

#DoYouSeeMe?



Annual Report and Accounts

2019-20

Message from the Chair of Trustees - Pete Stubbs



I am delighted to welcome you to our Annual Report & Accounts, my first as Chair of Trustees at Age UK Mid Mersey.

Having been a member of the Board for some years, I am well aware of the challenges we have overcome to continue to deliver our much needed services to older people. This year has, in some ways, been no different. But, whilst the financial year we report on here ended in March 2020, it would be wrong not to make reference to the impact Covid-19 has had since the end of that period. Although our fundraising activities have, of course, been impacted by the pandemic, the much bigger concern is the increased demand on our services, both in volume and complexity. Like all charities, we have been challenged and stretched but I have been incredibly proud and amazed at the outstanding resilience, dedication and effort of our staff and volunteers, my fellow Trustees and our Senior Management Team. The loyalty and support of our stakeholders and funders, as well as new relationships forged, have contributed immensely to our ability to reach the most vulnerable and isolated in our communities when they need us the most and, for that, we are very grateful.

I hope you will find this report provides a balanced view of Age UK Mid Mersey's performance in 2019/20, as well as celebrating our achievements and highlighting some remarkable projects and campaigns. The Respect Campaign #DoYouSeeMe? continues to build momentum, showcasing the contribution made by older people and capturing their wisdom and experience. While we do focus our efforts on the most vulnerable older people, we must not lose sight also of the many aged 55+ men and women who are keen to remain active, learn new skills and Love Later Life...we want to make sure we continually develop our services and activities to support this.

It is fair to say that the challenges of the last financial year were many and the Board and Senior Management Team have had difficult decisions to make but have been driven throughout by our charitable aims. As we say goodbye to our CEO Mark Lunney, I want to thank him on behalf of the Board of Trustees, for his hard work, leadership and commitment. We recognise that our long-term future depends on strong infrastructure, resources and personnel and I am confident that the Charity is in safe hands with our Acting CEO, Shelley Brown and her Senior Management Team.

A handwritten signature in black ink that reads "Pete Stubbs". The signature is written in a cursive, flowing style.

Message from the Chief Executive Officer – Mark Lunney, CMgr

It never ceases to amaze me just what a huge impact we have locally.

Year on year consistently delivering desperately important information and advice on a vast range of older people's issues, handling over 4,000 enquiries. Our welfare and benefits checks identifying more than £1.3million of additional income for clients and our work on tackling winter pressures, are just some examples of why we are respected, why we are Age UK.

At the last AGM, we launched our #DoYouSeeMe? campaign and this started a journey for us that lifted our campaigning reach beyond anything we have done before. It tackled loneliness and isolation in such a powerful way!

All of our work reaches into the heart of the communities we support and the Covid-19 pandemic highlighted this so well. Whilst this report covers the period leading up to the start of the pandemic, you can see a little of the impact we were already having later in this report.

Looking forward, we are delighted to be welcoming a new CEO in the months ahead as I move to another new role. We have a new wellbeing model for ageing well and we are excited about the future challenges faced in our sector alongside innovation and technology, learning and new partnerships.

Age UK Mid Mersey is a fantastic charity that makes a significant difference to our communities across the region and it is the amazing support that we get from all of you in that community, that makes it so worthwhile. 2021 and beyond will, I am sure, prove equally exciting and successful.



A handwritten signature in black ink, reading 'M. Lunney'.



Core Strategic Objectives 2018 to 2021

1

Financial Sustainability

- Ensure the organisation remains financially stable and offers value for money
- Reach a balanced budget keeping expenditure aligned with income
- Increase income generation by fundraising and marketing innovatively

2

Maintaining and Developing Quality Services

- Develop affordable and effective Paid For Services in the Community and At Home
- Improve the health and wellbeing of older people
- Promote choice, control and independence in Health, Wellbeing and Social Care

3

Advocating on behalf of older people and campaigning on their issues

- Lobbying – influence, advocate and campaign locally and nationally on issues affecting older people
- Align closely with Age UK Principle objectives

4

Build on existing partnerships to achieve our objectives

- Focus on creating and enhancing new/existing partnerships
- Develop our presence and profile in Knowsley, Warrington and wider Merseyside AOB

5

Develop our organisational systems, staff and volunteers

- Foster a culture of high performance behaviours
- Improve our IT facilities to support effective service offerings
- Increase and develop volunteer opportunities
- Sustain our OQS and I&A quality frameworks

6

Mansion House Sustainability

- Ensure Mansion House remains sustainable for the benefit of older people and their services
- Use stakeholder engagement to maximise opportunities for Mansion House income
- Ensure adequate due diligence and contingency planning for range of outcomes

Our Services...this year's headlines

We are committed to working locally to help everyone love later life...

Information and Advice

2,759 people supported by our I & A team

£1.3million additional benefits claimed with our help

4,000 enquiries handled by our team

1,100 information packs distributed



Campaigning for
Older People

Our campaigning on behalf of older people has continued this year, keeping up the pressure on the Government over their plans for scrapping free TV licences for over 75s and calling for improved funding of social care.

In addition, our #DoYouSeeMe? campaign is challenging attitudes towards older people and ageing and volunteer Gwen contributed to a national TV ad campaign tackling loneliness (more on these campaigns later in the report).

Keeping Warm and Well in Winter

In collaboration with St Helens Council's Winter Warmer Campaign, **4,500** packs were distributed to those most vulnerable older people in or at risk of fuel poverty, allowing us a first point of contact to many new clients.

Maintaining Independence

We helped more than **350** local older people to remain independent and reduced social isolation through our Befriending service, offering face to face support, helping hands service, positive living day care, social inclusion groups, community hubs and our help at home service. Find out more about our work to support independence later in the report.



Health and Wellbeing

450 people were supported through our Active Ageing classes, including Tai Chi, Line Dancing and Nordic Walking.

E.O.N Warm Homes Programme

More than **420** people were supported to maximise their benefits and stay safe and warm during the winter through the **E.O.N Warm Homes Programme**.

Age Concern Mid Mersey
Summarised Consolidated Statement of Financial Statements
For the Year Ended 31 March 2020

	2020 Total £	2019 Total £
Income:		
Donations and Legacies	19,100	19,826
Other Trading Activities	213,649	219,668
Income from Investments	6,482	4,967
Income from Charitable Activities	461,386	508,951
Other Income	11,240	5,756
Total Income	711,857	759,168
Expenditure:		
Raising Funds	169,687	189,870
Charitable Activities	657,617	700,973
Total Expenditure	827,304	890,843
Profit on sale of fixed assets	49,151	-
Gift Aid donation from Associate	32,647	56,341
Impairment of fixed assets (revaluation)*	(866,157)	-
Net expenditure for the year	(899,806)	(75,334)
Reconciliation of funds:		
Total funds brought forward 1st April 2019	2,729,750	2,805,084
Total funds carried forward 31 March 2020	1,829,944	2,729,750
Extract from Balance Sheet:		
Fixed Assets	1,297,542	2,209,644
Current Assets	738,127	712,526
Current Liabilities	(205,725)	(192,420)
Total Net Assets	1,829,944	2,729,750
Funds:		
Restricted Funds	18,664	24,140
Unrestricted Funds held in Fixed Assets	1,282,957	2,193,842
Unrestricted General Funds	528,293	511,751
Non Charitable Trading Funds	30	17
* exceptional item	1,829,944	2,729,750

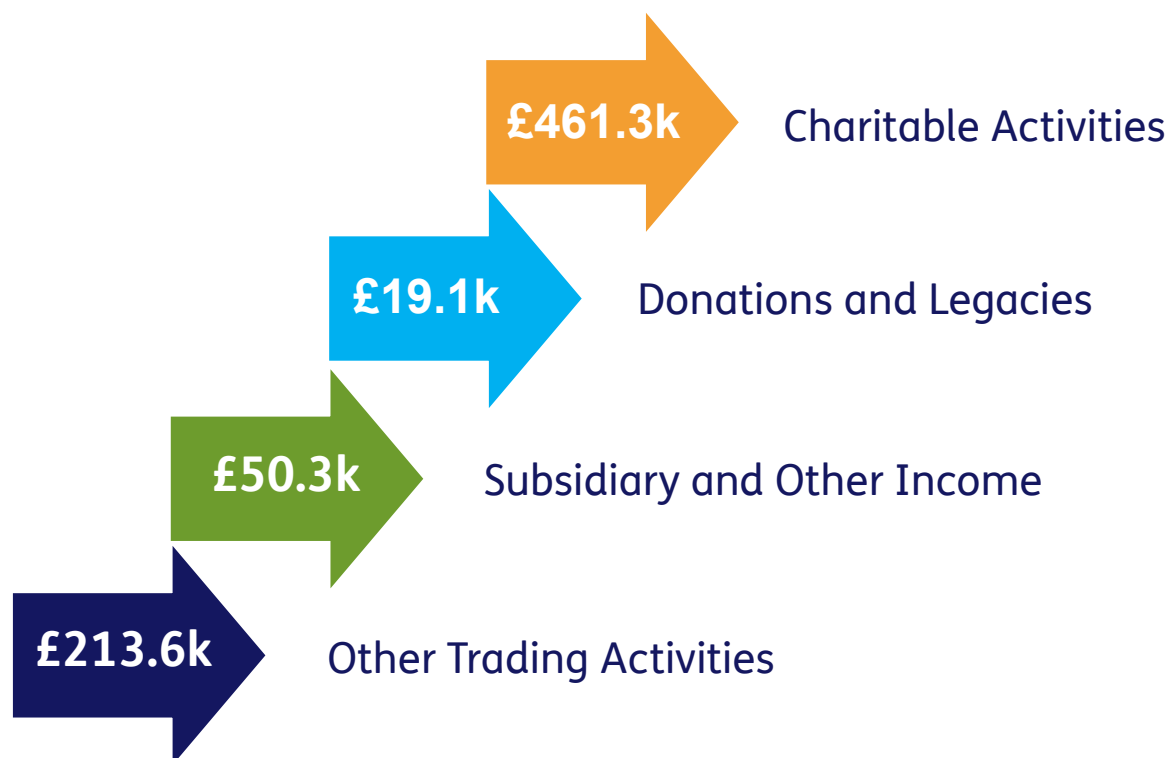
Reserve levels represent 9 months operating expenditure.

The above extracts are taken from the Statement of Financial Activities and Consolidated Balance Sheet contained within consolidated accounts for the year ended 31st March 2020 which were approved on 28th July 2020. The full audited statutory accounts have been submitted to the Charity Commission and a copy can be obtained from the Charity Commission's website.

Financial Review - Income and Expenditure Highlights

Where our funds came from in 2019/20...

Our net incoming resources were **£744 thousand** including the profit share from our Associate Company

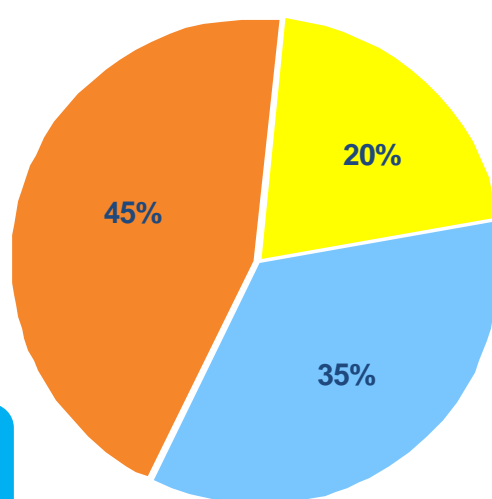


How we spent our money in 2019/20...

we spent **£658 thousand**
on our **charitable work**

- Unrestricted Funds
- Restricted Funds
- Expenditure on raising funds

88% of our overall income was spent
on **direct charitable activity**



The above extracts are taken from the Statement of Financial Activities and Consolidated Balance Sheet contained within consolidated accounts for the year ended 31st March 2020 which were approved on 28th July 2020. The full audited statutory accounts have been submitted to the Charity Commission and a copy can be obtained from the Charity Commission's website.

Age UK Mid Mersey in St Helens and Knowsley

Some of the highlights from our work in St Helens and Knowsley...

St Helens

- Positive Living Day Care Service – we held **2,338** sessions accessed by **73** people.
- Befriending – **204** active referrals and **57** active volunteers
- **4,500** Winter Warmer packs were distributed to those at risk of fuel poverty. They included gloves, tissues, tea bags, torches, lip balm, calendar and relevant information on how to stay safe and warm throughout the winter months.
- In collaboration with St Helens Council, Age UK Mid Mersey led the project with a launch event at St Helens Town Hall and support from local libraries and De La Salle High School.



Positive Living Day Care

Thanks to our collaboration with St Mark's Nursery in St Helens, our service users have regular visits from the children.

Everyone thoroughly enjoys these days of fun and they often do crafts together.



Knowsley

- Age UK Mid Mersey held **90** participation group sessions at Roby Community Hub
- Roby Community Hub was the venue for more than **180** community group activities
- Age UK Mid Mersey have active involvement with Knowsley Older People's Voice in partnership with Healthwatch Knowsley
- We are a proactive member of Knowsley Dementia Strategy Group.



Roby Community Hub Action Days

A huge thank you to the amazing businesses who supported our community action days throughout the year.

Working with Swanside and Roby Councillors and One Knowsley they tidied the garden areas, painted fences and pruned trees.

Age UK Mid Mersey in Halton and Warrington

Some of the highlights from our work in Halton and Warrington...

Halton

Halton Older People Engagement

- Through our 'Engagement Plus' initiative, we regularly consult with our Information and Advice clients to gain a wider view of issues
- Loneliness and Isolation case studies
- Respect and Dignity Organisational Self-assessment rolled out to partner organisations
- Safeguarding Case Study and City Region Age Friendly Forum held at Age UK Mid Mersey Headquarters
- Telephone survey that was conducted produced a referral mechanism to falls prevention (part of Halton Public Health service provision)

Halton Expert Panel

Our Expert Panel was established to enable us to actively engage with a representative body of older people and this year we held three Expert Panel Engagement Workshops. They focussed on Respect for Older People, Information Provision and Dementia Friends. Reports from one of these workshops was directly inserted into local authority strategy.

Campaigns

#DoYouSeeMe?

In collaboration with Halton Borough Council and Cronton College, the campaign has continued with events held at Widnes and Runcorn Libraries and with Plus Dane Housing. (See over the page for full article).



Warrington

Reaching out to Older People in Warrington

With a place on the Warrington Older People's Partnership Board, and as a friend of the voluntary group, Warrington Older People's Forum, Age UK Mid Mersey are pleased to have the opportunity to hear the views of older people in Warrington, offer support and contribute to their wellbeing.

Warrington Tea Dance

The popular tea dances held every Monday at the Pyramid are run by a dedicated team of Age UK Mid Mersey volunteers. Attended by 75 older people across the year, the events provide an opportunity to meet new friends, stay active and dance in a relaxed and welcoming atmosphere.



At last year's AGM, we launched our #DoYouSeeMe? Campaign aimed at challenging cultural attitudes towards ageing and older people.

The focus was changing perceptions, respecting older people and celebrating their lifetime of experience, their wisdom and everything that an older person has to offer society.



#DoYouSeeMe?

The campaign idea was based on some internet photographs showing a range of older people looking into a mirror with a younger version of themselves reflected back. Halton Borough Council invited Age UK Mid Mersey to translate these photos into a meaningful campaign around 'respect' for older people.



So, in collaboration with students and staff at Cronton College, five friends of Age UK Mid Mersey, including Older People's Panel members and several of our Trustees, were selected as case studies to produce the thought-provoking range of inter-generational #DoYouSeeMe? visual media.

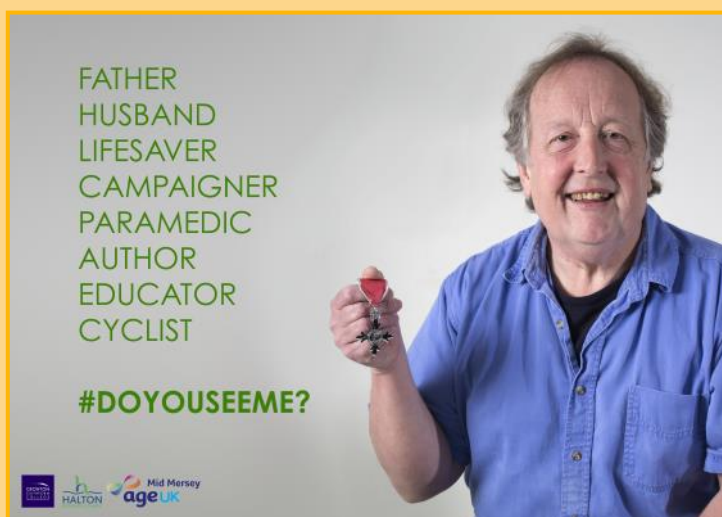
With a range of ages and backgrounds, each candidate has their own story to tell about their past experiences, what they do now, how they value themselves as older people and how they view respect. Their images and experiences tell a powerful story.

Since its launch, the campaign message has been promoted across our areas of reach and beyond. Promotional posters, photobook and postcards were shared electronically across all partners and organisations in Halton and the Mid Mersey region. Included in this distribution was a campaign summary with guidance on how to use and share the campaign.

Local MP ,Mr Derek Twigg opened the #DoYouSeeMe exhibition at Kingsway Library, which proved popular with visitors. The exhibition was used as a call to action for college students to go into care homes and provide beauty therapy for older people. These exhibitions, a joint venture with Halton Health Promotion under their #HaltOnLoneliness campaign, will move to other venues in the borough, continuing the impact of #DoYouSeeMe?

As part of the awareness raising for the campaign, two of our models, Doris and Steve, spoke live on BBC Radio Merseyside about what this campaign means to them.

Their contribution to the campaign posters and accompanying photobook included quotes about how they feel as older people. Steve, who's poster describes him, amongst other things, as a campaigner, paramedic, author and educator, summed up the ethos of the campaign, saying:



“Just because I am an older person, does not mean that I don’t make a valuable contribution, because I do!”

Mother, grandmother, dancer and brown owl, Doris, said:

“When my husband died nine years ago, I thought I’d never feel happy again until I started dancing...I feel fabulous, everyone should try it!”



Age UK Mid Mersey have long understood the importance of listening to older people and we encourage them to help shape our services through the Older People's Expert Panel. The forum has been developed to be a safe space for older people to share their views and to feel comfortable in joining discussions.

Through the #DoYouSeeMe? message, we hope to ensure that older people are recognised as more than a list of health issues and the number of birthdays a person has celebrated...

we are not denying age – we are celebrating it!

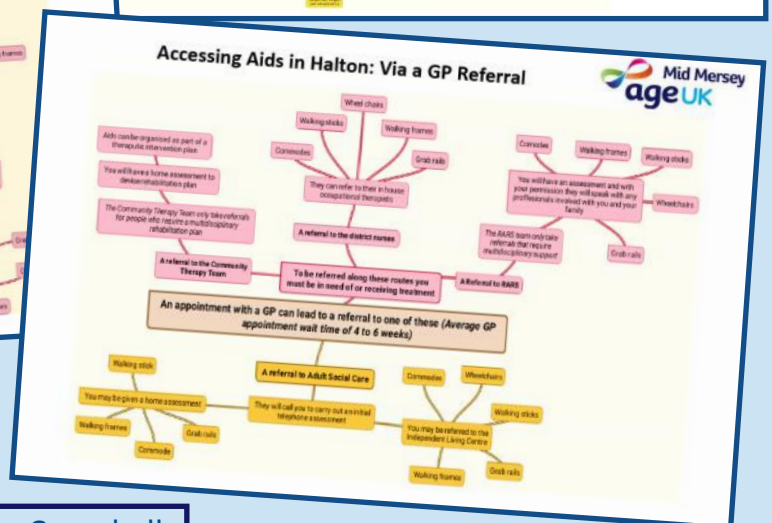
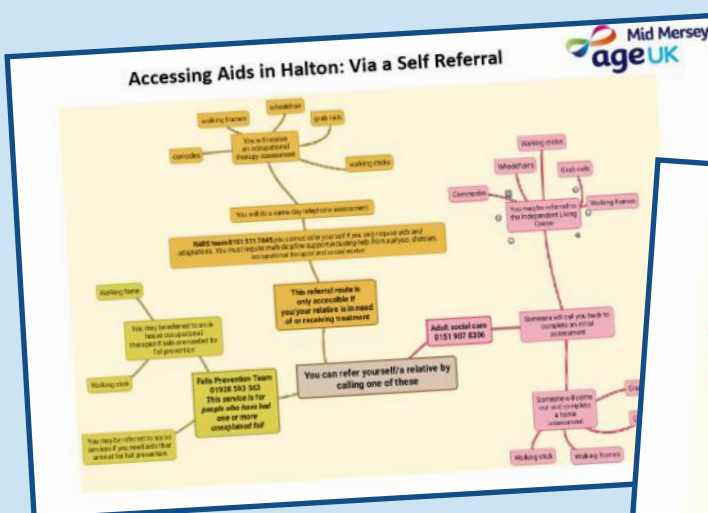
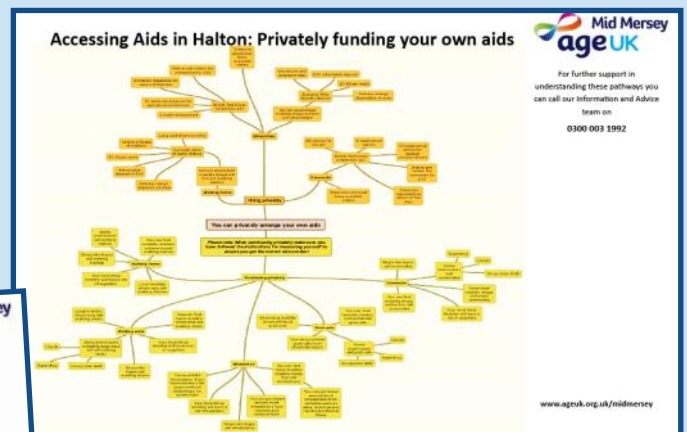
Breaking Down Barriers to Independence

Age UK Mid Mersey works hard to help older people remain independent in their own homes, providing assistance with access to support that they would not otherwise know about. Helping them to access these services is often not straightforward and our team have done some amazing work in the past year to help breakdown barriers to access. One example of this is our Pathways to Aids and Adaptations project...

Every week, our Information and Advice team receives multiple calls from older people seeking support to access the aids and adaptations they need to continue living safely and independently within their own home. Obtaining this support is a complicated and lengthy process, with some older people waiting up to three months for assessments for aids and adaptations. With our experience and knowledge, we are able to help guide them through the minefield of applying for assistance.

So, to highlight the complexity of the process, we used our experiences to create visual pathways showing the different routes that might be taken to access aids and adaptations. Focusing on Halton as a pilot, we mapped out the three main routes: rent or buy privately, self-refer to health and social care services and access services via a GP referral.

The resulting maps show the network of 'hoops' that older people must jump through when trying to remain safe and supported in their own homes. The maps are proving an invaluable resource for our Information and Advice team.



Age UK Mid Mersey Project Lead: Rebecca Campbell

If you would like to find out more about this project, please contact our Head of Services (Quality and Development) at: enquiries@aukmm.org.uk.

Tackling Loneliness and Isolation

Alongside supporting older people to maintain independence, our work to tackle isolation and loneliness is vital. Some of the feedback we received this year demonstrates how valued our services are and the difference they make to older people in St Helens and beyond.

Positive Living Day Care in St Helens

When Ada's family suggested she attend our Positive Living Day Care in 2014, she was a little reluctant at first. Now, at 99 years of age, she attends sessions twice a week, participating in chair based exercise, dominos, bingo and quizzes. She loves meeting up with her new friends, volunteers and staff. Even after a spell of illness in 2019, Ada was determined to get out and back to seeing her friends at the Mansion House. Ada said:

**“ I love coming to Positive Living...
it stops me from being lazy! ”**



Befriending Service

Being matched with a volunteer befriender often fills a big gap in an older person's life. By receiving a visit or phone call each week, lonely and often housebound older people have the opportunity for a friendly chat and a listening ear, breaking up the day and making them feel less isolated. The service also allows us to identify any concerns and make service users aware of other support available to them.

The feedback we receive from St Helens residents says it all:

**“ I can't thank Age UK
Mid Mersey enough for
matching me with a
volunteer. It's good to
know people care. ”**

Mrs W

**“ When my volunteer
visits, it gives me a
reason to get out of
bed and sit up, I enjoy
our chats. ”**

Mrs F

**“ I look forward to my
weekly visits. It gives my
life a purpose now and
stops me getting bored. ”**

Mrs T

**“ Me and my volunteer get
on great. It's so good to
talk to someone who gives
back a good conversation. ”**

Mr B

Playing our Part in Social Prescribing

Thanks to a longstanding collaboration between Age UK Mid Mersey's Information and Advice Team and a local GP practice, older people in Widnes have been able to access the Charity's services while visiting their own surgery.

Engaging closely with the Practice Manager and staff at Bevan Group Practice, our Wellbeing Officer (Advice) visited the Beaconsfield Surgery every fortnight offering patients help with everything from Attendance Allowance claims and benefit checks, to advice on energy bills and warm home discount. They often supported with arranging assessment appointments for aids and adaptations and even chasing up hospital referrals.

Building strong links at the surgery over the past seven years, Age UK Mid Mersey's presence has given their GPs and Practice Nurses the chance to refer patients directly to our Wellbeing Officer on site, as and when they identified a patient in need of support.

The project was so well received, that, in 2019 Age UK Mid Mersey was asked, through the Halton GP Practice Managers Meeting, to pilot a roll out to all other GP practices in Widnes. The roll out was welcomed by other Practice Managers and, by March 2020, we had linked with all eight surgeries in Widnes to offer their patients referrals, by appointment, to an Age UK Mid Mersey Wellbeing Officer (Advice).



Whilst the onset of the Coronavirus lockdown saw the in-surgery service put on hold, referrals can still be made for telephone appointments to ensure that older people continue to have access to the support they need.

You don't have to be referred by your GP to our services, if you need information, advice or support, phone 0300 003 1992.

If you would like to find out more about this project, please contact our Head of Service (Quality and Development) at: enquiries@aukmm.org.uk.

Age UK Mid Mersey Project Lead: Aruna Sethi

Maintaining Independence at Home

Age UK Mid Mersey is committed to supporting older people to maintain their independence. We understand the importance of helping them to stay in their own homes and keep as much control as possible over their later life choices.

Many of our services are designed with this in mind, from offering information and advice on claiming benefits and helping with energy efficiency, to offering opportunities for social interaction. The impact of our work can often mean our service users being able to remain independent and in their own home for much longer.

A great example of the practical support we offer at home is our Helping Hands service. We receive no external funding for the service but, with the help of volunteers, we are able to continue to provide this much needed practical help, in return for a small affordable donation where possible. This year, 164 clients in St Helens benefitted from the service...



Those little odd jobs around the house can often cause untold frustration, especially for an older person who perhaps doesn't have the mobility they once had.

No one should have no one to turn to so, when that light bulb needs changing, new curtains need hanging or the freezer needs defrosting, we enlist one of our amazing Helping Hands volunteers to offer reliable, practical and reassuring support.

The Helping Hands service relies entirely on charitable donations, but such is the demand that we are hoping to expand the offer across our other areas of reach.

Can you help? To find out more, donate or offer your services, please contact us at: enquiries@aukmm.org.uk.

One happy customer said:

“ Paul, the volunteer from Age UK Mid Mersey, is great. I trust him to support with the little jobs I can't get to. He's done a few jobs for me this year helping to put up shelves, pictures and my curtain pole. Thanks Age UK Mid Mersey - A great service I can always rely on. ”

Mrs R



Can you help support our work?...

If you have been inspired by what we do, there are a number of ways you can support Age UK Mid Mersey...

Become a volunteer

Volunteers help us deliver vital services to local older people. Roles include helping with our social inclusion activities such as Positive Living Day Care and befriending, providing reception, admin or digital support, offering odd job support for our Helping Hands service and helping with fundraising events like our craft fairs and beer festival.



Volunteering for Age UK Mid Mersey can bring its own rewards too. Take a look at Gwen's story over the page to see the impact that volunteering for the Charity has had, not just on those she helps, but on her own wellbeing too.

We're always looking for committed people who can spare a few hours each week to support our work, especially if you have skills and experience to share.

If you are keen to get involved, email: enquiries@aukmm.org.uk

Trustee Volunteers

Want to make a difference to local older people and help shape the future of our Charity?

We are looking for dedicated people who can volunteer their energy, time and skills to become Trustee Board members.

Empathy towards the challenges of ageing would be an advantage, but not essential...passion and commitment are far more attractive to us. We are looking for skilled people of any age with a range of professional and life experience.

This is an opportunity to oversee governance and provide strategic leadership to the organisation at an exciting time of change and growth.

You will need to commit to attend bi-monthly Board meetings and sub-committee meetings, as well as contributing to projects and events throughout the year.

For further information about the role of a Trustee at Age UK Mid Mersey, or to request an application pack, email: enquiries@aukmm.org.uk

We are proud of our work and who we are...

Age UK Mid Mersey was re-assessed for the Age UK Charity Quality Standard (CQS) by external quality assessment experts, SGS, and we are delighted to have excelled in the required standards.



Can you help support our work?...

Help us with fundraising

We need to raise £1million every year to continue providing our vital services to older people in St Helens, Halton, Knowsley and Warrington and we're hugely grateful to all of those who fundraise for our cause.

People such as our service users, Ken and Dennis who raised money by organising a series of Country and Western Nights! Or our friend Jayne Leponis, who ran the London Marathon to raise funds to say thank you for helping her and her father.

If you have a fundraising idea and would like to help us continue our work to support local older people, we would love to hear from you.

*Fundraisers Ken Donaldson,
Dennis Clarke and Terry Smith*



Make a donation or leave a legacy in your will

We rely on your support to keep helping older people in Halton, Knowsley, Warrington and St Helens. Any donation, no matter how small, is greatly appreciated. If you wish to leave a gift to Age UK Mid Mersey in your will, all you need is our charity details below:

Age UK Mid Mersey, The Mansion House, Victoria Park, City Road, St Helens, WA10 2UE and our **registered charity number 1003476**.

Visit our website to find out more:

www.ageuk.org.uk/midmersey/get-involved/leave-a-legacy

Get your organisation involved

There are plenty of ways your organisation can support the Charity. Whether its organising your own fundraising event, booking one of our meeting rooms or encouraging your staff to volunteer as a team as part of your Corporate Responsibility Programme.



That's exactly what Zurich Engineering did. Rallying a group of their staff, they spent a full day clearing and tidying our kitchen gardens ready for hiring out as allotments.

If you are interested in offering the support of your organisation, or would like to find out more, email:

enquiries@aukmm.org.uk

Celebrating Halton Heroes

Pass it On Awards 2019

PASS IT
ON 2019

Working with Halton Borough Council, Halton Safeguarding Children Board, the Faith Forum and Cheshire Constabulary, Age UK Mid Mersey organised the Pass it On Awards 2019. The event celebrated the unsung heroes who have made a real difference in communities across Halton.

With kind support from donors such as Cheshire Police and Crime Commissioner, David Keane, Inovyn, Runcorn Rotary and Wellbeing Enterprises, the event at Halton Stadium was attended by more than two hundred guests, including dignitaries, stakeholders, staff, award winners and their family and friends.

The project was a great success, bringing together communities in recognition of the amazing efforts of both individuals and groups in Halton.



Building on this success, the 2020 Awards, rebranded as the Community Kindness Awards, are set to be even bigger and better. In spite of postponement due to the Covid-19 pandemic, nominations are still being invited. Why not nominate your community hero for a 2020 Community Kindness Award.



For a nomination form and criteria, email:

communitykindness@aukmm.org.uk

National Campaigning

Our Gwen's a Star!

During December, Age UK and ITV worked on a Coronation Street story line about older people's experience of loneliness...and our volunteer Gwen became one of the stars!

As part of the collaboration with ITV, Age UK produced a series of adverts to be aired during the Coronation Street break on the run up to Christmas. Three older people from the Age UK network were selected to take part in the project and Gwen was one of those chosen. Accompanied by our Wellbeing Officer, Sarah Lloyd, she went to London to be filmed for one of the adverts. The film sees her talking about loneliness and how

volunteering her time at Age UK Mid Mersey helps both her and the charity.

As a volunteer, Gwen helps out at luncheon club events as well as sharing her suggestions, ideas and experiences on the St Helens Older People's panel.

Gwen often tells us that volunteering her time here at Age UK Mid Mersey has given her a sense of purpose and something to look forward to.



Watch Gwen's video at: <https://youtu.be/ABygS1fTDy8>

Stop Press... from our Acting CEO - Shelley Brown

The period covered by this Annual Report closed as we entered a nationwide lockdown due to the Covid-19 pandemic. The impact that the pandemic had, and is still having, particularly on the elderly and most vulnerable members of society, will live in everyone's memory for a very long time.

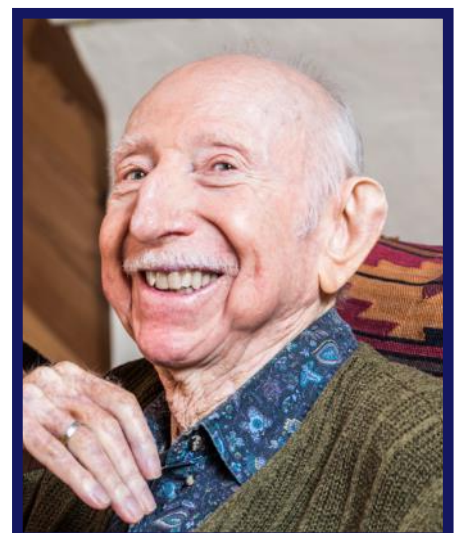
In March 2020, Age UK Mid Mersey adapted quickly and responded with amazing resilience to provide much needed support and reassurance to older people in our region. During those first few weeks of isolation, our team had already made **more than 2,000 wellbeing telephone calls** and delivered **almost 700 emergency food parcels**. This work has continued and expanded and next year's Annual Report will, I'm sure, cover in more detail the Charity's impact during the crisis.

Even from those first weeks in lockdown, we were supported by generous food donations and some fantastic volunteers. A huge amount of credit must also go to our staff and Trustees for their tremendous commitment and dedication. Together, they ensured that Age UK Mid Mersey was able to deliver strong and immediate services of the highest quality to those most in need. I am very proud of our early and continued Covid-19 response and it is, for me, one of our most significant contributions to our community.

I hope that the partnerships we strengthened and the new collaborations we have forged throughout these unprecedented times will serve as a positive legacy from the pandemic. 2020 will, without doubt, prove to be one of the most challenging years in our 25+ year history but we are optimistic that, with your support, the Charity will continue to make a difference to the lives of older people across our region.



A handwritten signature in black ink, appearing to read 'Shelley Brown'.



Thank You!

We would like to say a massive and heartfelt thank you to all of our wonderful supporters, volunteers and stakeholders. Without your help, we could not do the work we do or reach those who need us the most.

Special mention to just some of our donors this year including:

Jayne Leponis
Zurich Community Trust
Mason Bibby 1981 Trust
Asda St Helens
Lord Cozens Hardy Trust
Pilkington Trust
Fourth Element Paranormal
The Ravensdale Trust

And, of course, our wonderful service users
Ken Donaldson, Dennis Clark and Terry Smith

For Information and Advice please contact:

0300 003 1992

Age UK Mid Mersey (Head Office)

The Mansion House, Victoria Park, City Road, St Helens, WA10 2UE

t 01744 752644 | **e** enquiries@aukmm.org.uk | www.ageuk.org.uk/midmersey

Age UK Mid Mersey registered charity number **1003476**
Company Registration number **02625647**
Trading Company number **2913799**

Follow us on:





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

**FOR THE YEAR ENDED
31 MARCH 2020**

AGE CONCERN MID MERSEY
(Registered Number 2625647)

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FOR THE YEAR ENDED 31 MARCH 2020

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020

The trustees are pleased to present their annual directors' report together with the consolidated financial statements for the year ending 31 March 2020.

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

A Message from our Chairman

It is impossible to look back on the year up to March 31st 2020 without starting with the last month of the last financial year. Coronavirus closed the door on the world we used to live in and will have a deep and lasting impact on the one we now face.

With the disruption, the damage, the worry and fear, the elderly and vulnerable in our community needed help and support all the more. The lockdown meant everything stopped. The Mansion House, Roby, Runcorn and Widnes Market were closed. Our income dried up. Normal services to the elderly and vulnerable ended instantly.

The staff and volunteers of Age UK Mid Mersey rose to this challenge immediately. Almost overnight and, in mid-March, they turned the organisation and their lives inside out. They became home workers. A new 'Wellbeing service' started giving reassurance, a listening ear, support, information, a friendly chat. Also, a professional triage assessment of people's needs allowed us to work very closely with key stakeholders to ensure care and urgent needs were quickly met. 4 months later our staff had made over 11,375 Wellbeing calls, taken 2,939 incoming calls and provided 214,710 minutes of phone support.

An emergency parcel delivery service was started from scratch, concentrating initially on food parcels and later Health and Wellbeing parcels. With the help of newly identified volunteers and partners including the Cheshire and Merseyside Fire and Rescue service, we delivered 1,599 food parcels with a value of £23.9k pounds and 607 health and wellbeing parcels with a value of £22.8k pounds.

The Age UK Mid Mersey volunteers, many new to us, also gave a total of 1,262 hours of additional support to isolated older people.

This wasn't done alone. Our work attracted compliments, support and commitment from local authorities, charitable donors, individuals, corporate donors, Age UK National, Bookers supermarket, Cheshire Fire and Rescue, Cheshire Police Commissioners, the Veterans Association and culminating in our nomination for the Queens Voluntary Service Award. We hope to hear more about this award and our success in next year's reflections. That all said, our work during the 2019-20 year was not completely overshadowed. We had amazing success in campaigns, with our #Doyouseeme? and #Respect alongside immense engagement and community cohesion work around #Beagoodneighbour, #Communitykindness awards. The continued delivery of very valued successful contracts ensured our day services grew in number, our befriending and loneliness work reached more people and our Information and Advice invaluable to thousands of beneficiaries.

This shows what Age UK Mid Mersey can do and also the quality, dedication and professionalism of all the staff and volunteers. Well done. We can all look back on the past with pride and to the future with confidence. We remain resilient and proud at what we do. We are Age UK Mid Mersey.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Reference and Administrative Details

Charity Name: Age Concern Mid Mersey

Charity Number: 1003476

Company Number: 2625647

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

Directors and Trustees

The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees.

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

Elected Trustees: Prof Nigel Harrison – Chair (Resigned December 2019)
Mr John Chapman
Mr Raymond Travies
Mrs Denny Balmer
Dr Ivan Camphor
Mr Peter Stubbs - Chair (Appointed March 2020)
Mrs Susan Haden - Vice-Chair (Appointed March 2020)
Mr William Arnold
Mrs Christine Mortimore
Mr Colin McKenzie

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

Mrs Denny Balmer
Mr Ray Travies.
Mr John Chapman

Key Management Personnel

Mr M Lunney – Chief Executive Officer and Company Secretary
Mrs Shelly Brown – HR & Finance Manager
Mrs K Kenny – Services Director (Resigned March 2020)
Ms Sue Jaques - Business Transformation Manager (Appointed January 2020)

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Auditors

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

Solicitors

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

Senior Statutory Auditor Mr D Hudd BA FCA

IMPACT AND PUBLIC BENEFIT

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

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

KEY OBJECTIVES AND ACTIVITIES

Our aims and objectives are to promote the welfare of elderly and vulnerable people in and around Merseyside, St Helens, Halton, Warrington, Knowsley and West Mersey.

Objectives

- a) to encourage, promote and organise direct services appropriate to the needs of individual or groups of elderly and vulnerable people.
- b) to co-operate, share and collaborate with other charities, voluntary bodies, local authorities, NHS providers in pursuing our charitable objectives.
- c) to organise events and functions for the benefit of people within the local community and generate income for the charity.
- d) to carry out or promote research, analysis and investigations to improve existing services or design new services for elderly and vulnerable people.
- e) to demonstrate the value and benefit of the work the charity does to our service users, and stakeholders.
- f) to develop, improve and change the organisation so we can continue to meet the needs of elderly and vulnerable people both now and in the future.

Activities

- a) provide quality **Information Advice, and Resource** to increase benefits take up amongst older people and support independence at home.
- b) increase the range of **Wellbeing and Lifestyle** activities provided at the Mansion House and our other venues.
- c) develop **Paid for Services** that enable older people to remain independent.
- d) work with partners on **Enablement** to promote social inclusion, befriending services and inter-generational activities.
- e) support **Living Well at Home** along with local partners to integrate health and well being work across communities.
- f) develop initiatives that deal with and **Advocate** in key areas of loneliness and isolation.
- g) **Build Partnerships** across the community so there is a web of support for elderly and vulnerable people.
- h) Host cross-community events to bring people together and **Generate Income**.
- i) Develop and improve the long term **Sustainability** of the organisation.

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

ACHIEVEMENTS AND PERFORMANCE

People

This has been a very demanding and challenging year for everyone working at Age UK Mid Mersey. The Board of Trustees would like to thank all the staff and volunteers for the dedication, support and compassion they give to charity and especially to the elderly and vulnerable people across our communities. Age UK Mid Mersey is committed to supporting all staff, and volunteers, providing opportunities for development and improving our working environment. The board continues to seek diversity in its governance.

Achievements and Performance

- j) The **Information and Advice** team handled **8,235** enquiries using a range of engagement and supported people to claim additional welfare benefits to the sum of **£1,303,350.66**.
- k) 4,506 **Warm and Well** packs were distributed to vulnerable and older people in collaboration with St Helens Councils Winter Warm campaign. In addition, 176 households were supported as part of the E.O.N. **Warm Homes** Programme.
- l) The Help at Home paid for service works to help those who want to stay safe and well in their own home.
- m) Our **#Respect** campaign and **#Doyouseeme?** In partnership with Halton Council and Cronton College has successfully highlighted the need to respect and value older people. The campaign impact has been enormous with over 70,000 social media views.
- n) **Positive Living Day Care** and **Social Inclusion**. 278 elderly people have regularly attended positive living activities at the Mansion House. Luncheon Clubs, 'Knit and natter' sessions, digital workshops and dance and activity groups across our sites at Roby Community Hub and the Mansion House. Greatly improving wellbeing.
- o) We hosted TV legend Ricky Tomlinson, as part of our work in support of the **TV Licensing Campaign** and Ricky also helped support our fundraising work.
- p) Gained support from Cheshire Police and Crimes Commissioner to expand our presences at **Widnes Market**.
- q) Established a new IT Provider creating enhanced **IT & Telecommunications systems** improving our working lives and enabling greater capacity for home working.
- r) Our charity leads locally on safeguarding, strategic influence and dementia awareness.

Volunteers

Our volunteers are the lifeblood of our reach and an integral part of our Age UK community. In 2019/20 we had 153 volunteers delivering 688 hours of service a week. Using the living wage as a basis for calculation, this equates to a contribution in kind of **£248,713** for the year. Without which we could not achieve such success.

Trading and Events

Despite hard work and the hosting of numerous events, 2019/20 was a challenging year for generating income. We have appointed an Event Lead and a new Business Transformation Manager who has considerable commercial and hospitality experience. At the time of the appointment we had hoped for considerable change in our trading activities into the next year. However, as a result of the Covid pandemic this now remains a significant and unpredictable uncertainty.

AGE CONCERN MID MERSEY
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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

PLANS FOR FUTURE PERIOD 2020 – 2021

The onset of Coronavirus in March has had a seismic impact on all charities including Age UK Mid Mersey. As society faces these significant financial and public health challenges, the needs of our elderly and vulnerable are growing and the demand for support increasing, alongside the impact of austerity. So far Age UK Mid Mersey has made great progress in overcoming these obstacles while still serving our beneficiaries. The primary aim of staff, volunteers, trustees and the Management team is to build a charity that will last for many years allowing us to continue to fulfil our charitable aims and objectives with resilience.

FINANCIAL REVIEW

Our income for the year was £793,655 (2019 - £815,509). The income for the year includes £49,151 in respect of the profit on the sale of a property at Peckershill Road, St Helens..

Our expenditure amounted to £827,304 (2019 - £890,843). An amount of £866,157 (2019 - £Nil) was also recognised in respect of the impairment of the carrying value of the Mansion House, St Helens following a valuation in the year.

The resulting deficit for the year was £899,806 (2019 - £75,334 deficit) which was funded from reserves.

For the year ended 31 March 2020 our total reserves were £1,829,944, of this, £1,282,957 was held as unrestricted tangible fixed assets, £18,664 was held as restricted funds and the remaining balance of £528,323 represents approximately 8 months running costs.

The income (excluding the profit on sale of tangible fixed assets) came from Charitable Activities (62%), Donations and Legacies (3%), Trading Activities (29%), and our Associate and other income (6%).

79% (2019 – 79%) of our expenditure was on direct charitable activity.

Investment powers and policy

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

Trustee's have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts looking to reallocate funds should suitable opportunities arise. The return on investments of £6,482 in the year saw an increase of £1,515 (31%) on that received in the previous year.

Reserves Policy

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

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

AGE CONCERN MID MERSEY
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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Risk

The trustees manage all risks carefully and the CEO provides assurances alongside a detailed risk analysis to the board twice per year.

Bankers

The organisation has accounts in the following Banks.

Barclays Bank
19 Church Street
St Helens
Merseyside
WA10 1BG

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Virgin Money Plc
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

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

Appointment of trustees

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

Trustee induction and training

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

Organisation

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

AGE CONCERN MID MERSEY
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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Key Management Personnel

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

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

Risk Management

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

OVERVIEW OF GOVERNANCE

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

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

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees

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

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

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

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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

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

Statement as to Disclosure of Information to Auditors

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

- there is no relevant audit information, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps the he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Report of the Trustees, incorporating a Strategic Report was approved by the trustees as the Company's Directors on 28 July 2020.

SIGNED BY ORDER OF THE TRUSTEES

Pete Stubbs.....  Chairman

AGE CONCERN MID MERSEY
INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF
AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2020 which comprise the Consolidated Statement of Financial Activities, the Balance Sheets, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2020 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 Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group's or parent charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our 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.

AGE CONCERN MID MERSEY

INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF AGE CONCERN MID MERSEY

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities on page 7 and 8, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and report in accordance with this act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

AGE CONCERN MID MERSEY
INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF
AGE CONCERN MID MERSEY

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

David Hudd BA FCA

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

Date: *28th July 2020*

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
Income					
Donations and Legacies	3	18,600	500	19,100	19,826
Other Trading Activities	4	213,649	-	213,649	219,668
Income from Investments		6,482	-	6,482	4,967
Income from Charitable Activities	5	98,980	362,406	461,386	508,951
Other Income	6	<u>11,240</u>	<u>-</u>	<u>11,240</u>	<u>5,756</u>
Total Income		<u>348,951</u>	<u>362,906</u>	<u>711,857</u>	<u>759,168</u>
Expenditure on					
Raising Funds	7	169,687	-	169,687	189,870
Charitable activities	8	<u>289,235</u>	<u>368,382</u>	<u>657,617</u>	<u>700,973</u>
Total Expenditure		<u>458,922</u>	<u>368,382</u>	<u>827,304</u>	<u>890,843</u>
Profit on sale of fixed assets		49,151	-	49,151	-
Gift Aid donation from Associate		32,647	-	32,647	56,341
Impairment of fixed assets		<u>(866,157)</u>	<u>-</u>	<u>(866,157)</u>	<u>-</u>
Net expenditure for the year		<u>(894,330)</u>	<u>(5,476)</u>	<u>(899,806)</u>	<u>(75,334)</u>
Reconciliation of funds					
Total funds brought forward 1 April 2019		<u>2,705,610</u>	<u>24,140</u>	<u>2,729,750</u>	<u>2,805,084</u>
Total Funds carried forward 31 March 2020		<u>1,811,280</u>	<u>18,664</u>	<u>1,829,944</u>	<u>2,729,750</u>

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

All income and expenditure derive from continuing activities.

The notes on pages 16 to 30 form part of these accounts.


AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2020

	Notes	2020 £	2019 £
Fixed Assets			
Tangible Assets	13	1,297,541	2,209,643
Investments	14	<u>1</u>	<u>1</u>
		<u>1,297,542</u>	<u>2,209,644</u>
 Current Assets			
Stock	15	1,137	2,861
Debtors	16	81,956	131,358
Cash at bank and in hand		<u>655,034</u>	<u>578,307</u>
		<u>738,127</u>	<u>712,526</u>
 Current Liabilities			
Creditors: Amounts falling due within one year	17	<u>(181,501)</u>	<u>(158,121)</u>
 Net Current Assets		556,626	554,405
 Creditors: Amounts falling due after more than one year	18	<u>(24,224)</u>	<u>(34,299)</u>
 Total Net Assets		<u>1,829,944</u>	<u>2,729,750</u>
 Funds			
Restricted Funds	19	18,664	24,140
Unrestricted funds held in fixed assets		1,282,957	2,193,842
Unrestricted general funds		528,293	511,751
Non Charitable Trading Funds		<u>30</u>	<u>17</u>
		<u>1,829,944</u>	<u>2,729,750</u>

The accounts were approved by the Trustees on 28 July 2020 and signed on its behalf by: -

Trustee 

Trustee 

The notes on pages 16 to 30 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2020

	Notes	2020 £	2019 £
Fixed Assets			
Tangible Assets	13	1,254,422	2,157,610
Investments	14	<u>3</u>	<u>3</u>
		<u>1,254,425</u>	<u>2,157,613</u>
Current Assets			
Stock	15	100	100
Debtors	16	65,020	103,341
Cash at bank and in hand		<u>634,252</u>	<u>534,474</u>
		699,372	637,915
Creditors: Amounts falling due			
Within one year	17	<u>(123,883)</u>	<u>(65,795)</u>
Net Current Assets		<u>575,489</u>	<u>572,120</u>
Net Assets		<u>1,829,914</u>	<u>2,729,733</u>
Funds			
Restricted Funds	19	18,664	24,140
Unrestricted funds held in fixed assets		1,239,838	2,141,809
Unrestricted general funds		<u>571,412</u>	<u>563,784</u>
		<u>1,829,914</u>	<u>2,729,733</u>

The accounts were approved by the Trustees on 28 July 2020 and signed on its behalf by: -

Trustee 

Trustee 

The notes on pages 16 to 30 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2020

	Note	2020 £	2019 £
Cash Flow from operation activities			
Cash generated from operations	1	4,766	(2,238)
 Cash Flow from investing activities:			
Purchase of tangible fixed assets		-	(5,546)
Sale of tangible fixed assets		65,479	-
Interest Received		<u>6,482</u>	<u>4,967</u>
Net Cash provided by/(used in) investing activities		71,961	(579)
 Change in cash and cash equivalents in the reporting period		<u>76,727</u>	<u>(2,817)</u>
 Cash and Cash equivalents at 1 April 2019		<u>578,307</u>	<u>581,124</u>
 Total cash and cash equivalents at 31 March 2020		<u>655,034</u>	<u>578,307</u>

Note 1

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

	2020 £	2019 £
Net expenditure for the reporting period (as per the statement of financial activities)	(899,806)	(75,334)
Adjustments for:		
Depreciation charges	29,617	37,705
Gain on sale of tangible fixed assets	(49,151)	-
Impairment of tangible fixed assets	866,157	-
Investment income	(6,482)	(4,967)
Decrease/(Increase) in stocks	1,724	(1,044)
Decrease/(Increase) in debtors	49,402	(48,346)
Increase/(Decrease) in creditors	<u>13,305</u>	<u>89,749</u>
Net cash provided by/(used in) operating Activities	<u>4,766</u>	<u>(2,238)</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting Policies

General information and basis of preparation

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Basis of preparing the accounts

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

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

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

Income Recognition

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

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

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

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

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

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

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting policies (continued)

Income Recognition (continued)

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

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

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

Investment Income

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

Fund Accounting

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

Expenditure and irrecoverable VAT

Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:-

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

Expenditure on charitable activities includes the costs of providing care and support, community services and other educational activities undertaken to further the purposes of the charity and their associated support costs. Irrecoverable VAT is charged as a separate cost within expenditure on charitable activities.

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

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

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Operating leases

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

Tangible fixed assets

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

Asset Category	Annual rate
Land	not provided
Buildings & leasehold improvements	1% to 10% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor vehicles	20% on cost

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

Stock

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

Debtors

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

Cash at bank and cash equivalent

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

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting Policies (continued)

Pensions

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

Going concern

Despite the current coronavirus pandemic affecting many organisations, the continued support from Grant Authorities has been largely unaffected during the first few months of the new financial year. The income from the Grant Authorities is confirmed to March 2021.

The trustees believe that there will be a reduction in turnover over the period to March 2021 for the trading subsidiary due to certain income streams being severely impacted by the current coronavirus mitigation measures.

The trustees have prepared forecasts incorporating the anticipated reduction in turnover and believe that the company has more than sufficient resources to continue in operational existence for at least 12 months from the date of approval of the accounts. For this reason, they continue to adopt the going concern basis in preparing the accounts.

2. Financial performance of the charity

The Consolidated Statement of Financial Activities includes the results of the Charity's wholly owned subsidiary which operates, from the Mansion House site, a Bistro and Coffee Shop; Wedding and Social Functions as well as the provision of Conference and Hospitality services.

The summary financial performance of the charity alone is:

	2020	2019
	£	£
Incoming resources	591,024	615,916
Gift Aid from subsidiary company	<u>6,750</u>	<u>15,450</u>
	597,774	631,366
Expenditure on raising funds	(46,703)	(53,606)
Expenditure on charitable activities	<u>(666,531)</u>	<u>(726,973)</u>
	(713,234)	(780,579)
Profit on sale of tangible fixed assets	49,151	-
Share of operating profits in Associate	32,647	56,341
Impairment of tangible fixed assets	<u>(866,157)</u>	<u>-</u>
Net (outgoing)/incoming resources for the year	(899,819)	(92,872)
Total funds brought forward	<u>2,729,733</u>	<u>2,822,605</u>
Total funds carried forward	<u>1,829,914</u>	<u>2,729,733</u>
Represented by:		
Restricted income funds	18,664	24,140
Unrestricted Funds held in fixed assets	1,239,838	2,141,809
Unrestricted Income Funds	<u>571,412</u>	<u>563,784</u>
	<u>1,829,914</u>	<u>2,729,733</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

3. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
Donations:				
Sundry Donations	13,931	500	14,431	18,207
Gift Aid	669	-	669	1,219
Legacies:	<u>4,000</u>	<u>-</u>	<u>4,000</u>	<u>400</u>
	<u>18,600</u>	<u>500</u>	<u>19,100</u>	<u>19,826</u>

Of the £19,826 received in 2019, £18,756 was unrestricted funds and £1,070 was restricted.

4. Other Trading Activities

Shop Sales	-	-	-	8,608
Rental Income	19,972	-	19,972	17,873
Lottery	12,727	-	12,727	270
Fundraising	15,158	-	15,158	9,122
Other Trading	845	-	845	321
Gross Income Trading Company	<u>164,947</u>	<u>-</u>	<u>164,947</u>	<u>183,474</u>
	<u>213,649</u>	<u>-</u>	<u>213,649</u>	<u>219,668</u>

The £219,668 received in 2019 related entirely to unrestricted funds.

5. Income from Charitable Activities

St Helens MBC	-	104,539	104,539	109,552
Halton Council	-	182,708	182,708	203,675
Cheshire Police	-	-	-	5,000
Knowsley MBC	-	-	-	1,500
Age UK	11,721	45,685	57,406	103,772
Alzheimer's Society	-	3,052	3,052	6,105
St Helens and Knowsley Hospital Trust	-	-	-	1,750
Knowsley Living Better Together Fund	-	-	-	5,000
Service User Fees	87,259	-	87,259	64,409
Wirral CCG	-	3,190	3,190	5,178
Groundworks UK	-	2,500	2,500	1,750
Halton LLG	-	2,700	2,700	-
National Energy Action	-	18,032	18,032	-
Tesco Bag For Life	-	-	-	1,260
	<u>98,980</u>	<u>362,406</u>	<u>461,386</u>	<u>508,951</u>

Of the £508,951 received in 2019, £430,962 was restricted funds and £77,989 was unrestricted.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

6. Other Income

	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
Sundry Income	<u>11,240</u>	<u>-</u>	<u>11,240</u>	<u>5,756</u>

The £5,756 received in 2019 related entirely to unrestricted funds.

7. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
Wages and Social Security	34,524	-	34,524	39,042
Telephone	134	-	134	120
Advertising & promotion	137	-	137	300
Catering costs	81	-	81	8
Motor & travel costs	-	-	-	641
Legal and professional fees	668	-	668	975
Cleaning & sundry	418	-	418	508
Support costs (Note 9)	10,741	-	10,741	12,012
Trading company expenditure (see below)	<u>122,984</u>	<u>-</u>	<u>122,984</u>	<u>136,264</u>
	<u>169,687</u>	<u>-</u>	<u>169,687</u>	<u>189,870</u>

The £189,870 expended in 2019 related entirely to unrestricted funds.

Trading company expenditure shown above is net of all inter company re-charges.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

8. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2020	2019
	£	£	£	£
Wages and Social Security	74,735	144,212	218,947	216,961
Repairs & renewals	-	143	143	6,799
Rent and room hire	7,795	619	8,414	10,433
Telephone	45	252	297	3,657
Printing, stationery & postage	-	134	134	680
Advertising & promotions	324	760	1,084	539
Heat, Light & Water	8,330	-	8,330	5,205
Insurance	-	620	620	1,684
Catering costs	318	26,079	26,397	14,257
Motor & travel costs	2,429	15,051	17,480	23,451
Training costs	-	3,170	3,170	30
Tutor fees and materials	11,015	2,741	13,756	17,402
Cleaning & sundry	857	3,000	3,857	1,853
Depreciation	-	1,217	1,217	2,819
Support costs (Note 9)	183,387	170,384	353,771	395,203
	<u>289,235</u>	<u>368,382</u>	<u>657,617</u>	<u>700,973</u>

Of the £700,973 expended in 2019, £479,214 was restricted funds and £221,759 was unrestricted.

9. Analysis of Governance and Support Costs

	Governance Function	General Raising Funds	Support Charitable Activities	2020	2019
	£	£	£	£	£
		3%	97%		
Wages and Social Security	-	7,067	228,502	235,569	258,505
Employers Pension Deficit	-	-	-	-	8,967
Irrecoverable VAT	-	188	6,076	6,264	10,067
Repairs & renewals	-	451	14,576	15,027	20,657
Rent and room hire	-	252	8,146	8,398	7,772
Heat, light and water	-	1,163	37,594	38,757	29,144
Telephone	-	89	2,885	2,974	5,556
Printing, stationery and postage	-	110	3,558	3,668	4,119
Advertising and promotion	-	42	1,362	1,404	572
Insurance	-	292	9,438	9,730	10,082
Catering costs	-	18	578	596	235
Motor and travel costs	-	178	5,766	5,944	11,865
Training costs	-	-	-	-	421
Audit & Accountancy	6,502	-	-	6,502	6,642
Legal and professional fees	-	107	3,465	3,572	1,477
Cleaning and sundry	-	199	6,422	6,621	4,968
Depreciation	-	585	18,901	19,486	26,167
Total Governance & Support Costs	<u>6,502</u>	<u>10,741</u>	<u>347,269</u>	<u>364,512</u>	<u>407,216</u>

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

10. Commercial Trading Operations in Trading Subsidiary

The wholly owned trading subsidiary Age Concern Mid Mersey Trading Limited is incorporated in the United Kingdom (Company Number 02913799) and pays all its profits to the charity under the gift aid scheme. Age Concern Mid Mersey Trading Limited operates the Bistro, Orangery and all commercial trading operations.

The Charity owns the entire share capital of 2 ordinary shares of £1 each. A summary of the trading results is shown below.

The summary financial performance of the subsidiary alone is:

	2020	2019
	£	£
Turnover	164,882	183,386
Cost of sales and administrative expenses	<u>(158,184)</u>	<u>(150,486)</u>
Operating Profit/(Loss)	6,698	32,900
Interest receivable	65	88
Tax on profit on ordinary activities	<u>—</u>	<u>—</u>
Profit for the year in subsidiary	<u>6,763</u>	<u>32,988</u>
Amount gifted to the charity	<u>(6,750)</u>	<u>(15,450)</u>

The assets and liabilities of the subsidiary were:

Fixed Assets	43,119	52,033
Current assets	76,470	121,891
Creditors: amounts falling due within one year	(95,333)	(128,850)
Creditors: amounts falling due after more than one year	<u>(24,224)</u>	<u>(45,055)</u>
Total net assets	<u>32</u>	<u>19</u>
Aggregate share capital and reserves	<u>32</u>	<u>19</u>

The impact of the coronavirus pandemic has already had a significant impact on the trading subsidiary following the cancellation of a number of events. The coronavirus mitigation measures currently in force permit gatherings in much lower numbers and it is currently unclear how many customers may elect to cancel or reschedule planned events because of this.

The above, coupled with the uncertainty as to the likely timescales for easing of the coronavirus mitigation measures lead the directors to conclude that these events may cast significant doubt on the trading subsidiary's ability to continue as a going concern.

The company's directors will continue to evaluate the impact of this uncertainty and plan carefully on how best to respond in the next financial period.

11. Taxation

No UK Corporation Tax arose on trading activities undertaken by the charity's subsidiary Age Concern Mid Mersey Trading Limited in either the current or previous year.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

12. Staff Costs – Charity

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Wages and salaries	481,678	520,026	438,628	471,807
Social security costs	24,003	25,378	22,775	24,162
Pension contribution	29,183	14,904	27,635	13,796
Redundancy/Severance costs	-	7,038	-	4,743
	<u>534,864</u>	<u>567,346</u>	<u>489,038</u>	<u>514,508</u>

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

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Raising Funds	8	6	1	1
Charitable activities	<u>34</u>	<u>35</u>	<u>34</u>	<u>35</u>
	<u>42</u>	<u>41</u>	<u>35</u>	<u>36</u>

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2019 - £183).

The key management personnel of the group are comprised of the senior management team. The total remuneration paid in respect of the groups key managerial personnel was £141,750. (2019 - £141,135).

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

13. Tangible Fixed Assets

	Freehold & Long Leasehold Land and Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
Group					
At Cost					
At 1 April 2019	2,806,268	203,391	170,706	1,000	3,181,365
Disposals	(24,238)	(190,627)	(129,635)	-	(344,500)
Impairment	(1,482,030)	-	-	-	(1,482,030)
At 31 March 2020	<u>1,300,000</u>	<u>12,764</u>	<u>41,071</u>	<u>1,000</u>	<u>1,354,835</u>
Depreciation					
At 1 April 2019	609,664	198,665	162,393	1,000	971,722
Charge for the year	24,431	2,416	2,770	-	29,617
Eliminated	(7,910)	(190,627)	(129,635)	-	(328,172)
Impairment	(615,873)	-	-	-	(615,873)
At 31 March 2020	<u>10,312</u>	<u>10,454</u>	<u>35,528</u>	<u>1,000</u>	<u>57,294</u>
Net Book Value					
At 31 March 2020	<u>1,289,688</u>	<u>2,310</u>	<u>5,543</u>	<u>-</u>	<u>1,297,541</u>
At 31 March 2019	<u>2,196,604</u>	<u>4,726</u>	<u>8,313</u>	<u>-</u>	<u>2,209,643</u>
Charity					
At Cost					
At 1 April 2019	2,729,007	192,765	137,320	1,000	3,060,092
Disposals	(23,318)	(182,983)	(123,953)	-	(330,254)
Impairment	(1,446,230)	-	-	-	(1,446,230)
At 31 March 2020	<u>1,259,459</u>	<u>9,782</u>	<u>13,367</u>	<u>1,000</u>	<u>1,283,608</u>
Depreciation					
At 1 April 2019	575,556	188,606	137,320	1,000	902,482
Charge for the year	18,854	1,849	-	-	20,703
Eliminated	(6,990)	(182,983)	(123,953)	-	(313,926)
Impairment	(580,073)	-	-	-	(580,073)
At 31 March 2020	<u>7,347</u>	<u>7,472</u>	<u>13,367</u>	<u>1,000</u>	<u>29,186</u>
Net Book Value					
At 31 March 2020	<u>1,252,112</u>	<u>2,310</u>	<u>-</u>	<u>-</u>	<u>1,254,422</u>
At 31 March 2019	<u>2,153,451</u>	<u>4,159</u>	<u>-</u>	<u>-</u>	<u>2,157,610</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

14. Fixed Asset Investments

	2020 £	2019 £
--	-----------	-----------

Unlisted investments were as follows: -

Charity

At 1st April 2019 & 31st March 2020

	<u>3</u>	<u>3</u>
--	----------	----------

Group

1st April 2019 and 31st March 2020

	<u>1</u>	<u>1</u>
--	----------	----------

The charity's investments at the balance sheet date in the share capital of companies include the following:

Subsidiary Company

Age Concern Mid Mersey Trading Limited

Nature of business: Licensed restaurant and events catering activities

	No of Shares	% holding		2020 £	2019 £
Class of Shares					
Ordinary	2	100			
Aggregate capital and reserves				32	19
Profit/(Loss) for the year				<u>13</u>	<u>17,538</u>

Associated Company

Age UK Merseyside Trading Limited

Nature of business: Insurance agents.

	No of Shares	% holding		2020 £	2019 £
Class of Shares					
Ordinary	1.5	50			
Aggregate capital and reserves				3	3
Profit for the year				<u>=</u>	<u>=</u>

After the year end, Age UK Merseyside Trading Limited has applied for voluntary strike off with the Registrar of Companies.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
15. Stock				
Stock	<u>1,137</u>	<u>2,861</u>	<u>100</u>	<u>100</u>
16. Debtors				
	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
Trade debtors	62,914	80,736	9,324	7,065
Corporation tax	-	1,494	-	-
VAT Recoverable	1,889	-	1,889	-
Amounts owed by group company	-	-	37,715	47,280
Prepayments	12,297	34,494	11,236	34,362
Amounts owed by Associated company	4,725	14,145	4,725	14,145
Other Debtors and Accrued income	<u>131</u>	<u>489</u>	<u>131</u>	<u>489</u>
	<u>81,956</u>	<u>131,358</u>	<u>65,020</u>	<u>103,341</u>

Included within group trade debtors are amounts falling due after more than one year amounting to £11,700 (2019 - £24,395).

Included in amounts owed by the group company is £Nil (2019 - £10,756) recoverable after one year.

17. Creditors: Amounts falling due within one year

	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
Trade creditors	20,642	33,824	18,136	27,992
Social security and other taxes	10,421	27,917	7,101	10,504
Accruals and deferred income	<u>150,438</u>	<u>96,380</u>	<u>98,646</u>	<u>27,299</u>
	<u>181,501</u>	<u>158,121</u>	<u>123,883</u>	<u>65,795</u>

18. Creditors: Amounts falling due after more than one year

	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
Accruals and deferred income	<u>24,224</u>	<u>34,299</u>	<u>-</u>	<u>-</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

19. Restricted Funds

	Balance at 31.03.19	Movement in Resources		Balance at 31.03.20
	£	Incoming Resources £	Expenditure & Transfers £	£
St Helens MBC	-	104,539	(104,539)	-
Halton Council	-	182,708	(182,708)	-
Alzheimer's Society	-	3,052	(3,052)	-
Age UK	19,390	45,685	(50,491)	14,584
Halton CCG	-	2,700	-	2,700
Wirral CCG	-	3,190	(3,190)	-
National Energy Action	-	18,032	(18,032)	-
Groundworks UK	-	2,500	(2,500)	-
Cheshire Police	4,750	-	(3,370)	1,380
Rathbones Trust	-			
Donations	-	500	(500)	-
	<u>24,140</u>	<u>362,906</u>	<u>(368,382)</u>	<u>18,664</u>

Funds received from St Helens MBC towards the provision of Positive Living Services, Social Inclusion Services, and Keep the Home Fires Burning Project.

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

Funds received from Alzheimer's Society towards Dementia Advisor Service in Halton.

Funds received from Age UK towards Garage Conversion to Community Hub Studio (St Helens), Benefits Take Up Programme, Handyperson Programme, and Brand Partner.

Funds received from Wirral CCG towards Cancer Network Project Cheshire & Merseyside.

Funds received from Halton CCG towards Social Prescribing programme.

Funds received from National Energy Action towards Smart meters programme.

Funds received from Groundworks UK towards Social Inclusion Services.

20. Analysis of Group Net Assets by Fund

	Tangible Fixed Assets £	Investments £	Current Assets £	Creditors £	Total £
Restricted funds	14,584	-	4,080	-	18,664
Unrestricted funds	<u>1,282,957</u>	<u>1</u>	<u>734,047</u>	<u>(205,725)</u>	<u>1,811,280</u>
	<u>1,297,541</u>	<u>1</u>	<u>738,127</u>	<u>(205,725)</u>	<u>1,829,944</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

21. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £29,183 (2019 - £14,904).

The Charity was a participating employer in the Age UK Retirement Benefits Scheme which is a Defined Benefit Scheme. The Scheme closed to future accrual on 30 November 2008. It is a multi-employer scheme as described by FRS 17 – Retirement Benefits. The Scheme was accounted for as if it were a defined contribution scheme, on the grounds that each employer was unable to identify its share of the underlying assets and liabilities in the Scheme on a consistent and reasonable basis. As a result, all pension costs for the Charity were reported on a defined contribution basis.

The charity exited the scheme in the previous year having made payment of a final exit fee of £8,967.

22. Operating Lease Commitments

At 31 March 2020, the group had annual commitments under non-cancellable operating leases as set out below: -

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Operating Leases which expire:				
Between two and five years	<u>43,782</u>	<u>17,358</u>	<u>43,782</u>	<u>17,358</u>
	<u>43,782</u>	<u>17,358</u>	<u>43,782</u>	<u>17,358</u>

23. Related Party Transactions

The charity holds one and a half £1 shares in Age UK Merseyside Trading Ltd, a company registered in England & Wales number 7726737, with an issued share capital of three £1 ordinary shares. Age UK Merseyside Trading Ltd acts as an agent to sell insurance products for older individuals for Age UK Enterprises Ltd under a trading alliance agreement.

The transfer under gift aid of the trading profits of Age UK Merseyside Trading Ltd to the charity was £32,647 (2019 - £56,341) of which £4,725 was outstanding as at 31 March 2020 (2019 - £14,145).

During the year the charity wrote off £8,914 (2019 - £26,000) in respect of a loan provided in a previous year to its subsidiary Age Concern Mid Mersey Trading Ltd.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Connected charities

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



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

**FOR THE YEAR ENDED
31 MARCH 2020**

AGE CONCERN MID MERSEY
(Registered Number 2625647)

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FOR THE YEAR ENDED 31 MARCH 2020

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020

The trustees are pleased to present their annual directors' report together with the consolidated financial statements for the year ending 31 March 2020.

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

A Message from our Chairman

It is impossible to look back on the year up to March 31st 2020 without starting with the last month of the last financial year. Coronavirus closed the door on the world we used to live in and will have a deep and lasting impact on the one we now face.

With the disruption, the damage, the worry and fear, the elderly and vulnerable in our community needed help and support all the more. The lockdown meant everything stopped. The Mansion House, Roby, Runcorn and Widnes Market were closed. Our income dried up. Normal services to the elderly and vulnerable ended instantly.

The staff and volunteers of Age UK Mid Mersey rose to this challenge immediately. Almost overnight and, in mid-March, they turned the organisation and their lives inside out. They became home workers. A new 'Wellbeing service' started giving reassurance, a listening ear, support, information, a friendly chat. Also, a professional triage assessment of people's needs allowed us to work very closely with key stakeholders to ensure care and urgent needs were quickly met. 4 months later our staff had made over 11,375 Wellbeing calls, taken 2,939 incoming calls and provided 214,710 minutes of phone support.

An emergency parcel delivery service was started from scratch, concentrating initially on food parcels and later Health and Wellbeing parcels. With the help of newly identified volunteers and partners including the Cheshire and Merseyside Fire and Rescue service, we delivered 1,599 food parcels with a value of £23.9k pounds and 607 health and wellbeing parcels with a value of £22.8k pounds.

The Age UK Mid Mersey volunteers, many new to us, also gave a total of 1,262 hours of additional support to isolated older people.

This wasn't done alone. Our work attracted compliments, support and commitment from local authorities, charitable donors, individuals, corporate donors, Age UK National, Bookers supermarket, Cheshire Fire and Rescue, Cheshire Police Commissioners, the Veterans Association and culminating in our nomination for the Queens Voluntary Service Award. We hope to hear more about this award and our success in next year's reflections. That all said, our work during the 2019-20 year was not completely overshadowed. We had amazing success in campaigns, with our #Doyouseeme? and #Respect alongside immense engagement and community cohesion work around #Beagoodneighbour, #Communitykindness awards. The continued delivery of very valued successful contracts ensured our day services grew in number, our befriending and loneliness work reached more people and our Information and Advice invaluable to thousands of beneficiaries.

This shows what Age UK Mid Mersey can do and also the quality, dedication and professionalism of all the staff and volunteers. Well done. We can all look back on the past with pride and to the future with confidence. We remain resilient and proud at what we do. We are Age UK Mid Mersey.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Reference and Administrative Details

Charity Name: Age Concern Mid Mersey

Charity Number: 1003476

Company Number: 2625647

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

Directors and Trustees

The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees.

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

Elected Trustees: Prof Nigel Harrison – Chair (Resigned December 2019)
Mr John Chapman
Mr Raymond Travies
Mrs Denny Balmer
Dr Ivan Camphor
Mr Peter Stubbs - Chair (Appointed March 2020)
Mrs Susan Haden - Vice-Chair (Appointed March 2020)
Mr William Arnold
Mrs Christine Mortimore
Mr Colin McKenzie

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

Mrs Denny Balmer
Mr Ray Travies.
Mr John Chapman

Key Management Personnel

Mr M Lunney – Chief Executive Officer and Company Secretary
Mrs Shelly Brown – HR & Finance Manager
Mrs K Kenny – Services Director (Resigned March 2020)
Ms Sue Jaques - Business Transformation Manager (Appointed January 2020)

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Auditors

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

Solicitors

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

Senior Statutory Auditor Mr D Hudd BA FCA

IMPACT AND PUBLIC BENEFIT

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

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

KEY OBJECTIVES AND ACTIVITIES

Our aims and objectives are to promote the welfare of elderly and vulnerable people in and around Merseyside, St Helens, Halton, Warrington, Knowsley and West Mersey.

Objectives

- a) to encourage, promote and organise direct services appropriate to the needs of individual or groups of elderly and vulnerable people.
- b) to co-operate, share and collaborate with other charities, voluntary bodies, local authorities, NHS providers in pursuing our charitable objectives.
- c) to organise events and functions for the benefit of people within the local community and generate income for the charity.
- d) to carry out or promote research, analysis and investigations to improve existing services or design new services for elderly and vulnerable people.
- e) to demonstrate the value and benefit of the work the charity does to our service users, and stakeholders.
- f) to develop, improve and change the organisation so we can continue to meet the needs of elderly and vulnerable people both now and in the future.

Activities

- a) provide quality **Information Advice, and Resource** to increase benefits take up amongst older people and support independence at home.
- b) increase the range of **Wellbeing and Lifestyle** activities provided at the Mansion House and our other venues.
- c) develop **Paid for Services** that enable older people to remain independent.
- d) work with partners on **Enablement** to promote social inclusion, befriending services and inter-generational activities.
- e) support **Living Well at Home** along with local partners to integrate health and well being work across communities.
- f) develop initiatives that deal with and **Advocate** in key areas of loneliness and isolation.
- g) **Build Partnerships** across the community so there is a web of support for elderly and vulnerable people.
- h) Host cross-community events to bring people together and **Generate Income**.
- i) Develop and improve the long term **Sustainability** of the organisation.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

ACHIEVEMENTS AND PERFORMANCE

People

This has been a very demanding and challenging year for everyone working at Age UK Mid Mersey. The Board of Trustees would like to thank all the staff and volunteers for the dedication, support and compassion they give to charity and especially to the elderly and vulnerable people across our communities. Age UK Mid Mersey is committed to supporting all staff, and volunteers, providing opportunities for development and improving our working environment. The board continues to seek diversity in its governance.

Achievements and Performance

- j) The **Information and Advice** team handled **8,235** enquiries using a range of engagement and supported people to claim additional welfare benefits to the sum of **£1,303,350.66**.
- k) 4,506 **Warm and Well** packs were distributed to vulnerable and older people in collaboration with St Helens Councils Winter Warm campaign. In addition, 176 households were supported as part of the E.O.N. **Warm Homes** Programme.
- l) The Help at Home paid for service works to help those who want to stay safe and well in their own home.
- m) Our **#Respect** campaign and **#Doyouseeme?** In partnership with Halton Council and Cronton College has successfully highlighted the need to respect and value older people. The campaign impact has been enormous with over 70,000 social media views.
- n) **Positive Living Day Care** and **Social Inclusion**. 278 elderly people have regularly attended positive living activities at the Mansion House. Luncheon Clubs, 'Knit and natter' sessions, digital workshops and dance and activity groups across our sites at Roby Community Hub and the Mansion House. Greatly improving wellbeing.
- o) We hosted TV legend Ricky Tomlinson, as part of our work in support of the **TV Licensing Campaign** and Ricky also helped support our fundraising work.
- p) Gained support from Cheshire Police and Crimes Commissioner to expand our presences at **Widnes Market**.
- q) Established a new IT Provider creating enhanced **IT & Telecommunications systems** improving our working lives and enabling greater capacity for home working.
- r) Our charity leads locally on safeguarding, strategic influence and dementia awareness.

Volunteers

Our volunteers are the lifeblood of our reach and an integral part of our Age UK community. In 2019/20 we had 153 volunteers delivering 688 hours of service a week. Using the living wage as a basis for calculation, this equates to a contribution in kind of **£248,713** for the year. Without which we could not achieve such success.

Trading and Events

Despite hard work and the hosting of numerous events, 2019/20 was a challenging year for generating income. We have appointed an Event Lead and a new Business Transformation Manager who has considerable commercial and hospitality experience. At the time of the appointment we had hoped for considerable change in our trading activities into the next year. However, as a result of the Covid pandemic this now remains a significant and unpredictable uncertainty.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

PLANS FOR FUTURE PERIOD 2020 – 2021

The onset of Coronavirus in March has had a seismic impact on all charities including Age UK Mid Mersey. As society faces these significant financial and public health challenges, the needs of our elderly and vulnerable are growing and the demand for support increasing, alongside the impact of austerity. So far Age UK Mid Mersey has made great progress in overcoming these obstacles while still serving our beneficiaries. The primary aim of staff, volunteers, trustees and the Management team is to build a charity that will last for many years allowing us to continue to fulfil our charitable aims and objectives with resilience.

FINANCIAL REVIEW

Our income for the year was £793,655 (2019 - £815,509). The income for the year includes £49,151 in respect of the profit on the sale of a property at Peckershill Road, St Helens..

Our expenditure amounted to £827,304 (2019 - £890,843). An amount of £866,157 (2019 - £Nil) was also recognised in respect of the impairment of the carrying value of the Mansion House, St Helens following a valuation in the year.

The resulting deficit for the year was £899,806 (2019 - £75,334 deficit) which was funded from reserves.

For the year ended 31 March 2020 our total reserves were £1,829,944, of this, £1,282,957 was held as unrestricted tangible fixed assets, £18,664 was held as restricted funds and the remaining balance of £528,323 represents approximately 8 months running costs.

The income (excluding the profit on sale of tangible fixed assets) came from Charitable Activities (62%), Donations and Legacies (3%), Trading Activities (29%), and our Associate and other income (6%).

79% (2019 – 79%) of our expenditure was on direct charitable activity.

Investment powers and policy

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

Trustee's have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts looking to reallocate funds should suitable opportunities arise. The return on investments of £6,482 in the year saw an increase of £1,515 (31%) on that received in the previous year.

Reserves Policy

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

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Risk

The trustees manage all risks carefully and the CEO provides assurances alongside a detailed risk analysis to the board twice per year.

Bankers

The organisation has accounts in the following Banks.

Barclays Bank
19 Church Street
St Helens
Merseyside
WA10 1BG

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Virgin Money Plc
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

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

Appointment of trustees

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

Trustee induction and training

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

Organisation

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Key Management Personnel

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

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

Risk Management

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

OVERVIEW OF GOVERNANCE

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

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

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees

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

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

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2020

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

Statement as to Disclosure of Information to Auditors

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

- there is no relevant audit information, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps the he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Report of the Trustees, incorporating a Strategic Report was approved by the trustees as the Company's Directors on 28 July 2020.

SIGNED BY ORDER OF THE TRUSTEES

Pete Stubbs.....  Chairman

AGE CONCERN MID MERSEY
INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF
AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2020 which comprise the Consolidated Statement of Financial Activities, the Balance Sheets, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2020 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 Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group's or parent charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our 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.

AGE CONCERN MID MERSEY

INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF AGE CONCERN MID MERSEY

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities on page 7 and 8, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and report in accordance with this act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

AGE CONCERN MID MERSEY
INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF
AGE CONCERN MID MERSEY

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

David Hudd BA FCA

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

Date: *28th July 2020*

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
Income					
Donations and Legacies	3	18,600	500	19,100	19,826
Other Trading Activities	4	213,649	-	213,649	219,668
Income from Investments		6,482	-	6,482	4,967
Income from Charitable Activities	5	98,980	362,406	461,386	508,951
Other Income	6	<u>11,240</u>	<u>-</u>	<u>11,240</u>	<u>5,756</u>
Total Income		<u>348,951</u>	<u>362,906</u>	<u>711,857</u>	<u>759,168</u>
Expenditure on					
Raising Funds	7	169,687	-	169,687	189,870
Charitable activities	8	<u>289,235</u>	<u>368,382</u>	<u>657,617</u>	<u>700,973</u>
Total Expenditure		<u>458,922</u>	<u>368,382</u>	<u>827,304</u>	<u>890,843</u>
Profit on sale of fixed assets		49,151	-	49,151	-
Gift Aid donation from Associate		32,647	-	32,647	56,341
Impairment of fixed assets		<u>(866,157)</u>	<u>-</u>	<u>(866,157)</u>	<u>-</u>
Net expenditure for the year		<u>(894,330)</u>	<u>(5,476)</u>	<u>(899,806)</u>	<u>(75,334)</u>
Reconciliation of funds					
Total funds brought forward 1 April 2019		<u>2,705,610</u>	<u>24,140</u>	<u>2,729,750</u>	<u>2,805,084</u>
Total Funds carried forward 31 March 2020		<u>1,811,280</u>	<u>18,664</u>	<u>1,829,944</u>	<u>2,729,750</u>

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

All income and expenditure derive from continuing activities.

The notes on pages 16 to 30 form part of these accounts.


AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2020

	Notes	2020 £	2019 £
Fixed Assets			
Tangible Assets	13	1,297,541	2,209,643
Investments	14	<u>1</u>	<u>1</u>
		<u>1,297,542</u>	<u>2,209,644</u>
 Current Assets			
Stock	15	1,137	2,861
Debtors	16	81,956	131,358
Cash at bank and in hand		<u>655,034</u>	<u>578,307</u>
		<u>738,127</u>	<u>712,526</u>
 Current Liabilities			
Creditors: Amounts falling due within one year	17	<u>(181,501)</u>	<u>(158,121)</u>
 Net Current Assets		556,626	554,405
 Creditors: Amounts falling due after more than one year	18	<u>(24,224)</u>	<u>(34,299)</u>
 Total Net Assets		<u>1,829,944</u>	<u>2,729,750</u>
 Funds			
Restricted Funds	19	18,664	24,140
Unrestricted funds held in fixed assets		1,282,957	2,193,842
Unrestricted general funds		528,293	511,751
Non Charitable Trading Funds		<u>30</u>	<u>17</u>
		<u>1,829,944</u>	<u>2,729,750</u>

The accounts were approved by the Trustees on 28 July 2020 and signed on its behalf by: -

Trustee 

Trustee 

The notes on pages 16 to 30 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2020

	Notes	2020 £	2019 £
Fixed Assets			
Tangible Assets	13	1,254,422	2,157,610
Investments	14	<u>3</u>	<u>3</u>
		<u>1,254,425</u>	<u>2,157,613</u>
Current Assets			
Stock	15	100	100
Debtors	16	65,020	103,341
Cash at bank and in hand		<u>634,252</u>	<u>534,474</u>
		699,372	637,915
Creditors: Amounts falling due			
Within one year	17	<u>(123,883)</u>	<u>(65,795)</u>
Net Current Assets		<u>575,489</u>	<u>572,120</u>
Net Assets		<u>1,829,914</u>	<u>2,729,733</u>
Funds			
Restricted Funds	19	18,664	24,140
Unrestricted funds held in fixed assets		1,239,838	2,141,809
Unrestricted general funds		<u>571,412</u>	<u>563,784</u>
		<u>1,829,914</u>	<u>2,729,733</u>

The accounts were approved by the Trustees on 28 July 2020 and signed on its behalf by: -

Trustee 

Trustee 

The notes on pages 16 to 30 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2020

	Note	2020 £	2019 £
Cash Flow from operation activities			
Cash generated from operations	1	4,766	(2,238)
 Cash Flow from investing activities:			
Purchase of tangible fixed assets		-	(5,546)
Sale of tangible fixed assets		65,479	-
Interest Received		<u>6,482</u>	<u>4,967</u>
Net Cash provided by/(used in) investing activities		71,961	(579)
 Change in cash and cash equivalents in the reporting period		<u>76,727</u>	<u>(2,817)</u>
 Cash and Cash equivalents at 1 April 2019		<u>578,307</u>	<u>581,124</u>
 Total cash and cash equivalents at 31 March 2020		<u>655,034</u>	<u>578,307</u>

Note 1

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

	2020 £	2019 £
Net expenditure for the reporting period (as per the statement of financial activities)	(899,806)	(75,334)
Adjustments for:		
Depreciation charges	29,617	37,705
Gain on sale of tangible fixed assets	(49,151)	-
Impairment of tangible fixed assets	866,157	-
Investment income	(6,482)	(4,967)
Decrease/(Increase) in stocks	1,724	(1,044)
Decrease/(Increase) in debtors	49,402	(48,346)
Increase/(Decrease) in creditors	<u>13,305</u>	<u>89,749</u>
Net cash provided by/(used in) operating Activities	<u>4,766</u>	<u>(2,238)</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting Policies

General information and basis of preparation

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Basis of preparing the accounts

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

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

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

Income Recognition

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

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

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

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

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

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

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting policies (continued)

Income Recognition (continued)

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

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

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

Investment Income

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

Fund Accounting

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

Expenditure and irrecoverable VAT

Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:-

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

Expenditure on charitable activities includes the costs of providing care and support, community services and other educational activities undertaken to further the purposes of the charity and their associated support costs. Irrecoverable VAT is charged as a separate cost within expenditure on charitable activities.

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

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

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Operating leases

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

Tangible fixed assets

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

Asset Category	Annual rate
Land	not provided
Buildings & leasehold improvements	1% to 10% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor vehicles	20% on cost

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

Stock

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

Debtors

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

Cash at bank and cash equivalent

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

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting Policies (continued)

Pensions

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

Going concern

Despite the current coronavirus pandemic affecting many organisations, the continued support from Grant Authorities has been largely unaffected during the first few months of the new financial year. The income from the Grant Authorities is confirmed to March 2021.

The trustees believe that there will be a reduction in turnover over the period to March 2021 for the trading subsidiary due to certain income streams being severely impacted by the current coronavirus mitigation measures.

The trustees have prepared forecasts incorporating the anticipated reduction in turnover and believe that the company has more than sufficient resources to continue in operational existence for at least 12 months from the date of approval of the accounts. For this reason, they continue to adopt the going concern basis in preparing the accounts.

2. Financial performance of the charity

The Consolidated Statement of Financial Activities includes the results of the Charity's wholly owned subsidiary which operates, from the Mansion House site, a Bistro and Coffee Shop; Wedding and Social Functions as well as the provision of Conference and Hospitality services.

The summary financial performance of the charity alone is:

	2020	2019
	£	£
Incoming resources	591,024	615,916
Gift Aid from subsidiary company	<u>6,750</u>	<u>15,450</u>
	597,774	631,366
Expenditure on raising funds	(46,703)	(53,606)
Expenditure on charitable activities	<u>(666,531)</u>	<u>(726,973)</u>
	(713,234)	(780,579)
Profit on sale of tangible fixed assets	49,151	-
Share of operating profits in Associate	32,647	56,341
Impairment of tangible fixed assets	<u>(866,157)</u>	<u>-</u>
Net (outgoing)/incoming resources for the year	(899,819)	(92,872)
Total funds brought forward	<u>2,729,733</u>	<u>2,822,605</u>
Total funds carried forward	<u>1,829,914</u>	<u>2,729,733</u>
Represented by:		
Restricted income funds	18,664	24,140
Unrestricted Funds held in fixed assets	1,239,838	2,141,809
Unrestricted Income Funds	<u>571,412</u>	<u>563,784</u>
	<u>1,829,914</u>	<u>2,729,733</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

3. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
Donations:				
Sundry Donations	13,931	500	14,431	18,207
Gift Aid	669	-	669	1,219
Legacies:	<u>4,000</u>	<u>-</u>	<u>4,000</u>	<u>400</u>
	<u>18,600</u>	<u>500</u>	<u>19,100</u>	<u>19,826</u>

Of the £19,826 received in 2019, £18,756 was unrestricted funds and £1,070 was restricted.

4. Other Trading Activities

Shop Sales	-	-	-	8,608
Rental Income	19,972	-	19,972	17,873
Lottery	12,727	-	12,727	270
Fundraising	15,158	-	15,158	9,122
Other Trading	845	-	845	321
Gross Income Trading Company	<u>164,947</u>	<u>-</u>	<u>164,947</u>	<u>183,474</u>
	<u>213,649</u>	<u>-</u>	<u>213,649</u>	<u>219,668</u>

The £219,668 received in 2019 related entirely to unrestricted funds.

5. Income from Charitable Activities

St Helens MBC	-	104,539	104,539	109,552
Halton Council	-	182,708	182,708	203,675
Cheshire Police	-	-	-	5,000
Knowsley MBC	-	-	-	1,500
Age UK	11,721	45,685	57,406	103,772
Alzheimer's Society	-	3,052	3,052	6,105
St Helens and Knowsley Hospital Trust	-	-	-	1,750
Knowsley Living Better Together Fund	-	-	-	5,000
Service User Fees	87,259	-	87,259	64,409
Wirral CCG	-	3,190	3,190	5,178
Groundworks UK	-	2,500	2,500	1,750
Halton LLG	-	2,700	2,700	-
National Energy Action	-	18,032	18,032	-
Tesco Bag For Life	-	-	-	1,260
	<u>98,980</u>	<u>362,406</u>	<u>461,386</u>	<u>508,951</u>

Of the £508,951 received in 2019, £430,962 was restricted funds and £77,989 was unrestricted.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

6. Other Income

	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
Sundry Income	<u>11,240</u>	<u>-</u>	<u>11,240</u>	<u>5,756</u>

The £5,756 received in 2019 related entirely to unrestricted funds.

7. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
Wages and Social Security	34,524	-	34,524	39,042
Telephone	134	-	134	120
Advertising & promotion	137	-	137	300
Catering costs	81	-	81	8
Motor & travel costs	-	-	-	641
Legal and professional fees	668	-	668	975
Cleaning & sundry	418	-	418	508
Support costs (Note 9)	10,741	-	10,741	12,012
Trading company expenditure (see below)	<u>122,984</u>	<u>-</u>	<u>122,984</u>	<u>136,264</u>
	<u>169,687</u>	<u>-</u>	<u>169,687</u>	<u>189,870</u>

The £189,870 expended in 2019 related entirely to unrestricted funds.

Trading company expenditure shown above is net of all inter company re-charges.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

8. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2020	2019
	£	£	£	£
Wages and Social Security	74,735	144,212	218,947	216,961
Repairs & renewals	-	143	143	6,799
Rent and room hire	7,795	619	8,414	10,433
Telephone	45	252	297	3,657
Printing, stationery & postage	-	134	134	680
Advertising & promotions	324	760	1,084	539
Heat, Light & Water	8,330	-	8,330	5,205
Insurance	-	620	620	1,684
Catering costs	318	26,079	26,397	14,257
Motor & travel costs	2,429	15,051	17,480	23,451
Training costs	-	3,170	3,170	30
Tutor fees and materials	11,015	2,741	13,756	17,402
Cleaning & sundry	857	3,000	3,857	1,853
Depreciation	-	1,217	1,217	2,819
Support costs (Note 9)	183,387	170,384	353,771	395,203
	<u>289,235</u>	<u>368,382</u>	<u>657,617</u>	<u>700,973</u>

Of the £700,973 expended in 2019, £479,214 was restricted funds and £221,759 was unrestricted.

9. Analysis of Governance and Support Costs

	Governance Function	General Support Raising Funds	Charitable Activities	2020	2019
	£	£	£	£	£
		3%	97%		
Wages and Social Security	-	7,067	228,502	235,569	258,505
Employers Pension Deficit	-	-	-	-	8,967
Irrecoverable VAT	-	188	6,076	6,264	10,067
Repairs & renewals	-	451	14,576	15,027	20,657
Rent and room hire	-	252	8,146	8,398	7,772
Heat, light and water	-	1,163	37,594	38,757	29,144
Telephone	-	89	2,885	2,974	5,556
Printing, stationery and postage	-	110	3,558	3,668	4,119
Advertising and promotion	-	42	1,362	1,404	572
Insurance	-	292	9,438	9,730	10,082
Catering costs	-	18	578	596	235
Motor and travel costs	-	178	5,766	5,944	11,865
Training costs	-	-	-	-	421
Audit & Accountancy	6,502	-	-	6,502	6,642
Legal and professional fees	-	107	3,465	3,572	1,477
Cleaning and sundry	-	199	6,422	6,621	4,968
Depreciation	-	585	18,901	19,486	26,167
Total Governance & Support Costs	<u>6,502</u>	<u>10,741</u>	<u>347,269</u>	<u>364,512</u>	<u>407,216</u>

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

10. Commercial Trading Operations in Trading Subsidiary

The wholly owned trading subsidiary Age Concern Mid Mersey Trading Limited is incorporated in the United Kingdom (Company Number 02913799) and pays all its profits to the charity under the gift aid scheme. Age Concern Mid Mersey Trading Limited operates the Bistro, Orangery and all commercial trading operations.

The Charity owns the entire share capital of 2 ordinary shares of £1 each. A summary of the trading results is shown below.

The summary financial performance of the subsidiary alone is:

	2020 £	2019 £
Turnover	164,882	183,386
Cost of sales and administrative expenses	<u>(158,184)</u>	<u>(150,486)</u>
Operating Profit/(Loss)	6,698	32,900
Interest receivable	65	88
Tax on profit on ordinary activities	—	—
Profit for the year in subsidiary	<u>6,763</u>	<u>32,988</u>
Amount gifted to the charity	<u>(6,750)</u>	<u>(15,450)</u>

The assets and liabilities of the subsidiary were:

Fixed Assets	43,119	52,033
Current assets	76,470	121,891
Creditors: amounts falling due within one year	(95,333)	(128,850)
Creditors: amounts falling due after more than one year	<u>(24,224)</u>	<u>(45,055)</u>
Total net assets	<u>32</u>	<u>19</u>
Aggregate share capital and reserves	<u>32</u>	<u>19</u>

The impact of the coronavirus pandemic has already had a significant impact on the trading subsidiary following the cancellation of a number of events. The coronavirus mitigation measures currently in force permit gatherings in much lower numbers and it is currently unclear how many customers may elect to cancel or reschedule planned events because of this.

The above, coupled with the uncertainty as to the likely timescales for easing of the coronavirus mitigation measures lead the directors to conclude that these events may cast significant doubt on the trading subsidiary's ability to continue as a going concern.

The company's directors will continue to evaluate the impact of this uncertainty and plan carefully on how best to respond in the next financial period.

11. Taxation

No UK Corporation Tax arose on trading activities undertaken by the charity's subsidiary Age Concern Mid Mersey Trading Limited in either the current or previous year.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

12. Staff Costs – Charity

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Wages and salaries	481,678	520,026	438,628	471,807
Social security costs	24,003	25,378	22,775	24,162
Pension contribution	29,183	14,904	27,635	13,796
Redundancy/Severance costs	-	7,038	-	4,743
	<u>534,864</u>	<u>567,346</u>	<u>489,038</u>	<u>514,508</u>

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

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Raising Funds	8	6	1	1
Charitable activities	<u>34</u>	<u>35</u>	<u>34</u>	<u>35</u>
	<u>42</u>	<u>41</u>	<u>35</u>	<u>36</u>

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2019 - £183).

The key management personnel of the group are comprised of the senior management team. The total remuneration paid in respect of the groups key managerial personnel was £141,750. (2019 - £141,135).

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

13. Tangible Fixed Assets

	Freehold & Long Leasehold Land and Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
<u>Group</u>					
<u>At Cost</u>					
At 1 April 2019	2,806,268	203,391	170,706	1,000	3,181,365
Disposals	(24,238)	(190,627)	(129,635)	-	(344,500)
Impairment	(1,482,030)	-	-	-	(1,482,030)
At 31 March 2020	<u>1,300,000</u>	<u>12,764</u>	<u>41,071</u>	<u>1,000</u>	<u>1,354,835</u>
<u>Depreciation</u>					
At 1 April 2019	609,664	198,665	162,393	1,000	971,722
Charge for the year	24,431	2,416	2,770	-	29,617
Eliminated	(7,910)	(190,627)	(129,635)	-	(328,172)
Impairment	(615,873)	-	-	-	(615,873)
At 31 March 2020	<u>10,312</u>	<u>10,454</u>	<u>35,528</u>	<u>1,000</u>	<u>57,294</u>
<u>Net Book Value</u>					
At 31 March 2020	<u>1,289,688</u>	<u>2,310</u>	<u>5,543</u>	<u>-</u>	<u>1,297,541</u>
At 31 March 2019	<u>2,196,604</u>	<u>4,726</u>	<u>8,313</u>	<u>-</u>	<u>2,209,643</u>
<u>Charity</u>					
<u>At Cost</u>					
At 1 April 2019	2,729,007	192,765	137,320	1,000	3,060,092
Disposals	(23,318)	(182,983)	(123,953)	-	(330,254)
Impairment	(1,446,230)	-	-	-	(1,446,230)
At 31 March 2020	<u>1,259,459</u>	<u>9,782</u>	<u>13,367</u>	<u>1,000</u>	<u>1,283,608</u>
<u>Depreciation</u>					
At 1 April 2019	575,556	188,606	137,320	1,000	902,482
Charge for the year	18,854	1,849	-	-	20,703
Eliminated	(6,990)	(182,983)	(123,953)	-	(313,926)
Impairment	(580,073)	-	-	-	(580,073)
At 31 March 2020	<u>7,347</u>	<u>7,472</u>	<u>13,367</u>	<u>1,000</u>	<u>29,186</u>
<u>Net Book Value</u>					
At 31 March 2020	<u>1,252,112</u>	<u>2,310</u>	<u>-</u>	<u>-</u>	<u>1,254,422</u>
At 31 March 2019	<u>2,153,451</u>	<u>4,159</u>	<u>-</u>	<u>-</u>	<u>2,157,610</u>

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

14. Fixed Asset Investments

	2020 £	2019 £
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Unlisted investments were as follows: -

Charity

At 1st April 2019 & 31st March 2020

	<u>3</u>	<u>3</u>
--	----------	----------

Group

1st April 2019 and 31st March 2020

	<u>1</u>	<u>1</u>
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The charity's investments at the balance sheet date in the share capital of companies include the following:

Subsidiary Company

Age Concern Mid Mersey Trading Limited

Nature of business: Licensed restaurant and events catering activities

Class of Shares	No of Shares	% holding		
Ordinary	2	100		
			2020 £	2019 £
Aggregate capital and reserves			32	19
Profit/(Loss) for the year			<u>13</u>	<u>17,538</u>

Associated Company

Age UK Merseyside Trading Limited

Nature of business: Insurance agents.

Class of Shares	No of Shares	% holding		
Ordinary	1.5	50		
			2020 £	2019 £
Aggregate capital and reserves			3	3
Profit for the year			<u>=</u>	<u>=</u>

After the year end, Age UK Merseyside Trading Limited has applied for voluntary strike off with the Registrar of Companies.

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
15. Stock				
Stock	<u>1,137</u>	<u>2,861</u>	<u>100</u>	<u>100</u>

	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
16. Debtors				
Trade debtors	62,914	80,736	9,324	7,065
Corporation tax	-	1,494	-	-
VAT Recoverable	1,889	-	1,889	-
Amounts owed by group company	-	-	37,715	47,280
Prepayments	12,297	34,494	11,236	34,362
Amounts owed by Associated company	4,725	14,145	4,725	14,145
Other Debtors and Accrued income	<u>131</u>	<u>489</u>	<u>131</u>	<u>489</u>
	<u>81,956</u>	<u>131,358</u>	<u>65,020</u>	<u>103,341</u>

Included within group trade debtors are amounts falling due after more than one year amounting to £11,700 (2019 - £24,395).

Included in amounts owed by the group company is £Nil (2019 - £10,756) recoverable after one year.

17. Creditors: Amounts falling due within one year

	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
Trade creditors	20,642	33,824	18,136	27,992
Social security and other taxes	10,421	27,917	7,101	10,504
Accruals and deferred income	<u>150,438</u>	<u>96,380</u>	<u>98,646</u>	<u>27,299</u>
	<u>181,501</u>	<u>158,121</u>	<u>123,883</u>	<u>65,795</u>

18. Creditors: Amounts falling due after more than one year

	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
Accruals and deferred income	<u>24,224</u>	<u>34,299</u>	<u>-</u>	<u>-</u>

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

19. Restricted Funds

	Balance at 31.03.19	Movement in Resources		Balance at 31.03.20
	£	Incoming Resources £	Expenditure & Transfers £	£
St Helens MBC	-	104,539	(104,539)	-
Halton Council	-	182,708	(182,708)	-
Alzheimer's Society	-	3,052	(3,052)	-
Age UK	19,390	45,685	(50,491)	14,584
Halton CCG	-	2,700	-	2,700
Wirral CCG	-	3,190	(3,190)	-
National Energy Action	-	18,032	(18,032)	-
Groundworks UK	-	2,500	(2,500)	-
Cheshire Police	4,750	-	(3,370)	1,380
Rathbones Trust	-			
Donations	-	500	(500)	-
	<u>24,140</u>	<u>362,906</u>	<u>(368,382)</u>	<u>18,664</u>

Funds received from St Helens MBC towards the provision of Positive Living Services, Social Inclusion Services, and Keep the Home Fires Burning Project.

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

Funds received from Alzheimer's Society towards Dementia Advisor Service in Halton.

Funds received from Age UK towards Garage Conversion to Community Hub Studio (St Helens), Benefits Take Up Programme, Handyperson Programme, and Brand Partner.

Funds received from Wirral CCG towards Cancer Network Project Cheshire & Merseyside.

Funds received from Halton CCG towards Social Prescribing programme.

Funds received from National Energy Action towards Smart meters programme.

Funds received from Groundworks UK towards Social Inclusion Services.

20. Analysis of Group Net Assets by Fund

	Tangible Fixed Assets £	Investments £	Current Assets £	Creditors £	Total £
Restricted funds	14,584	-	4,080	-	18,664
Unrestricted funds	<u>1,282,957</u>	<u>1</u>	<u>734,047</u>	<u>(205,725)</u>	<u>1,811,280</u>
	<u>1,297,541</u>	<u>1</u>	<u>738,127</u>	<u>(205,725)</u>	<u>1,829,944</u>

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

21. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £29,183 (2019 - £14,904).

The Charity was a participating employer in the Age UK Retirement Benefits Scheme which is a Defined Benefit Scheme. The Scheme closed to future accrual on 30 November 2008. It is a multi-employer scheme as described by FRS 17 – Retirement Benefits. The Scheme was accounted for as if it were a defined contribution scheme, on the grounds that each employer was unable to identify its share of the underlying assets and liabilities in the Scheme on a consistent and reasonable basis. As a result, all pension costs for the Charity were reported on a defined contribution basis.

The charity exited the scheme in the previous year having made payment of a final exit fee of £8,967.

22. Operating Lease Commitments

At 31 March 2020, the group had annual commitments under non-cancellable operating leases as set out below: -

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Operating Leases which expire:				
Between two and five years	<u>43,782</u>	<u>17,358</u>	<u>43,782</u>	<u>17,358</u>
	<u>43,782</u>	<u>17,358</u>	<u>43,782</u>	<u>17,358</u>

23. Related Party Transactions

The charity holds one and a half £1 shares in Age UK Merseyside Trading Ltd, a company registered in England & Wales number 7726737, with an issued share capital of three £1 ordinary shares. Age UK Merseyside Trading Ltd acts as an agent to sell insurance products for older individuals for Age UK Enterprises Ltd under a trading alliance agreement.

The transfer under gift aid of the trading profits of Age UK Merseyside Trading Ltd to the charity was £32,647 (2019 - £56,341) of which £4,725 was outstanding as at 31 March 2020 (2019 - £14,145).

During the year the charity wrote off £8,914 (2019 - £26,000) in respect of a loan provided in a previous year to its subsidiary Age Concern Mid Mersey Trading Ltd.

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Connected charities

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