



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

**FOR THE YEAR ENDED
31 MARCH 2023**

**AGE CONCERN MID MERSEY
(Registered Number 2625647)**

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FOR THE YEAR ENDED 31 MARCH 2023**

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REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 31 March 2023.

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).

Chair and CEO Comments

This last year has been very much about building organisational resilience and we are very pleased with the progress that our charity has made in this reporting year.

The Board and Senior Leadership Team of the Charity have taken a conscious and proactive approach towards planning and allowed time within this reporting year for a detailed review of the organisation to help shape the right strategies to ensure we remain resilient and prepared for whatever future challenges we may face.

In summary we have:

- **Revisited business continuity planning** – When the COVID pandemic first hit in March 2020 there was no way of knowing the sheer impact the crisis would have on the organisation or our staff. Whilst we rose to the challenge and responded with grit, the pandemic has taught us that we need to prepare for the unexpected. We have taken time to review our business continuity plans to assess potential risks/challenges and implement appropriate strategies for continuity.
- **Listened and learnt** – we have consulted widely with clients, staff, and volunteers through surveys and independently run development days/consultation workshops to better understand the needs of our service users and to implement improvements as an organisation (extract of findings below).
- **Continuous Improvement** - engaged the services of an external business assessor to conduct an internal business review to help analyse the organisation strengths, structural weaknesses, opportunities and possible threats (extract of findings from the SWOT analysis completed is below).
- Commissioned an external consultant to prepare two detailed business reports to establish **areas for growth and competitive advantage**;
 1. Scope the viability and need for paid for services together with proposed service model
 2. Review of charitable activities to ensure we are able to adapt to the emerging needs of older people and establish a firm place and profile within the region.
- **Invested in employee wellbeing** and worked hard to embed it into our culture. Our staff matter to us and we want our staff to feel safe and valued at work, able to be their unique true self.

Some of the things we learnt...

Main motivators for being part of Age UK Mid Mersey (Summarised from staff/volunteer survey)

- Provide quality support to people aged 50+ in Mid Mersey
- Improve the physical and mental wellbeing of people aged 50+
- Make a valuable difference to the lives of people aged 50+
- Compassionate and caring organisation
- Staff gain satisfaction from the impact the work makes
- Career development for staff whilst helping others

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Strengths from SWOT analysis (carried out by external business assessor -Thrivability)

- Positive and well-known local reputation
- Brand partner of one of the best-known charities in the UK
- Strong core purpose
- Award-winning
- Ambitious leadership and prudent financial management
- Services are delivered within a consistent, national, quality framework standard
- At the forefront of improving mental health and wellbeing in older age and incorporating approaches to tackling loneliness collaboratively with partners
- Community and client focused
- Proactive investment in building organisational infrastructure and developing new ways of working

Reference and Administrative Details

Charity Name: Age Concern Mid Mersey

Charity Number: 1003476

Company Number: 2625647

Registered Office: The Mansion House
Victoria Park
City Road
St Helens
Merseyside.
WA10 2UE

Directors and Trustees

The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees. The trustees serving during the year and since the year end were as follows:

Elected Trustees: Mr Peter Stubbs - Chair
Mrs Susan Haden - Vice-Chair
Mr John Chapman
Mr Raymond Travies (resigned February 2023)
Mr Nigel Thompson (appointed November 2022)
Mr William Arnold
Mr Colin McKenzie

In accordance with the Articles of Association, at the Annual General Meeting the following trustee retire by rotation:

Mr John Chapman

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Key Management Personnel

Mrs Shelley Brown – Chief Executive Officer and Company Secretary
Mrs Bridgid Dineen – Charitable Services Director
Mrs Yvonne Rea – Wellbeing Services Manager (resigned December 2022).
Mrs Amanda Foxcroft – Finance Manager

Auditors

Livesey Spottiswood
Chartered Accountants & Registered Auditors
17 George Street
St Helens
Merseyside. WA10 1DB

Solicitors

Frodshams Solicitors
17/19 Hardshaw Street
St Helens
Merseyside
WA10 1RB

Senior Statutory Auditor Mr D Hudd BA FCA

Bankers

The organisation has accounts in the following Banks.

Barclays Bank
19 Church Street
St Helens
Merseyside
WA10 1BG

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Cambridge & Counties Bank Ltd
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank
Lutea House
Warley Hill Business Park
Great Warley, Brentwood
Essex, CM13 3BE

IMPACT AND PUBLIC BENEFIT

This report has been written in the context of the Charity Commissions guidance on public benefit. Age Concern Mid Mersey's charitable objectives ensure that the organisations work is "to encourage, promote and deliver a range of direct services appropriate to the needs of individual or groups of elderly and vulnerable people." Its core purpose.

The trustees of Age Concern Mid Mersey are proud of the immense public benefit that has been delivered this year through our services and grateful for the continued support from the many kind donors and stakeholders involved in our work.

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KEY OBJECTIVES AND ACTIVITIES

Age UK Mid Mersey continues in its aim to enhance the quality of life and independence of people aged 50+, providing opportunities for each client accessing our Living Well Service to feel empowered to lead a more active, self-reliant way of life.

At Age UK Mid-Mersey:

- We believe, that each person has a right to a life, which maintains their personal independence and control and which safeguards their privacy and dignity.
- We believe that people less able to help themselves should be offered support.
- We aim to promote the wellbeing of all people over 50 and to help make their lives a fulfilling and enjoyable experience.
- We value the diversity and contribution of all individuals in line with our Equality and Diversity policy.
- We believe that ageism is unacceptable.

Expectations: What you can expect from us at Age UK Mid-Mersey:

- Care and Competence. Pride in what we do for you and us.
- Empathy, Respect and Integrity for Staff and Clients.
- Take time to listen and understand.
- Work together and trust each other.

The Mid Mersey footprint (Halton, St Helens, Knowsley and Warrington) covers an area with long standing inequalities in health and pockets of significant deprivation;



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As previously reported, we have adopted a new core Living Well offer, which provides a holistic range of wrap-around health, wellbeing, care and support services that offer more independence, informed choice and greater control.

Our Living Well Service Model is holistic and person-centred - staff provide one to one personalised information and advice, activities and support tailored to individual needs.

Without these services, the wellbeing of people age 50+ would be severely diminished. Furthermore, by virtue of the their health and social welfare promoting effect, the absence of Age UK Mid Mersey services would increase the pressures on an already over-stretched statutory health and social care system to beyond saturation point.

Wellbeing activities and services reflect the core themes of **Health & Wellbeing, Sociality, Independence, Staying Connected** and are designed to support a more fulfilling and independent life; reducing pressure on social/health services and improving physical and mental wellbeing and resilience.



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FOR THE YEAR ENDED 31 MARCH 2023

Activities & Services:

- a) Provide a single point of access for all clients conducting a wellbeing assessment with trained Wellbeing Officers, to identifying the needs of clients in relation to Loneliness & Isolation, Mental Health & Wellbeing, Safeguarding and Accessibility to services and benchmarking these areas against risk indicators to allow proactive intervention/referrals to appropriate support.
- b) Provide a quality Information and Advice resource to provide free, confidential and impartial information and support on a range of issues relevant to older people, such as how to access care, housing aides and adaptations, winter warmth, understanding forms and help with applying for benefits to maximise income.
- c) Provide a programme of Wellbeing activities from our premises and outreach in the community, supporting a more fulfilling and independent life, easing burden on social/health services and improving physical and mental wellbeing.
- d) Conduct effective consultations with older people, local stakeholders and Age UK National to address gaps in service/provision and to inform and shape service development across our sector.
- e) Expert Panels - At Age UK Mid Mersey, we see it as a priority to actively engage with the people that we serve. Our aim is to ensure that everything we do and say is truly representative of people age 50+.
- f) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.
- g) Building partnerships across the community so there is a web of support for people age 50+
- h) Strategically plan and develop for the growth and longer-term sustainability of the organisation.
- i) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.
- j) Building partnerships across the community so there is a web of support for older people aged 50+.
- k) Strategically plan and develop for the growth and longer-term sustainability of the organisation.

ACHIEVEMENTS AND PERFORMANCE

Our passion to support local people age 50+ has been evidenced even more strongly over the last 12 months. The information gathered from our detailed business review and consultations has allowed for better decision-making processes.

As our 18-month strategic plan for September 2021 to March 2023 ended, we are very proud of our successes and achievements during that time.

Consultation and Coproduction

We have carried out significant consultation with people age 50+ and stakeholders to identify needs, inform Charity's strategy, and have worked in coproduction with our community to ensure we develop inclusive service provision that is user focussed and led by what people need.

Our 50+ Peoples Engagement Panels ensure that we have the views of older people in order to design services, consult on issues affecting older people and to influence decision-making.

The panels have supported us with various issues during the year. They helped shape a new volunteer campaign to ensure it appealed to a diverse audience and met with leaders from Liverpool City Region (LCR) to provide insight and views regarding Better Transportation for LCR.

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We have worked with partners on key inclusion and diversity themes (emerging from local and regional intelligence) to ensure not only are we genuinely inclusive, but that we have the knowledge and skills to provide services and support in a way that has long-term positive impact individually and collectively for people aged 50+ in our areas of benefit. We are working closely with clients from LGBTQI+

Working together with St. Helens Borough Council and NHS Cheshire & Merseyside together, Age UK Mid-Mersey led a very successful public engagement and consultation campaign across St Helens to create a brand new Strategy for people aged 50+ living in St. Helens. Our aim was to ensure the new strategy is genuinely inclusive and reflects the service needs of our community over the next few years.

- 500+ people contributed to co-design, consultations, surveys and a final review session.
- We delivered dedicated consultation events and activities across St Helens.
- Strong Community engagement - various group activities, across locations and partner organisations. MP's & public figures attended.
- Total engagement with over 50 organisations.

The local intelligence gathered from people living and working in the area has given us rich data and will allow us to use some of this information to build stronger local partnerships across Health, Social Care and Community Sectors to maximise local assets and minimise wasted resources.

Maintaining and Improving Quality

One of our core values at Age UK Mid Mersey is to '*Continually strive for excellence*' and take '*pride in what we do*' demonstrating excellence through our '*Care and Competence*'*

As an organisation, we proactively strive to maintain the highest quality standards operationally and strategically. We are compliant with national quality standard frameworks from the charity commission, Age UK National and additional frameworks aligned with health and social care sectors to ensure we deliver the best service possible to the people and communities we serve.

We understand that to maintain and improve quality it requires constant and consistent commitment, and at Age UK Mid Mersey we have proven our dedication by our long history of consistent performance. Our reputation is trusted and respected within our communities. We are able to achieve this through a continual process of co-design, investing, planning, testing, reviewing, assessing, learning, adapting and measuring. We ensure the impact of our work is measured and assessed, with high engagement across the whole team, from our Expert Panel (volunteers), to all levels of staff and our Board of Trustees. We have adopted a renewed approach to quality and standards that places service user experience and outcomes as the primary objective; we are passionate about inclusion, co-production and being led by local need. We are equally keen to learn from the people we hope to serve and use innovative methods to gather information and intelligence that enables us as an organisation to continually learn and respond in order to improve what we do and the services we provide.

We have an open culture of learning within the organisation that is led from the Board through to the Senior Leadership Team, including our Living Well Officers and all members of the staffing teams that support the functions of Age UK Mid Mersey. A range of learning and development opportunities take place regularly throughout the year, including Development Days, Peer Review Sessions, Staff Learning Events, Wellbeing Days, Living Well Meetings with guest speakers and further shared learning talks. There has been an additional investment by Age UK Mid Mersey in time, money and resources given to training and development, with a training matrix, skills and competency framework and enhanced learning and professional development opportunities created for the benefit of any staff member who requests with the support of the Senior Leadership Team.

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We have a range of audits in place to help track client progress, from initial contact all the way through to the service/intervention outcomes. We use validated measures recognised and used across health, social care and community sectors; combined with a qualitative approach to ensure we understand the person not just the data. We use shared experiences and learning and a blended approach of all these provides us with a unique personalised insight in to the lived experiences of our clients and a deeper understanding of the current and relevant needs of the communities that we serve.

Financial Stability

Prudent financial management and scrutiny of organisational spending against budget has ensured that the organisation is in a relatively healthy financial position. However, we are realistic about the challenges ahead. Funding from external sources is in decline and we are presenting a significant deficit budget for the forthcoming year.

The organisation holds sufficient designated unrestricted reserves to be able to manage reduced income streams, as well as ensuring that it retains sufficient designated reserves to mitigate against identified risks and ensure business continuity together with development of new growth opportunities as aligned to our strategic priorities.

Building Identity and Raising our Profile

We have made significant progress in marketing and engagement this year. Our marketing strategy has been targeted and planned across a full marketing mix:

- We conducted our own research on Brand Awareness, Perception and Communications and used the findings to guide our Marketing Strategy.
- Our Marketing Officer and a new Engagement, Inclusion and Coproduction Officer are working collaboratively to establish strong links with partners, networks etc. and have been proactive engaging in the community letting people know what we do and how we can help.
- We have established strong, consistent branding amongst marketing materials -leaflets, posters, banners etc.
- We have re-designed and updated our website with new images and information.
- We have increased our Social Media presence across Facebook, Twitter, TikTok and Instagram.

People

We continue to see the very best of our staff team. Their ongoing determination and resilience is a testament to their passion and commitment to help the organisation grow and to achieve the best outcomes for people 50+.

We have invested a lot of time to staff development and allowing the space and opportunity to learn, be creative and take different approaches to solving problems. Staff and volunteers were proactively involved in shaping our new 3-year strategy and in return, this has created a new-shared purpose.

We want to attract and retain high talent with a range of skills and expertise and we recognise that to do this we must offer an attractive salary and benefits package. We have been able to maintain our pay grading structure with pay increases aligned to those applied to the National Living Wage as our base rate. We have reviewed annual leave entitlements to increase above statutory requirements at entry.

We are proud to offer our staff a comprehensive range of training, including the Care Certificate, Safeguarding Adults, First Aid, Suicide Prevention, Mental Health First Aid and much more. As part of our succession planning we have two staff undertaking industry recognised qualifications for 'aspiring leaders' and another completing a project management qualification.

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We have recruited a new trustee this year who has brought a wealth of experience and knowledge and we are actively recruiting more trustees as part of our succession plans.

Volunteers

The decline in volunteering experienced during the pandemic has proven difficult to reverse and so we have taken time to review our volunteer roles and skill requirements. We hope to recruit a new Volunteer Co-ordinator as we move into 2023 and see our volunteer numbers increase significantly during the next 3 years.

PLANS FOR FUTURE PERIOD 2023 – 2024

We aspire to be the preferred provider of services for people aged 50+ across Mid Mersey.

To achieve this, we enter 2023 with a new ambitious Strategic Plan, setting out our priorities and direction for the next three years. Our new strategy is outlined under four key priorities and is designed to ensure we continue to build organisational resilience, protect future sustainability and raise the organisation's profile and positioning.



1. **Build Organisational Resilience** - To ensure we remain sustainable and continue to support people aged 50+ in Mid Mersey.
2. **Our People** - To invest in our people to ensure we create a highly skilled and caring workforce
3. **Service Development** - To continue supporting people aged 50+ to live well
4. **Raise Profile & Positioning** - To strengthen the organisation's credibility and positioning.

We hope to engage the support of professional bid writers to broaden our support to people aged 50+ and respond to the increasing demands.

We will be investing in processes and systems to ensure we maintain the highest levels of governance and quality within Age UK Mid Mersey. We have achieved the Charity Quality Standards Accreditation and we are working towards assessment of the Age UK Information and Advice Quality Programme. We will be also seeking opportunities to apply for quality awards that demonstrate our commitment to continuous improvement and evidence the impact of our work for people aged 50+, for example Investors in People, Social Value Awards, ISO9001.

We want to build on and develop new relationships to achieve the best outcomes for people aged 50+ in Mid Mersey.

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FINANCIAL REVIEW

Our income for the year was £564,644 (2022 - £569,874). The reduction in income during the year of £5,230 is largely due to a reduction in grants in respect of charitable activities of £29,763, a reduction in other trading income of £6,037 but to offset that, an increase in donations and legacies of £27,946 due to one off donations and legacies received and an increase in income from investments of £2,632.

The income came from Charitable Activities (87%), Donations and Legacies (11%), Trading Activities (1%) and other income (1%).

Our expenditure amounted to £592,137 (2022- £557,091). The increase in expenditure of £35,046 is largely in relation to charitable activities due to increased expenditure in repairs, legal fees and wages. 94% (2022 – 94%) of our expenditure was on direct charitable activities.

At the year end, the trustees have reviewed the carrying value of the Charity's Freehold Land and Buildings based on offers received and have concluded that an impairment is required to reduce the carrying value to £570,000. The impairment recognised within the SOFA amounts to £299,656 (2022- £310,317).

As a result of the impairment, the deficit for the year is £327,149 (2022 - £297,536).

At 31 March 2023 our total reserves were £1,311,792, of this, £558,544 was held as unrestricted tangible fixed assets, £402,733 was held within designated funds, £13,816 was held as restricted funds and the remaining balance of £356,699 represents approximately seven months running costs.

Investment powers and policy

Under the Memorandum and Articles of Association, the trustees have unlimited powers of investment subject only to seeking advice from a person or organisation authorised under the Financial Services Act.

The trustees have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts looking to reallocate funds should suitable opportunities arise. The return on investments of £5,775 in the year saw an increase of £2,632 (84%) on that received in the previous year.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and have a reserves policy which is reviewed annually in accordance with financial audit processes. The trustees believe that in addition to known commitments there is a need to hold at least six months running costs in reserve given that the charity's sources of funding are not certain.

The policy statement provides that the trustees will produce annually a detailed analysis of reserves, both restricted and unrestricted based on the audited accounts, indicating the trustees' intentions with regard to the use of those reserves.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The company is governed by its Memorandum and Articles of Association and is limited by guarantee, whereby every member of the company undertakes to contribute to the assets of the company in the event of winding up, while they are members or within one year after they cease to be a member, for payment of the debts and liabilities of the company contracted before they cease to be members, such amounts as may be required not exceeding £1.

Appointment of trustees

The trustees (listed on page 2) are appointed by the members of the company and one third of the trustees retires by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

Trustee induction and training

New trustees are inducted into the Organisation by attending the same induction course as staff, sessional workers, volunteers and placements. Additionally, trustees are offered training, given advice and information and charity commission guidance on their role & responsibilities. Trustees attend events and visit sites regularly to facilitate their understanding of the organisation.

Organisation

The Board of Trustees administers the charity. The board meets formally with the Chief Executive Officer and Charitable Services Director (Deputy CEO) at least six times a year to manage the charity's affairs receiving reports from senior employees. In addition, they meet in January of each year to review strategic aims and objectives. A Chief Executive is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for all operational and procurement matters.

Key Management Personnel

The trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All trustees are volunteers and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in notes to the accounts.

The pay of the Chief Executive and senior staff is reviewed annually following completion of satisfactory performance appraisal and consideration is given for any increase in accordance with average earnings (subject to budgetary constraints). In view of the nature of the charity, the directors benchmark against pay levels of other local charities and similar Age UK brand partners in the region. The remuneration bench-mark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

Risk Management

The Board of Trustees considers the major strategic, business and operational risks that the charity faces each year when considering budgets and business planning. The CEO provides a risk report to the board twice per year which is kept under constant review by the senior management team. The trustees confirm that they have identified and fully understand risks to which the charity is subject and that systems are in place to manage these risks.

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OVERVIEW OF GOVERNANCE

During the year, trustees have carried out their responsibilities with due diligence. They work within their obligations under the brand partner and trading alliance agreements that are now in place with Age UK. In April 2011, following approval by the Charity Commission and Companies House, the organisation introduced "Age UK Mid Mersey" as its working name. The legal entity name remains as Age Concern Mid Mersey.

Age UK Mid Mersey is a paid up member of the "Age England Association (AEA)", a membership body who represents all brand partners interest in its legal partnership with Age UK nationally.

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees

The trustees (who are also the directors of Age Concern Mid Mersey for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to Disclosure of Information to Auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Report of the Trustees, incorporating a Strategic Report was approved by the trustees as the Company's Directors on 27 September 2023.

SIGNED BY ORDER OF THE TRUSTEES

Mrs S Haden (Vice-Chair)



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 2023 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 2023 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 (set out on page 12), 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.

David Hudd BA FCA

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: 18 *December* 2023

AGE CONCERN MID MERSEY
(Registered Number 2625647)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Income					
Donations and Legacies	2	41,673	20,000	61,673	33,727
Other Trading Activities	3	6,377	-	6,377	12,414
Income from Investments		5,775	-	5,775	3,143
Income from Charitable Activities	4	38,015	452,777	490,792	520,555
Other Income	5	27	-	27	35
Total Income		<u>91,867</u>	<u>472,777</u>	<u>564,644</u>	<u>569,874</u>
Expenditure on					
Raising Funds	6	36,257	-	36,257	31,224
Charitable activities	7	<u>82,847</u>	<u>473,033</u>	<u>555,880</u>	<u>525,867</u>
Total Expenditure		<u>119,104</u>	<u>473,033</u>	<u>592,137</u>	<u>557,091</u>
Impairment of fixed assets	10	(299,656)	-	(299,656)	(310,317)
Impairment of investments		-	-	-	(2)
Net Income/(expenditure) for the year		(326,893)	(256)	(327,149)	(297,536)
Reconciliation of funds					
Total funds brought forward 1 April 2022		<u>1,644,869</u>	<u>14,072</u>	<u>1,658,941</u>	<u>1,956,477</u>
Total Funds carried forward 31 March 2023		<u>1,317,976</u>	<u>13,816</u>	<u>1,331,792</u>	<u>1,658,941</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.

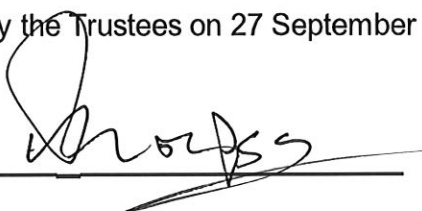
AGE CONCERN MID MERSEY
(Registered Number 2625647)

BALANCE SHEET
AS AT 31 MARCH 2023

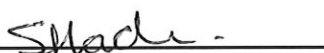
	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	10	<u>572,360</u>	<u>900,000</u>
		572,360	900,000
Current Assets			
Stock	11	240	160
Debtors	12	93,485	37,649
Cash at bank and in hand		<u>719,806</u>	<u>770,509</u>
		813,531	808,318
Creditors: Amounts falling due			
Within one year	13	<u>(54,099)</u>	<u>(49,377)</u>
Net Current Assets		<u>759,432</u>	<u>758,941</u>
Net Assets		<u><u>1,331,792</u></u>	<u><u>1,658,941</u></u>
Funds			
Restricted Funds	14	13,816	14,072
Unrestricted funds held in fixed assets	15	558,544	885,928
Designated Funds	15	402,733	-
Unrestricted general funds	15	<u>356,699</u>	<u>758,941</u>
		<u><u>1,331,792</u></u>	<u><u>1,658,941</u></u>

The accounts were approved by the Trustees on 27 September 2023 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 2023

	Note	2023 £	2022 £
Cash Flow from operating activities			
Cash generated from operations	1	(56,478)	51,862
Cash Flow from investing activities:			
Interest received		5,775	3,143
Change in cash and cash equivalents in the reporting period		<u>(50,703)</u>	<u>55,005</u>
Cash and Cash equivalents at 1 April 2022		<u>770,509</u>	<u>715,504</u>
Total cash and cash equivalents at 31 March 2023		<u>719,806</u>	<u>770,509</u>

Note 1

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

	2023 £	2022 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(327,149)	(297,536)
Adjustments for:		
Non-cash donations	(2,360)	-
Depreciation charges	30,344	30,201
Impairment of fixed assets	299,656	310,317
Impairment of investments	-	2
Investment income	(5,775)	(3,143)
(Increase)/Decrease in stocks	(80)	51
(Increase)/Decrease in debtors	(55,836)	38,675
Increase/(Decrease) in creditors	4,722	(26,705)
Net cash provided by operating activities	<u>(56,478)</u>	<u>51,862</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

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	not provided
Buildings	1% to 10% on original 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 2023

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 £	2023 £	2022 £
Donations:				
Sundry donations	6,795	20,000	26,795	13,986
Donated Minibus	2,360	-	2,360	-
Gift Aid	526	-	526	1,080
 Legacies:				
Mrs Fuller c/o Age UK	31,992	-	31,992	-
 Covid-19 Support Grants:				
Infection Control	-	-	-	15,994
Knowsley MBC - Omnicrom	-	-	-	2,667
	<u>41,673</u>	<u>20,000</u>	<u>61,673</u>	<u>33,727</u>

The £33,727 received in 2022 related entirely to unrestricted funds.

3. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Rental income	6,028	-	6,028	10,972
Lottery	95	-	95	145
Fundraising	254	-	254	1,297
	<u>6,377</u>	<u>-</u>	<u>6,377</u>	<u>12,414</u>

The £12,414 received in 2022 related entirely to unrestricted funds.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

4. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
St Helens MBC	-	108,767	108,767	88,768
Halton Council	-	168,724	168,724	173,204
Bradford Teaching Hospital	-	72,091	72,091	114,553
Knowsley Borough Council	-	-	-	10,000
Age UK	35,166	18,051	53,217	111,359
LCR Community Renewal Fund	-	22,745	22,745	-
PCN Highfield Hospital	-	14,216	14,216	-
NHSCT – VCS Partnership	-	7,500	7,500	-
British Red Cross	-	20,472	20,472	-
Service User Fees	2,849	-	2,849	2,762
SEETEC	-	20,211	20,211	19,909
	<u>38,015</u>	<u>452,777</u>	<u>490,792</u>	<u>520,555</u>

Of the £520,555 received in 2022, £423,528 was restricted funds and £97,027 was unrestricted.

5. Other Income

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Sundry income	<u>27</u>	<u>-</u>	<u>27</u>	<u>35</u>

The £35 received in 2022 related entirely to unrestricted funds.

6. Expenditure on Raising Funds

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Wages and social security	31,842	-	31,842	27,600
Telephone	144	-	144	138
Advertising & promotion	468	-	468	153
Support costs (Note 8)	3,803	-	3,803	3,333
	<u>36,257</u>	<u>-</u>	<u>36,257</u>	<u>31,224</u>

The £31,224 expended in 2022 related entirely to unrestricted funds.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

7. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Wages and social security	-	152,304	152,304	166,795
Recruitment costs	-	-	-	310
Repairs & renewals	697	-	697	11
Rent and room hire	3,004	2,711	5,715	8,416
Telephone	179	418	597	588
Printing, stationery & postage	-	197	197	42
Advertising & promotions	-	503	503	-
Heat, Light & Water	4,643	-	4,643	3,493
Catering costs	25	2,636	2,661	211
Motor & travel costs	475	3,649	4,124	3,040
Tutor fees and materials	-	1,715	1,715	5,081
Cleaning & sundry	26	20	46	552
Depreciation	-	256	256	256
Support costs (Note 8)	73,798	308,624	382,422	337,072
	<u>82,847</u>	<u>473,033</u>	<u>555,880</u>	<u>525,867</u>

Of the £525,867 expended in 2022, £423,784 was restricted funds and £102,083 was unrestricted.

8. Analysis of Governance and Support Costs

	Governance Function	Raising Funds	Charitable Activities	2023	2022
	£	£	£	£	£
		1%	99%		
Wages and social security	-	2,026	200,552	202,578	193,109
Recruitment costs	-	-	-	-	57
Irrecoverable VAT	-	124	12,325	12,449	14,748
Repairs & renewals	-	560	55,471	56,031	45,284
Rent and room hire	-	86	8,461	8,547	9,031
Heat, light and water	-	180	17,776	17,956	18,610
Telephone	-	45	4,508	4,553	(1,039)
Printing, stationery and postage	-	39	3,878	3,917	3,909
Advertising and promotion	-	71	7,047	7,118	1,147
Insurance	-	85	8,395	8,480	9,063
Catering costs	-	-	-	-	144
Motor and travel costs	-	16	1,627	1,643	1,242
Bad debts	-	-	-	-	1,091
Training costs	-	30	2,960	2,990	-
Audit & accountancy	6,150	-	-	6,150	7,200
Legal and professional fees	-	190	18,837	19,027	459
Cleaning and sundry	-	48	4,650	4,698	6,405
Depreciation	-	303	29,785	30,088	29,945
	<u>6,150</u>	<u>3,803</u>	<u>376,272</u>	<u>386,225</u>	<u>340,405</u>

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

9. Staff Costs

	2023	2022
	£	£
Wages and salaries	341,347	341,491
Social security costs	22,676	22,770
Pension contribution	<u>22,701</u>	<u>23,243</u>
	<u>386,724</u>	<u>387,504</u>

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

	2023	2022
	£	£
Raising funds	1	1
Charitable activities	<u>21</u>	<u>21</u>
	<u>22</u>	<u>22</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. (2022 - £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 £153,708 (2022 - £158,707).

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

10. Tangible Fixed Assets

	Freehold Land and Buildings £	Motor Vehicles	Equipment £	Furniture, Fixtures & Fittings £	Total £
At Cost or Valuation					
At 1 April 2022	900,000	-	9,782	13,367	923,149
Additions	-	2,360	-	-	2,360
Impairment	<u>(330,000)</u>	-	-	-	<u>(330,000)</u>
At 31 March 2023	<u>570,000</u>	<u>2,360</u>	<u>9,782</u>	<u>13,367</u>	<u>595,509</u>
Depreciation					
At 1 April 2022	-	-	9,782	13,367	23,149
Charge for the year	30,344	-	-	-	30,344
Impairment	<u>(30,344)</u>	-	-	-	<u>(30,344)</u>
At 31 March 2023	<u>-</u>	<u>-</u>	<u>9,782</u>	<u>13,367</u>	<u>23,149</u>
Net Book Value					
At 31 March 2023	<u>570,000</u>	<u>2,360</u>	<u>-</u>	<u>-</u>	<u>572,360</u>
At 31 March 2022	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>

The Trustees have reviewed the carrying value of the Freehold property and are of the opinion that further impairment is required, this is reflected above. The Statement of Financial Activities on page 16 includes an exceptional write down.

11. Stock

	2023 £	2022 £
Stock	<u>240</u>	<u>160</u>

12. Debtors

	2023 £	2022 £
Trade debtors	69,981	15,837
Prepayments	<u>23,504</u>	<u>21,812</u>
	<u>93,485</u>	<u>37,649</u>

13. Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	13,339	12,717
Social security and other taxes	6,061	4,883
Accruals and deferred income	34,207	31,486
Other creditors	<u>492</u>	<u>291</u>
	<u>54,099</u>	<u>49,377</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

14. Restricted Funds

	Movement in Resources		
	Balance at 01.04.22	Incoming Resources	Expenditure & Transfers
	£	£	£
St Helens MBC	-	108,767	108,767
Halton Council	-	168,724	168,724
Age UK	14,072	18,051	18,307
LCR Community Renewal Fund	-	22,745	22,745
PCN Highfield Hospital	-	14,216	14,216
NHSCT - VCS Partnership	-	7,500	7,500
Bradford Teaching Hospitals	-	72,091	72,091
British Red Cross	-	20,472	20,472
Abbeyfields	-	20,000	20,000
SEETEC	-	20,211	20,211
	<u>14,072</u>	<u>472,777</u>	<u>473,033</u>
			<u>13,816</u>

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

Funds received from Halton Council towards provision of Office Based Information Service, Stay Safe, Participation Groups and Halton Older People's Empowerment Network.

Funds from Age UK towards various areas of support;

- In partnership with NHS England and Improvement, providing much needed capacity with Winter Pressures and safe discharge from hospital with community-based interventions to support recovery at home and prevent (re)admission.
- Regional Covid Emergency Planning and Recovery
- Benefits take up programme

Funds received from LCR Community Renewal Fund towards pathways into employment.

Funds received from PCN Highfield Hospital towards living well services and primary care support.

Funds received from NHSCT- VCS Partnership towards hospital discharge and community alliance.

Funds received from Bradford Teaching Hospitals towards improving quality of life for older people with frailty.

Funds received from British Red Cross towards patient flow and wrap around care and support.

Funds received from Abbeyfields towards supporting residents in Halton.

Funds received from SEETEC towards the older prisoner's programme at HMP Risley.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

15. Unrestricted Funds

	Unrestricted Funds Held In Fixed Assets £	Designated Funds £	Unrestricted Funds £	Total £
Balance at 1 April 2022	885,928	-	758,941	1,644,869
Movement in Funds in the year	(327,384)	-	491	(326,893)
Funds designated in the year	<u>-</u>	<u>402,733</u>	<u>(402,733)</u>	<u>-</u>
	<u>558,544</u>	<u>402,733</u>	<u>356,699</u>	<u>1,317,976</u>

Funds have been designated in the year for the following purposes:

	£
Future cash flows	134,184
Staff costs	32,000
Property maintenance	105,000
Expansion and growth	50,349
IT and equipment upgrades	45,200
Replacement vehicles	15,000
Training	11,000
Legal and professional fees	<u>10,000</u>
	<u>402,733</u>

The trustees expect the above designated funds to be spent in the next two years.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

16. Analysis of Net Assets by Fund

	Tangible Fixed Assets	Current Assets	Creditors	Total
	£	£	£	£
Restricted funds	13,816	-	-	13,816
Unrestricted funds	<u>558,544</u>	<u>813,531</u>	<u>(54,099)</u>	<u>1,317,976</u>
	<u>572,360</u>	<u>813,531</u>	<u>(54,099)</u>	<u>1,331,792</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 organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £22,701 (2022 - £23,243).

18. Operating Lease Commitments

At 31 March 2023, the charity had annual commitments under non-cancellable operating leases as set out below: -

	2023	2022
	£	£
Operating leases which expire:		
Within one year	2,125	14,322
Between one and five years	<u>15,805</u>	<u>7,440</u>
	<u>17,930</u>	<u>21,762</u>

19. Related Party Transactions

During the year the transfer under gift aid of the trading profits of Age Concern Mid Mersey Trading Limited to the charity was £Nil (2022 – £1,080.)

Connected charities

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.

