

Age UK Mid Mersey Trustee Handbook



Halton | Knowsley | St Helens | Warrington

Registered Charity Number 1003476 Registered Company Number 02625647

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Accompanying documents:

1. Management Structure
2. Memorandum & Articles

Welcome

from our CEO



We're delighted to welcome you to the Board of Trustees of Age UK Mid Mersey. This is your induction pack.

A good induction is vital to help you understand your role and responsibilities and to find out more about the organisation. We hope that you find this pack useful.

Your induction as a trustee for Age UK Mid Mersey should provide you with all of the information you need to get started. Your induction pack includes links to key documents such as Governing Documents, strategic plans and annual reports. The induction process will include a tour of the organisation, including visits to services and their staff, volunteers and older people. There will be meetings with key people such as the Chair, the Chief Executive and senior managers – and you will be paired up with a mentor trustee, who will help to guide you through the early stages of your relationship with the trustee board and the organisation.

You have been recruited to the Board of Age UK Mid Mersey because you bring a wealth of knowledge and experience of your own, you will have your own unique perspective on our work and you have the wisdom and integrity required to be trusted with the leadership of our organisation, its resources, its reputation and its future. We also hope that your time with us will be interesting, enjoyable and fulfilling.

Thank you for joining us.



Rachel McKernan, Chief Executive Officer

Who We Are

Age UK Mid Mersey is a local, independent charity that is a brand partner of Age UK. This means we operate under the Age UK brand name, but source our own funding and set our own services. We offer support to anyone aged 50+ living in Knowsley, St Helens, Warrington or Halton. We have been operating across Mid-Mersey since 2008, when Age Concern and Help the Aged merged to form what is now Age UK.

Our Vision: Age UK Mid Mersey exists to promote improved quality of life and empowerment for people aged 50+ and their carers

Our Mission: To be enabling, caring, influential, proactive and to share our expertise

Our Values:

- **Continually Strive for Excellence**
- **Value, promote and protect the welfare of our beneficiaries**
- **Treat all people fairly, positively and with respect**
- **Always act with integrity**
- **Be transparent and accountable for our actions**

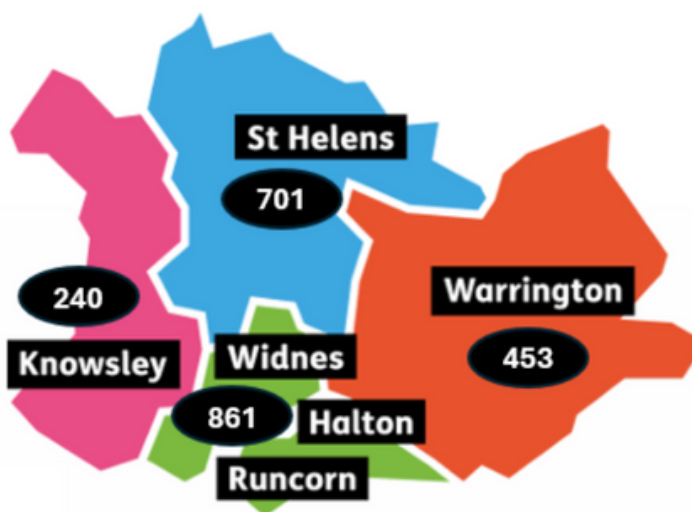
We put our values into action by independently speaking out on what affects people the most, campaigning to improve policy and attitudes in partnership with others & developing excellent local services to meet and fulfil unmet needs.

Who We Supported in 2023-24

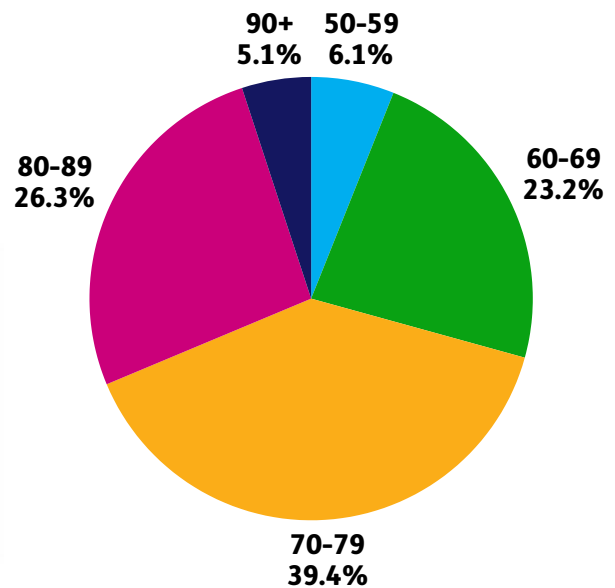
In 2023-24 we provided support to 2453 clients across Mid-Mersey

We responded to 2767 individual enquiries/requests for support and provided 7082 contacts with clients. Of our 2453 clients, 2287 were new and 166 were existing clients continuing to receive support from March into April 2024. In addition, 131 individual clients regularly attended our groups and activities and 85 were engaged in community consultation events and expert panels.

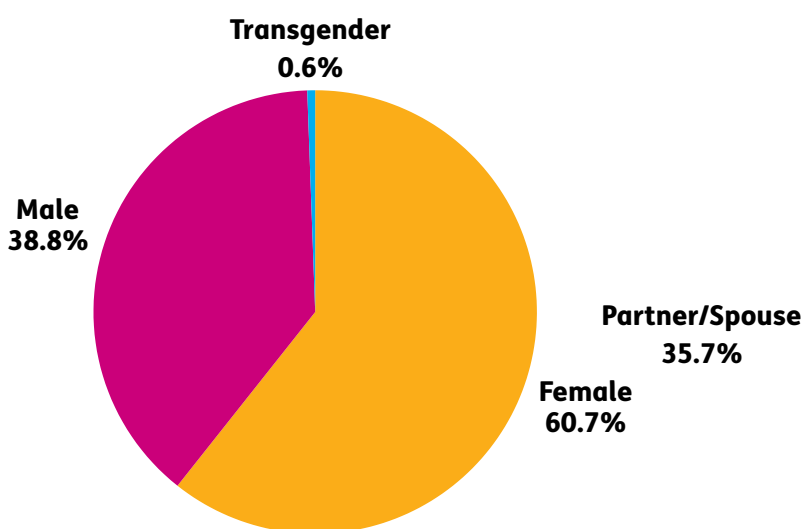
Clients by Borough



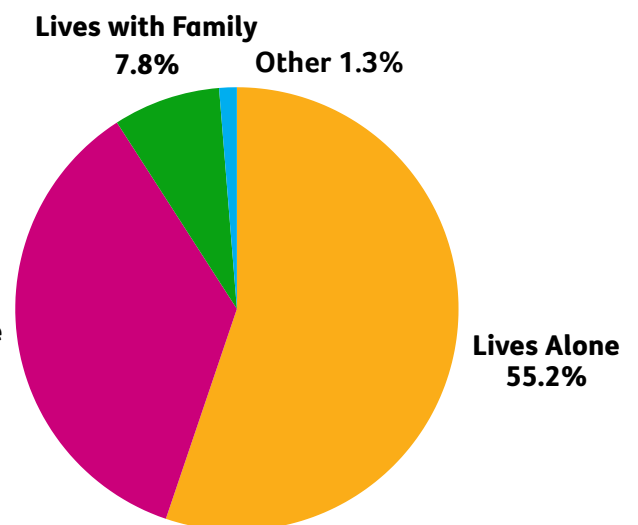
Age Profile of our Clients



Gender of Our Clients



Our Clients Living Arrangements



98% of our clients were aged over 50 and 70% were aged over 70. Our oldest 3 clients were over 100 years of age. 60% of our clients were female, and we supported a small but growing number of transgender clients. 54% of our clients who received advice and support live alone. A further 36% live with their partner or spouse.



Living Well

with Age UK Mid Mersey

We are an independent charity providing support for over 50s across Halton, Warrington, Knowsley and St Helens.

Here at Age UK Mid Mersey, we offer a wide range of services to help those 50 plus love later life by living well independently, staying connected and feeling included socially & digitally.

Information & Advice

Some of the services we offer include:

- Information & advice such as what welfare and benefits you could be entitled to.
- Social groups you are welcome to come along to for a hot drink and a chat. Or you can get stuck in with our mixed crafts group.
- A Dementia friendly social group that you can bring your carers along to for a hot drink and a biscuit.
- During the winter we run our Warm Homes project where we can provide you with home energy checks.
- Digital classes to give you the skills to use the internet with confidence, & drop-in sessions you can come to with any questions about your personal digital device.
- Volunteer opportunities for you to get involved with us and help your local community.



Digital Support



Social Groups



Where to find us

Age UK Mid Mersey Runcorn Office

44 Church Street, Runcorn, WA7 1LR
Mon, Tue, Thur, Fri 10:00am to 2:30pm

Halton Direct Link

Brook Street, Widnes, WA8 6NB
Fridays 9:30am to 2:30pm

Warrington Living Well Hub

Horsemarket Street, Warrington
Tuesdays 1:30pm to 4:30pm



Follow us on
social media!



Age UK Mid Mersey



@AgeUKMidMersey



@ageukmidmersey



Age UK Mid Mersey



ageukmidmersey

Scan me!



**For more information
visit our website:**

www.ageuk.org.uk/midmersey

Telephone - 0300 003 1992

Email - enquiries@aukmm.org.uk

History of Age UK

History of Age UK Mid Mersey

In 1994, Age Concern St. Helens purchased the Mansion House and set about restoring the beautiful venue with the help of many volunteers.

In 2008, Age Concern St. Helens merged with partner organisations resulting in name a change to Age Concern Mid Mersey, soon after becoming Age UK Mid Mersey.

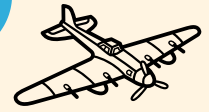
Due to the ever-changing demands of the charity, Age UK Mid Mersey have reluctantly decided to sell The Mansion House. The iconic building has been the charity's head office for more than a quarter of a century and has been home to day center sessions and activities for older people. We have taken our activities out into community settings across St Helens and plan to invest the proceeds into the development of new services for older people across the community.



The Mansion House, St. Helens

National Older People's Welfare Committee formed to deal with older people suffering as a result of World War 1

1940



1950

Over 800 Old People's Welfare Committees established nationwide

1971

New name of Age Concern adopted

2000

Age Concern, the federation is founded

2009

Age Concern England and Help the Aged become one charity on 1st April 2009 – Age UK

Our Halton base in Runcorn has been a busy drop in hub for over 20 years. Members of the public can pop into the high street shop to enquire about the different services we offer - just some of these being money and benefits help, living well support and safeguarding. As in St. Helens, we have taken our community groups out into the local area.

We have regular spaces both in Halton Link in Widnes and the new Living Well Hub in Warrington. This allows us to offer weekly drop-in sessions for clients across Mid Mersey. We are currently seeking a regular space in Knowsley to ensure we can offer our services across all four of our boroughs.

Being a Trustee in the Age UK Network

The Age UK Network is a vibrant partnership of national and local organisations working towards a common vision of a world where everyone can love later life. This section provides you with a brief overview of our National / Local partnership. It sets out the key documents and structures that underpin how we work together and summarises help and support that Age UK provides to the network.

Together we are a large, significant and diverse force

- Turnover of local Age UKs ranges from £200,000 to £7 million plus
- The geographical footprint of local Age UKs varies from market towns to metropolitan city areas, district or borough areas to county-wide
- Services offered by local Age UKs are wide ranging, from benefits advice and home improvements to befriending and dementia support
- Local Age UKs' funding comes from a variety of sources, including the public sector, grant giving bodies (including Age UK), local and national businesses, local fundraising, services on a paid-for basis and social enterprise activity.

What we can achieve together

Nationally recognised brand with a credible reputation

Significant reach

The Age UK network: reaches over 5 million people with our Information and advice; covers over 90% of postcodes in England; has an estimated 75,000 volunteers.

Stronger voice in advocacy.

Together we campaign for change including on social care and hospital transport

The framework for our work together – Our Shared Future

We are currently working together to develop a new Shared Strategy and legal agreements. Our Shared Future is a collaborative programme of work to finalise both a new Shared Strategy and a new Network Agreement for all organisations in the Age UK Network – nearly all of whom have been involved in some way so far.

The structures

- The Network Committee – more information can be found here: [The Network Committee](#)
- Committees – Influencing and Services for Older People committees include representatives from local Age UKs, Age UK and the nations.
- Public policy panel – made up of representatives from local Age UKs and the nations, the panel advises Age UK on the development of its public policy positions.

How Age UK works with local Age UK partners

1. We consult

- Through the committees
- Directly with partners

2. We collaborate

- We involve partners in work that affects them directly (e.g. setting our Organisational Quality Standards)

3. We communicate

- Via regular partner communications and the loop

4. We provide help and support

- [Sources of support from Age UK](#) : This document, which is regularly updated, contains information and links to key support for trustees and staff



Trustee Pen Portraits



Nick Farmer, Chair

Nick Farmer is currently the COO of Making Space - a national charity & leading provider of adult health and social care services. He is passionate about improving the lives of vulnerable people and providing high quality services and brings with him a wealth of experience and a proven track record in the health and social care sector with experience extending across various domains, including care homes for older people, mental health, learning disabilities, and primary care. Nick, along with Sue Haden, supports the CEO in joint strategic direction and leadership.

nickfarmer@aukmm.org.uk



Sue Haden, Vice Chair

Sue is a local St Helens resident who is an Advanced Nurse Practitioner in mental health. She has a range of experience working with older adults on the Wirral, crisis teams within Liverpool and within hospitals local to St. Helens. Sue is also a qualified teacher who worked in local primary schools. Sue is interested in empowering older adults to ensure that their needs are met and that everyone has the opportunity to live their lives as independently and as joyful as possible!

suehaden@aukmm.org.uk



Amanda King, Trustee

Amanda has worked in technology and strategy for over 30 years and is currently a board advisor for several technology firms, with a specific focus on Government and Health. Having helped develop technology strategies, procurement and operational effectiveness within integrated care boards and local authorities. Amanda was a chairperson for a children's charity for 5 years, also runs a good neighbours food and support program for the elderly and vulnerable in Warrington since 2020. Amanda was also an elected borough cllr. for 8 years and sat on the Cheshire police and crime panel, chaired the building stronger communities committee and was deputy chair of the health and scrutiny committee.

She has one daughter and has a passion for dogs and supporting the community.

amandaking@aukmm.org.uk



Dan Benetan, Treasurer

Dan brings extensive experience of executive management and strategic consulting with a passionate focus on the quality of the customer experience. He has succeeded in senior management and director level roles in financial services, telecommunications and HR Tech; establishing and leading new projects and departments, and dealing with multinational organisations. Dan has a business degree with a focus on business, economics and commercial law and is a recognised expert in digital strategy and customer experience.

danbenetan@aukmm.org.uk

Committee Structure

Board of Trustees

Finance & Risk Sub Committee

Income Generation & Fundraising

Committee membership as of July 2025

Board of Age UK Mid Mersey

Trustees:

Nick Farmer, Chair
Susan Haden, Vice Chair
Dan Benatan, Treasurer
Amanda King, Trustee

Employees in attendance:

Rachel McKernan, CEO
Shelley Brown, Director of Operations
Katie Barr, Resources Manager/Originator of minutes

Finance & Risk Sub Committee

Trustees:

Nick Farmer, Chair
Dan Benatan

Employees in attendance:

Rachel McKernan, CEO
Shelley Brown, Director of Operations

Income Generation & Fundraising

Trustees:

Amanda King, Chair of Income Generation & Fundraising Sub Committee
Susan Haden, Vice Chair

Employees in attendance:

Rachel McKernan, CEO
Shelley Brown, Director of Operations
Jane Brown, Living Well Services Manager
Katie Barr, Resources Manager/Originator of minutes
Cherry Bhimagunta, Marketing Officer
Joanne Dunkley, Living Well Officer



Trustee Role Description

Our trustees play a vital role in making sure that Age UK Mid Mersey achieves its core purpose. They oversee the overall management and administration of the charity. They also ensure that Age UK Mid Mersey has a clear strategy and that our work and goals are in line with our vision. Just as importantly, they support and challenge the executive team to enable Age UK Mid Mersey to grow and thrive, and through this, achieve our mission.

Board members have a collective responsibility. This means that trustees always act as a group and not as individuals.

Responsibilities of all trustees

- Support and provide advice on Age UK Mid Mersey's purpose, vision, goals and activities.
- Approve operational strategies and policies and monitor and evaluate their implementation.
- Oversee Age UK Mid Mersey's financial plans and budgets and monitor and evaluate progress.
- Ensure the effective and efficient administration of the organisation.
- Ensure that key risks are being identified, monitored and controlled effectively.
- Review and approve Age UK Mid Mersey's financial statements.
- Provide support and challenge to Age UK Mid Mersey's CEO in the exercise of their delegated authority and affairs.
- Keep abreast of changes in Age UK Mid Mersey's operating environment.
- Contribute to regular reviews of Age UK Mid Mersey's own governance. Attend Board meetings, adequately prepared to contribute to discussions.
- Use independent judgment, acting legally and in good faith to promote and protect Age UK Mid Mersey's interests, to the exclusion of their own personal and/or any third-party interests.
- Contribute to the broader promotion of Age UK Mid Mersey's objects, aims and reputation by applying your skills, expertise, knowledge and contacts.

As a small charity, there will be times when the trustees will need to be actively involved beyond Board meetings. This may involve scrutinising board papers, leading discussions, focusing on key issues, providing advice and guidance on new initiatives, presenting externally, or other issues in which the trustee has special expertise.

What we are looking for

We are looking for people willing to bring energy, enthusiasm and commitment to the role, and who will broaden the diversity of thinking on our board.

You do not need previous governance experience – we will provide a full induction and training.

Personal skills and qualities

- Willingness and ability to understand and accept their responsibilities and liabilities as trustees and to act in the best interests of the organisation.
- Ability to think creatively and strategically, exercise good, independent judgement and work effectively as a board member.
- Effective communication skills and willingness to participate actively in discussion.
- A strong personal commitment to equity, diversity and inclusion.
- Enthusiasm for our vision and mission.
- Willingness to lead according to our values charity values.
- Commitment to Nolan's seven principles of public life: selflessness, integrity, objectivity, accountability, openness, honesty and leadership.

Terms of appointment

Terms of office

- Trustees are elected at an AGM for a 3-year term of office and are eligible for re-election.
- This is a voluntary position, but reasonable expenses are reimbursed.

Time commitment

- Attending 4 Board meetings annually. Meetings will be held in person at either of our bases: the Mansion House, St Helens or Church Street, Runcorn.
- Membership of, and attendance at, a minimum of one Board sub-group or working group.
- Attending Board development and training sessions.
- Attending an annual Board strategy day.

Committee membership

- Ad hoc and occasional support through working groups and / or support to the executive team.



Chair Role Description

The Chair leads the board, ensuring that it governs the charity effectively, in service of the charity's vision and mission. The Chair leads in an inclusive way, supporting the board to work together well, and providing support and challenge to the Chief Executive. The Chair is also an ambassador for the charity.

Chair Role

- Provide strategic leadership to the charity and the Board, ensuring that Age UK Mid Mersey achieves its mission on a day-to-day basis and into the future.
- Working in partnership and meeting monthly with the Chief Executive and team to achieve our mission.
- Lead the board in ensuring that it fulfils its responsibilities for the governance of the organisation.
- Optimise the relationship between the board and Age UK Mid Mersey's staff and volunteers.
- Plan and chair the board meetings and the AGM, with others as appropriate.
- Act as a spokesperson and figurehead for Age UK Mid Mersey
- Actively represent Age UK Mid Mersey at a local and regional level within the wider Age UK group.

What we are looking for

Essential

- Experience of being a trustee. [You do not need to have been a Chair before].
- A keen sense of strategic purpose.
- An inclusive leadership style: able to inspire and support everyone to participate on an equal footing.
- The ability to listen and engage effectively. You are comfortable with challenge and debate and able to encourage that in others whilst fostering a collaborative board environment.
- Advocate - be able and willing to champion Age UK Mid Mersey's' work through personal networks, social media, and other channels.
- A strong personal commitment to equity, diversity and inclusion.
- Be responsive. As a small charity, things sometimes 'come up' that require the Chair to advise, support or give consent to. It is very helpful to have a Chair who is available and responsive.

In addition to the above, the Chair will have the responsibilities and qualities of all trustees

Vice Chair Role Description

The Vice-Chair will provide support and assistance to the Chair in carrying out his or her responsibilities and should act as a 'critical friend' and sounding board.

They may agree to take on specific responsibilities from the Chair prior to the meeting, (as might be agreed between them), such as assisting during the committee with members wishing to speak and working with the Chair and the Chief Executive to ensure good meeting control.

Terms of office

- Carrying out the Chair's duties in his or her absence
- Providing support and assistance to the Chair in carrying out his or her responsibilities, acting as a 'critical friend' and sounding board.
- Support the Chair and Chief Executive whilst respecting the boundaries that exist between the roles.
- Represent the charity at external functions, meetings and events in the absence of the Chair.
- Act as a spokesperson for the charity when appropriate.
- Being open to approaches, where appropriate, from other Trustees about the organisation and operation of the committee.

Main duties & responsibilities

- The Vice Chair is elected at an AGM for a 3-year term of office and is eligible for re-election.
- This is a voluntary position, but reasonable expenses will be reimbursed.

Time Commitment

- Attending 4 Board meetings annually. Meetings will be held in person at either of our bases: the Mansion House, St Helens or Church Street, Runcorn.
- Attend board development and training sessions
- Attending an annual strategy day.

In addition to the above, the Vice Chair will also have the responsibilities and qualities of all trustees

Treasurer Role Description

As well as fulfilling the duties of a Trustee, the Treasurer maintains an overview of Age UK Mid Mersey's financial affairs. The Treasurer ensures that effective and appropriate financial measures, controls and procedures are put in place and reports to the Board at regular intervals about the financial health of the organisation.

Treasurer role

- Overseeing the presentation of budgets, internal management accounts and annual financial statements to the Board of Trustees.
- Chair the Board Finance sub-committee.
- Ensuring that proper accounting records are kept, and that appropriate accounting procedures and controls are in place.
- Ensuring that robust and comprehensive financial policies are in place and being implemented, and supporting the development of policies covering financial reserves, and cost management.
- Monitoring and advising on the financial viability of the charity.
- Overseeing financial controls and adherence to systems, regularly liaising with the Chief Executive.
- Advising on the financial implications of the charity's strategic plan, including overseeing the charity's financial risk-management process
- Ensuring investments and assets are maximised.
- Lead on the appointment of, and liaison with, external auditors.
- Oversee the development and implementation of systems for appraising, mitigating and reporting corporate risk.
- Ensuring that the accounts are prepared and disclosed in the form required by relevant statutory bodies, for example, the Charity Commission and/or the Registrar of Companies.
- Keeping the board informed about its financial duties and responsibilities and liaising with the Chief Executive to develop the financial understanding of the Board of Trustees.

What we are looking for

Essential

- A finance professional. A knowledge of charity finance is an advantage. Otherwise, an enthusiasm to learn, drawing from sound commercial experience and an understanding of SMEs.
- A strategic thinker with an ability to balance risk and opportunity.
- A Clear communicator with the ability to bring the financial information alive to non-finance specialists.
- Willing to play an active role in areas such as forecasting, setting budgets, liaising with auditors.

In addition to the above, the Treasurer will also have the responsibilities and qualities of all trustees.

Key Documents

Memorandum & Articles

The key legal document in a charitable organisation is its governing document. The governing document sets out the charity's objects or purposes and how it is to be administered.

Your governing document contains all the information needed to run a charity, such as:

- what the charity is set up to do (known as its 'objects')
- how the charity will do those things (known as 'powers')
- who will run the organisation (the trustees, directors, the board or management committee)
- how it is to be run and administrative arrangements for meetings, voting, looking after money, delegation to sub-committees etc
- what happens if administrative provisions need to be changed
- what happens if the charity wishes or needs to wind up

Charities are legally required to comply with their governing document. This includes ensuring that:

- the charity's activities remain within the objects set out in the governing document
- any new activities are permitted within the objects
- the trustee body is properly and legally constituted
- trustees have a sound knowledge and understanding of the governing document

For our Constitution, please see the [accompanying documents](#).

Strategic Plan

Having a realistic plan, directly linked to outcomes and impact, is evidence that we know where we are going, are clear about the difference we want to make, and understand the mechanics of how to get there. As a Trustee your contribution will be key to the development of the Strategic Plan. You don't need to remember every detail of the plan but you should be familiar with its overall thrust and confident that it gives management a clear direction for the next year or longer.

For our Strategic Plan, please see [Strategic Plan 2023-2026](#)

Microsoft 365

As a Trustee we will enable you with a AUKMM Microsoft 365 account which will allow access to our Team Intranet. For security reasons we require trustees to access board packs and relevant documents via this account.

Financial Governance

Every trustee is responsible for the financial governance of the charity (not just the Treasurer). It is important that all trustees play their part in financial planning, financial decisions and financial monitoring. “The essential trustee: what you need to know, what you need to do - GOV.UK” (CC3), sets out the six duties of trustees:

A key duty is to ensure that appropriate procedures and safeguards are in place and operating effectively to manage your charity’s resources responsibly. Acting responsibly, reasonably and honestly, you must make sure the charity’s assets are only used to support or carry out its purposes, avoid exposing the charity’s assets, beneficiaries or reputation to undue risk, not over-commit the charity, take special care when investing or borrowing and comply with any restrictions on spending funds or selling land.

Duty five is to use reasonable care and skill, making use of your skills and experience and taking advice when necessary.

Duty six is to ensure your charity is accountable. This includes being able to demonstrate that your charity is complying with the law, well run and effective.

The basics of financial governance

Information in this section is taken from “Financial governance - A gentle guide for the non-financial charity trustee” by Dorothy Dalton, published by NCVO and Rathbones and available [here](#).

Trustees should understand the different types of charity funds

- restricted funds
- unrestricted funds
- designated funds.
- reserves and reserves policy

If the charity has endowments, then trustees need to understand:

- permanent endowments
- expendable endowment

The budget and strategy

- how the budget ties in with strategic priorities, the business plan and the financial strategy
- the assumptions on which the budget is based
- the major risks relating to the budget and how they are to be managed

Measuring financial performance

Management accounts

Trustees need to understand why management accounts are a key financial tool (i.e. measure progress against budget) and what to expect by way of documentation, i.e.:

- Income & Expenditure, Actual against budget, month and YTD, with explanations of variances
- Current cashflow forecast, covering at least the next 13 weeks
- Balance Sheet, showing:
 - Cash at Bank
 - Creditors and Debtors

Trustees should be aware that each board has a responsibility to decide on the financial ratios or other financial KPIs that they would like to monitor and the importance of tracking these statistics over time, for example, the cost of raising funds to funds raised, occupancy or attendance rates in services and unit costs

Trustees should be familiar with the format of the Annual Report and Accounts, the Statement of Financial Activities (SoFA) and SORP (Statement of Recommended Practice) and its key requirements, the balance sheet and cash flow projections and annually the Going Concern statement

The board or one of its committees should consider the auditor's findings report or Management Letter and discuss managers' response to it. The trustees should meet annually with the auditor and without the executive present, to discuss their audit and the annual report and accounts.

Internal finance controls, fraud & whistleblowing

- The whistleblowing policy and procedure
- The annual return to the Charity Commission
- Details of trustee indemnity insurance

Income

Trustees should be aware of different types of income and any risks associated with them. For example, whether public service delivery contracts are on the basis of full cost recovery and if not, how any shortfall is to be funded, and ensuring that the charity does not accept risks and liabilities that the board finds unacceptable. There may be financial and reputational risks associated with fundraising, trading and charging for charitable services.

Tax

Trustees should have an awareness of the Charity's position in relation to direct taxes, gift aid, VAT and business rates.

Insolvency

Trustees should be aware that under charity law, trustees put themselves at risk of personal liability if (in the case of unincorporated charities) they commit the charity to debts which amount to more than its assets; or, in the case of charitable companies, continue to operate when they know or ought to know that they cannot avoid insolvent liquidation.

It is essential for trustees to ensure that, as soon as they think the charity might be insolvent or very near the point of insolvency, they can demonstrate that they are acting solely in the interests of the charity's creditors and speak immediately to professional advisers.

See: .

- [Improving your charity's finances - what to do if your charity is in financial difficulty - GOV.UK](#)
- [Charity governance, finance and resilience: 15 questions trustees should ask - GOV.UK](#)

Investments

Trustees of charities with money to invest should refer to: [Investing charity money: a guide for trustees - GOV.UK](#)

Trustees need to be aware of their powers to invest which will be set out in the governing documents and will need to assess the risks and benefits of decisions.

For our latest published annual accounts please see [Age UK Mid Mersey Annual Report 23-24](#)

Budget

The budget is a financial description of our plan for the year outlining how we will use our money, based on knowledge and assumptions against which we will measure our performance. It is important to be honest about what we can manage in income and expenditure, so that we develop a realistic budget that helps us manage pressures throughout the year.

Key questions to consider when reading the budget:

- what are our objectives?
- what activities will be involved in achieving these objectives?
- what resources will be needed to perform these activities?
- what will these resources cost?
- where will the money come from?
- An income pipeline showing separately both confirmed and anticipated income over the coming 18 months, should be presented alongside the budget.

You will meet with our Director of Operations as part of your induction and be introduced to our current budget and management accounts.

CC3 – The Essential Trustee:

What you need to know

Are you eligible to be a charity trustee?

You must be at least 16 years old to be a trustee of a charity that is a company or a charitable incorporated organisation (CIO), or at least 18 to be a trustee of any other charity. You must be properly appointed following the procedures and any restrictions in the charity's governing document.

You must not act as a trustee if you are disqualified under the Charities Act, including if you:

- have an unspent conviction for an offence involving dishonesty or deception (such as fraud)
- are bankrupt or have entered into a formal arrangement (e.g. an individual voluntary arrangement) with a creditor
- have been removed as a company director or charity trustee because of wrongdoing

Ensure your charity is carrying out its purposes for the public benefit

You and your co-trustees must make sure that the charity is carrying out the purposes for which it is set up, and no other purpose. This means you should:

- ensure you understand the charity's purposes as set out in its governing document
- plan what your charity will do, and what you want it to achieve
- be able to explain how all of the charity's activities are intended to further or support its purposes
- understand how the charity benefits the public by carrying out its purposes

Spending charity funds on the wrong purposes is a very serious matter; in some cases trustees may have to reimburse the charity personally.

Comply with your charity's governing document and the law

You and your co-trustees must:

- make sure that the charity complies with its governing document
- comply with charity law requirements and other laws that apply to your charity

You should take reasonable steps to find out about legal requirements, for example by reading relevant guidance or taking appropriate advice when you need to.



Act in your charity's best interests

You must:

- do what you and your co-trustees (and no one else) decide will best enable the charity to carry out its purposes
- with your co-trustees, make balanced and adequately informed decisions, thinking about the long term as well as the short term
- avoid putting yourself in a position where your duty to your charity conflicts with your personal interests or loyalty to any other person or body
- not receive any benefit from the charity unless it is properly authorised and is clearly in the charity's interests; this also includes anyone who is financially connected to you, such as a partner, dependent child or business partner

Manage your charity's resources responsibly

You must act responsibly, reasonably and honestly. This is sometimes called the duty of prudence. Prudence is about exercising sound judgement. You and your co-trustees must:

- make sure the charity's assets are only used to support or carry out its purposes
- avoid exposing the charity's assets, beneficiaries or reputation to undue risk
- not over-commit the charity
- take special care when investing or borrowing
- comply with any restrictions on spending funds or selling land

You and your co-trustees should put appropriate procedures and safeguards in place and take reasonable steps to ensure that these are followed. Otherwise you risk making the charity vulnerable to fraud or theft, or other kinds of abuse, and being in breach of your duty.

Act with reasonable care and skill

As someone responsible for governing a charity, you:

- must use reasonable care and skill, making use of your skills and experience and taking appropriate advice when necessary
- should give enough time, thought and energy to your role, for example by preparing for, attending and actively participating in all trustees' meetings

Ensure your charity is accountable

You and your co-trustees must comply with statutory accounting and reporting requirements.

You should also:

- be able to demonstrate that your charity is complying with the law, well run and effective
- ensure appropriate accountability to members, if your charity has a membership separate from the trustees
- ensure accountability within the charity, particularly where you delegate responsibility for particular tasks or decisions to staff or volunteers

A full copy of [The Essential Trustee: What you need to know can be found here](#)

Further Training and Useful Resources

Charity trustee welcome pack - GOV.UK

This Charity Commission short guide is designed to help you navigate your first few months, as a new Trustee including what it means to be a trustee.

Support for trustees | NCVO

Age UK Mid Mersey are members of the National Council of Voluntary Organisations and Trustees are able to access all member benefits alongside a range of information and guidance to assist them in their roles. This includes:

- Information packs, tools and resources
- Training courses and webinars
- Online E-learning
- Regular newsletters

Resources cover governance, strategy and impact, offering tools and information to govern more effectively, to tackle the issues faced by trustees and maximise the organisation's impact by turning plans into action.

Age UK Charity Quality Standards

The Age UK Charity Quality Standard (CQS) focuses on ensuring legal compliance and effective risk management in three key areas of activity, The CQS will be externally assessed on a three yearly cycle.

The Loop - the Age UK Network intranet

Age UK has an intranet for brand partners which you can register to use. This includes a section for Chairs and Trustees with a range of useful resources.

- Go to: <https://theloop-signup.ageuk.org.uk/>
- Enter the access code: qwerty123
- Follow the instructions.
- You can then log on to the loop whenever you need to:
<https://theloop.ageuk.org.uk/Interact/Login/>



The top 12 guides for trustees:

- CC3 – The essential trustee: What you need to know, what you need to do
- CC8 – Internal financial controls for charities
- CC11 – Trustee expenses and payments
- CC12 – Managing a charity's finances
- CC19 – Charity reserves – building resilience
- CC20 – Charity fundraising: A guide to trustee duties
- CC25 – Charity Finances: trustee essentials
- CC26 – Charities and risk management
- CC27 – It's your decision: Charity trustees and decision making
- CC29 – Conflicts of interest: a guide for trustees
- CC35 – Trustees trading and tax: how charities may lawfully trade

