

Company registration number: 05004789

Charity registration number: 1103022

**AGE CONCERN WIGAN BOROUGH**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**31 MARCH 2025**

Horsfield & Smith  
Tower House  
269 Walmersley Road  
Bury  
Lancashire  
BL9 6NX

# AGE CONCERN WIGAN BOROUGH

## CONTENTS

---

|                                         |          |
|-----------------------------------------|----------|
| Reference and Administrative Details    | 1        |
| Trustees' Report                        | 2 to 9   |
| Statement of Trustees' Responsibilities | 10       |
| Independent Auditors' Report            | 11 to 14 |
| Statement of Financial Activities       | 15 to 16 |
| Balance Sheet                           | 17       |
| Notes to the Financial Statements       | 18 to 33 |

## AGE CONCERN WIGAN BOROUGH

### REFERENCE AND ADMINISTRATIVE DETAILS

---

|                             |                                                                                                                                                                                                                                                                                           |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chief Executive Officer     | Bryonie Shaw                                                                                                                                                                                                                                                                              |
| Trustees                    | M T Hothersall FCA<br>R Armstrong HNC Business Studies and BSc, Chairman<br>R Williams BA Hons, French and Business Studies<br>D Alicehajic-Becic Masterof Pharmacy, Diploma in Geriatric Medicine<br>B Ashcroft MSc Management and HNC Social care<br>N Turner<br>J Bohan<br>J Donnellan |
| Company Secretary           | Bryonie Shaw                                                                                                                                                                                                                                                                              |
| Charity Registration Number | 1103022                                                                                                                                                                                                                                                                                   |
| Company Registration Number | 05004789                                                                                                                                                                                                                                                                                  |
| Registered Office           | 74-80 Hallgate<br>Wigan<br>WN1 1HP                                                                                                                                                                                                                                                        |
| Independent Examiner        | Horsfield & Smith<br>Tower House<br>269 Walmersley Road<br>Bury<br>Lancashire<br>BL9 6NX                                                                                                                                                                                                  |
| Solicitors:                 | Alker Ball Healds<br>(Part of Farleys Solicitors)<br>A1 Sovereign Business Park<br>Kings Croft Court<br>Wigan<br>Lancashire<br>WN1 3AP                                                                                                                                                    |
| Bankers                     | Barclays Bank<br>6 Market Place<br>Wigan<br>Lancashire<br>WN1 1QS<br><br>Santander Corporate and Commercial Banking<br>Bridle Road<br>Bootle<br>Merseyside<br>L30 3GB                                                                                                                     |

# AGE CONCERN WIGAN BOROUGH

## TRUSTEES' REPORT

---

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

### Aims and objectives

The principal activity of Age UK Wigan Borough is to encourage, promote and organise direct services appropriate to the needs of individual older people, or groups of older people in and around the Borough of Wigan.

Our 3-year Strategy 2023-26 sets out our aims and strategic objectives for the period. An annual business plan supports our agreed budget and details the organisational priorities and actions we take to meet our objectives, manage risk and seek opportunities to meet needs and demands in the area of benefit.

### *Age UK Wigan Borough's key organisational priorities for 2024-25 were:*

- We will use our status as an anchor organisation to influence services across Wigan Borough for people 50 and over, support individuals and groups of residents to influence a wide variety of local services and plans.

During the year our Have Your Say group of customers grew to 61 members, responding to consultations and requests for feedback on services locally, regionally and nationally. We have been using our social media to raise awareness about important topics and impacts to our customers, such as the Winter Fuel Allowance restrictions, recognising unpaid carers during Carers Week, and the terrible impact of loneliness and isolation. The CEO continued to be a member of the Wigan VCFSE Accord Group and supported the development of a Local Infrastructure Organisation for Wigan Borough. We continued to represent the voluntary sector in an Associate Governor role at Wigan, Wrightington and Leigh NHS Foundation Trust. We are a member of the Intervention working group: OHID and Ageing Better Project (SWAN PCN), led by the GMCA Ageing Hub.

- We will identify income streams to support our existing service in a difficult funding environment, ensuring we remain efficient and offer value for money.

We completed a review of our contracts and achieved significant savings in our combined insurance and central costs. We have developed our referral process for Age Co products, whereby we received a commission for those taking up products or services. We frequently do talks and collaborate with other organisations to enhance our visibility and ways individuals can get involved. We have successfully hosted fund raising events and inform our customers about how they can donate to the charity.

- We will continue to seek opportunities to enhance and deliver new services to meet local needs and demands, supporting our strategic aims and service gaps.

# AGE CONCERN WIGAN BOROUGH

## TRUSTEES' REPORT

---

We worked with Citizens Advice Wigan Borough in a successful bid to deliver welfare benefit advice. The contract for our Information and Advice Service will run for an initial 3 years, with the potential to extend for a further 2 years. We have been successful in attracting additional grants to run and set up new Bright Days activities. We would like to thank the Eric Wright Charitable Trust, who have consistently supported our charity, along with Garfield Weston who also provided funding for services. We were grateful to Wigan Warriors who donated £5,000 during the year. A successful bid to NHS Charities in February 2024, enabled us to set up a new service supporting people to re-connect with their interests and communities. We have worked closely with Age UK to access additional funding for those in poverty including the Rothesay Foundation funding for the More Money For You programme and Omaze income to support activities for those suffering from social isolation.

- We will aim to continually improve the quality of our services, supporting staff and volunteers through change and transformation. We will work towards obtaining further quality standards including Handyperson and Enquiries services.

We achieved the Quality of Information and Signposting Standard for our General Enquiries service, provided in the main by a group of dedicated volunteers. We reviewed our Handypersons Service against the Foundations UK standards and plan to achieve this external standard during 2025-26. We completed a Quality of Advice audit of our Information and Advice service, confirming the high standard of advice we provide to customers needing welfare benefits support.

- We will improve our approach to data collection and management to demonstrate the impact our services make to local residents.

We signed a new Network Partner Agreement with Age UK in January 2025 along with an agreed shared data set, enabling a standard collection of information to better identify the services we deliver and impacts we achieved individually and collectively as a network of Age UK partners. We completed an update of how we gather and record information for our I&A service on our CRM system, allowing us to better analysis how our service is achieving and we integrated our out of hours calls with the national charity to improve customer service. We launched a pilot exercise to review how we end the majority of our zero-hour contracts for the Home Help service, the pilot will report to Trustees later in 2025.

### ***Public benefit***

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

### **Achievements and performance**

Age UK Wigan Borough has seen a further 8% increase in the number of people we supported during the year, this is following a 13% increase in the previous year. Our customers ranged from the most frail and vulnerable and those affected by poverty, to those who wanted to boost their health and well-being by getting involved in activities.

During 2024-25 our support provided a lifeline and often customers told us our involvement made a dramatic difference to their quality of life, with 99.3% telling us they are satisfied with the services they received.

# AGE CONCERN WIGAN BOROUGH

## TRUSTEES' REPORT

---

We ask our customers for feedback on the impact we have made in their lives. This confirms, as a result of contacting Age UK Wigan Borough and receiving one of our services, nearly 50% of people feel less lonely, over 60% of people are more positive, over 70% feel safer at home and over 85% find it easier to manage around the house.

Our Information and Advice (I&A) have worked hard to support those in struggling with poverty and in financial need. We saw a big impact and demand from residents negatively impacted as a result of the government's decision to withdraw the Winter Fuel Allowance, for those not in receipt of Pension Credit. Our Support at Home services also saw increases in demand, no doubt related to Wigan Borough having one of the largest growing older populations in Greater Manchester.

We have been successful in accessing external grant funding to increase capacity for our I&A Team. A total of £260,479 (grants, legacy, donations) of additional funding was secured into Wigan Borough from external sources during the year. Trustees are investing in a growth plan for the Home Help service with the aim of meeting the on-going and increasing demand we are experiencing.

Trustees were delighted to retain our Charity Quality Standard in the year, following an external audit process, which highlighted a number of areas of good practice, including how we recognise and value our volunteers.

### ***Charged for services and products***

Our Home Help service has continued to be in demand and we surpassed our (19,500) annual target, achieving the delivery of over 20,000 hours of support. We have maintained a stable staff team of around 35 team members seeing turnover rates reduce as we implement new approaches to update the service. Following the approval of a 3-year growth plan the team restructured in the year and a plan put in place to transition to fixed hour permanent contracts to our Home Help staff, creating greater employment stability.

Our Handyperson service has also seen increased demand and we completed over 3,600 jobs (an increase of over 33% on the previous year) for nearly 2,000 customers. We continue to see the age of our customer base increase for this service, 19% of customers were aged 85 and above, with 36% being 75 to 85 (a total of 55%, up 3% on the previous year).

The impact of the cost-of-living crises lingered throughout the year and against this backdrop, we saw demand steadily increase and we reviewed our charges to ensure we remain competitive, whilst meeting our whole service delivery costs.

Feedback from customers highlight they face a range of issues and challenges for which they would value additional support. Demands throughout the year have included requests for minor and major adaptations to people's homes and we have developed our referral process to Age Co. (owned by Age UK) to help meet these needs. We continue to look for opportunities to develop and grow our charged for activities, generating valuable income for the organisation as well as delivering vital support to enable local older people to remain at home and live independently. We will continue to explore the possibilities of extending our services into the future.

Where customers have need of our charged services but have financial concerns, we are able to refer them to our free to use Information and Advice team. The team has been successful in supporting customers to access additional benefits they are entitled to, providing the ability to pay for much needed services, helping them remain independent at home. We are proud our home help and handyperson services provide a much-needed resource to local older people. Our team are dedicated to going the extra mile and the feedback we receive confirms this, of those responding 99% of customers said the service was excellent or very good.

## AGE CONCERN WIGAN BOROUGH

### TRUSTEES' REPORT

---

#### *Information & Advice*

We worked with Citizens Advice Wigan Borough to successfully complete a bid for the provision of welfare benefits, information and debt advice tendered by Wigan Council, starting 1.4.24 for 3 years (plus 2 additional years). However, the funding environment remains challenging as contract values have stagnated, whilst demand has increased. Against this backdrop we were able to attract funding from The Rothesay Foundation and the Headley Trust to enable us to help nearly 1,600 people, raising a total of £2.18 million additional income for local residents. An overwhelming 99% of people contacting the team said the service was excellent or very good.

The quality of our services are our priority and we were delighted to retain the Advice Quality Standard (AQS). The quality standard and assessment methods ensure that customers seeking advice receive accurate, complete and timely advice, and that they are able to obtain this advice from us as we are able to act independently and in their sole interests.

This free to use service also supports our general enquiries telephone number, staffed by volunteers. Our volunteers provide invaluable support to our Charity and older people across Wigan Borough, who call us with a wide range of queries.

#### *Bright Days & Steps to Success Programmes*

Our programme is supported by both staff and volunteers and activities range in size from 15 to 50 people attending. Our most popular group is the Silver Choir, where we regularly see 40-50 members join our choirmaster, from the Wigan music service, singing a wide variety of musical styles. During the year we entered into a new project, Music in Mind, with Manchester Camerata supporting those with dementia. We continued to provide some telephone and online activities for those residents who still find it difficult to get out.

The Bright Days Team support our Have Your Say group, which increased to 61 people who provide their views on a range of surveys and consultations for local, regional and national services. We have been asked to gather views on a number of Greater Manchester topics as well as those local to Wigan Borough to help improve and develop services to meet the needs of residents.

The Steps to Success programme launched in February 2024, it's a 2-year NHS Charities funded project that provides a tailored action plan with individuals for up to 6 weeks. We work with Groundwork CLM to deliver the project to adults of all ages, we focus support those aged 50 plus. Actions primarily focus on re-connecting people with their interests, groups and communities, with the aim of building confidence, tackling isolation and loneliness and improving both physical and mental health wellbeing.

Impact of the project has been extremely positive for those being supported and we have seen a self-reported reduction in those using NHS services for non-clinical contacts (42%). Of those involved in the project over 85% have told us being part of the project has significantly improved their outlook and for 70% they have become more active. We monitor if people maintained the changes in their behaviour and again we are seeing 78% (from 80% of the total cohort) report that they are continuing with the changes we supported (3 months after support finished).

# AGE CONCERN WIGAN BOROUGH

## TRUSTEES' REPORT

---

### **Structure, governance and management**

#### ***Nature of governing document***

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is also registered with the Charity Commission.

#### ***Organisational structure***

Age UK Wigan Borough is an anchor charity for people over fifty across our Borough, we provide opportunities for local residents to advocate and influence to ensure needs are respected and understood locally. Bryonie Shaw, The Chief Executive, is a member of the Wigan Borough Voluntary Sector Accord Group and represents the Voluntary Sector as a Governor at Wroughtington, Wigan & Leigh Hospital Trust.

Age UK Wigan Borough has also entered into a Greater Manchester Age UK Collective. While each organisation remains locally governed, place-based, and independently commissioned, the Collective of Greater Manchester Age UK partners enables us to align more closely on shared priorities, strengthen our regional voice, and work more efficiently with system partners to improve outcomes for older people.

At the end of March 2025 we had an average of 58 staff members. We focussed on staff development by providing training for our staff from external organisations. Additionally, we prioritised staff welfare and support by investing in the health benefit programme Medicash which features an Employee Assistance Programme and extensive savings and cashback options for medical treatments.

We saw an increase to 33 volunteers in the year supporting our services, our 8 Trustees also provide their time freely. Some of our volunteers this year participated in fundraising and promotional events to let residents know about our services.

#### ***Recruitment and appointment of trustees***

Trustees are recruited based on a skills based process, expertise and commitment to the charity's mission and values. A structured induction program ensures Trustees understand their legal and operational responsibilities.

#### ***Risk management***

Trustees are responsible for the overseeing of the risks faced by the Charity, detailed considerations of risk are delegated to the CEO and Senior Management. Risks are identified, assessed and controls established throughout the year, in line with our agreed policy. A formal review of the charity's risk management processes is undertaken on an annual basis.

#### ***Relationship with related parties***

The charity's wholly owned subsidiary, Age UK Wigan Borough Enterprises Limited, has not carried out any trading activities in the year.

There are well established relationships with the local authority, Wigan Borough Clinical Commissioning Group, other NHS trusts, and local third sector organisations.

# AGE CONCERN WIGAN BOROUGH

## TRUSTEES' REPORT

---

### Financial review

In the year to 31 March 2025 the Charity reported a deficit of £38,315 from an income of £1,036,517. The deficit on unrestricted funds is made up primarily of designated funds which Trustees have agreed to use to support our unfunded core costs.

### *Policy on reserves*

The organisation holds sufficient reserves to be able to manage reduced income streams, as well as ensuring that it retains sufficient designated reserves for any liabilities arising from building lease costs and staff costs. The value of the designated funds within unrestricted funds stand at £410,000 as at 31 March 2025 (2024 - £410,000).

### *Reserves and Financial Health*

Trustees agreed to utilise proportion of reserves for a growth plan for the Home Help service, aware that transformation can negatively impact on the service and costs. Trustees also agreed to use reserves for Bright Days, should additional funding not be forthcoming in year. As we made a similar small surplus in the previous year, our overall reserves have remained the same.

### Plans for future periods

The proposed budget for next year reflects our vision for Age UK Wigan Borough and aligns with our one-year business plan. This plan forms part of our broader three-year corporate strategy for 2023-2026, which outlines the long-term objectives of our charity. We have carefully considered the key themes and actions required for the coming year to support the achievement of these goals, as detailed in our priorities below.

We remain committed to building strong relationships with local decision-makers and fostering cross-sector partnerships to create opportunities that shape services for people aged 50 and over across Wigan Borough. At the heart of our organisation are our dedicated staff and volunteers, and we are devoted to maintaining a positive culture of health and well-being in the workplace-an ethos that underpins all our service delivery.

During 2024 we collaborated with the national Age UK network to implement the new Network Agreement and Strategy, Our Shared Future. This initiative will bring fresh approaches to service delivery, ensuring that the needs of older people remain at the core of everything we do. Age UK Wigan Borough will strive to:

- Be the first point of contact for older people.
- Deliver services that are both person-centred and meet the needs of older people.
- Tackle loneliness and isolation within our community.

### *Key priorities for 2025/26:*

We have identified the following priorities for the year ahead:

1. Leverage our role as an anchor organisation to advocate for and influence services across Wigan Borough for people aged 50+. We aim to empower residents and groups to shape local services and plans.
2. Secure sustainable income streams to support our existing services in a challenging funding environment while maintaining efficiency and value for money.

# AGE CONCERN WIGAN BOROUGH

## TRUSTEES' REPORT

---

3. Seek opportunities to expand and innovate our services to address local needs, align with our strategic goals, and close service gaps.
4. Continually improve the quality of our services for people aged 50+, supporting our staff and volunteers through periods of change and transformation.
5. Enhance our data collection and management processes to clearly demonstrate the positive impact our services have on local residents.
6. Strengthen collaboration with other voluntary sector organisations in Wigan Borough, as well as Age UK groups in Greater Manchester and the national charity, to better address and highlight local needs.

### Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

M T Hothersall FCA

R Armstrong HNC Business Studies and BSc, Chairman

R Williams BA Hons, French and Business Studies

D Alicehajic-Becic Master of Pharmacy, Diploma in Geriatric Medicine

B Ashcroft MSc Management and HNC Social care

N Turner

J Bohan (appointed 27 June 2024)

J Donnellan (appointed 21 November 2024)

### Financial instruments

#### ***Objectives and policies***

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

#### ***Cash flow risk***

The Charity relies on grants and public donations to enable it to provide funds for the projects currently being financed. Changes to these funding streams can affect the charity's cashflow and ability to continue to offer these services.

## AGE CONCERN WIGAN BOROUGH

### TRUSTEES' REPORT

---

#### ***Credit risk***

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.

The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

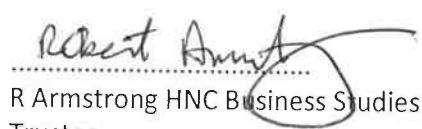
#### ***Liquidity risk***

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

#### **Disclosure of information to auditor**

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 2 October 2025 and signed on its behalf by:

  
.....  
R Armstrong HNC Business Studies and BSc  
Trustee

## AGE CONCERN WIGAN BOROUGH

### STATEMENT OF TRUSTEES' RESPONSIBILITIES

---

The trustees (who are also the directors of Age Concern Wigan Borough for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

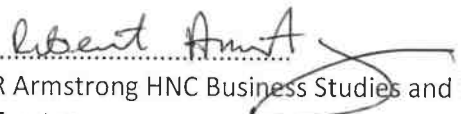
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its 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 apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 2 October 2025 and signed on its behalf by:

  
R Armstrong HNC Business Studies and BSc  
Trustee



### **Opinion**

We have audited the financial statements of Age Concern Wigan Borough (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

### **Basis for opinion**

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

### **Conclusions relating to going concern**

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 significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were 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 annual report, other than the financial statements and our auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Opinion on other matter 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 Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

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

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

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

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

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 10), the trustees 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 charity'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 charity or to cease operations, or have no realistic alternative but to do so.



**Auditor 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 an auditor's report 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.

**The extent to which our procedures are capable of detecting irregularities, including fraud**

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:

We considered the nature of the charity and its control environment and reviewed the documentation of the charity's policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory frameworks that the charity and subsidiary operate in and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included UK Companies Act, Charities Act, and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the ability to operate or to avoid a material penalty.

We ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

In addition to the above, our procedures to respond to the risks identified included the following:

- agreeing financial statement disclosures to supporting documentation;
  - performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
  - enquiring of management concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
  - reading minutes of meetings of those charged with governance.
-



Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

#### Use of our report

This report is made solely to the charitable company's trustees, 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 charity's trustees 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 its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Peter G Nicol BEM BSc FCA (Senior Statutory Auditor)  
For and on behalf of Horsfield & Smith, Statutory Auditor

Tower House  
269 Walmersley Road  
Bury  
Lancashire  
BL9 6NX

2 October 2025

# AGE CONCERN WIGAN BOROUGH

## STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2025

(INCLUDING INCOME AND EXPENDITURE ACCOUNT  
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

|                                    | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>2025<br>£ |
|------------------------------------|------|----------------------------|--------------------------|--------------------|
| <b>Income and Endowments from:</b> |      |                            |                          |                    |
| Donations and legacies             | 3    | 23,588                     | 24,943                   | 48,531             |
| Charitable activities              | 6    | 316,565                    | 178,564                  | 495,129            |
| Other trading activities           | 4    | 436,588                    | -                        | 436,588            |
| Investment income                  | 5    | 29,354                     | 8,041                    | 37,395             |
| Other income                       | 7    | 18,874                     | -                        | 18,874             |
| Total income                       |      | <u>824,969</u>             | <u>211,548</u>           | <u>1,036,517</u>   |
| <b>Expenditure on:</b>             |      |                            |                          |                    |
| Charitable activities              | 8    | <u>(885,779)</u>           | <u>(189,053)</u>         | <u>(1,074,832)</u> |
| Total expenditure                  |      | <u>(885,779)</u>           | <u>(189,053)</u>         | <u>(1,074,832)</u> |
| Net (expenditure)/income           |      | (60,810)                   | 22,495                   | (38,315)           |
| Transfers between funds            |      | <u>10,287</u>              | <u>(10,287)</u>          | -                  |
| Net movement in funds              |      | (50,523)                   | 12,208                   | (38,315)           |
| <b>Reconciliation of funds</b>     |      |                            |                          |                    |
| Total funds brought forward        |      | <u>965,944</u>             | <u>9,728</u>             | <u>975,672</u>     |
| Total funds carried forward        | 23   | <u>915,421</u>             | <u>21,936</u>            | <u>937,357</u>     |

# AGE CONCERN WIGAN BOROUGH

## STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2025

(INCLUDING INCOME AND EXPENDITURE ACCOUNT  
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

|                                    | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>2024<br>£    |
|------------------------------------|------|----------------------------|--------------------------|-----------------------|
| <b>Income and Endowments from:</b> |      |                            |                          |                       |
| Donations and legacies             | 3    | 54,287                     | 17,388                   | 71,675                |
| Charitable activities              | 6    | 301,838                    | 136,942                  | 438,780               |
| Other trading activities           | 4    | 339,872                    | -                        | 339,872               |
| Investment income                  | 5    | 25,933                     | 6,596                    | 32,529                |
| Other income                       | 7    | 34,093                     | 817                      | 34,910                |
| Total income                       |      | <u>756,023</u>             | <u>161,743</u>           | <u>917,766</u>        |
| <b>Expenditure on:</b>             |      |                            |                          |                       |
| Charitable activities              | 8    | <u>(754,418)</u>           | <u>(122,232)</u>         | <u>(876,650)</u>      |
| Total expenditure                  |      | <u>(754,418)</u>           | <u>(122,232)</u>         | <u>(876,650)</u>      |
| Net income                         |      | 1,605                      | 39,511                   | 41,116                |
| Transfers between funds            |      | <u>29,783</u>              | <u>(29,783)</u>          | -                     |
| Net movement in funds              |      | 31,388                     | 9,728                    | 41,116                |
| <b>Reconciliation of funds</b>     |      |                            |                          |                       |
| Total funds brought forward        |      | <u>934,558</u>             | -                        | <u>934,558</u>        |
| Total funds carried forward        | 23   | <u><u>965,946</u></u>      | <u><u>9,728</u></u>      | <u><u>975,674</u></u> |

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 23.

**AGE CONCERN WIGAN BOROUGH**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2025**  
**(REGISTRATION NUMBER: 05004789)**

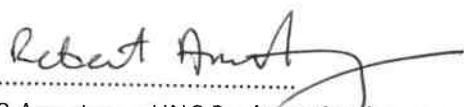
|                                                       | Note | 2025<br>£       | 2024<br>£       |
|-------------------------------------------------------|------|-----------------|-----------------|
| <b>Fixed assets</b>                                   |      |                 |                 |
| Tangible assets                                       | 16   | 9,338           | 12,607          |
| Investments                                           | 17   | <u>2</u>        | <u>2</u>        |
|                                                       |      | <u>9,340</u>    | <u>12,609</u>   |
| <b>Current assets</b>                                 |      |                 |                 |
| Debtors                                               | 18   | 168,415         | 199,256         |
| Cash at bank and in hand                              | 19   | <u>842,974</u>  | <u>846,789</u>  |
|                                                       |      | 1,011,389       | 1,046,045       |
| <b>Creditors: Amounts falling due within one year</b> | 20   | <u>(83,372)</u> | <u>(82,980)</u> |
| <b>Net current assets</b>                             |      | <u>928,017</u>  | <u>963,065</u>  |
| <b>Net assets</b>                                     |      | <u>937,357</u>  | <u>975,674</u>  |
| <b>Funds of the charity:</b>                          |      |                 |                 |
| <b>Restricted income funds</b>                        |      |                 |                 |
| Restricted funds                                      |      | 21,936          | 9,728           |
| <b>Unrestricted income funds</b>                      |      |                 |                 |
| Unrestricted funds                                    |      | <u>915,421</u>  | <u>965,946</u>  |
| <b>Total funds</b>                                    | 23   | <u>937,357</u>  | <u>975,674</u>  |

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 15 to 33 were approved by the trustees, and authorised for issue on 2 October 2025 and signed on their behalf by:



R Armstrong HNC Business Studies and BSc  
Trustee

# **AGE CONCERN WIGAN BOROUGH**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **FOR THE YEAR ENDED 31 MARCH 2025**

---

#### **1 Charity status**

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

74-80 Hallgate

Wigan

WN1 1HP

#### **2 Accounting policies**

##### **Summary of significant accounting policies and key accounting estimates**

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

##### **Statement of compliance**

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

##### **Basis of preparation**

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

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Exemption from preparing a cash flow statement**

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

##### **Exemption from preparing group accounts**

The financial statements contain information about Age Concern Wigan Borough as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirement to prepare consolidated financial statements.

# **AGE CONCERN WIGAN BOROUGH**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **FOR THE YEAR ENDED 31 MARCH 2025**

---

#### **Income and endowments**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Income from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probably that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by executor(s) of the Trust that a distribution will be made, or when a distribution is received from the estate, receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution.

Income received in advance of a provision of other specified service is deferred until the criteria for income recognition are met.

The sales of services for the Handyperson services, which exclude Value Added Tax are included in Local Authority contract income and are unrestricted. This is made up of a monthly grant, recognised as the other charitable grants are, and individual invoiced jobs which are recognised on completion. Home Help income is classed as unrestricted trading income and is recognised when a job is completed.

#### **Investment income**

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

#### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

#### **Support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity activities. These costs are split between central staff costs and central office costs and are split on a percentage basis per project.

# AGE CONCERN WIGAN BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

---

#### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

#### **Tangible fixed assets**

Tangible fixed assets are included at cost or valuation less depreciation and impairment

#### **Depreciation and amortisation**

Depreciation is provided at the following rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

| <b>Asset class</b>    | <b>Depreciation method and rate</b> |
|-----------------------|-------------------------------------|
| Electrical equipment  | 20% on cost                         |
| Fixtures and fittings | 12.5% on cost                       |
| Motor vehicles        | 33% on cost                         |
| Computer equipment    | 20 - 33% on cost                    |

#### **Impairment of fixed assets**

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the profit and loss.

Where an impairment loss subsequently reverses, the carrying amount of each asset is increased to the revised estimate of its recoverable amount, to the extent that the increased carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

#### **Fixed asset investments**

Fixed asset investments are stated at cost less impairment, in accordance with paragraph 10.53 of the Charities SORP (FRS 102).

#### **Cash and cash equivalents**

Cash at bank and in hand includes cash and short term highly liquid deposits.

#### **Operating leases**

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

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

---

**Fund structure**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

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

**Pensions and other post retirement obligations**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Financial instruments**

***Classification***

Short term financial liabilities, including trade and other creditors, any overdrafts and related party loans, are measured at transaction price. Financial liabilities that have no stated interest rate and are payable within one year shall be measured at the undiscounted amount due.

Trade and other debtors and prepayments are initially recognised at the transaction price and thereafter stated at amortised cost using the effective interest method, less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less impairment losses for bad and doubtful debts.

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**3 Income from donations and legacies**

|           | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>2025<br>£ |
|-----------|---------------------------------------|--------------------------|--------------------|
| Donations | 1,035                                 | 24,943                   | 25,978             |
| Legacies  | 22,299                                | -                        | 22,299             |
| Gift aid  | 254                                   | -                        | 254                |
|           | <u>23,588</u>                         | <u>24,943</u>            | <u>48,531</u>      |
|           | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>2024<br>£ |
| Donations | 3,920                                 | 17,388                   | 21,308             |
| Legacies  | 50,000                                | -                        | 50,000             |
| Gift aid  | 367                                   | -                        | 367                |
|           | <u>54,287</u>                         | <u>17,388</u>            | <u>71,675</u>      |

**4 Income from other trading activities**

|           | Unrestricted<br>funds<br>General<br>£ | Total<br>2025<br>£ |
|-----------|---------------------------------------|--------------------|
| Home Help | 436,588                               | 436,588            |
|           | <u>436,588</u>                        | <u>436,588</u>     |
|           | Unrestricted<br>funds<br>General<br>£ | Total<br>2024<br>£ |
| Home Help | 339,872                               | 339,872            |
|           | <u>339,872</u>                        | <u>339,872</u>     |

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**5 Investment income**

|                                      | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>2025<br>£ |
|--------------------------------------|---------------------------------------|--------------------------|--------------------|
| Interest receivable on bank deposits | 29,354                                | 8,041                    | 37,395             |
|                                      | <u>29,354</u>                         | <u>8,041</u>             | <u>37,395</u>      |
|                                      | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>2024<br>£ |
| Interest receivable on bank deposits | 25,933                                | 6,596                    | 32,529             |
|                                      | <u>25,933</u>                         | <u>6,596</u>             | <u>32,529</u>      |

**6 Income from charitable activities**

|                           | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>2025<br>£ |
|---------------------------|---------------------------------------|--------------------------|--------------------|
| Local authority contracts | 137,467                               | -                        | 137,467            |
| Handyperson scheme        | 145,714                               | -                        | 145,714            |
| Grants other              | 33,384                                | 178,564                  | 211,948            |
| <b>Total for 2025</b>     | <u>316,565</u>                        | <u>178,564</u>           | <u>495,129</u>     |
|                           | Unrestricted<br>funds<br>General<br>£ | Restricted<br>funds<br>£ | Total<br>2024<br>£ |
| Local authority contracts | 173,288                               | -                        | 173,288            |
| Handyperson scheme        | 89,050                                | -                        | 89,050             |
| Grants other              | 39,500                                | 136,942                  | 176,442            |
| <b>Total for 2024</b>     | <u>301,838</u>                        | <u>136,942</u>           | <u>438,780</u>     |

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

Grant income is analysed as:

|                                            | <b>2025</b>    | <b>2024</b>    |
|--------------------------------------------|----------------|----------------|
|                                            | <b>£</b>       | <b>£</b>       |
| Bright days                                | 6,153          | 16,250         |
| Eric Wright                                | 25,650         | 31,253         |
| Warmer homes                               | 33,384         | 39,500         |
| Headley Trust                              | 15,000         | 30,000         |
| National Lottery Fund RC North West Region | -              | 16,669         |
| Big Lottery                                | -              | 6,000          |
| NHS Stockport                              | 83,689         | 18,170         |
| The Rothesay Foundation                    | 36,096         | 18,600         |
| Parkinsons                                 | 1,017          | -              |
| Garfield Weston                            | 7,459          | -              |
| Manchester Camerata                        | 3,500          | -              |
|                                            | <u>211,948</u> | <u>176,442</u> |

**7 Other income**

|              | <b>Unrestricted funds General</b> | <b>Total 2025</b> |
|--------------|-----------------------------------|-------------------|
|              | <b>£</b>                          | <b>£</b>          |
| Other income | <u>18,874</u>                     | <u>18,874</u>     |

|              | <b>Unrestricted funds General</b> | <b>Restricted funds</b> | <b>Total 2024</b> |
|--------------|-----------------------------------|-------------------------|-------------------|
|              | <b>£</b>                          | <b>£</b>                | <b>£</b>          |
| Other income | <u>34,093</u>                     | <u>817</u>              | <u>34,910</u>     |

Other income items over £1,000:

|                                     | <b>2025</b>   | <b>2024</b>   |
|-------------------------------------|---------------|---------------|
|                                     | <b>£</b>      | <b>£</b>      |
| Partner payment Age UK              | 7,500         | 10,000        |
| Age UK Cost of living response fund | -             | 12,540        |
| Age UK Northwest regional meetings  | 2,500         | 5,000         |
| Bright days income                  | -             | 4,206         |
| VCFSE leadership group              | 5,000         | -             |
| Items under £1,000                  | 3,874         | 3,164         |
|                                     | <u>18,874</u> | <u>34,910</u> |

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**8 Expenditure on charitable activities**

|                         |      | Unrestricted<br>funds<br>General | Restricted<br>funds | Total<br>2025    |
|-------------------------|------|----------------------------------|---------------------|------------------|
|                         | Note | £                                | £                   | £                |
| Charitable activities   | 9    | 775,565                          | 158,683             | 934,248          |
| Allocated support costs | 10   | 10,031                           | 2,900               | 12,931           |
| Governance costs        | 10   | 100,183                          | 27,470              | 127,653          |
|                         |      | <u>885,779</u>                   | <u>189,053</u>      | <u>1,074,832</u> |
|                         |      | Unrestricted<br>funds<br>General | Restricted<br>funds | Total<br>2024    |
|                         | Note | £                                | £                   | £                |
| Charitable activities   | 9    | 651,688                          | 92,401              | 744,089          |
| Allocated support costs | 10   | 13,832                           | 3,279               | 17,111           |
| Governance costs        | 10   | 88,898                           | 26,552              | 115,450          |
|                         |      | <u>754,418</u>                   | <u>122,232</u>      | <u>876,650</u>   |

**9 Direct costs of charitable activities**

|                             | 2025           | 2024           |
|-----------------------------|----------------|----------------|
|                             | £              | £              |
| Staff costs                 | 738,198        | 563,660        |
| Rent, rates and water       | 37,955         | 40,067         |
| Insurance                   | 4,935          | 5,652          |
| Light and heat              | -              | 51             |
| Telephone                   | 6,602          | 7,609          |
| Postage and stationery      | 20,824         | 17,093         |
| Sundries                    | 40,897         | 36,402         |
| Motor and travel            | 38,326         | 35,443         |
| Computer costs              | 22,219         | 11,119         |
| Repairs and maintenance     | 534            | 346            |
| Advertising and promotion   | 3,711          | 4,244          |
| Training and recruitment    | 5,420          | 3,390          |
| Consultancy                 | 775            | 937            |
| Legal and professional fees | -              | (1,573)        |
| Un-claimable VAT            | 8,477          | 15,469         |
| Depreciation                | 5,375          | 4,180          |
|                             | <u>934,248</u> | <u>744,089</u> |

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**10 Analysis of governance and support costs**

**Governance costs**

|                            | Allocated<br>support costs<br>£ | Governance<br>costs<br>£ | Total<br>activities<br>£ |
|----------------------------|---------------------------------|--------------------------|--------------------------|
| Wages                      | -                               | 120,093                  | 120,093                  |
| Auditors remuneration      | -                               | 7,560                    | 7,560                    |
| Accountancy and legal fees | 11,288                          | -                        | 11,288                   |
| Bank charges and interest  | 1,643                           | -                        | 1,643                    |
| <b>Total for 2025</b>      | <b>12,931</b>                   | <b>127,653</b>           | <b>140,584</b>           |
|                            | Allocated<br>support costs<br>£ | Governance<br>costs<br>£ | Total<br>activities<br>£ |
| Wages                      | -                               | 115,255                  | 115,255                  |
| Accountancy and legal fees | 15,837                          | -                        | 15,837                   |
| Bank charges and interest  | 1,274                           | -                        | 1,274                    |
| <b>Total for 2024</b>      | <b>17,111</b>                   | <b>115,255</b>           | <b>132,366</b>           |

**11 Net incoming/outgoing resources**

Net (outgoing)/incoming resources for the year include:

|                              | 2025<br>£ | 2024<br>£ |
|------------------------------|-----------|-----------|
| Audit fees                   | 7,560     | -         |
| Depreciation of fixed assets | 5,374     | 4,181     |
| Property rental              | 18,666    | 17,111    |

**12 Trustees remuneration and expenses**

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

---

**13 Staff costs**

The aggregate payroll costs were as follows:

|                                          | 2025<br>£      | 2024<br>£      |
|------------------------------------------|----------------|----------------|
| <b>Staff costs during the year were:</b> |                |                |
| Wages and salaries                       | 799,622        | 636,588        |
| Social security costs                    | 37,703         | 25,762         |
| Pension costs                            | 20,966         | 16,565         |
|                                          | <u>858,291</u> | <u>678,915</u> |

The average monthly number of employees during the year was as follows:

|                       | 2025<br>No | 2024<br>No |
|-----------------------|------------|------------|
| Managerial            | 4          | 4          |
| Charitable activities | 54         | 48         |
|                       | <u>58</u>  | <u>52</u>  |

No employee received emoluments of more than £60,000 during the year.

**14 Auditors' remuneration**

|                                   | 2025<br>£    |
|-----------------------------------|--------------|
| Audit of the financial statements | <u>7,560</u> |

**15 Taxation**

The charity is a registered charity and is therefore exempt from taxation.

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**16 Tangible fixed assets**

|                        | Electrical<br>equipment<br>£ | Fixtures and<br>fittings<br>£ | Motor<br>vehicles<br>£ | Computer<br>equipment<br>£ | Total<br>£ |
|------------------------|------------------------------|-------------------------------|------------------------|----------------------------|------------|
| <b>Cost</b>            |                              |                               |                        |                            |            |
| At 1 April 2024        | 8,887                        | 16,729                        | 12,750                 | 59,468                     | 97,834     |
| Additions              | -                            | 218                           | -                      | 1,887                      | 2,105      |
| At 31 March 2025       | 8,887                        | 16,947                        | 12,750                 | 61,355                     | 99,939     |
| <b>Depreciation</b>    |                              |                               |                        |                            |            |
| At 1 April 2024        | 7,145                        | 15,550                        | 12,750                 | 49,782                     | 85,227     |
| Charge for the<br>year | 123                          | 184                           | -                      | 5,067                      | 5,374      |
| At 31 March 2025       | 7,268                        | 15,734                        | 12,750                 | 54,849                     | 90,601     |
| <b>Net book value</b>  |                              |                               |                        |                            |            |
| At 31 March 2025       | 1,619                        | 1,213                         | -                      | 6,506                      | 9,338      |
| At 31 March 2024       | 1,742                        | 1,179                         | -                      | 9,686                      | 12,607     |

**17 Fixed asset investments**

**Shares in group undertakings and participating interests**

|                       | Subsidiary<br>undertakings<br>£ | Total<br>£ |
|-----------------------|---------------------------------|------------|
| <b>Cost</b>           |                                 |            |
| At 1 April 2024       | 2                               | 2          |
| At 31 March 2025      | 2                               | 2          |
| <b>Net book value</b> |                                 |            |
| At 31 March 2025      | 2                               | 2          |
| At 31 March 2024      | 2                               | 2          |

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

---

**Details of undertakings**

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

| Undertaking                              | Country of incorporation | Holding  | Proportion of voting rights and shares held |      | Principal activity    |
|------------------------------------------|--------------------------|----------|---------------------------------------------|------|-----------------------|
|                                          |                          |          | 2025                                        | 2024 |                       |
| Subsidiary undertakings                  |                          |          |                                             |      |                       |
| Age UK Wigan Borough Enterprises Limited | England                  | Ordinary | 100%                                        | 100% | Non trading operation |

All the fixed asset investments are held in the UK. The Board of Trustees considers it appropriate to state the investments at cost.

**18 Debtors**

|                                | 2025           | 2024           |
|--------------------------------|----------------|----------------|
|                                | £              | £              |
| Trade debtors                  | 44,270         | 44,384         |
| Due from group undertakings    | 70,119         | 65,730         |
| Prepayments and accrued income | 53,807         | 88,125         |
| Other debtors                  | 219            | 1,017          |
|                                | <u>168,415</u> | <u>199,256</u> |

**19 Cash and cash equivalents**

|              | 2025           | 2024           |
|--------------|----------------|----------------|
|              | £              | £              |
| Cash on hand | 1,002          | 1,631          |
| Cash at bank | <u>841,972</u> | <u>845,158</u> |
|              | <u>842,974</u> | <u>846,789</u> |

**AGE CONCERN WIGAN BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

---

**20 Creditors: amounts falling due within one year**

|                                    | <b>2025</b>   | <b>2024</b>   |
|------------------------------------|---------------|---------------|
|                                    | <b>£</b>      | <b>£</b>      |
| Trade creditors                    | 1,477         | 677           |
| Other taxation and social security | 6,285         | 1,304         |
| Other creditors                    | 4,982         | 10,183        |
| Accruals                           | 19,701        | 25,826        |
| Deferred income                    | 50,927        | 44,990        |
|                                    | <u>83,372</u> | <u>82,980</u> |

Accrued and deferred income is comprised of several restricted funds that relate to periods beyond the financial year end. All of the accrued and deferred income has been released to income following the financial year end.

**21 Obligations under leases and hire purchase contracts**

The payments for the financial year with regards to operating leases amounted to £32,243 (2024 - £29,805).

**22 Pension and other schemes**

**Defined contribution pension scheme**

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £20,966 (2024 - £16,565).

Contributions totalling £4,982 (2024 - £8,369) were payable to the scheme at the end of the year and are included in creditors.

# AGE CONCERN WIGAN BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 23 Funds

|                                 | Balance at<br>1 April<br>2024<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£  | Balance at<br>31 March<br>2025<br>£ |
|---------------------------------|------------------------------------|----------------------------|----------------------------|-----------------|-------------------------------------|
| <b>Unrestricted funds</b>       |                                    |                            |                            |                 |                                     |
| General                         | 555,944                            | 824,969                    | (885,779)                  | 10,287          | 505,421                             |
| Designated                      | 410,000                            | -                          | -                          | -               | 410,000                             |
| <b>Total unrestricted funds</b> | <u>965,944</u>                     | <u>824,969</u>             | <u>(885,779)</u>           | <u>10,287</u>   | <u>915,421</u>                      |
| Bright Days                     | -                                  | 76,763                     | (117,572)                  | 40,809          | -                                   |
| Information and advice          | -                                  | 51,096                     | -                          | (51,096)        | -                                   |
| Steps to success                | 9,728                              | 83,689                     | (71,481)                   | -               | 21,936                              |
| <b>Total Restricted funds</b>   | <u>9,728</u>                       | <u>211,548</u>             | <u>(189,053)</u>           | <u>(10,287)</u> | <u>21,936</u>                       |
| <b>Total funds</b>              | <u>975,672</u>                     | <u>1,036,517</u>           | <u>(1,074,832)</u>         | <u>-</u>        | <u>937,357</u>                      |

|                                 | Balance at<br>1 April<br>2023<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£  | Balance at<br>31 March<br>2024<br>£ |
|---------------------------------|------------------------------------|----------------------------|----------------------------|-----------------|-------------------------------------|
| <b>Unrestricted funds</b>       |                                    |                            |                            |                 |                                     |
| General                         | 524,558                            | 756,023                    | (754,418)                  | 29,783          | 555,946                             |
| Designated                      | 410,000                            | -                          | -                          | -               | 410,000                             |
| <b>Total unrestricted funds</b> | <u>934,558</u>                     | <u>756,023</u>             | <u>(754,418)</u>           | <u>29,783</u>   | <u>965,946</u>                      |
| Bright Days                     | -                                  | 78,304                     | (113,790)                  | 35,486          | -                                   |
| Information and advice          | -                                  | 65,269                     | -                          | (65,269)        | -                                   |
| Steps to success                | -                                  | 18,170                     | (8,442)                    | -               | 9,728                               |
| <b>Total Restricted funds</b>   | <u>-</u>                           | <u>161,743</u>             | <u>(122,232)</u>           | <u>(29,783)</u> | <u>9,728</u>                        |
| <b>Total funds</b>              | <u>934,558</u>                     | <u>917,766</u>             | <u>(876,650)</u>           | <u>-</u>        | <u>975,674</u>                      |

# AGE CONCERN WIGAN BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

---

The specific purposes for which the funds are to be applied are as follows:

#### **Restricted funds:**

**Bright Days** - The Eric Wright Charitable Trust/Parkinson's Physical Activity Grant/Garfield Weston/Music in Mind - Manchester Camerata

Bright Days is a health and wellbeing programme, designed to improve lives of older people across the Borough and to foster a spirit of community by providing a diverse range of fun activities and pursuits for the over 50's.

**Information and Advice** - Headley Trust/Age UK More Money For You/Rothesay Foundation

Community and organisational development to provide practical support services to older people throughout the Borough.

**Steps to Success** - NHS Charities Together

The Steps to Success project aims to reduce social isolation and/or loneliness for people within Wigan Borough and by improving mental and physical health, increased happiness and wellbeing through community connections helping to reduce the impact on health and social care services.

#### **Unrestricted funds:**

##### **Home Help Service**

The service has a team of Home Helpers who provide cleaning, shopping and many other household tasks, subject to an initial assessment visit.

**Wigan Council** - Funding as a result of work with the local authority has been utilised in respect of the following projects:

##### **Information and Advice**

Community and organisational development to provide practical support services to older people throughout the Borough, funded through a contract with Social Services Department and the Citizens Advice Bureau. As mentioned above funding has also been provided by The Headley Foundation, Age UK and The Rothesay Foundation plus the National Lottery Fund RC North West Region to fund a Specialist Advisor Role. Also through Age UK in partnership with Eon-Warm Homes the organisation has been able to provide benefit entitlement sessions and home energy checks.

##### **Handyperson scheme**

To provide home safety checks and complete small jobs around the home that will enhance the quality of life of older people by improving living conditions and enabling them to access other support and services. The Handyperson service also works along with Wigan Council and Leigh Building Services.

## AGE CONCERN WIGAN BOROUGH

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 24 Analysis of net assets between funds

|                         | Unrestricted funds |            | Restricted funds | Total funds at 31 March 2025 |
|-------------------------|--------------------|------------|------------------|------------------------------|
|                         | General            | Designated |                  |                              |
|                         | £                  | £          | £                | £                            |
| Tangible fixed assets   | 9,338              | -          | -                | 9,338                        |
| Fixed asset investments | 2                  | -          | -                | 2                            |
| Current assets          | 579,453            | 410,000    | 21,936           | 1,011,389                    |
| Current liabilities     | (83,372)           | -          | -                | (83,372)                     |
| Total net assets        | 505,421            | 410,000    | 21,936           | 937,357                      |

|                         | Unrestricted funds |            | Restricted funds | Total funds at 31 March 2024 |
|-------------------------|--------------------|------------|------------------|------------------------------|
|                         | General            | Designated |                  |                              |
|                         | £                  | £          | £                | £                            |
| Tangible fixed assets   | 12,607             | -          | -                | 12,607                       |
| Fixed asset investments | 2                  | -          | -                | 2                            |
| Current assets          | 626,317            | 410,000    | 9,728            | 1,046,045                    |
| Current liabilities     | (82,980)           | -          | -                | (82,980)                     |
| Total net assets        | 555,946            | 410,000    | 9,728            | 975,674                      |

The Trustees have designated £410,000 (2024 - £410,000) of the unrestricted funding for future property and running costs in the case of Council funding not being renewed. This would also cover any staffing costs and funding shortfalls.

#### 25 Related party transactions

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

#### 26 Parent and ultimate parent undertaking

The ultimate controlling party is deemed to be the Trustees. There were 35 (2024: 35) members as at 31 March 2025, 30 of these were constitutional members with voting rights, the remaining 5 being associated members.