



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

**FOR THE YEAR ENDED
31 MARCH 2022**

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

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FOR THE YEAR ENDED 31 MARCH 2022**

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 31 March 2022.

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 has been an important year for Age UK Mid Mersey.

As the country began to recover from the pandemic, we started the year with the permanent appointment of a new CEO, Shelley Brown, following an interim acting up period. We were delighted to recruit from the internal team. With almost 20 years' service with the organisation, you could say Shelley is 'home grown'. With the support of a newly formed Senior Leadership Team and Deputy CEO, she has brought much needed stability to the organisation in a year of intense change and immense challenge.

This was the first year of a new 18-month strategy refresh, which came into effect in September 2021 following full consultation and development with our Board members and staff team. Our short-term strategy is ambitious and acts as a road map that will allow us to consider and plan for future sustainability by embracing new and innovative forms of income and developing our services, staff, governance and operating models.

We have taken time to proactively invest in building organisational infrastructure and developing new ways of working to respond to the emerging needs of Older People.

As previously reported, we introduced a new Wellbeing Model towards the end of year 20/21, which is now fully embedded across the organisation, integrating health and social care through person-centred services and a holistic programme of wellbeing support that is aligned to the new Integrated Care Systems.

We have a renewed approach to quality and standards that places service user experience and outcomes as the primary objective, as well as recognising the importance of how we as an organisation continually learn and respond in order to improve our service provision.

Our cash reserves, prudent financial management and scrutiny of organisational spending against budget has ensured that we could meet our financial obligations and continue to provide essential support to older people. However, whilst we have benefited from continued commissioned contracts with local government, as we look to the future it is clear that Age UK Mid Mersey will need to work much harder to secure sustainable funding in the years to come and explore new innovative ways to generate income, including the development of paid for services.

We are thankful for the new partnerships that have been forged, as we collectively strive to maximise the benefits of support available to older people, including a range of commissioners, voluntary sector organisations, health care providers and Age UK brand partners.

We are immensely proud of how we responded as we emerged from the pandemic. The staff team have evolved and re-formed with continued resilience, determination and commitment as we have adapted to the many changes that the pandemic enforced onto older people and the services and activities we operate. Without doubt, we have seen the very best of our staff team over the last 2 years.

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

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
Dr Ivan Camphor (resigned November 2021)
Mr William Arnold
Mrs Christine Mortimore (resigned October 2021)
Mr Colin McKenzie

In accordance with the Articles of Association, at the Annual General Meeting the following trustees retire by rotation and, being eligible, offer themselves for re-election at the next AGM:

Mr Peter Stubbs
Mrs Susan Haden

Key Management Personnel

Mrs Shelley Brown –Chief Executive Officer and Company Secretary (appointed April 2021).
Mrs Bridgid Dineen – Charitable Services Director (appointed August 2021)
Mrs Yvonne Rea – Wellbeing Services Manager (appointed August 2021)
Mrs Amanda Foxcroft – Finance Manager (appointed August 2021)

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

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.

KEY OBJECTIVES AND ACTIVITIES

This was the first year of our 18-month strategy refresh, which came into effect in September 2021.

Our Vision: To promote improved quality of life and empowerment for older people and their carers"

Our Mission: is to....

- Be Enabling – enabling older people to make informed decisions about their lives
- Be Caring – passionate about our work with older people
- Be Influential – draw strength from the combined voices of older people
- Be Pro-Active – innovative, effective and outcomes focussed
- To Share our Expertise – be authoritative, be trusted and be quality orientated

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

SIX STRATEGIC AIMS AS FOLLOWS:

Aim 1: Consultation and Coproduction

- Engage in ongoing consultation with older people and stakeholders to identify needs and inform Charity's strategy, campaigning on the issues affecting older people and developing inclusive service provision in coproduction with our diverse community of older people, partners and stakeholders.

Aim 2: Maintaining and Improving Quality

- Improve and maintain quality of output, data and intelligence by achieving relevant accreditations and ensuring systems and processes underpinning the organisation are fit for purpose.

Aim 3: Financial Stability

- Ensure the organisation remains financially stable in 2021-2022 by increasing income generation.

Aim 4: Building Identity and Raising our Profile

- Improve identity and profile of Age UK Mid Mersey by developing a marketing and communications plan, aimed at promoting consistent brand and messaging internally and externally.

Aim 5: People (Trustees, Staff and Volunteers)

- Create a 'Roadmap for Recruitment, Retention and Reward', developing a long-term plan to ensure Age UK Mid Mersey recruits and retains quality, dedicated and committed trustees, staff and volunteers.

Aim 6: Age UK Mid Mersey Accommodation

- Ensure Age UK Mid Mersey office locations and outreach venues are fit for purpose, offer safe, practical and comfortable working environments for staff and allow for expansion of our provision.

ACTIVITIES

- 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, 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) Campaigning on the issues affecting older people.

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

ACTIVITIES (CONTINUED)

- 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 older people aged 50+.
- h) Strategically plan and develop for the growth and longer-term sustainability of the organisation.

ACHIEVEMENTS AND PERFORMANCE

Resilience has been critical to individual and organisational sustainability over the past year. Our brand is trusted and respected, we are immensely proud of the work we have undertaken this year, and the positive outcomes achieved for older people. We have provided a range of social inclusion initiatives that tackle isolation and loneliness and support people towards resilience building and promoting long term sustained change.

We have provided a range of wrap-around support to improve wellbeing and to enable people to live independently in their own homes; increasing personal resilience and reducing need for costly health and social care services, such as unscheduled or unnecessary hospital admissions and readmissions, residential care.

Our robust screening of clients has allowed us to focus our support on people with high levels of need, including those living with multiple long-term conditions and addressing health inequalities. We have provided information and support to enable people to have more choice and control over their lives. We have conducted consultations with older people to understand what they want and why they need it.

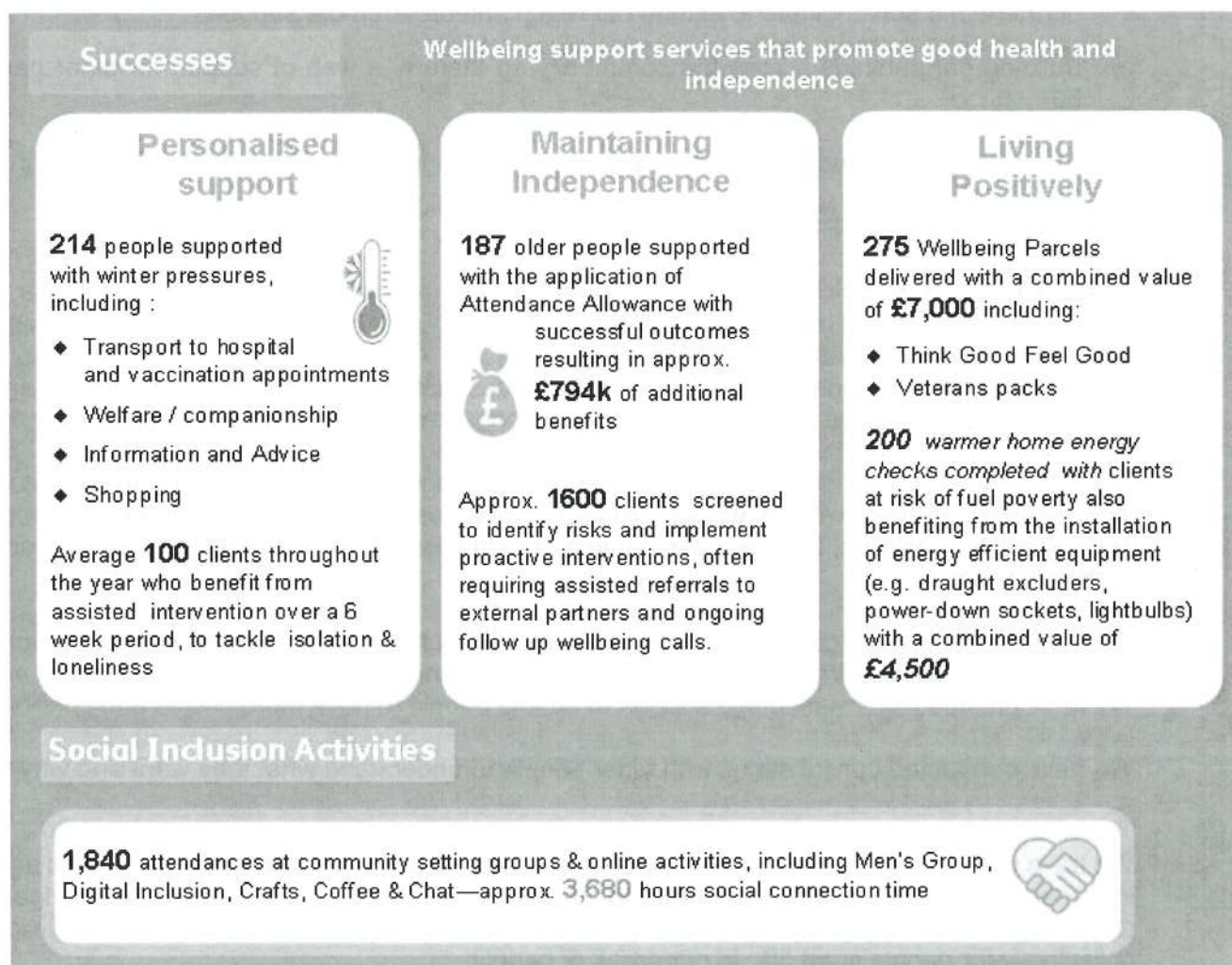
We have worked with partners on key inclusion and diversity themes (emerging from local and regional intelligence) to ensure not only are we genuinely inclusive, but that we have the knowledge and skills to provide the services and support in a way that has long-term positive impact individually and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

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)

Our main successes are outlined below:



People

We continue to be impressed by the resilience and focus of our staff and volunteers as they have navigated the challenges of the last 2 years. No words can overstate the impact the team have made and their sheer willingness and adaptability to help those most in need.

We have invested significantly in our staff over the last 12 months and have built a strong development culture. We have adopted a new pay structure, underpinned by a mandatory training programme and robust competency framework that allows us to provide a clear pathway for development, ensures a consistent and transparent method of placing and evaluating roles and ensures each member of staff is held accountable.

We are proud to offer our staff access to the latest training. Two Members of the Senior Leadership Team are due to embark on a Level 5 Leadership and Management qualification fully funded by the apprenticeship scheme. A number of our Wellbeing Officers have trained as Mental Health First Aiders and are undertaking the Care Certificate.

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

Staff were proactively involved in shaping our new 18-month strategy and in return, this has created a new shared purpose.

Volunteers

Sadly, we saw some of our traditional volunteer roles cease due to the changes in our operating model and we have found recruitment on new volunteers challenging due to a genuine fear and uncertainty for some individuals of returning to face-to-face support.

Towards the end of the year, we have slowly seen an increase in the number of volunteers joining us to provide support with new groups and activities, such as digital buddies, men's talk. We are proactively working with local voluntary centres to broaden our reach and attract new volunteers.

We had approximately 45 volunteers supporting us regularly throughout the year, collectively giving a total of 6,400 hours. Using the living wage as a basis for calculation, this equates to a contribution in kind of £57,736 for the year.

PLANS FOR FUTURE PERIOD 2022 – 2023

As we plan for 2022-2023, we are realistic about some of the challenges that lie ahead. This will mean continuing to operate in an environment of change, where we need to be flexible to adapt to the emerging needs of older people and establish a firm place and profile within the new Integrated Care Systems.

It is vital that we seek new forms of income to protect our future sustainability. The sale of the Mansion House will play a significant role in our ability to invest in new and innovative paid for services for older people in our community and we are confident that a sale will be secured before the end of 2022.

FINANCIAL REVIEW

Our income for the year was £569,874 (2021 - £778,146). The reduction in income during the year of £208,272 is largely due to a reduction in support grants received in respect of Covid-19 of £127,603 but also, a £10,500 legacy received in the previous year, a reduction in grants in respect of charitable activities of £37,171 and a reduction in other sources of income of £33,957.

The income came from Charitable Activities (91%), Donations and Legacies (6%), Trading Activities (2%) and other income (1%).

Our expenditure amounted to £557,091 (2021 - £651,778). The reduction in expenditure of £94,687 is largely in relation to charitable activities (£102,753) due to the ending of a number of grants to provide services. 94% (2021 – 96%) 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 in the year and have concluded that an impairment is required to reduce the carrying value to £900,000. The impairment recognised within the SOFA amounts to £310,317.

As a result of the impairment, the deficit for the year is £297,536 (2021 surplus - £126,563).

For the year ended 31 March 2022 our total reserves were £1,658,941, of this, £885,928 was held as unrestricted tangible fixed assets, £14,072 was held as restricted funds and the remaining balance of £758,941 represents approximately 16 months running costs.

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

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 £3,143 in the year saw a decrease of £1,839 (37%) 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.

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.

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

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.

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.

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2022

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 of the group 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 13 September 2022.

SIGNED BY ORDER OF THE TRUSTEES

Mr P Stubbs (Chairman) 

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 2022 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 2022 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 Auditors' 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 trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If 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 charitable company's 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.

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: *13 September 2022*

AGE CONCERN MID MERSEY
(Registered Number 2625647)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
Income					
Donations and Legacies	2	33,727	-	33,727	166,515
Other Trading Activities	3	12,414	-	12,414	48,743
Income from Investments		3,143	-	3,143	4,982
Income from Charitable Activities	4	97,027	423,528	520,555	557,726
Other Income	5	35	-	35	180
		<u>146,346</u>	<u>423,528</u>	<u>569,874</u>	<u>778,146</u>
Total Income					
Expenditure on					
Raising Funds	6	31,224	-	31,224	23,158
Charitable activities	7	<u>102,083</u>	<u>423,784</u>	<u>525,867</u>	<u>628,620</u>
Total Expenditure		<u>133,307</u>	<u>423,784</u>	<u>557,091</u>	<u>651,778</u>
Profit on sale of fixed assets		-	-	-	196
Loss on disposal of investments		-	-	-	(1)
Impairment of fixed assets	10	(310,317)	-	(310,317)	-
Impairment of investments		<u>(2)</u>	<u>-</u>	<u>(2)</u>	<u>-</u>
Net Income/(expenditure) for the year		(297,280)	(256)	(297,536)	126,563
Reconciliation of funds					
Total funds brought forward 1 April 2021		<u>1,942,149</u>	<u>14,328</u>	<u>1,956,477</u>	<u>1,829,914</u>
Total Funds carried forward 31 March 2022		<u>1,644,869</u>	<u>14,072</u>	<u>1,658,941</u>	<u>1,956,477</u>

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

The notes on pages 17 to 28 form part of these accounts.

AGE CONCERN MID MERSEY
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BALANCE SHEET
AS AT 31 MARCH 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible Assets	10	900,000	1,240,518
Investments	11	-	2
		<u>900,000</u>	<u>1,240,520</u>
Current Assets			
Stock	12	160	211
Debtors	13	37,649	76,324
Cash at bank and in hand		<u>770,509</u>	<u>715,504</u>
		808,318	792,039
Creditors: Amounts falling due Within one year	14	<u>(49,377)</u>	<u>(76,082)</u>
Net Current Assets		<u>758,941</u>	<u>715,957</u>
Net Assets		<u>1,658,941</u>	<u>1,956,477</u>
Funds			
Restricted Funds	15	14,072	14,328
Unrestricted funds held in fixed assets		885,928	1,226,190
Unrestricted general funds		<u>758,941</u>	<u>715,959</u>
		<u>1,658,941</u>	<u>1,956,477</u>

The accounts were approved by the Trustees on 13 September 2022 and signed on its behalf by: -

Mr P Stubbs (Trustee) 

Mrs S Haden (Trustee) 

The notes on pages 17 to 28 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

		2022		2021	
	Note	£	£	£	£
Cash Flow from operation activities					
Cash generated from operations	1		51,862		91,074
Cash Flow from investing activities:					
Sale of tangible fixed assets		-		196	
Purchase of tangible fixed assets		-		(15,000)	
Interest received		<u>3,143</u>		<u>4,982</u>	
Net Cash provided by investing activities			3,143		<u>(9,822)</u>
Change in cash and cash equivalents in the reporting period			<u>55,005</u>		<u>81,252</u>
Cash and Cash equivalents at 1 April 2021			<u>715,504</u>		<u>634,252</u>
Total cash and cash equivalents at 31 March 2022			<u>770,509</u>		<u>715,504</u>

Note 1

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

	2022	2021
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(297,536)	126,563
Adjustments for:		
Depreciation charges	30,201	28,904
Gain on sale of tangible fixed assets	-	(196)
Loss on disposal of investments	-	1
Impairment of fixed assets	310,317	-
Impairment of investments	2	-
Investment income	(3,143)	(4,982)
Decrease/(Increase) in stocks	51	(111)
Decrease/(Increase) in debtors	38,675	(11,304)
(Decrease)/Increase in creditors	<u>(26,705)</u>	<u>(47,801)</u>
Net cash provided by operating activities	<u>51,862</u>	<u>91,074</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

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 2022

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. Irrecoverable VAT is charged as a separate cost within expenditure on charitable activities.

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 2022

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 against the activity for which expenditure arose.

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

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 2022**

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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022

2. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Donations:				
Sundry donations	13,986	-	13,986	9,736
Gift Aid	-	-	-	2
Gift Aid from trading subsidiary	1,080	-	1,080	13
Legacies:	-	-	-	10,500
Covid-19 Support Grants:				
Rotary Club of Rainhill	-	-	-	1,500
Steve Morgan Foundation	-	-	-	25,000
Community Foundation	-	-	-	5,000
Austin & Hope	-	-	-	1,000
Age UK Brand Payment	-	-	-	10,000
St Helens MBC	-	-	-	40,000
Halton MBC	-	-	-	20,000
Knowsley MBC	-	-	-	10,000
Cheshire Community	-	-	-	4,000
The Running Bee Foundation	-	-	-	1,000
Age UK Emergency Payment	-	-	-	10,000
PCC Cheshire	-	-	-	5,000
Torus Foundation	-	-	-	3,000
PH Hold Foundation	-	-	-	2,000
Groundworks	-	-	-	500
Sir Ken Dodd Foundation	-	-	-	1,000
Age UK	-	-	-	414
Job Retention Scheme	-	-	-	6,850
Infection Control	15,994	-	15,994	-
Knowsley MBC - Omnicrom	<u>2,667</u>	<u>-</u>	<u>2,667</u>	<u>-</u>
	<u>33,727</u>	<u>-</u>	<u>33,727</u>	<u>166,515</u>

The £166,515 received in 2021 related entirely to unrestricted funds.

3. Other Trading Activities

Rental income	10,972	-	10,972	3,558
Lottery	145	-	145	26,835
Fundraising	1,297	-	1,297	2,147
Other trading	-	-	-	366
Charges to trading subsidiary	-	-	-	15,837
	<u>12,414</u>	<u>-</u>	<u>12,414</u>	<u>48,743</u>

The £48,743 received in 2021 related entirely to unrestricted funds.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022

4. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
St Helens MBC	-	88,768	88,768	86,552
Halton Council	-	173,204	173,204	169,594
Bradford Teaching Hospital	-	114,553	114,553	16,744
Knowsley Borough Council	-	10,000	10,000	19,500
Age UK	94,265	17,094	111,359	255,967
Cheshire Police	-	-	-	5,000
Service User Fees	2,762	-	2,762	4,369
SEETEC	-	19,909	19,909	-
	<u>97,027</u>	<u>423,528</u>	<u>520,555</u>	<u>557,726</u>

Of the £557,726 received in 2021, £525,291 was restricted funds and £32,435 was unrestricted.

5. Other Income

	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
Sundry income	<u>35</u>	<u>-</u>	<u>35</u>	<u>180</u>

The £180 received in 2021 related entirely to unrestricted funds.

6. Expenditure on Raising Funds

	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
Wages and social security	27,600	-	27,600	18,321
Telephone	138	-	138	354
Advertising & promotion	153	-	153	45
Catering costs	-	-	-	1
Legal and professional fees	-	-	-	60
Cleaning & sundry	-	-	-	105
Support costs (Note 8)	3,333	-	3,333	4,272
	<u>31,224</u>	<u>-</u>	<u>31,224</u>	<u>23,158</u>

The £23,158 expended in 2021 related entirely to unrestricted funds.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022

7. Expenditure on Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Wages and social security	-	166,795	166,795	140,991
Recruitment costs	-	310	310	-
Repairs & renewals	-	11	11	180
Rent and room hire	2,181	6,235	8,416	2,103
Telephone	-	588	588	668
Printing, stationery & postage	-	42	42	580
Advertising & promotions	-	-	-	520
Heat, Light & Water	3,493	-	3,493	7,167
Insurance	-	-	-	1,228
Catering costs	-	211	211	256
Motor & travel costs	666	2,374	3,040	3,992
Tutor fees and materials	150	4,931	5,081	6,538
Cleaning & sundry	552	-	552	890
Depreciation	-	256	256	256
Support costs (Note 8)	95,041	242,031	337,072	463,251
	<u>102,083</u>	<u>423,784</u>	<u>525,867</u>	<u>628,620</u>

Of the £628,620 expended in 2021, £529,627 was restricted funds and £98,993 was unrestricted.

8. Analysis of Governance and Support Costs

General Support

	Governance Function £	Raising Funds £	Charitable Activities £	2022 £	2021 £
		1%	99%		
Wages and social security	-	1,931	191,178	193,109	271,681
Recruitment costs	-	1	56	57	-
Irrecoverable VAT	-	147	14,601	14,748	11,706
Repairs & renewals	-	453	44,831	45,284	43,257
Rent and room hire	-	90	8,941	9,031	8,802
Heat, light and water	-	187	18,423	18,610	23,360
Telephone	-	(10)	(1,029)	(1,039)	5,460
Printing, stationery and postage	-	39	3,870	3,909	3,543
Advertising and promotion	-	11	1,136	1,147	2,292
Insurance	-	91	8,972	9,063	7,227
Catering costs	-	1	143	144	4
Motor and travel costs	-	12	1,230	1,242	808
Bad debts	-	11	1,080	1,091	32,759
Training costs	-	-	-	-	2,862
Audit & accountancy	7,200	-	-	7,200	7,604
Legal and professional fees	-	5	454	459	6,121
Cleaning and sundry	-	64	6,341	6,405	11,388
Depreciation	-	300	29,645	29,945	28,649
	<u>7,200</u>	<u>3,333</u>	<u>329,872</u>	<u>340,405</u>	<u>467,523</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 2022

9. Staff Costs

	2022	2021
	£	£
Wages and salaries	341,491	383,479
Social security costs	22,770	24,964
Pension contribution	<u>23,243</u>	<u>22,550</u>
	<u>387,504</u>	<u>430,993</u>

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

	2022	2021
	£	£
Raising funds	1	1
Charitable activities	<u>21</u>	<u>25</u>
	<u>22</u>	<u>26</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. (2021 - £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 £158,707 (2021 - £142,432).

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022

10. Tangible Fixed Assets

	Freehold Land and Buildings £	Equipment £	Furniture, Fixtures & Fittings £	Total £
At Cost or Valuation				
At 1 April 2021	1,274,459	9,782	13,367	1,297,608
Impairment	<u>(374,459)</u>	<u>-</u>	<u>-</u>	<u>(374,459)</u>
At 31 March 2022	<u>900,000</u>	<u>9,782</u>	<u>13,367</u>	<u>923,149</u>
Depreciation				
At 1 April 2021	34,403	9,320	13,367	57,090
Charge for the year	29,739	462	-	30,201
Impairment	<u>(64,142)</u>	<u>-</u>	<u>-</u>	<u>(64,142)</u>
At 31 March 2022	<u>-</u>	<u>9,782</u>	<u>13,367</u>	<u>23,149</u>
Net Book Value				
At 31 March 2022	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>900,000</u>
At 31 March 2021	<u>1,240,056</u>	<u>462</u>	<u>-</u>	<u>1,240,518</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 14 includes an exceptional write down.

11. Fixed Asset Investments

	£
Investments in subsidiary undertakings were as follows:-	
At 1 April 2021	2
Impairment	<u>(2)</u>
At 31 March 2022	<u>-</u>

Age Concern Mid Mersey Trading Limited was dissolved on 5 July 2022.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
12. Stock		
Stock	<u>160</u>	<u>211</u>
13. Debtors	2022	2021
	£	£
Trade debtors	15,837	38,039
Prepayments	<u>21,812</u>	<u>38,285</u>
	<u>37,649</u>	<u>76,324</u>
14. Creditors: Amounts falling due within one year		
	2022	2021
	£	£
Trade creditors	12,717	20,613
Social security and other taxes	4,883	5,701
Accruals and deferred income	31,486	49,480
Other creditors	<u>291</u>	<u>288</u>
	<u>49,377</u>	<u>76,082</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022

15. Restricted Funds

	Movement in Resources			
	Balance at 01.04.21	Incoming Resources	Expenditure & Transfers	Balance at 31.03.22
	£	£	£	£
St Helens MBC	-	88,768	88,768	-
Halton Council	-	172,324	172,324	-
Age UK	14,328	17,094	17,350	14,072
Halton & St Helens VCA	-	880	880	-
Bradford Teaching Hospitals	-	114,553	114,553	-
Knowsley Borough Council	-	10,000	10,000	-
SEETEC	-	19,909	19,909	-
	<u>14,328</u>	<u>423,528</u>	<u>423,784</u>	<u>14,072</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 Halton & St Helens Voluntary and Community Action towards research of older people's needs.

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

Funds received from Knowsley Borough Council towards Armed Forces Veterans' support.

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 2022

16. Analysis of Net Assets by Fund

	Tangible Fixed Assets £	Current Assets £	Creditors £	Total £
Restricted funds	14,072	-	-	14,072
Unrestricted funds	<u>885,928</u>	<u>808,318</u>	<u>(49,377)</u>	<u>1,644,869</u>
	<u>900,000</u>	<u>808,318</u>	<u>(49,377)</u>	<u>1,658,941</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 £23,243 (2021 - £22,550).

18. Operating Lease Commitments

At 31 March 2022, the charity had annual commitments under non-cancellable operating leases as set out below: -

	2022 £	2021 £
Operating leases which expire:		
Within one year	14,322	1,152
Between one and five years	<u>7,440</u>	<u>34,341</u>
	<u>21,762</u>	<u>35,493</u>

19. Related Party Transactions

The transfer under gift aid of the trading profits of Age Concern Mid Mersey Trading Limited to the charity was £1,080 (2021 – £13.)

During the previous year the company wrote off a loan provided to Age Concern Mid Mersey Trading Limited of £32,759.

During the previous year the company had re-charges with their subsidiary company to the value of £15,836.

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.