

# Age UK Cheshire Annual Report 2018-19







# 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)	Mrs S Harrison	Mrs S Wentworth
Mr T K Al-Jorani (Resigned 26/10/18)	Ms N Brooks	Professor M Andrews
Mr J Townsend (Resigned 25/10/18)	Miss S Twibell	Mr M Stewart
Mrs V Pasley (Appointed 26/10/18)	Mr C Cawthorn	Mrs R Hollens
Ms A Woodvine (Appointed 26/10/18)	Mr A Smith	

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	Mrs H Flaherty
Head of Business and Marketing	Ms J Cameron
Head of Services	Mrs L Welsh
Head of Brightlife	Mr C McClelland
Head of Human Resources	Mrs K Beresford

## AUDITORS:

Howard Worth  
Drake House, Gadbrook Way  
Gadbrook Park  
Northwich, CW9 7RA

## BANKERS:

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

## Report of the Trustees

On behalf of the Trustees we are pleased to present our annual directors' report together with the consolidated financial statements of the charity and its trading subsidiary for the year ending March 2019. These reports are also prepared to meet the requirements for a Directors' Report and accounts for Companies Act purpose.

This report explains how Age UK Cheshire made a difference to people in later life, in Cheshire in 2018-19. In addition to explaining Age UK Cheshire's finances in facts and figures, it also looks at how we performed against our plans and explains what we hope to achieve in the coming year.

During the last year Age UK Cheshire has helped thousands of people to feel more connected, to enjoy their independence and get involved in physical activity. We have supported people in understanding how to make change happen and how to make well informed decisions in their lives. We have given people opportunities to be creative and to contribute their time and skills. For the people we have worked with, we have helped them to love later life in Cheshire.

A highlight of our year included achieving the rigorous ISO 9001:2015 quality mark. We were confident in the quality of what we do, but it is always reassuring to have this opinion validated by an external body. Our confidence was further boosted when we also passed the Age UK Charity Quality Standard for another three years. In addition, we obtained the Advocacy Quality Mark during the year. We would not achieve any of these awards without the energy, hard work and dedication of our amazing staff and volunteers who we wish to thank sincerely.

This year, 2019/20 sees the final year of the full Brightlife Project. Over the past five years we have led this partnership; testing and learning about the most effective approaches to tackling social isolation. This year is focused on ensuring that a lasting legacy of the rich learning is left behind, and on supporting commissioned projects in pursuing their sustainability plans. We were delighted to be successful in negotiating an additional year of National Lottery Fund funding to continue Brightlife social prescribing activity in rural Cheshire West and Chester and for data activities. We will continue to contribute to the broader Ageing Better Programme during this additional year.

We were encouraged this year by Cheshire West and Chester Council's decision to apply for, and be awarded, World Health Organisation 'Age Friendly' status. This is a commitment made by a partnership of organisations, led by the Council, to making the area more age-friendly, covering eight distinct domains of age-friendliness to consider for improvement. The initial years of the programme are focused on baselining each of these areas before developing plans to improve. We are excited by the potential of this partnership and what it could mean for older people living there.

For many people, later life also brings challenges, and this can particularly be the case when individuals interact with the social care system. It is clear that in a number of cases the system is failing to meet the standards we would all expect, for ourselves and

## Report of the Trustees

for our loved ones. The Government has delayed publication of its Social Care Green Paper repeatedly and in the meantime, people are not receiving the level of care that they want and need.

This year saw the publishing of the NHS Long Term Plan, with improving NHS care in care homes, providing support to people with frailty and enhancing rapid response times being the key areas supporting older people. While we welcome the plan, it does seem that an opportunity has been missed to publish a long-term plan for integrated health and social care. While we have seen integration being pursued at a local level, having separate national plans will not encourage the full commitment and focus that a single plan may have inspired. We will continue to ensure that the wants and needs of older people are kept at the forefront of local health and social care planning through our campaigning, Later Life assemblies and partnership work.

Concerns about health and social care are shared by older people themselves here in Cheshire, with health and social care being identified as a key priority at the inaugural Chester Later Life Assembly, and therefore forming one of its first campaigns. We have ambitions for Later Life Assemblies across the whole of Cheshire, hosting social campaigning by older people on issues that impact on later life and we were excited at the appetite for this approach expressed at the pilot event.

The coming year represents the second in our strategic plan and will see increased efforts invested in boosting our social enterprise activities. We are committed to generating as much of our own income, to reinvest back into charitable work, as possible. In this way we will create greater financial stability, which will mean we can deliver services that continue to make a huge difference to loving later life. This change in focus will be challenging and represents a change in how we think about ourselves. We know that our staff and volunteers are committed to making this change happen.

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

Dale Maskell – CEO  
John Webb – Chair of Trustees  
24<sup>th</sup> September 2019

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



# Report of the Trustees

## Our Strategy

### Vision

*“People will love later life in Cheshire. They will have the best opportunities and services, will feel connected and will make things happen. Age UK Cheshire will be recognised as a world leader in its field.”*

### Mission

*“Age UK Cheshire is a local social enterprise and charity that is dedicated to later life. We co-produce excellent services, make opportunities, connect people meaningfully and influence positive change. Because of our work, people love later life in Cheshire.”*

### We value

- Person-centredness.
- Challenge.
- Innovation.
- Enterprise.

### Ambitions

1. People in later life will feel connected.
2. People in later life will be independent, active and experience good physical and mental health.
3. People in later life will be engaged in issues that affect them and their communities.
4. People in later life will be well-informed and have opportunities to learn and be creative.
5. People will have opportunities to give their time and skills to support loving later life.

### Enablers

- a) We will listen to, work with, support and co-produce with people in later life, our staff and volunteers.
- b) We will value our volunteers and staff.
- c) We will support continuous improvement and high quality standards.
- d) We will build and use our collective strength.
- e) We will tell people about what we do with confidence and pride, inspiring them to support our work.
- f) We will raise funds for activities, services and for influencing work.

In light of the Charity Commissions general guidance on public benefit, the trustees confirm that these ambitions fully meet the public benefit test. Age UK Cheshire covers its operating costs through contracts, grants, donations, and income from fees, charges and sales. Our charging policy reflects our commitment to affordability and access to our services and activities.

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Future income generated through our social enterprise initiatives will be re-invested into the charity in pursuit of these ambitions

### Review and Highlights of 2018/19

During 2018-19 we began work on implementing our new strategy, made up of five ambitions and supported by six enabling areas of work. We had identified key strategic actions to take place under each of these ambitions and enablers, and below we review our progress in achieving our goals for the year and highlight some of our achievements.

#### Our Ambitions:

##### Ambition 1: People in later life will feel connected.

*“People in later life will feel connected with people around them and invest time in developing their current and new relationships. These connections will result in people feeling more supported and their lives enriched. This will help to create a feeling of community.”*

##### **Achieved...**

- We successfully delivered our ‘Sharing Time’ befriending service, utilising intelligence from Brightlife work and we evolved the service, securing an additional 6 months of external funding.
- We successfully delivered our ‘Day Activity Groups’ and expanded them to include new ‘Pub Lunch Groups’ which have proved to be very popular.
- We completed our work in developing our new ‘Home from Home’ service, which began as a staff innovation project, and this launched in April 2019.
- We successfully delivered Year 4 of Brightlife as the lead partner and host, testing and learning from a range of approaches in tackling social isolation.

##### **In progress...**

- We continue to review our marketing strategy, using the experiences of the marketing of Brightlife to ensure that our activities tackling social isolation reach the right audiences.
- We are in the process of developing our volunteering strategy, with the aim of increasing the number and quality of volunteers across the organisation involved in combatting social isolation.

##### **Highlights of the year...**

- We sold 1,028 coach trip tickets, supporting people to make new friends and visit new places:

*“The trips are an absolute God send; I would be devastated if I couldn’t go.”*

- We recruited 36 people into our ‘Sharing Time’ befriending service, helping people to make new connections.

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- 375 places were booked on our new 'Pub Lunch Groups', with new friendships being forged over a lovely lunch.
- Brightlife commissioned 11 new services tackling social isolation.
- 675 people were referred into the Brightlife Social Prescribing service.
- A new Dementia Day Service was launched in Winsford.

### Our Goals for 2019-20...

- Deliver newly funded 'Sharing Time' project and expand across the whole of Cheshire if funding can be secured.
- Consolidate the success of 'Love Later Life Groups' and pub lunches and, funding permitting, begin expansion across Cheshire.
- Promote and market our innovative 'Home from Home' service.
- Identify, secure funding and develop a social enterprise model for the most impactful social isolation activities for 2020-21 onwards.
- Successfully conclude the Brightlife project and deliver the legacy aspects.
- Review our volunteering strategy, co-produce and evolve it to increase the number and quality of volunteers across the organisation involved in combatting social isolation.

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

*"People in later life will be making the most of their independence. They will be active and engage in regular physical exercise. This will result in people feeling good and will have a positive health impact. People in later life will have access to opportunities which support them in maintaining good physical and mental health."*

### **Achieved...**

- We successfully delivered our physical activity projects such as walking football and our golf sessions.
- We worked with the lead partner, Cheshire Centre for Independent Living, to secure the contract for our 'Independent Living' service in Cheshire West and Chester.

### **In progress...**

- We continue to review our marketing strategy to include work on independence, physical and mental health.
- We continue to explore opportunities to identify and secure funding and develop our social enterprise model for physical & mental health activity projects.
- We are in the process of developing our volunteering strategy to increase the number and quality of volunteers across the organisation involved in supporting independence, physical and mental health.

### **Not achieved...**

- We worked with Cheshire Centre for Independent Living in developing a tender response for the Independent Living Service in Cheshire East, after the financial year end. Unfortunately, we were not successful in securing this funding.



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- We were not successful in securing funding for our Money Matters project, which had been funded for five years by a grant from the National Lottery Fund.

### Highlights of the year...

- We trained 134 'Dementia Friends' through our 'Outdoor Activities' project.
- We delivered 'Falls Prevention' training in 45 care homes across Cheshire West and Chester.
- Over 230 men attended our 'Men in Sheds', with Hartford Shed celebrating its 10<sup>th</sup> anniversary and a new Shed being opened in Winsford.
- Our 'Independent Living' service spent over 4,100 hours supporting people.
- 272 individuals were helped with managing their finances through a team of dedicated volunteers in our 'Money Matters' project.

### Our Goals for 2019-20...

- Successfully deliver our Independent Living services and contracts.
- Develop a model and explore opportunities for 'Social Prescribing' activities to deliver post Brightlife funding.
- Deliver new physical and mental health activity projects across Cheshire West.
- Implement a positive marketing campaign on independence, physical & mental health.
- Identify and secure funding and develop a social enterprise model for the most impactful physical and mental health activities for 2020-21 onwards.
- Identify and secure funding for the most impactful social prescribing activities for 2020-21 onwards.
- Review our volunteering strategy, co-produce and evolve to increase the number and quality of volunteers across the organisation involved in supporting independence, physical and mental health.

### **Ambition 3: People in later life will be engaged in issues that affect them and their communities.**

*"People in later life will be actively engaged in making positive change happen. Their voices will be informing local and national campaigns, consultations and decisions. People will be involved in activism and co-production of services which impact on later life experiences."*

### **Achieved...**

- We worked with National Age UK on their national 'Care in Crisis' campaign on improving social care, this saw us attending Parliament with a local resident to address MPs.
- We supported the 'Age Gap Tax' campaign, which was fighting for fairness for older people in changes to the benefits system.
- We collected signatures for the petition against the proposals to end free TV licences for over 75s for the 'Switched Off' campaign.
- We continued our development of local influencing work, working with the Older Peoples Alliance and the Older People's Network in developing the plans for the first Chester Later Life Assembly.

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- We continued to position the Brightlife legacy work to be influential in future commissioning of social prescribing and social isolation activity locally and nationally.

### In progress...

- We began to plan for reviewing all our current services and social enterprise activity for evidence of person-centredness and co-production.
- We began to look at the best ways of gathering feedback from people we currently work with and thinking about how it can be better used to influence service design, development and commissioning.
- We continue to look for funding opportunities for our 'Later Life Assemblies' work.
- We are in the process of developing our volunteering strategy to increase the number and quality of volunteers across the organisation involved in supporting campaigns work.

### Our Goals for 2019-20...

- Develop a person-centred programme of activities using co-production approaches for all our services.
- Evidence improved outcomes for people because of successful influencing & changes in delivery from service feedback.
- Review the progress of the pilot and launch our first 'Later Life Assembly' in Chester.
- Deliver a full programme of activities for the 'Chester Later Life Assembly'.
- Continue to work with National Age UK on local campaigns.
- Identify and secure funding for co-produced campaigning and social action projects in 2019-21,
- Review our volunteering strategy, co-produce and evolve to increase the number and quality of volunteers across the organisation involved in supporting campaigns work.

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

*"People in later life will be well-informed of their rights and responsibilities. They will feel empowered to make decisions. They will be engaged in learning activities. Learning new things and being creative will result in improvements in feelings of wellbeing."*

### Achieved...

- We successfully implemented a new Information and Advice volunteer-led, telephone-first service re-design.
- We developed a new marketing strategy to attract new volunteers into the re-designed I&A service.

### In progress...

- We are constantly looking for ideas for additional paid-for learning and arts activities.
- We continue to seek funding for Information and Advice delivery.

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- We are looking at opportunities to co-produce our Information and Advice training plan and delivery.
- We are in the process of developing our volunteering strategy to increase the number and quality of volunteers across the organisation involved in supporting Information and Advice, learning and arts work.

### Not achieved...

- We were not successful in identifying and securing a trust-fund contribution towards Information and Advice delivery in 2018-19.

### Highlights of the year...

- We conducted 214 home visits to help people with their digital and technology skills.
- We helped to design and roll out a new 'Dementia Support Service'.
- Our 'Later Life Planning Service' launched, supporting people with Lasting Powers of Attorney, Wills and financial planning.
- 1,201 pieces of casework were undertaken by our 'Supporting You' benefits advice service.
- Our Statutory Advocacy Team supported 986 people during the year.
- Our 'Information and Advice Service' helped over 4,400 people during the year.

### Our Goals for 2019-20...

- Continue to embed the Information and Advice delivery model and plan for a second hub in Northwich.
- Review our Advocacy service in preparation for a future re-tendering of the service.
- Plan for expansion of our 'Later Life Planning Service'.
- Refresh marketing strategy to attract new volunteers to the Information and Advice service.
- Identify and secure funding and develop a social enterprise model for co-produced learning and arts projects (including WearPurple) in 2020-21.
- Identify and secure additional funding for Information & Advice delivery over 2020-2021.
- Review Information and Advice training plan and delivery.
- Review volunteering strategy, co-produce and evolve to increase the number and quality of volunteers across the organisation involved in supporting Information and Advice, learning and arts work.

### **Ambition 5: People will have opportunities to give their time and skills to support loving later life.**

*"People will find it easy to volunteer their time, skills and experiences. They will see that their contributions make a difference to themselves, the lives of people in later life and their communities. People in later life will have employment opportunities which value their skills and experiences."*

# Report of the Trustees

## Achieved...

- We led a successful marketing campaign to attract new volunteers to our Trustee roles.
- We undertook a significant amount of work, supported by brilliant volunteers, to ensure that CharityLog, our database, was being used effectively to record volunteering data.

## In progress...

- We are in the process of reviewing volunteer support across our services, clearly defining roles and areas in need of additional support.
- We are taking a more bespoke approach to marketing for specific volunteering opportunities.
- We have had some success in developing more robust CharityLog reporting mechanisms for volunteering data.
- We have undertaken a lot of work in partnership with the Local Enterprise Partnership in promoting the positive contribution that older people make to the local economy here in Cheshire.
- We are in the process of developing our volunteering strategy to increase the number and quality of volunteers across the organisation and improve recognition and reward of volunteer efforts.

## Highlights of the year...

- Over 244 active volunteers supported our work in helping people to love later life during the year.
- Our volunteers contributed over 55,000 hours of their time, energy and skills in 2018-19.
- We estimate that the economic value of the volunteer contribution to our work is in excess of £431,000.

## Our Goals for 2019-20...

- Identify priorities for volunteer recruitment in the year for all of our services.
- Plan marketing campaigns for specific volunteer recruitments.
- Explore potential for employment support social enterprise activity.
- Review volunteering strategy, co-produce and evolve to increase the number and quality of volunteers across the organisation.

## Our Enablers

### Enabler A: We will listen to, work with, support and co-produce with people in later life, our staff and volunteers.

#### *We will...*

- *co-produce services and offers with people in later life, that reflect their needs and aspirations.*
- *work in partnership with organisations for people in later life and celebrate their contributions.*
- *co-produce our internal ways of working with staff and volunteers.*

## Report of the Trustees

### **Achieved...**

- We have been actively encouraging co-production by all of our partners who are committed to the World Health Organisation's Age Friendly work by Cheshire West and Chester.
- We have been promoting items of interest to older people, delivered by other organisations, through our social media channels.
- We co-produced a 'We said, we did' approach to the results of our 'Staff Survey', with our Staff Engagement Group.

### **In progress...**

- We have begun to think about how we define and articulate our approach to co-production and what our principles are in designing services.
- We have taken steps to developing a training programme on co-production for our staff team.
- We are encouraging all of the partners we work with to adopt a co-production approach.
- We have developed the role of the 'Staff Engagement Group' in policy development and responding to the results of the 'Staff Survey'.

### **Not achieved...**

- We did not manage to complete a review of activities across the organisation for person-centredness and co-production evidence. This is something we hope to undertake in 2019-20.
- We have not implemented mandatory person-centred co-production into service and social enterprise development.
- We have not yet established fora for volunteer co-production and feedback.

### **Highlights of the year...**

- We developed our 'Home from Home' service, an idea from a member of the team and launched the service in April 2019.
- We had a positive response to our co-produced 'Staff Survey' and the 'We said, we did' approach that we took, led by the Staff Engagement Group.

### **Our Goals for 2019-20...**

- Embed our co-production principles across the organisation.
- Evidence improved outcomes for people because of successful changes in services and social enterprise because of co-production.
- Review 'Chester Later Life Assembly' progress and evidence achievements.
- Ensure that co-production is embedded into the Age Friendly work by Cheshire West and Chester.
- Market opportunities of other organisations for people in later life.
- Plot progress against the previous 'Staff Survey'.
- Review volunteer fora.

# Report of the Trustees

## **Enabler B: We will value our volunteers and staff.**

### *We will...*

- *become the organisation of choice to volunteer and work with.*
- *adopt best practice in volunteer recruitment, management and retention.*
- *develop and invest in our learning culture.*
- *adopt best practice in staff recruitment, management and retention.*

### **Achieved...**

- We used our 'Staff Survey' to baseline the employee experience here at Age UK Cheshire.
- We developed the 'We said, we did' approach to the results of the 'Staff Survey', co-producing with the Staff Engagement Group.
- We further developed the role of the 'Staff Engagement Group'.
- We implemented systems for better monitoring, reporting and sharing training across the organisation.

### **In progress...**

- We began development of our person-centred performance management system.
- We undertook work with the Remuneration Committee, exploring the a range of employee enrichment options.
- We began work on baselining the training needs of the whole team.
- We delivered a range of training and began development of a training strategy for the organisation.

### **Not achieved...**

- We did not manage to develop and distribute a 'Volunteer Survey' to baseline the volunteer experience at Age UK Cheshire.

### **Highlights of the year...**

- We welcomed 36 new members of staff into our team.
- We successfully recruited into 43 posts.
- We delivered a whole range of training opportunities, including online training, resilience training, equality, diversity and inclusion and health and safety.

### **Our Goals for 2019-20...**

- Review and celebrate progress against the previous 'We said, we did' work.
- Review and evolve person-centred performance management system.
- Review the role, attendance and purpose of the 'Staff Engagement Group'.
- Plot progress against a 'Volunteer Survey'.
- Implement training strategy for the organisation.
- Embed systematic monitoring / reporting / sharing training across the organisation.
- Review success of training strategy.

# Report of the Trustees

## **Enabler C: We will support continuous improvement and high quality standards.**

### *We will...*

- *regularly review our quality standards and ensure all our services and activities achieve or exceed those standards.*
- *strive to build on and share our prior learning and experience in delivering our work.*
- *continually positively challenge our ways of working and adopt new technologies.*

### **Achieved...**

- We were successful in getting reaccredited for the ISO9001 international quality mark after a rigorous audit.
- We were successful in achieving the Age UK Charity Quality Standard after being externally audited.
- We undertook Age UK's 'Being a Good Age UK - Respecting and valuing older people' self-assessment.
- We maintained the quality of our information and advice work to the Advice Quality Standard.
- We were successful in obtaining the Advocacy Quality Mark for the first time after an external audit.
- We continued to develop the role of IT and digital technologies across the organisation with the launch of our Intranet.
- We implemented the changes required by GDPR and standards of data protection.
- We were a key partner in Cheshire West & Chester's 'Age Friendly' work.
- We reviewed our Trustee governance and sub-committees to ensure that they supported the achievement of the organisational strategy.
- We reviewed our Board papers and developed them to reflect our current strategic direction and ensure that they are effective in ensuring good governance.

### **Not achieved...**

- We did not manage to investigate if the Social Enterprise quality mark was something we felt was worth pursuing.
- We have not developed a set of principles and standards to guide who we partner with.

### **Highlights of the year...**

- Receiving recognition and validation, from external auditors, of the quality of our work was a real highlight of the year.

### **Our Goals for 2019-20...**

- Maintain ISO9001 standards.
- Review Brand Partner Agreement and value of Age UK partnership.
- Undertake the – Being a Good Age UK - 'Ensuring a positive customer experience and delivering our brand promise' self-assessment.

## Report of the Trustees

- Maintain Advice Quality Standard standards.
- Maintain Advocacy Quality Mark standards.
- Apply for most appropriate Social Enterprise quality mark.
- Review, develop and implement Digital Strategy across the organisation.
- Review GDPR compliance.
- Review Safeguarding practice.
- Implement partner principles and standards.
- Implement any agreed changes to governance arrangements.

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

We will...

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

### **Achieved...**

- We undertook work on our database, CharityLog, to ensure that it was being used effectively to record volunteering data.
- We worked with the Older People's Alliance and the Older People's Network to develop our 'Later Life Assemblies' pilot.
- We worked closely with National Age UK on local campaigns.
- We carefully designed a new style of Staff Away Day.
- We encourage contributions from the whole team in writing content for social media, Staff News and our Intranet.

### **In progress...**

- We are continuing our work to ensure that CharityLog is being used effectively and accurately to record contractual outputs and outcomes.
- We have been developing a new style of annual impact reporting.

### **Not achieved...**

- We did not identify and secure funding for co-produced campaigning and social action projects in the year.

### **Highlights of the year...**

- The excitement and support that we experienced from older people when we shared our plans for our 'Later Life Assemblies' project was encouraging.

### **Our Goals for 2019-20...**

- Review CharityLog as best CRM solution.
- Review pilot progress of 'Chester Later Life Assembly'.
- Deliver full programme of activities for 'Chester Later Life Assembly'.
- Continue work with National Age UK on local campaigns.
- Identify and secure funding for co-produced campaigning and social action projects in 2020-21.



## Report of the Trustees

- Develop annual impact report.
- Develop and deliver staff away day.
- Develop Staff News and Intranet.

### **Enabler E: We will tell people about what we do with confidence and pride, inspiring them to support our work.**

#### *We will...*

- *develop clear communications about our cause, campaigns and what we do locally and nationally.*
- *increase the capacity of our team to undertake effective marketing to a wide range of local audiences.*
- *communicate effectively across our organisation.*

#### **Achieved...**

- We communicated the organisational strategy across the team, developing a dedicated part of our Intranet.
- We communicated the strategy amongst our partners and stakeholders at a range of meetings.
- We held our first social media and design training for the team to support our social media work.
- We developed Staff News and our Intranet in direct response to feedback from our Staff Survey.

#### **In progress...**

- We are in the process of developing a new marketing strategy consistent with the strategic direction of the organisation.
- We are developing a new Impact Report.
- We have begun to develop new recruitment material consistent with the person-centred, strategic direction of the organisation.
- We have begun to refine our induction and on-boarding of new staff and volunteers to ensure familiarity with the strategic direction and the organisation as a whole.

#### **Highlights of the year...**

- We had over 25,000 visitors to our website.
- We held the second 'Love Later Life Festival' at Storyhouse.
- We represented the organisation at Chester Pride.
- We held a focus group on the content of our Cheshire Chorus newsletter.

#### **Our Goals for 2019-20...**

- Review success of marketing strategy and evolve using co-production techniques.
- Develop a marketing plan to re-enforce and refresh the strategy knowledge across the organisation.
- Develop and publish improved version of Impact Report.

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- Deliver capacity building training across the organisation to support marketing of services and social enterprise.
- Develop Staff News and Intranet.
- Review success of recruitment material.
- Review success and feedback from new induction and on-boarding of new staff and volunteers.

### **Enabler F: We will raise funds for activities, services and for influencing work.**

#### *We will...*

- *build a culture of cross promoting our services and products.*
- *grow our social enterprise activity.*
- *develop a framework of principles to determine which projects/funding we choose to pursue.*
- *establish a more diverse funding base.*
- *raise income to support our strategic campaigns, research and evaluation work.*

#### **Achieved...**

- We developed income targets for future years based on maximising income streams and minimising our reliance on any one income source.
- We developed a rolling 3-year financial forecast to ensure sufficient future funds are available to the organisation.
- We generated our ideal reserves level to support service development and social enterprise activity, whilst ensuring liabilities and commitments could still be met.
- We placed an emphasis on our Social Enterprise activities.
- We explored the potential for social investment.
- We were successful in securing a two-year contract for our re-designed Dementia Support Service.
- We secured funding for our 'Later Life Goals' project for three years.
- We were successful in securing funding for our Falls service funded by West Cheshire CCG.
- We secured funding for our Eon energy project.
- We were successful, as a partner to Cheshire Centre for Independent Living, in securing funding for our 'Independent Living Service' in Cheshire West and Chester.
- We were successful in getting an additional year of contractual funding for our Advocacy work.
- The funding for our Men in Sheds work was secured for two more years.

#### **In progress...**

- We are continually reviewing our finances to ensure we have sufficient funds available to meet our cash commitments.

#### **Not achieved...**

- During the year we did not manage to develop communications and training for our teams on cross-promoting what we offer.
- We did not explore and develop our approach to legacy giving.

## Report of the Trustees

- We did not identify priority areas to raise funds for research and evaluation work.
- We were not successful in identifying and securing funding for Money Matters delivery for 2019-21.

### Highlights of the year...

- Our retail team generated income of more than £549,000.
- We received generous legacy gifts totalling over £283,000.
- Individuals donated over £23,000 to our cause.

### Our Goals for 2019-20...

- Generate income targets for future years based on maximising income streams and minimising our reliance on any one income source.
- Ensure sufficient funds are available to meet cash commitments.
- Develop rolling financial 3-year forecast to ensure sufficient future funds are available.
- Generate ideal reserves level to support service development and social enterprise activity whilst ensuring liabilities and commitments can still be met.
- Review success of cross promotion of services, evolve and implement.
- Review priority for Social Enterprise activity for 2019-20.
- Implement legacy giving strategy.
- Explore potential of social investment.
- Determine priority areas to raise funds for research and evaluation work.

## Financial Review

As identified in last year's Financial Review, reporting is now based on the strategic ambitions for the organisation. These more clearly define the purpose of the charity and align objectives and highlights for the year with the financial performance. As such, the financial statements have been restated to reflect these five ambitions supported by activity in other income generating areas such as retail.

The charity generated a surplus of £191,881 for 2018/19.

### Income

The principal sources of funding for the charity were:

- Service level agreements with both Cheshire East and Cheshire West and Chester Councils and three clinical commissioning groups (South Cheshire, Vale Royal and West Cheshire), delivered either solely or in partnership amount to £916,905 (23.6% of total income)
- Grant funding, both restricted and unrestricted, totaling £1,652,122 (42.5% of total income). The National Lottery Community Fund are our main grant givers with £1,516,856.
- Unrestricted income through the charging of fees, donations, legacies received and our retail network of £1,317,332 (33.9% of total income).

Our charitable activities are summarised into our five strategic ambitions:

#### ***Ambition 1: People in later life will feel connected***

Income has increased by £631,210 year on year. This is entirely due to increased activity in service delivery, particularly with our Brightlife project which accounts for 89% of the funding

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

Income remains static year on year with two new areas of delivery both funded via the Brightlife project being Dementia Outdoor Activities and the Winsford Super Shed. Men in Sheds continues to be supported via grant funding supplemented by the charging of attendance fees, income generation and other smaller grants and donations.

Of the total funding, £196,000 is grant funded, £39,000 National Lottery Community Fund and £219,916 via Service Level Agreements. The balance is from charges, fees and income generation.

#### ***Ambition 3: People in later life will be engaged in issues that affect them and their communities***

No direct income has been received this year

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

There has been a reduction in the income received following the loss of the wellbeing contract with West Cheshire Clinical Commissioning Group early in the financial year.

## Financial Review

The majority of the funding is with service level agreements amounting to £641,722. Our new service, Later Life Planning, launched in June 2018 generated £42,245.

***Ambition 5: People will have opportunities to give their time and skills to support loving later life***

Volunteering is a key strand within our strategic plan and a volunteer to progress this will be recruited during 2019/20.

### **Other Income**

Our retail division continued to thrive with both sales of donated goods and resulting gift aid increasing year on year income by 12%.

Income from donations and legacies increased substantially totaling £308,539. Legacy income increased more than threefold from £90,012 (2017/18) to £283,930 (2019/20) whilst donations increased by 17%.

### **Expenditure**

Overall expenditure for the year was £3,694,478, an increase over last year of £387,5445. Spend on charitable activities was £3,043,661 compared to £2,659,314.

Salaries and associated costs are our main area of expenditure, although this decreased by £101,230 year on year due to the loss of the wellbeing contract. These costs still represent 51% of our total expenditure.

Commissioning expenditure within our Fulfilling Lives (Brightlife) project rose by £614,620 from £257,041 in 2017/18 to £871,661 in 2019/20, of which £105,695 was internally commissioned for delivery of Dementia day services, dementia outdoor services and Winsford Super Shed. This total commissioning spend accounted for 24% of total expenditure in the year.

### **Investment Policy**

The trustees, having regard to the liquidity requirements of operating the charity, currently hold the financial reserves in cash, some shares and a low to medium risk, socially responsible portfolio of ethically managed investments for long term growth.

Given the ethical nature of the investments the trustees do not expect a greater return than that is currently being achieved. The long-term objective is ongoing capital growth. This year an unrealized gain of £10,805 was achieved, consistent with last year (£10,737).

## Reserves

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

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

Our reserves requirement is considered annually with regard to the above factors and is therefore expected to change.

As at 31<sup>st</sup> March 2019, unrestricted free reserves for the group stood at £603,572, an increase of £63,072 on 31<sup>st</sup> March 2018. The charity has designated reserves of £433,016, comprising a designation for the Net Book Value of assets of £147,292 and further specific designations of £285,724 as detailed in note 23 to the accounts. In addition the organisation holds restricted reserves of £21,146 and endowment funds of £299,653 of which £274,653 are expendable.

The trustees have considered the minimum amount of reserves required to meet the above requirements and the target is £509,459. Our year end free reserves are higher than this by £94,113 at £603,575.

## Financial Plans for Future Periods

The impact of public expenditure being squeezed under ongoing and increasing financial pressures continues to be felt by the organisation. Funding has been reduced in several areas, and we were unsuccessful in our bid to continue the delivery of the Money Matters service which finished at the end of May with staff being transferred to new roles within the charity, and in our partnership bid to Cheshire East to continue delivery of the Independent Living service which will now end in September 2019 with staff transferring to the new provider. However, good news has been received ensuring our four sheds (Hartford, Crewe, Chester and Ellesmere Port) are funded until August 2021, and our Brightlife social prescribing activity is funded beyond the end of the main project in March 2020 for a further 12 months.

Our budget for 2019/20, after having reviewed core costs, stands at a deficit of £96,199. Following the resignations of two member of the key management personnel of the charity, the staff structure will be reviewed. This is to ensure a robust platform is in place on which to develop our social enterprise activities and takes into consideration



## Financial Review

the recommendations of the remuneration committee. This will be implemented during the second half of 2019/20. Our balance sheet is strong with net current assets of £883,456.

The generous amount of legacy income received during 2018/19 has allowed designations to be made, not least for two new vehicles, one to support retail and the other as transport to enable attendance at our day centre activities. Both the existing vehicles are old and unreliable, spending much time and expense at the garage. These will be purchased in the year.

Our future financial challenge is to grow our social enterprise activity and so unrestricted income; the aim being to restore the organisation to a balanced budgeted and maintain our reserves as required. We understand that this may take some time and have designated some funds to facilitate its initial development. The three year financial plan focusses on our main risk areas, prioritises work and ensures the organisation is fit for future purpose by having the right mix of resources at the right time.



## 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 subsidiary has not traded during the year.

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

### **Trustees**

The Board of Trustees of Age UK Cheshire currently comprises 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.

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

Trustee vacancies are advertised using a variety of sources including local press, our website, social media, online job sites, internal promotion and being featured on the website of other voluntary organisations. Applicants are asked to complete an application form and forward their CV. If successfully shortlisted they are then invited to attend interviews with members of the Board and Senior Leadership team.

Once recruited, a comprehensive induction plan ensures new trustees are given the opportunity to undertake training and develop their knowledge of the services we offer. Newly appointed Trustees are supported in establishing relationships with the key individuals with whom they will be working, including the Chair of the Board, Chairs of the Committees and the Senior Leadership team.

### **Trustee sub-committees**

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





## Structure, Governance and Management

increasing unrestricted income. It also provides the necessary financial controls, support, infrastructure and compliance with legal and statutory bodies. Further committees are set up as and when required to review specific issues, to which additional specialists can be co-opted if appropriate, in addition to selected trustees.

The committee structure was reviewed during the year and from 2019/20 onwards will reflect the ambitions and enablers of the strategic plan.

### **Senior Leadership Team**

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

The trustees work with the SLT to develop the longer-term strategic plans for the Charity. Responsibility for the implementation of these plans is delegated to the SLT.

### **Pay Policy for Senior Staff**

The directors consider the key management personnel of the Charity to be the board of directors, who are the Charity's trustees, and the Senior Leadership Team who are in charge of directing and controlling, running and operating the Charity on a day to day basis. All directors give of their time freely and no director received remuneration. Details of director's expenses are disclosed in note 13 to the accounts.

The pay for the SLT is recommended by the remuneration committee appointed by the trustees.

### **Volunteers**

At the end of March 2019, the Charity had 244 registered volunteers each giving an average of 4.3 hours per week. This amounts to over 55,000 hours in the year equating to an extra 29 full time members of staff.

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

### **Fundraising Activities**

Age UK Cheshire is committed to ensuring that fundraising activities are carried out in an ethical manner. Age UK Cheshire's maintains a 'Fundraising Policy' which states its position on fundraising practice and documents the standards expected regarding all fundraising activity performed by its staff, volunteers and casual representatives. Age UK Cheshire is a full member of the Institute of Fundraising and is signed-up to support the Code of Fundraising Practice, which is held by the Fundraising Regulator. Fundraising activity is monitored and scrutinised by a sub-committee of the Trustee board.



## Structure, Governance and Management

Age UK Cheshire has developed a fundraising charter that makes the following commitments:

- We do not undertake any fundraising door-to-door activity.
- We do not ask for direct debit donations on the street.
- We do not share or sell people's data.
- We do not 'cold-call' people for fundraising purposes.
- We only phone people with whom we have an existing relationship or who have already given us permission to contact them.
- Every communication from us to members of the public always includes information on how to opt out from future communications.
- Donations are not be requested or accepted from an individual if there are reasonable grounds for believing, in the course of staff or volunteer's engagement with the individual, that they are in vulnerable circumstances, which mean they are unable to make an informed decision to donate.
- Our fundraising is regulated by the Fundraising Regulator and as such we abide by the Code of Fundraising Practice.
- We keep our fundraising practices under review, and we work with others with the aim of improving practice across the Age UK network and the charity sector as a whole.
- We encourage supporters to share feedback with us so we can address any enquiries and concerns.

### **Risk**

The financial risk assessment policy has been reviewed and updated where appropriate; particularly considering the life cycle of some projects, the impact of current legislation on the delivery of our services, and the vulnerability of some of our contracts due to the financial pressures being exerted on local authorities and health bodies. The financial risk assessment also formed part of the consideration for the Charity's reserves level.

During the year, the corporate risk register was regularly reviewed, and the Trustees are satisfied that systems are in place to mitigate the Charity's exposure to major risks which were considered in terms of:

- Governance
- Operational risks
- Financial risks
- Environmental and external risks
- Compliance

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

## Statement of trustees' responsibilities

Charity Law requires the Trustees to prepare an Annual Report and Financial Statements for the financial year which give a true and fair view of the charity and its subsidiary company's performance and activities during the year and its financial position at the end of the year.

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

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

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

## Statement of Disclosure to Auditors

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

## Auditors

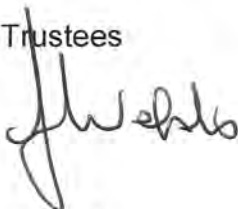
Following a tender process held in September 2018, Howard Worth were re-appointed as the organisation's auditors for a further three-year term until 2020/21 at the Annual General Meeting in October 2018.

## Post Balance Sheet Events

There are no post balance sheet events to report.

By order of the Trustees

Mr J Webb  
Chair



Date 24<sup>th</sup> September 2019



# Independent Auditor's Review

## Opinion

We have audited the financial statements of Age Concern Cheshire (the 'charitable company') and its subsidiary (the group) for the year ended 31 March 2019 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Company Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Group's and of the parent company affairs as at 31 March 2019 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

## Other information

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

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



## Independent Auditor's Review

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

### **Opinion on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

### **Matters on which we are required to report by exception**

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

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

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

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

## Independent Auditor's Review

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

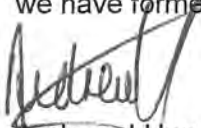
### **Auditors' responsibilities for the audit of the financial statements**

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

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

### **Use of our report**

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



Andrew J Hague BEng FCA (Senior Statutory Auditor)

for and on behalf of Howard Worth

Chartered Accountants and

Statutory Auditors

Drake House

Gadbrook Park

Northwich

Cheshire

CW9 7RA

Date: 24 September 2019

**Age Concern Cheshire operating as Age UK Cheshire**  
**Consolidated Statement of Financial Activities for year ending 31 March 2019**  
**(including consolidated income and expenditure account)**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2019 Total £	2018 Total £
<b>Income</b>						
Donations and legacies	4	301,939	6,600	-	308,539	111,097
<b>Income from charitable activities</b>						
<b>People in later life will:</b>						
Feel connected	Ambition 1	151,151	1,477,856	-	1,629,007	997,797
Be independent, active, in good physical and mental health	Ambition 2	293,570	249,250	-	542,820	540,470
Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-	-
Be well informed and have opportunities to learn	Ambition 4	697,731	46,041	-	743,772	960,489
Have opportunities to give time and skills	Ambition 5	-	-	-	-	-
<b>Income from other trading activities</b>						
Retail		590,831	-	-	590,831	527,569
Trading subsidiary	6	-	-	-	-	85,511
Other activities		57,581	-	-	57,581	104,351
Investment income	7	2,634	-	370	3,004	1,793
<b>Total incoming resources</b>		<b>2,095,437</b>	<b>1,779,747</b>	<b>370</b>	<b>3,875,554</b>	<b>3,359,804</b>
<b>Expenditure: Costs of raising funds</b>						
Investment Management Costs	8	1,267	-	-	1,267	1,087
Retail		536,699	-	-	536,699	486,503
Trading subsidiary	6	-	-	-	-	57,978
Other Activities		103,361	9,490	-	112,851	60,556
<b>Expenditure on charitable activities</b>						
<b>People in later life will:</b>						
Feel connected	Ambition 1	133,374	1,394,062	-	1,527,436	999,722
Be independent, active, in good physical and mental health	Ambition 2	295,389	341,199	-	636,588	527,668
Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-	11
Be well informed and have opportunities to learn	Ambition 4	834,835	44,802	-	879,637	1,131,913
Have opportunities to give time and skills	Ambition 5					
<b>Total expenditure</b>		<b>1,904,925</b>	<b>1,789,553</b>	<b>-</b>	<b>3,694,478</b>	<b>3,306,933</b>
<b>Net income/expenditure before gains and losses on investments and transfer</b>		<b>190,512</b>	<b>(9,806)</b>	<b>370</b>	<b>181,706</b>	<b>52,871</b>
Net gains/(losses) on investments	18	10,805	-	-	10,805	10,737
Transfer	23	5,104	(5,104)	-	-	-
<b>Net movement in funds</b>		<b>206,421</b>	<b>(14,910)</b>	<b>370</b>	<b>191,881</b>	<b>63,608</b>
<b>Reconciliation of Funds</b>						
Total funds brought forward	23	830,167	36,056	299,283	1,165,506	1,101,898
<b>Total funds carried forward</b>	23,24	<b>1,036,588</b>	<b>21,146</b>	<b>299,653</b>	<b>1,357,387</b>	<b>1,165,506</b>

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

## Age Concern Cheshire operating as Age UK Cheshire

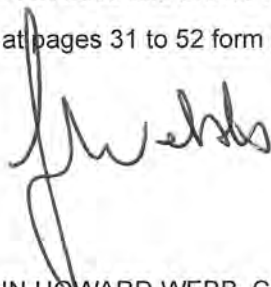
### Consolidated Balance Sheet as at 31 March 2019 Registered Company Number 4369758

	Note	Group 2019 £	Group 2018 £	Charity 2019 £	Charity 2018 £
<b>Fixed assets</b>					
Tangible assets	17	147,292	171,580	147,292	171,580
Investments	18	326,639	315,834	326,641	315,836
<b>Total Fixed Assets</b>		<b>473,931</b>	<b>487,414</b>	<b>473,933</b>	<b>487,416</b>
<b>Current Assets</b>					
Debtors	19	380,304	359,523	382,968	378,103
Cash at bank and in hand		940,223	711,607	940,223	693,183
<b>Total Current Assets</b>		<b>1,320,527</b>	<b>1,071,130</b>	<b>1,323,191</b>	<b>1,071,286</b>
<b>Liabilities</b>					
Creditors falling due within one year	20	(437,071)	(393,038)	(437,071)	(390,530)
<b>Net Current Assets</b>		<b>883,456</b>	<b>678,092</b>	<b>886,120</b>	<b>680,756</b>
<b>Total assets less current liabilities</b>		<b>1,357,387</b>	<b>1,165,506</b>	<b>1,360,053</b>	<b>1,168,172</b>
<b>Net Assets</b>	24	<b>1,357,387</b>	<b>1,165,506</b>	<b>1,360,053</b>	<b>1,168,172</b>
<b>The funds of the charity:</b>					
Unrestricted income funds		603,572	537,834	606,238	540,500
Designated funds		433,016	292,333	433,016	292,333
Permanent endowment funds		25,000	25,000	25,000	25,000
Expendable endowment funds		274,653	274,283	274,653	274,283
Restricted funds		21,146	36,056	21,146	36,056
<b>Total charity funds</b>	23	<b>1,357,387</b>	<b>1,165,506</b>	<b>1,360,053</b>	<b>1,168,172</b>

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

The notes at pages 31 to 52 form part of these accounts

Signed



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

Approved by the trustees on 24<sup>th</sup> September 2019



**Statement of Cash Flows and Consolidated Statement of Cash Flows  
for year ending 31 March 2019**

	Note	Group 2019 £	Group 2018 £	Charity 2019 £	Charity 2018 £
<b>Cash used in operating activities</b>	25	<b>274,947</b>	<b>53,870</b>	<b>293,370</b>	<b>67,401</b>
<b>Cash flows from investing activities</b>					
Interest Income		3,004	1,793	3,004	1,793
Purchase of tangible fixed assets		(49,335)	(59,310)	(49,335)	(59,310)
<b>Cash provided by (used in) investing activities</b>		<b>(46,331)</b>	<b>(57,517)</b>	<b>(46,331)</b>	<b>(57,517)</b>
<b>Cash flows from financing activities</b>					
Repayment of borrowing		-	-	-	-
<b>Cash used in financing activities</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Increase (decrease) in cash and cash equivalents in the year		<b>228,617</b>	<b>(3,647)</b>	<b>247,039</b>	<b>9,884</b>
Cash and cash equivalents as the beginning of the year		711,606	715,254	693,184	683,299
<b>Total cash and cash equivalents at the end of the year per balance sheet</b>		<b>940,223</b>	<b>711,607</b>	<b>940,223</b>	<b>693,183</b>

### Notes on the accounts ending 31<sup>st</sup> March 2019

#### 1. Accounting policies

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

##### (a) Basis of preparation

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

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

The functional presentation currency is sterling (£)

##### (b) Preparation of the accounts on an ongoing basis

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

##### (c) Group financial statements

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

##### (d) Income

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

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

## Age Concern Cheshire operating as Age UK Cheshire

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

### **(e) Donated services, facilities and goods**

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

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

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

### **(f) Interest Receivable**

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

### **(g) Fund Accounting**

Funds held by the charity are:

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

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

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

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

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

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

### **(h) Expenditure and irrecoverable VAT**

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

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

### **(i) Allocation of support costs**

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

**(j) Operating leases**

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

**(k) Tangible fixed assets**

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

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

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

Assets purchased with restricted funds are depreciated over the remaining funding term of the restricted fund on a straight line basis.

**(l) Stocks**

Stock is included at the lower of cost or net realisable value after making due allowance for obsolete and slow moving items.

**(m) Debtors**

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

**(n) Cash at bank and in hand**

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

**(o) Creditors and Provisions**

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

**(p) Financial instruments**

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

**(q) Redundancy and Severance Payments**

Redundancy payments are made in line with contractual obligations and amounted to £14,917 (2018: £nil)

## **Age Concern Cheshire operating as Age UK Cheshire**

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

The pension costs charge represents contributions payable by the charity and its trading company to the funds and amounted to £67,371 (2018: £68,695). Contributions totalling £nil (2018: £nil) were due to the funds at the end of the year.

### **(s) 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. 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

	<b>2019</b> £	<b>2018</b> £
Income	3,886,359	3,285,030
Gift aid from subsidiary company	-	27,533
	<hr/> 3,886,359	<hr/> 3,312,563
Expenditure on charitable activities	(3,694,478)	(3,248,955)
<b>Net income</b>	<hr/> <b>191,881</b>	<hr/> <b>63,608</b>
Total funds brought forwards	1,168,172	1,104,564
<b>Total funds carried forward</b>	<hr/> <b>1,360,053</b>	<hr/> <b>1,168,172</b>
<b>Represented by:</b>		
Unrestricted funds	606,238	540,500
Designated funds	433,016	292,333
Restricted funds	21,146	36,056
Permanent Endowment funds	25,000	25,000
Expendable Endowment funds	274,653	274,283
	<hr/> <b>1,360,053</b>	<hr/> <b>1,168,172</b>

### 4. Income from donations and legacies

<b>Donations</b>	<b>Unrestricted</b> £	<b>Restricted</b> £	<b>2019 Total</b> £	<b>2018 Total</b> £
Legacies	283,930	-	283,930	90,012
Donations and appeals	18,009	6,600	24,609	21,085
<b>Total</b>	<hr/> <b>301,939</b>	<hr/> <b>6,600</b>	<hr/> <b>308,539</b>	<hr/> <b>111,097</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 5. Income from charitable activities

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
<b>Ambition 1 Feel Connected</b>				
Coach trips	29,431	-	29,431	24,454
Sharing Time / Hospital befriending	7,072	18,100	25,172	3,536
Fulfilling Lives (Brightlife)	-	1,477,856	1,477,856	849,707
Day Services	113,998	-	113,998	120,100
Dementia Day Services	650	14,094	14,744	-
Income adjustment	-	(32,194)	(32,194)	-
	<b>151,151</b>	<b>1,477,856</b>	<b>1,629,007</b>	<b>997,797</b>
<b>Ambition 2 Be Independent, active, in good physical and mental health</b>				
Active Health	16,433	-	16,433	25,153
Dementia Outdoor activities	-	19,898	19,898	-
Falls Prevention	68,291	-	68,291	55,888
Men in Sheds	39,111	210,250	249,361	271,502
Winsford Super Shed	17,170	53,603	70,773	-
Independent Living	151,625	-	151,625	149,055
Money Matters	-	39,000	39,000	38,872
Wellbeing (Castle Community Centre)	940	-	940	-
Income adjustment	-	(73,501)	(73,501)	-
	<b>293,570</b>	<b>249,250</b>	<b>542,820</b>	<b>540,470</b>
<b>Ambition 3 Be engaged in issues that affect them and their community</b>				
Campaigns and social action	-	-	-	-
<b>Ambition 4 Be well informed and have opportunities to learn</b>				
Computer Centre	4,086	-	4,086	4,679
Wellbeing Coordinators	120,697	-	120,697	396,264
Keeping Well	-	-	-	6,782
Dementia Support Services	54,312	-	54,312	67,248
Later Life Planning	42,245	-	42,245	-
Supporting You	103,029	-	103,029	118,170
Lifelong Learning	9,329	-	9,329	6,960
Advocacy	363,684	-	363,684	336,686
Information and Advice	-	41,075	41,075	21,700
Wear Purple	349	4,966	5,315	2,000
	<b>697,731</b>	<b>46,041</b>	<b>743,772</b>	<b>960,489</b>
<b>Ambition 5 Have opportunities to give time and skills</b>				
Volunteering	-	-	-	-
<b>Total</b>	<b>1,142,452</b>	<b>1,773,147</b>	<b>2,915,599</b>	<b>2,498,756</b>

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

### 6. Net income from trading activity of subsidiary

The charity has a wholly owned trading subsidiary, Age Concern Trading in Cheshire Limited, which ceased trading on 31<sup>st</sup> March 2018. A summary of its results is shown below. Audited accounts will be filed with the Registrar of Companies.

	2019 £	2018 £
Turnover	-	85,511
Administration expenses	-	(57,978)
Net profit	-	27,533
Amount gift aided to the charity	-	(27,533)
Retained in subsidiary	-	-
Current assets	2	27,375
Current liabilities	(2,668)	(30,041)
Total net assets	(2,666)	(2,666)
Aggregated share capital and reserves	(2,666)	(2,666)

### 7. Investment income

	2019 £	2018 £
Dividends received	1,445	1,374
Interest received	1,189	419
<b>Total</b>	<b>2,634</b>	<b>1,793</b>

### 8. Investment management charges

	2019 £	2018 £
Aviva Fund	1,267	1,087
<b>Total</b>	<b>1,267</b>	<b>1,087</b>



## Age Concern Cheshire operating as Age UK Cheshire

### 9. Expenditure on charitable activities

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
<b>Ambition 1 Feel Connected</b>				
Coach trips	24,185	-	24,185	33,023
Sharing Time / Hospital befriending	6,519	15,552	22,071	8,897
Fulfilling Lives (Brightlife)	-	1,466,196	1,466,196	838,273
Day Services	102,670	5,000	107,670	119,529
Dementia Day Services	-	13,009	13,009	-
Expenditure adjustment	-	(105,695)	(105,695)	-
	<b>133,374</b>	<b>1,394,062</b>	<b>1,527,436</b>	<b>999,722</b>
<b>Ambition 2 Be Independent, active, in good physical and mental health</b>				
Active Health	17,527	-	17,527	33,967
Dementia Outdoor activities	-	20,443	20,443	-
Falls Prevention	68,475	-	68,475	54,650
Men in Sheds	45,224	229,579	274,803	252,462
Winsford Super Shed	-	46,634	46,634	-
Independent Living	144,348	-	144,348	142,524
Money Matters	-	44,543	44,543	44,065
Wellbeing (Castle Community Centre)	19,815	-	19,815	-
	<b>295,389</b>	<b>341,199</b>	<b>636,588</b>	<b>527,668</b>
<b>Ambition 3 Be engaged in issues that affect them and their community</b>				
Campaigns and social action	-	-	-	11
<b>Ambition 4 Be well informed and have opportunities to learn</b>				
Computer Centre	12,674	-	12,674	6,319
Wellbeing Coordinators	111,100	-	111,100	430,813
Keeping Well	-	-	-	5,294
Dementia Support Services	50,560	-	50,560	76,371
Later Life Planning	60,125	-	60,125	-
Supporting You	87,494	-	87,494	109,956
Lifelong Learning	34,967	-	34,967	9,399
Advocacy	415,513	-	415,513	393,264
Information and Advice	62,402	41,075	103,477	90,350
Wear Purple	-	3,727	3,727	10,147
	<b>834,835</b>	<b>44,802</b>	<b>879,637</b>	<b>1,131,913</b>
<b>Ambition 5 Have opportunities to give time and skills</b>				
Volunteering	-	-	-	-
<b>Total</b>	<b>1,263,598</b>	<b>1,780,063</b>	<b>3,043,661</b>	<b>2,659,314</b>

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

## Age Concern Cheshire operating as Age UK Cheshire

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

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

	<b>Ambition 1</b> £	<b>Ambition 2</b> £	<b>Ambition 3</b> £	<b>Ambition 4</b> £	<b>Ambition 5</b> £	<b>Total</b> £
Costs (see note 9)	(1,527,436)	(636,588)	-	(879,637)	-	(3,043,661)
Income from fees and charges	80,935	93,738	-	67,875	-	242,548
	(1,446,501)	(542,850)	-	(811,762)	-	(2,801,113)
Direct service level agreement or grant support	1,548,072	449,082	-	675,897	-	2,673,051
<b>Net cost funded from other income</b>	<b>101,571</b>	<b>(93,768)</b>	<b>-</b>	<b>(135,865)</b>	<b>-</b>	<b>(128,062)</b>

### 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.

	<b>Direct Charitable</b> £	<b>Support</b> £	<b>2019 Total</b> £	<b>2018 Total</b> £	<b>Basis of apportionment</b>
Salaries	1,256,102	274,544	1,530,646	1,664,510	Allocated on time
Travel, training, recruitment	79,980	2,491	82,471	88,721	Allocated on time
Volunteers	12,824	794	13,618	15,261	Allocated on time
Premises and associated costs	83,648	48,508	132,156	130,271	Pro rata to full time equivalents
Office costs	59,937	85,000	144,937	140,283	Pro rata to full time equivalents
Tutors, legal and professional	116,859	20,024	136,883	153,874	Allocated on time
Other direct activity costs	907,032	1,910	908,942	399,555	
Depreciation	28,630	19,626	48,256	55,928	Pro rata to full time equivalents
Irrecoverable VAT	18,792	23,492	42,284	47,806	Allocated to the activity to which they relate
Governance	-	3,468	3,468	4,600	Pro rata to full time equivalents
<b>Total</b>	<b>2,563,804</b>	<b>479,857</b>	<b>3,043,661</b>	<b>2,700,809</b>	

### 12. Net incoming resources

<b>This is stated after charging:</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Operating leases – equipment	4,247	6,783
Profit on sale of fixed assets	-	3,100
Depreciation	73,623	69,265
Property rental	174,656	168,099
Auditor's remuneration	4,900	4,600

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

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Salaries and wages	1,703,792	1,790,429
Social security costs	110,612	123,881
Pension costs	67,371	68,695
	<b>1,881,775</b>	<b>1,983,005</b>

No employee had employee benefits in excess of £60,000 (2017: 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 (2018: £nil). During the year four trustees were reimbursed travel expenses totalling £610 (2018: £2,209). No charity trustee received payment for professional or other services supplied to the charity (2018: £nil).

The key management personnel of the parent charity comprise the trustees, the Chief Executive Officer, the Head of Services, the Head of Business and Marketing, the Head of Finance and Resources, the Head of Human Resources and the Head of Brightlife. The total employment benefits of the key management personnel of the Charity was £259,230 (2018: £235,195). As the key management personnel for the group are the same, the total employment benefits for the group are also £259,230 (2018: £235,195).

During the year redundancy costs amounted to £14,917.

**14. Staff Numbers**

The average monthly head count was 113 staff (2018: 116 staff) and the average monthly number of full time equivalent employees (including part time staff) during the year was as follows:

	<b>2019 Number</b>	<b>2018 Number</b>
Ambition 1 Feel Connected	17	15
Ambition 2 Independent, active, good physical and mental health	16	14
Ambition 3 Engaged in issues that affect them and their communities	-	-
Ambition 4 Well informed and have opportunities to learn	29	35
Ambition 5 Opportunities to give time and skills	-	-
Retail	14	13
Business and marketing	3	3
Trading	-	2
	79	82

**15. Related Party Transactions**

Age Concern Trading in Cheshire Limited ceased to trade on the 31 March 2018. The surplus of insurance commission less associated costs was previously gift aided to Age Concern Cheshire. In the year ended 31 March 2019 the amount gift aided was £0 (2018: £27,533).

**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

<b>GROUP</b>	Office Equip £	Computer Equip £	Shop Fittings £	Motor Vehicle £	Tenants Impnts £	Lease Premises £	Plant and Machinery £	Total £
<b>Cost:</b>								
At 1 April 2018	48,892	85,563	60,177	63,136	190,640	3,000	24,288	475,696
Additions	4,965	13,170	245	304	4,912	-	25,739	49,335
31 March 2019	53,857	98,733	60,422	63,440	195,552	3,000	50,027	525,031
<b>Depreciation:</b>								
At 1 April 2018	27,683	57,357	42,762	50,904	108,693	3,000	13,717	304,116
Charge for the year	9,981	20,663	8,629	2,998	23,552	-	7,800	73,623
31 March 2019	37,664	78,020	51,391	53,902	132,245	3,000	21,517	377,739
<b>Net book value at 31/03/19</b>	<b>16,193</b>	<b>20,713</b>	<b>9,031</b>	<b>9,538</b>	<b>63,307</b>	<b>-</b>	<b>28,510</b>	<b>147,292</b>
<b>Net book value at 31/03/18</b>	<b>21,209</b>	<b>28,206</b>	<b>17,415</b>	<b>12,232</b>	<b>81,947</b>	<b>-</b>	<b>10,571</b>	<b>171,580</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 18. Investments

Group	2019 £	2018 £
Market value at 1 April 2018	315,834	305,097
Additions at cost	763	732
Realised/Unrealised gain in year	10,042	10,005
<b>Market Value as at 31 March 2019</b>	<b>326,639</b>	<b>315,834</b>
Listed on UK Stock Exchange	319,639	308,834
National Savings Income Bond	7,000	7,000
<b>As above</b>	<b>326,639</b>	<b>315,834</b>
Investment in subsidiary company (see note 6)	2	2
<b>Charity</b>	<b>326,641</b>	<b>315,836</b>

### 19. Debtors

	Group 2019 £	2018 £	Charity 2019 £	2018 £
Trade debtors	135,411	198,829	135,411	189,876
Other debtors	6,459	6,110	6,459	6,110
Prepayments and accrued income	238,434	154,584	238,434	154,584
Amount due from subsidiary	-	-	2,664	27,533
	<b>380,302</b>	<b>359,523</b>	<b>382,968</b>	<b>378,103</b>

## Age Concern Cheshire operating as Age UK Cheshire

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

	Group 2019 £	2018 £	Charity 2019 £	2018 £
Trade creditors	141,645	139,217	141,645	139,217
Short term compensated absences	35,431	31,990	35,431	31,990
Other creditors and accruals	43,621	85,536	43,621	83,721
Deferred income	186,411	104,360	186,411	104,360
Taxation and social security costs	29,963	31,935	29,963	31,242
	<b>437,071</b>	<b>393,038</b>	<b>437,071</b>	<b>390,530</b>

### 21. Deferred Income

	2019 £	2018 £
Balance at 1 April 2018	104,360	147,580
Fees received	1,815,743	974,026
Released to Statement of Financial Activities	(1,733,692)	(1,017,247)
<b>Balance at 31 March 2019</b>	<b>186,411</b>	<b>104,360</b>

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

Included in the deferred income is Men in Sheds income of £104,917 (2018: £45,167) and Fulfilling Lives (Brightlife) of £59,119 (2018: £10,323)

### 22. Financial commitments

At 31 March 2019 the charity had future minimum lease payments under non-cancellable operating leases which expire as follows:

Group and Charity	Land and buildings 2019 £	Other 2019 £	Land and buildings 2018 £	Other 2018 £
Less the one year	23,438	492	-	2,827
Between two and five years	92,729		187,900	-
Over five years	175,000		187,000	-
	<b>291,167</b>	<b>492</b>	<b>374,900</b>	<b>2,827</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 23. Movement of funds

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



## Age Concern Cheshire operating as Age UK Cheshire

Name of fund	Description, nature and purposed of fund
<b>General fund</b>	The 'free' reserves after allowing for all designated funds
<b>Designated funds</b>	
Comfort funds	Three accounts for day care activities and one for Ellesmere Port men in sheds.
IT, communications and digital	An ongoing designation to continue our review of our IT infrastructure. In particular this is to build on our IT training requirements, the ongoing implementation of Office 365, and a rolling computer equipment replacement programme.
Organisational development	This designated fund will continue to support our longer term strategic objective of developing and sustaining highly skilled and resilient resources with a focus on training and personal development; the person centred change programme; team working and our longer term reward strategy.
Volunteer development	This designated fund is to ensure we recruit, support, develop and recognise our volunteers in the most effective way.
Building Repairs	It is evident that our current premises portfolio is not fit for purpose in line with our strategic objectives. This designation is to provide funds to explore premises opportunities; as well as allowing for essential building repairs to existing properties.
Budget deficit 2019/20	In developing the strategic plan, acknowledging the end of the Fulfilling Lives (Brightlife) contract at the end of 2019/20, the organisation has set a deficit budget for 19/20. This designated fund ensures that the organisation can meet its financial obligations during the year.
Retail Van	As our retail furniture delivery and collection develops, so does the need for a reliable, maintenance free vehicle, The current van does not meet these needs and is not allowing us to reach our full potential in this area of retail.
Befriending Service	A fund to allow us to continue delivering the valuable befriending time service for 6 months whilst further funding is sought.
Lease Negotiations	Several of our retail premises leases end during 2019/20. This designated fund will provide the necessary expertise to negotiate leases on our behalf ensuring best value for the organisation.
Social Enterprise	A key strategic ambition is the development of our social enterprise activities. It is the intention to recruit a commercial manager during 19/20, and this designated fund will provide initial funding to pursue social enterprise activities.
Minibus	This designated fund will allow the purchase of a new accessible vehicle ensuring we continue to be able to meet our clients transport requirements.
NBV assets	A designation for the net book value of the organisation's assets.
<b>Restricted funds</b>	
Vauxhall gifts fund	A fund to provide emergency aid to older people in need.
Wear Purple	A small fund to delivery Art Projects across Cheshire West and Chester.
Brightlife Dementia Day Centre	A project funded through the lottery funded Brightlife project delivering a day centre for those with dementia with the aim of reducing social isolation.
Brightlife Winsford Super Shed	An expansion of our unique project offering lonely and isolated men the opportunity to meet, make friends and partake in woodworking and similar activities. This Super Shed offers a wider range of activities and is funded



## **Age Concern Cheshire operating as Age UK Cheshire**

through the Brightlife project.

Brightlife Sharing Time

A restricted fund for the ongoing delivery of the project. This fund will be spent by the end of June 2019.

Voluntary income

Restricted income received for the development of dementia day support.

## Age Concern Cheshire operating as Age UK Cheshire

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

	Balance at 1 April 2017	Incoming resources	Expended resources	Transfers	Balance at 31 March 2018
<b>Unrestricted funds</b>					
General funds	538,806	2,100,467	(2,089,116)	(9,657)	540,500
Designated funds					
Comfort funds	2,266	4,963	(2,484)	(1,542)	3,203
IT, communications and digital	19,665	-	(5,060)	(6,605)	8,000
Organisational development	13,053	-	(2,122)	40,361	51,292
Advocacy support and development	15,000	-	(15,000)	-	-
Volunteer development	13,384	-	(6,304)	(3,080)	4,000
Finance and Human Resource	10,000	-	(10,000)	-	-
Building Repairs	8,000	-	(3,821)	15,821	20,000
Transgender Project	-	10,000	(7,000)	-	3,000
Castle Kitchen Refurbishment	-	4,378	-	-	4,378
Dementia Day Service	-	1,872	-	-	1,872
Later Life Planning Support	-	-	-	25,008	25,008
NBV assets	182,187	-	-	(10,607)	171,580
	<b>802,361</b>	<b>2,121,680</b>	<b>(2,140,907)</b>	<b>49,699</b>	<b>832,833</b>
<b>Restricted funds</b>					
Vauxhall gifts fund	2,711	-	-	-	2,711
Men in Sheds	-	228,219	(213,274)	-	14,945
Women in Sheds	-	4,614	(230)	-	4,384
Fulfilling Lives – Big Lottery	-	849,707	(838,273)	(11,434)	-
Money Matters	-	38,872	(44,065)	5,193	-
Wear Purple	286	-	-	(286)	-
New Vehicle	-	14,201	-	(14,201)	-
Day Service	-	100	(100)	-	-
Castle Community Centre	-	15,828	(6,812)	-	9,016
Zedra Trust	-	5,000	-	-	5,000
Keeping Well	-	6,732	(5,294)	(1,438)	-
	<b>2,997</b>	<b>1,163,273</b>	<b>(1,108,048)</b>	<b>(22,166)</b>	<b>36,056</b>
<b>Endowment funds</b>					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	274,206	77	-	-	274,283
	<b>299,206</b>	<b>77</b>	<b>-</b>	<b>-</b>	<b>299,283</b>
<b>Total Charity funds</b>	<b>1,104,564</b>	<b>3,285,030</b>	<b>(3,248,955)</b>	<b>27,533</b>	<b>1,168,172</b>
Non charitable trading fund	(2,666)	85,511	(57,978)	(27,533)	(2,666)
<b>Total group funds</b>	<b>1,101,898</b>	<b>3,370,541</b>	<b>(3,306,933)</b>	<b>-</b>	<b>1,165,506</b>

## Age Concern Cheshire operating as Age UK Cheshire

A current year 12 months and prior year 12 months combined position is as follows:

	Balance at 1 April 2017	Incoming resources	Expended Resources	Transfers	Balance at 31 March 2019
<b>Unrestricted funds</b>					
General funds	538,806	4,201,943	(3,920,075)	(214,436)	606,238
Designated funds					
Comfort funds	2,266	9,729	(7,447)	(1,890)	2,658
IT,communications and digital	19,665	-	(9,380)	4,715	15,000
Organisational development	13,053	-	(34,547)	40,361	18,867
Advocacy support and development	15,000	-	(15,000)	-	-
Volunteer development	13,384	-	(6,304)	920	8,000
Finance and Human Resource	10,000	-	(10,000)	-	-
Building Repairs	8,000	-	(3,821)	15,821	20,000
Transgender Project	-	10,000	(8,000)	(2,000)	-
Castle Kitchen Refurbishment	-	4,378	(4,378)	-	-
Dementia Day Service	-	1,872	(1,872)	-	-
Later Life Planning Support	-	-	(25,008)	25,008	-
Budget deficit 2019/20	-	-	-	96,199	96,199
Retail Van	-	-	-	30,000	30,000
Befriending Service	-	-	-	10,000	10,000
Lease negotiations	-	-	-	5,000	5,000
Social enterprise	-	-	-	50,000	50,000
Minibus	-	-	-	30,000	30,000
NBV assets	182,187	-	-	(34,895)	147,292
	<b>802,361</b>	<b>4,227,922</b>	<b>(4,045,832)</b>	<b>54,803</b>	<b>1,039,254</b>
<b>Restricted funds</b>					
Vauxhall gifts fund	2,711	-	(474)	-	2,237
Men in Sheds	-	438,469	(438,469)	-	-
Women in Sheds	-	4,614	(4,614)	-	-
Fulfilling Lives – Big Lottery	-	2,327,563	(2,304,469)	(23,094)	-
Money Matters	-	77,872	(88,608)	10,736	-
Wear Purple	286	4,996	(3,727)	(286)	1,239
New Vehicle	-	14,201	-	(14,201)	-
Day Service	-	100	(100)	-	-
Castle Community Centre	-	15,828	(15,828)	-	-
Zedra Trust	-	5,000	(5,000)	-	-
Keeping Well	-	6,732	(5,294)	(1,438)	-
Brightlife Dementia day centre	-	14,094	(13,009)	-	1,085
Brightlife outdoor activities	-	19,898	(20,443)	545	-
Brightlife Winsford super shed	-	53,603	(46,634)	-	6,969
Information and Advice	-	41,075	(41,075)	-	-
Brightlife Sharing time	-	18,200	(15,652)	468	3,016
Voluntary income	-	6,600	-	-	6,600
Brightlife intra service contra	-	(105,695)	105,695	-	-
	<b>2,997</b>	<b>2,943,120</b>	<b>(2,897,701)</b>	<b>(27,270)</b>	<b>21,146</b>

## Age Concern Cheshire operating as Age UK Cheshire

	Balance at 1 April 2017	Incoming resources	Expended Resources	Transfers	Balance at 31 March 2019
<b>Endowment funds</b>					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	274,206	447	-	-	274,653
	<b>299,206</b>	<b>447</b>	-	-	<b>299,653</b>
<b>Total Charity funds</b>	<b>1,104,564</b>	<b>7,171,489</b>	<b>(6,943,533)</b>	<b>27,533</b>	<b>1,360,053</b>
Non charitable trading fund	(2,666)	85,511	(57,978)	(27,533)	(2,666)
<b>Total group funds</b>	<b>1,101,898</b>	<b>7,257,000</b>	<b>(7,001,511)</b>	-	<b>1,357,387</b>

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

Fund balances at 31 March 2019 are represented by	General fund	Designated funds	Endowment funds	Restricted funds	Total funds
Tangible fixed assets	326,639	147,292	-	-	473,931
Cash at Bank and in Hand	446,827	2,658	299,653	191,085	940,223
Other net current assets/(liabilities)	(169,894)	283,066	-	(169,939)	(56,767)
<b>Total</b>	<b>603,572</b>	<b>433,016</b>	<b>299,653</b>	<b>21,146</b>	<b>1,357,387</b>

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

	Group 2019 £	2018 £	Charity 2019 £	2018 £
Net movement in funds	191,881	63,608	191,881	63,608
Add back depreciation charge	73,622	69,265	73,622	69,265
Add back loss on disposal of assets	-	1,072	-	654
Deduct interest income shown in investing activities	(13,809)	(12,530)	(13,809)	(12,530)
Decrease (increase) in debtors	(20,780)	(101,916)	(4,865)	(87,924)
Increase (decrease) in creditors	44,033	34,371	46,541	34,328
<b>Net cash used in operating activities</b>	<b>274,947</b>	<b>53,870</b>	<b>293,370</b>	<b>67,401</b>



## **Age Concern Cheshire operating as Age UK Cheshire**

### **26. Ultimate Parent Undertaking**

The ultimate parent undertaking is Age Concern Cheshire a charitable company incorporated in the UK.

Details of the purpose and activities of the parent undertaking are disclosed in the Report of the Trustees.

The public can obtain a copy of the consolidated financial statements from the charity's website [www.ageukcheshire.org.uk](http://www.ageukcheshire.org.uk).





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Registered Charity no. 1091608