	513,173	2,605,647	2,256,190	

12. Net incoming resources

This is stated after charging:	2017	2016
	£	£
Operating leases – equipment	6,783	6,783
Depreciation	61,239	44,497
Property rental	173,314	159,627
Auditor's remuneration	4,600	4,600

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

	2017	2016
	£	£
Salaries and wages	1,746,654	1,586,402
Social security costs	118,883	106,061
Pension costs	62,749	53,649
	1,928,286	1,746,112

No employee had employee benefits in excess of £60,000 (2016: nil). Pension costs are allocated to activities in line with the associated staffing costs incurred.

The charity trustees were not paid nor received any other benefit from employment with the charity or its subsidiary in the year (2016: £nil). During the year three trustees were reimbursed travel expenses totalling £413 (2016: £nil). No charity trustee received payment for professional or other services supplied to the charity (2016: £nil).

The key management personnel of the parent charity comprise the trustees, the Chief Executive Officer, the Heads of Services, the Head of Business and Marketing, the Head of Finance and Resources and the Head of Brightlife. The total employment benefits of the key management personnel of the Charity was £154,262 (2016: £186,122). As the key management personnel for the group are the same, the total employment benefits for the group are also £154,262 (2016: £186,122).

14. Staff Numbers

The average monthly head count was 115 staff (2016: 111 staff) and the average monthly number of full time equivalent employees (including part time staff) during the year was as follows:

	2017 Number	2016 Number
Choice and independence	29	26
Staying well and active	23	24
Fulfilling lives	10	10
Retail	12	11
Business and marketing	3	2
Trading	2	3
	<hr/> 79	<hr/> 76

15. Related Party Transactions

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 2017 the amount gift aided was £42,001 (2016: £61,538).

16. Taxation

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

17. Tangible fixed assets

GROUP	Office Equip £	Computer Equip £	Shop Fittings £	Motor Vehicle £	Tenants Impnts £	Lease Premises £	Plant and Machinery £	Total £
Cost:								
At 1 April 2016	88,058	137,767	61,591	80,537	204,282	3,000	60,881	636,116
Additions	18,772	20,518	9,145	-	21,396	-	3,793	73,624
Disposals	-	-	-	-	-	-	-	-
31 March 2017	106,830	158,285	70,736	80,537	225,678	3,000	64,674	709,740
Depreciation:								
At 1 April 2016	72,156	111,307	36,953	80,537	106,275	3,000	55,668	465,896
Charge for the year	7,681	18,735	10,380	-	21,040	-	3,403	61,239
Disposals	-	-	-	-	-	-	-	-
31 March 2017	79,837	130,042	47,333	80,537	127,315	3,000	59,071	527,135
Net book value at 31/03/17	26,993	28,243	23,403	-	98,363	-	5,603	182,605
Net book value at 31/03/16	15,902	26,460	24,638	-	98,007	-	5,212	170,219

18. Investments

Group	2017 £	2016 £
Market value at 1 April 2016	278,014	273,859
Additions at cost	809	784
Realised/Unrealised gain in year	26,274	3,371
Market Value as at 31 March 2017	305,097	278,014
Listed on UK Stock Exchange	298,097	271,014
National Savings Income Bond	7,000	7,000
As above	305,097	278,014
Investment in subsidiary company (see note 6)	2	2
Charity	305,099	278,016

19. Debtors

	Group 2017 £	2016 £	Charity 2017 £	2016 £
Trade debtors	140,259	147,253	130,830	136,552
Other debtors	4,463	8,263	4,463	8,263
Prepayments and accrued income	112,887	168,948	112,887	168,948
Amount due from subsidiary	-	-	42,001	61,538
	257,609	324,464	290,181	375,301

20. Creditors: amounts falling due within one year

	Group 2017 £	2016 £	Charity 2017 £	2016 £
Trade creditors	93,001	184,272	93,001	184,272
Short term compensated absences	35,779	27,588	35,779	27,588
Other creditors and accruals	51,483	58,963	49,724	57,638
Deferred income	147,580	483,565	147,580	483,565
Taxation and social security costs	30,824	30,209	30,118	29,544
	358,667	784,597	356,202	782,607

21. Deferred Income

	2017 £	2016 £
Balance at 1 April 2016	483,565	151,633
Fees received	643,574	483,565
Released to Statement of Financial Activities	(979,559)	(151,633)
Balance at 31 March 2017	147,580	483,565

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

22. Movement of funds

	Balance at 1 April 2016	Incoming resources	Expended resources	Transfers	Balance at 31 March 2017
Unrestricted funds					
General funds	565,451	2,019,612	(2,058,522)	12,265	538,806
Designated funds					
Comfort funds	3,061	3,993	(2,641)	(2,147)	2,266
IT, communications and digital	22,060		(8,395)	6,000	19,665
Organisational development	30,753		(22,700)	5,000	13,053
Advocacy support and development	31,475		-	(16,475)	15,000
Corporate marketing	14,714		(13,983)	(731)	-
Volunteer development	15,000		(1,616)		13,384
Finance and Human Resources	-	-	-	10,000	10,000
Building Repairs	-	-	-	8,000	8,000
NBV assets	169,801	-	-	12,386	182,187
	852,315	2,023,605	(2,107,857)	34,298	802,361
Restricted funds					
Vauxhall gifts fund	3,061	-	(350)	-	2,711
Men in Sheds	3,325	-	(3,325)	-	-
Fulfilling Lives – Big Lottery grant	-	759,320	(760,962)	1,642	-
Get Going Together	13,955	37,770	(51,725)	-	-
Money Matters	-	38,872	(44,933)	6,061	-
Wear Purple	-	5,000	(4,714)	-	286
	20,341	990,962	(1,016,009)	7,703	2,997
Endowment funds					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	273,879	327	-	-	274,206
	298,879	327	-	-	299,206
Total Charity funds	1,171,535	3,014,894	(3,123,866)	42,001	1,104,564
Non charitable trading fund	(2,666)	99,410	(57,409)	(42,001)	(2,666)
Total group funds	1,168,869	3,114,304	(3,181,275)	-	1,101,898

Name of fund	Description, nature and purposed of fund
General fund	The 'free' reserves after allowing for all designated funds
Designated funds	
Comfort funds	Three accounts for day care activities and one for Ellesmere Port men in sheds
IT, communications and digital	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 review of our recruitment and reward strategy and the implementation of the person centred change programme through training and development plan for staff and volunteers.
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.
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.
Human Resources and Finance	This fund has been designated to support the infrastructure of the Human Resources and Finance functions of the organisation. It includes the recruitment of a Head of Human Resources.
Building Repairs	Due to the ageing profile of our premises, this designation has been included to allow for essential building repairs to include roofing, heating and electrics.
NBV assets	A designation for the net book value of the organisation's fixed assets.
Restricted funds	
Vauxhall gifts fund	A fund to provide emergency aid to older people in need
Wear Purple	A small fund to deliver Art Projects in Care Homes across Cheshire West and Chester

23. Analysis of group net assets between funds

Fund balances at 31 March 2016 are represented by	General fund	Designated funds	Endowment funds	Restricted funds	Total funds
Tangible fixed assets	418	182,187	-	-	182,605
Cash at Bank and in Hand	263,204	2,267	299,206	150,577	715,254
Other net current assets/(liabilities)	272,518	79,101	-	(147,580)	204,039
Total	536,140	263,555	299,206	2,997	1,101,898

24. Financial commitments

At 31 March 2017 the charity had future minimum lease payments under non-cancellable operating leases which expire as follows:

Group and Charity	Land and buildings 2017 £	Other 2017 £	Land and buildings 2016 £	Other 2016 £
Less the one year	5,000	9,610	-	-
Between two and five years	264,550	-	113,458	16,395
Over five years	199,000	-	443,292	-
	468,550	9,610	556,750	16,395

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

	Group 2017 £	2016 £	Charity 2017 £	2016 £
Net movement in funds	(66,971)	126,404	(66,971)	125,981
Add back depreciation charge	61,239	44,497	61,239	44,233
Deduct interest income shown in investing activities	(29,053)	(8,198)	(29,053)	(8,198)
Decrease (increase) in debtors	66,854	(16,677)	85,119	(15,756)
Increase (decrease) in creditors	(425,930)	408,208	(426,405)	407,832
Net cash used in operating activities	(393,861)	554,234	(376,071)	554,092