



**REPORT OF THE BOARD OF TRUSTEES
AND ACCOUNTS**

**FOR THE YEAR ENDED
31 MARCH 2025**

AGE CONCERN MID MERSEY
(Registered Number 2625647)

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FOR THE YEAR ENDED 31 MARCH 2025**

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

**REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (published in October 2019).

AGE CONCERN MID MERSEY

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the charitable company) for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 those 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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. 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.

AGE CONCERN MID MERSEY

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

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; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable 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 in relation to which 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.

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.

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.

Our 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

AGE CONCERN MID MERSEY

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
AGE CONCERN MID MERSEY

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

There are inherent limitations in the audit procedures described above. The further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentation, or through collusion.

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. 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 auditor's 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.

Mr David Hudd BA FCA (Senior Statutory Auditor)
For and on behalf of Livesey Spottiswood Limited
Chartered Accountants & Statutory Auditors
17 George Street
St Helens
Merseyside
WA10 1DB

Date:

AGE CONCERN MID MERSEY
(Registered Number 2625647)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Income					
Donations and Legacies	2	5,646	-	5,646	12,157
Other Trading Activities	3	2,498	-	2,498	596
Income from Investments		12,877	-	12,877	13,568
Income from Charitable Activities	4	44,152	367,318	411,470	471,160
Other Income	5	3,318	-	3,318	-
Total Income		<u>68,491</u>	<u>367,318</u>	<u>435,809</u>	<u>497,481</u>
Expenditure on					
Raising Funds	6	56,955	-	56,955	23,795
Charitable activities	7	<u>362,403</u>	<u>313,607</u>	<u>676,010</u>	<u>569,162</u>
Total Expenditure		<u>419,358</u>	<u>313,607</u>	<u>732,965</u>	<u>592,957</u>
Net Income/(expenditure) for the year		(350,867)	53,711	(297,156)	(95,476)
Transfer between funds		13,560	(13,560)	-	-
Reconciliation of funds					
Total funds brought forward 1 April 2024		<u>1,218,300</u>	<u>18,016</u>	<u>1,236,316</u>	<u>1,331,792</u>
Total Funds carried forward 31 March 2025		<u>880,993</u>	<u>58,167</u>	<u>939,160</u>	<u>1,236,316</u>

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 19 to 29 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025	2024
		£	£
Fixed Assets			
Tangible assets	10	558,600	566,188
Current Assets			
Stock	11	118	227
Debtors	12	17,019	81,513
Cash at bank and in hand		437,321	633,009
		454,458	714,749
Creditors: Amounts falling due			
Within one year	13	(73,898)	(44,621)
Net Current Assets		<u>380,560</u>	<u>670,128</u>
Net Assets		<u>939,160</u>	<u>1,236,316</u>
Funds			
Restricted Funds	14	58,167	18,016
Unrestricted funds held in fixed assets	15	558,600	552,628
Designated Funds	15	-	282,000
Unrestricted general funds	15	322,393	383,672
		<u>939,160</u>	<u>1,236,316</u>

The accounts were approved by the Trustees on 10 December 2025 and signed on its behalf by: -

Mr N Thompson (Trustee)_____

Mrs S Haden (Trustee)_____

The notes on pages 19 to 29 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

	Note	2025 £	2024 £
Cash Flow from operating activities			
Cash generated from operations	1	(209,515)	(100,365)
Cash Flow from investing activities			
Proceeds from sale of fixed assets		950	-
Interest received		12,877	13,568
		_____	_____
Change in cash and cash equivalents in the reporting period		<u>(195,688)</u>	<u>(86,797)</u>
Cash and Cash equivalents at 1 April 2024		<u>633,009</u>	<u>719,806</u>
Total cash and cash equivalents at 31 March 2025		<u>437,321</u>	<u>633,009</u>

Note 1

Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income/(expenditure) for the reporting Period (as per the statement of financial activities)	(297,156)	(95,476)
Adjustments for:		
Depreciation charges	5,826	6,172
Loss on sale of fixed assets	812	-
Investment income	(12,877)	(13,568)
Decrease in stocks	109	13
Decrease in debtors	64,494	11,972
Increase/(Decrease) in creditors	<u>29,277</u>	<u>(9,478)</u>
Net cash provided by operating activities	<u>(209,515)</u>	<u>(100,365)</u>

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies

General information and basis of preparation

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.

Basis of preparing the accounts

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be considered the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and service. A corresponding amount is recognised in expenditure.

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

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included in 'income from other trading activities'. Where it is impracticable to value the item due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

**NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025**

1. Accounting policies (continued)

Income Recognition (continued)

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

The charity receives grants in respect of various projects. Income from government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received, and the amount can be measured reliably. If entitlement is not met, then these amounts are deferred.

Investment Income

Interest on funds held on deposit is included when receivable and amounts can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific service provision projects being undertaken by the Charity.

Expenditure and irrecoverable VAT

Expenditure is recognised once there is 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. All expenditure is accounted for on an accruals basis under the following headings:-

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies; costs of fundraising activities including the cost of goods sold, used in fundraising activities and any associated support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing care and support, community services and other educational activities undertaken to further the purposes of the charity and their associated support costs.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and includes governance costs, finance and office costs.

Support costs are allocated to each of the activities on one of the following bases: either floor space, staff time or staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading.

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)

Costs are allocated between direct charitable and other expenditure according to the nature of the cost. Where items involve more than one category, they are apportioned between the categories according to the nature of the cost.

Irrecoverable VAT is charged as an expense within support costs.

Operating leases

The charity classifies the lease of printing equipment and office space as operating leases; the title remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets

Fixed assets are capitalised at cost, where acquired, or management's approximate valuation of cost where donated. Individual fixed assets costing £1,000 or more are capitalised at cost, depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Asset Category	Annual rate
Land and buildings	1% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor Vehicles	20% on cost

Assets are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Stock

Stocks are stated at the lower of cost and estimated selling price. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the average cost formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

Debtors

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

Cash at bank and cash equivalent

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

Creditors and provisions

Creditors and provisions are recognised where 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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies (continued)

Financial instruments

The charity only has financial assets and financial liabilities of the kind that qualify as basic financial instruments. Basic financial instruments are recognised at their transaction value.

Pensions

Age Concern Mid Mersey operates a defined contribution plan for the benefit of certain employees. Contributions are charged in the Statement of Financial Activities.

2. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	2025	2024
Donations:				
Sundry donations	4,618	-	4,618	4,335
Legacies:				
Philip Ridings Estate	1,000	-	1,000	-
Mr Cheetham	<u>28</u>	<u>-</u>	<u>28</u>	<u>7,822</u>
	<u><u>5,646</u></u>	<u><u>-</u></u>	<u><u>5,646</u></u>	<u><u>12,157</u></u>

The £12,157 received in 2024 related entirely to unrestricted funds.

3. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2025	2024
Fundraising	<u>2,498</u>	<u>-</u>	<u>2,498</u>	<u>596</u>
	<u><u>2,498</u></u>	<u><u>-</u></u>	<u><u>2,498</u></u>	<u><u>596</u></u>

The £596 received in 2024 related entirely to unrestricted funds.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

4. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
St Helens MBC	-	97,866	97,866	88,767
Halton Council	-	122,302	122,302	168,724
Bradford Teaching Hospital	-	-	-	79,938
VOLA Consortium	-	5,852	5,852	10,000
Age UK	9,750	40,862	50,612	49,118
PCN Highfield Hospital	-	-	-	8,885
NHSCT – VCS Partnership	-	7,500	7,500	-
Alfred Shaw Trust Fund – I&A Halton	-	2,500	2,500	-
Service User Fees	4,402	-	4,402	5,243
High Sheriffs Trust	-	1,500	1,500	-
UKSPF Ways to Work Fund	-	5,000	5,000	-
SEETEC	-	-	-	(1,347)
Garfield Weston	30,000	-	30,000	-
National Lottery Community Fund	<u>—</u>	<u>83,936</u>	<u>83,936</u>	<u>61,832</u>
	<u>44,152</u>	<u>367,318</u>	<u>411,470</u>	<u>471,160</u>

Of the £471,160 received in 2024, £457,264 was restricted funds and £13,896 was unrestricted.

5. Other Income

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Sundry income	<u>3,318</u>	<u>—</u>	<u>3,318</u>	<u>—</u>

6. Expenditure on Raising Funds

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Professional Fees	53,280	-	53,280	20,292
Support costs (Note 8)	<u>3,675</u>	<u>—</u>	<u>3,675</u>	<u>3,503</u>
	<u>56,955</u>	<u>—</u>	<u>56,955</u>	<u>23,795</u>

The £23,795 expended in 2024 related entirely to unrestricted funds.

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

7. Expenditure on Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Wages and social security	52,370	208,330	260,700	195,324
Repairs and renewals	5,494	10,552	16,046	4,561
Rent and room hire	-	3,884	3,884	2,412
Telephone and computer expenses	1,132	449	1,581	1,176
Printing, stationery & postage	-	444	444	128
Advertising & promotions	-	750	750	385
Heat, light & water	4,385	1,273	5,658	72
Catering costs	229	513	742	1,468
Motor & travel costs	1,128	2,402	3,530	5,720
Training costs	213	700	913	113
Tutor fees and materials	132	1,018	1,150	2,955
Professional fees	-	3,044	3,044	-
Insurance	868	-	868	-
Cleaning & sundry	1,332	104	1,436	109
Loss on disposal of tangible fixed assets	812	-	812	-
Depreciation	-	-	-	256
Support costs (Note 8)	<u>294,308</u>	<u>80,144</u>	<u>374,452</u>	<u>354,483</u>
	<u>362,403</u>	<u>313,607</u>	<u>676,010</u>	<u>569,162</u>

Of the £569,162 expended in 2024, £453,064 was restricted funds and £116,098 was unrestricted.

8. Analysis of Governance and Support Costs

	Governance Function £	Raising Funds £ 1%	Charitable Activities £ 99%	2025 £	2024 £
Wages and social security	-	2,018	199,780	201,798	200,361
Recruitment costs	-	50	4,950	5,000	14,878
Irrecoverable VAT	-	158	15,622	15,780	5,500
Repairs & renewals	-	514	50,890	51,404	37,692
Rent and room hire	-	67	6,596	6,663	8,093
Heat, light and water	-	183	18,133	18,316	20,112
Telephone	-	55	5,490	5,545	4,353
Printing, stationery and postage	-	38	3,727	3,765	4,842
Advertising and promotion	-	7	690	697	4,208
Insurance	-	108	10,643	10,751	12,236
Motor and travel costs	-	16	1,569	1,585	3,029
Training costs	-	35	3,500	3,535	4,845
Audit & accountancy	10,664	-	-	10,664	7,530
Legal and professional fees	-	289	28,590	28,879	19,532
Cleaning and sundry	-	79	7,840	7,919	4,859
Depreciation	-	58	5,768	5,826	5,916
	<u>10,664</u>	<u>3,675</u>	<u>363,788</u>	<u>378,127</u>	<u>357,986</u>

The trustees have considered the support costs and the above allocations are based on estimated percentages for each category.

**NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025**

9. Staff Costs

	2025	2024
	£	£
Wages and salaries	403,280	347,748
Social security costs	29,228	23,473
Pension contribution	29,990	24,454
	<u>462,498</u>	<u>395,675</u>

The average monthly number of employees of the charitable company analysed by function was: -

	2025	2024
	£	£
Charitable activities	<u>23</u>	<u>21</u>
	<u>23</u>	<u>21</u>

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2024 - £Nil).

The key management personnel of the charitable company are comprised of the senior leadership team. The total remuneration paid in respect of the charitable company's key managerial personnel was £149,741 (2024 - £123,387).

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

10. Tangible Fixed Assets

	Freehold Land and Buildings £	Motor Vehicles £	Equipment £	Furniture, Fixtures & Fittings £	Total £
At Cost or Valuation					
At 1 April 2024	570,000	2,360	9,782	13,367	595,509
Additions	-	-	-	-	-
Disposals	-	(2,360)	-	-	(2,360)
At 31 March 2025	<u>570,000</u>	<u>—</u>	<u>9,782</u>	<u>13,367</u>	<u>593,149</u>
Depreciation					
At 1 April 2024	5,700	472	9,782	13,367	29,321
Charge for the year	5,700	126	-	-	5,826
Eliminated on Disposal	-	(598)	-	-	(598)
At 31 March 2025	<u>11,400</u>	<u>—</u>	<u>9,782</u>	<u>13,367</u>	<u>34,549</u>
Net Book Value					
At 31 March 2025	<u>558,600</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>558,600</u>
At 31 March 2024	<u>564,300</u>	<u>1,888</u>	<u>—</u>	<u>—</u>	<u>566,188</u>

11. Stock

	2025 £	2024 £
Stock	<u>118</u>	<u>227</u>

12. Debtors

	2025 £	2024 £
Trade debtors	546	46,702
Prepayments	16,473	22,871
VAT	-	11,940
	<u>17,019</u>	<u>81,513</u>

13. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,414	15,575
Social security and other taxes	6,375	6,069
Accruals and deferred income	<u>63,109</u>	<u>22,977</u>
	<u>73,898</u>	<u>44,621</u>

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

14. Restricted Funds

	Movement in Resources			Balance at 31.3.25 £
	Balance at 01.04.24 £	Incoming Resources £	Expenditure & Transfers £	
St Helens MBC	-	97,866	97,866	-
Halton Council	-	122,302	122,302	-
Age UK	13,560	40,862	54,422	-
VOLA Consortium	4,456	5,852	10,308	-
UK Social Prosperity Fund	-	5,000	5,000	-
Halton & St Helens VCA	-	7,500	7,500	-
Alfred Shaw Trust Fund	-	2,500	833	1,667
High Sheriff's Trust Fund	-	1,500	-	1,500
The National Lottery Community Fund	<u>—</u>	<u>83,936</u>	<u>28,936</u>	<u>55,000</u>
	<u>18,016</u>	<u>367,318</u>	<u>327,167</u>	<u>58,167</u>

Funds received from St Helens Council towards the provision of Positive Living Services and Social Inclusion Services.

Funds received from Halton Council towards the provision of Office Based Information Services, Social Inclusion Services and Engagement Services

Funds received from Age UK towards Digital Champions and Warmer Homes.

Funds received from VOLA Consortium towards community digital connectivity.

Funds received from UK Social Prosperity Fund towards Ways to Work.

Funds received from Halton & St Helens VCA towards Health and Home.

Funds received from Alfred Shaw Trust Fund towards Information and Advice in Halton.

Funds received from High Sheriff's Trust Fund towards delivery of Domestic Abuse in Later Life conference.

Funds received from The National Lottery Community Fund towards Cost of Living Grants and the Living Well Programme MCST.

AGE CONCERN MID MERSEY
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NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

15. Unrestricted Funds

	Unrestricted Funds Held In Fixed Assets £	Designated Funds £	Unrestricted Funds £	Total £
Balance at 1 April 2024	552,628	282,000	383,672	1,218,300
Movement in Funds in the year	<u>5,972</u>	<u>(282,000)</u>	<u>(61,279)</u>	<u>(337,307)</u>
	<u><u>558,600</u></u>	<u><u>-</u></u>	<u><u>322,393</u></u>	<u><u>880,993</u></u>

There are no designated funds as at 31 March 2025.

16. Analysis of Net Assets by Fund

	Tangible Fixed Assets £	Current Assets £	Creditors £	Total £
Restricted funds	-	58,167	-	58,167
Unrestricted funds	<u>558,600</u>	<u>396,291</u>	<u>(73,898)</u>	<u>880,993</u>
	<u><u>558,600</u></u>	<u><u>454,458</u></u>	<u><u>(73,898)</u></u>	<u><u>939,160</u></u>

17. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The charge for the year was £29,990 (2024 - £24,454).

18. Operating Lease Commitments

At 31 March 2025, the charity had annual commitments under non-cancellable operating leases as set out below: -

	2025 £	2024 £
Operating leases which expire:		
Within one year	11,458	14,924
Between one and five years	<u>11,458</u>	<u>11,458</u>
	<u><u>11,458</u></u>	<u><u>26,382</u></u>

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NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

19. Related Party Transactions

Age UK Mid Mersey is a member of Age England Association which includes a large number of connected charities working around the UK. The charitable company hold licenses to use the Age UK name and logo for an unlimited period so long as they meet the conditions of use in terms of standards and procedures within the organisations.

20. Provisions Available For Smaller Entities

In common with many other organisations of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.