

Annual Report and Accounts 2020-21

A grayscale photograph of an elderly woman with short, light-colored hair, looking slightly to the side with a gentle expression. She is wearing a dark top and a thin chain necklace. The background is blurred, showing what appears to be foliage.

pandemic Covid-19 support
information social distance
masks sanitise lockdown
isolation stay safe illness
vaccine reassurance
loneliness coronavirus
fever quarantine advice
shopping hospital hands
hospital cough friendship
wellbeing hands stress
stay home worry infection
pandemic Covid-19 support
information social distance test
masks sanitise lockdown symptoms
isolation stay safe illness anxiety
vaccine reassurance germs stay home
loneliness space coronavirus advice
fever quarantine shopping health space
wellbeing hospital hands worry infection
stress cough friendship death virus smiles

Message from the Chair of Trustees - Pete Stubbs



There is no doubt that this year has been a year like no other.

The Covid-19 pandemic has changed the lives of our staff, Trustees and the communities we serve in so many ways. The demands on Age UK Mid Mersey's services have increased in both volume and complexity and the organisation has had to find new ways to deliver much needed support.

During this time, I'm extremely proud that Age UK Mid Mersey has risen to the challenge. Amid the uncharted territory of the pandemic and the uncertainty as we said goodbye to our long-standing CEO, The Trustees, Senior Management Team, staff and volunteers, have pulled together to transform the organisation, demonstrating flexibility, passion and resilience.

Like many charities, our finances have been impacted this year. In the first half of 2020, we received fantastic support from Age UK, local government, commissioners and established partners, as well as forging brand new partnerships. We successfully secured various grant funding which also made a huge difference in sustaining the charity's services and contributed towards a comparatively healthy balance sheet. We have truly appreciated the flexibility and understanding of our commissioners throughout the year.

The Board have had to make difficult decisions during this period. Due to the effects of the pandemic on the hospitality sector, we announced the closure of Age UK Trading Limited and put our much-loved headquarters on the market. These decisions were not taken lightly but the Trustees are confident that, once the sale of the Mansion House is finalised, they will provide the absolute best outcomes for the charity, allowing investment in new and innovative services and a renewed focus on our charitable aims.

Following an interim period, Trustees were delighted to appoint our new Chief Executive, Shelley Brown, as we approached the year end, recruiting from within the ranks of the charity. With almost 20 years' service with Age Concern Halton and Age UK Mid Mersey, Shelley is passionate about the charity and is already reshaping it with a new organisational structure, strengthened leadership team and forward-thinking working model.

As a charity, we know we have been luckier than some with a good amount of funding helping us through the challenges of lockdowns, but, as we emerge from the pandemic, we are aware that the biggest financial challenges are still to come. The second half of this accounting year has seen Covid-19 grants coming to a close, commissioners tightening their own belts and much greater competition for every available funding pot. It is clear that Age UK Mid Mersey will need to work much harder to secure funding in the year to come.

In a challenge of such magnitude as a pandemic, organisations will naturally either sink or swim. I am extremely proud that Age UK Mid Mersey has responded by taking a collaborative approach and I am confident that, with the professionalism and commitment of our team, together with the continued support of our stakeholders, we can emerge stronger and more resilient for the future.

A handwritten signature in black ink, reading 'Pete Stubbs'. The signature is written in a cursive, flowing style. It is positioned at the bottom right of the page, below the main body of text.

Message from the Chief Executive Officer - Shelley Brown

No words can overstate the impact our staff and volunteer team have made over the last 12 months.

Their sheer willingness, resilience and adaptability in terms of helping those most in need during the pandemic should be commended.

As we entered the first lockdown in March 2020, many of our services came to a halt overnight. Within 3 days our staff had enabled a seamless transition to homeworking, allowing the organisation to continue to operate many of our key services remotely.

If the pandemic has taught us anything it is how, in the face of adversity, if we work together we can collectively use our skills and expertise to reach a larger group of people and achieve greater impact. We have forged new and stronger partnerships with local partners over the last 12 months and we genuinely look forward to continued collaborative work to enhance the provision of service on offer for older people across our areas of benefit.

The fate of many charities due to the pandemic has been grim - we are very fortunate to have thrived and flourished during the crisis, but some of this success is bittersweet and we are not immune to the huge challenges the charitable sector face over the coming years.

As we begin to emerge from the pandemic and look to the future, it is time to review our Core Strategic Objectives (listed below). I think the content of this report sums up how far we've come in achieving these goals. We're preparing to launch a revised strategy for 2021 and beyond; an 18 month road map that will allow us to consider and plan for future sustainability, embrace new and innovative forms of income, and strengthen our commitment to deliver responsive services for older people aligned with health and social care agendas and the new Integrated Care Systems.

The sale of the Mansion House will play a significant role in our future sustainability and will allow us to focus all of our resources on the Charity's work and ability to invest in new and innovative services for older people in the community across all of our areas of benefit.



Core Strategic Objectives 2018 to 2021

1

Financial Sustainability

2

Maintaining and Developing Quality Services

3

Advocating on behalf of older people and campaigning on their issues

4

Build on existing partnerships to achieve our objectives

5

Develop our organisational systems, staff and volunteers

6

Mansion House Sustainability

Age Concern Mid Mersey
Summarised Consolidated Statement of Financial Statements
For the Year Ended 31 March 2021

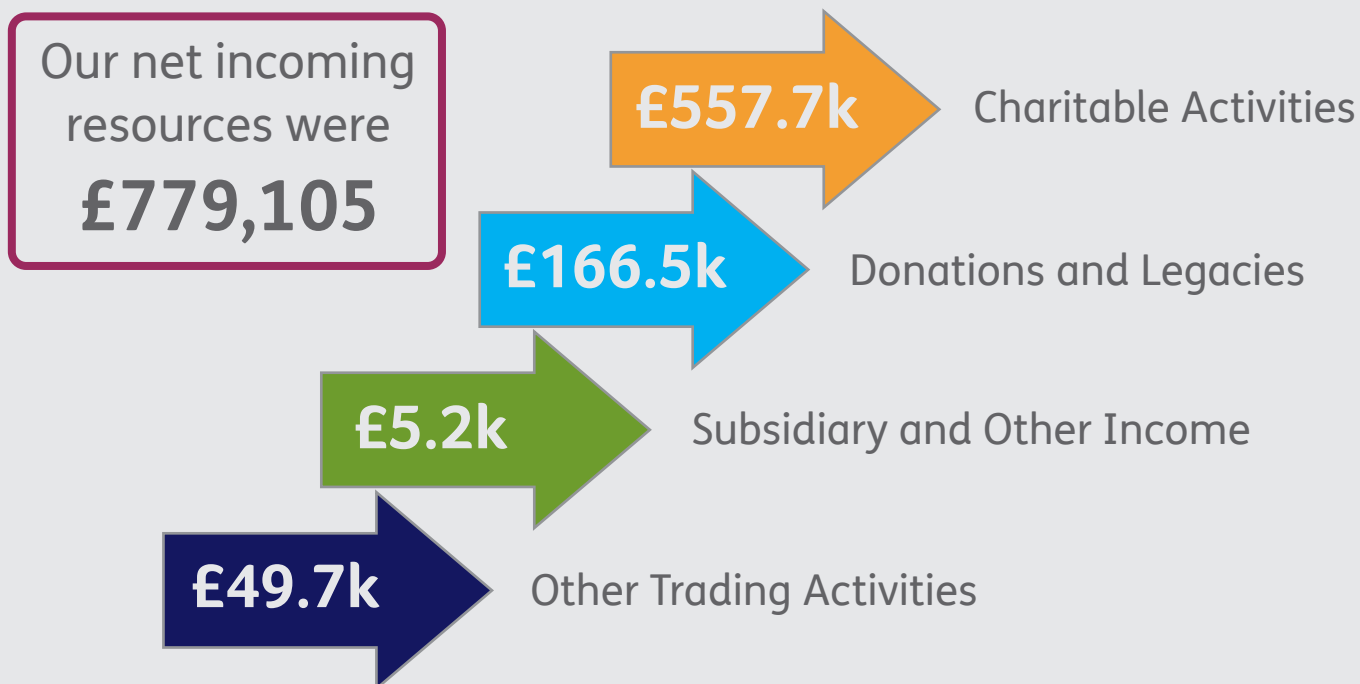
	2021 Total £	2020 Total £
Income:		
Donations and Legacies	166,502	19,100
Other Trading Activities	49,715	213,649
Income from Investments	4,982	6,482
Income from Charitable Activities	557,726	461,386
Other Income	180	11,240
Total Income	779,105	711,857
Expenditure:		
Raising Funds	35,358	169,687
Charitable Activities	595,860	657,617
Total Expenditure	631,218	827,304
Profit on sale of fixed assets	196	49,151
Gift Aid donation from Associate	-	32,647
Impairment of fixed assets (revaluation)*	-	(866,157)
Net expenditure for the year	148,083	(899,806)
Reconciliation of funds:		
Total funds brought forward 1st April 2019	1,829,944	2,729,750
Total funds carried forward 31 March 2020	1,978,026	1,829,944
Extract from Balance Sheet:		
Fixed Assets	1,260,783	1,297,542
Current Assets	794,590	738,127
Current Liabilities	(77,347)	(205,725)
Total Net Assets	1,978,026	1,829,944
Funds:		
Restricted Funds	14,328	18,664
Unrestricted Funds held in Fixed Assets	1,246,455	1,282,957
Unrestricted General Funds	715,959	528,293
Non Charitable Trading Funds	1,284	30
* exceptional item	1,978,026	1,829,944

Reserve levels represent 14 months operating expenditure.

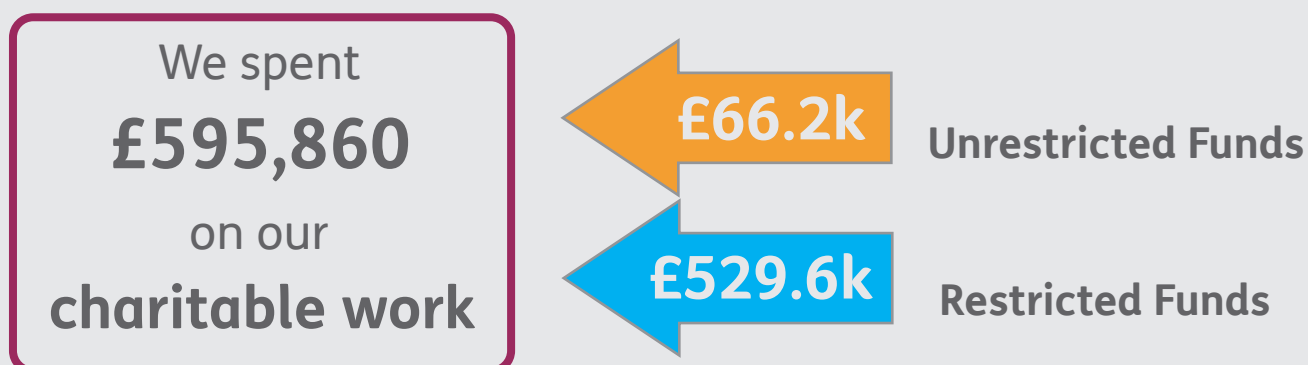
The above extracts are taken from the Statement of Financial Activities and Consolidated Balance Sheet contained within consolidated accounts for the year ended 31st March 2021 which were approved on 21st September 2021. The full audited statutory accounts have been submitted to the Charity Commission and a copy can be obtained from the Charity Commission's website.

Financial Review - Income and Expenditure Highlights

Where our funds came from in 2020/21...



How we spent our money in 2020/21...



6% of our total expenditure was spent on raising funds

76% of our overall income was spent on **direct charitable activity**

Covid-19 lockdowns meant we did things differently this year, mobilising all of our staff to work from home, offering basic wellbeing support and less of our complex and face-to-face services. So, whilst expenditure on charitable activity was less than previous years, we supported even more older people.

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 2021 which were approved on 21st September 2021. The full audited statutory accounts have been submitted to the Charity Commission and a copy can be obtained from the Charity Commission's website.

Covid-19 : Our immediate impact

When the first lockdown began in March 2020, Age UK Mid Mersey adapted quickly to provide much needed support and reassurance to older people.

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...**

We worked in collaboration with local key partners as part of a tactical response to bring resources together to respond to urgent needs.



March – June 2020:



Handled
14,314
wellbeing calls

**Identified and referred
73 urgent support cases**

We were supported with generous food donations from organisations such as Nestle UK & Ireland, Booker Wholesale, Asda and Kerry Food..



Delivered
2,206
food and
wellbeing
parcels

...with a combined
value of approx. **£46k**

Older People's Engagement:

We continued to innovatively engage and consult on issues affecting older people:

* Zoom Training Session for Expert Panel * Virtual Workshops * Five Ways to Wellbeing Panel Session * Age Friendly LCR webinar * North West Ambulance "Your Call" magazine editorial - experiences of loneliness

Covid-19 : Continued Wellbeing Support

In spite of diverting ALL of our resources to emergency support and wellbeing calls during the first lockdown, we are proud of continuing to deliver our regular wellbeing support, such as...

Winter Pressures

340 people supported with winter pressures

2,500 hours of support including:

- ♦ Welfare and companionship
- ♦ Information and advice
- ♦ Shopping
- ♦ Transport to hospital/ vaccination appointments



Living Positively

700 Wellbeing Parcels including:

- ♦ Think Good Feel Good
- ♦ Veterans packs (see p17)

Support to niche groups including:

- ♦ **600** older carers
- ♦ **300** Veterans (see p17)

Special Recognition

We were proud to receive a **Special Recognition Award from the High Sheriff of Merseyside** for our work supporting older people in the community... and to be nominated for a **Queens Award for Voluntary Service**

Healthy at Home

£400k of additional benefits secured

More than **3,000** enquiries enabling older people to remain independent at home...

- ♦ **2,000** relating to provision of care in the community
- ♦ **1,500** enquiries relating to benefits and legal
- ♦ **260** Energy checks

Covid-19: Proud of the difference our work has made

We received wonderful feedback from those we supported and their families and the smiles said it all...



“ I was feeling very lonely and isolated when I first called Age UK Mid Mersey. I have no family or friends and only recently moved to the area. I've been receiving weekly wellbeing phone calls and also received a wellbeing parcel - it was amazing and really cheered me up. I feel as if I have a whole different attitude towards things now. ”
(Mrs H, Knowsley)

“ THANK YOU so much for setting my Aunt up with a volunteer. It has definitely reduced some of our anxiety about her being so isolated during this time. ”
(Nicola, Australia)

“ The food parcel made mums day! Thank you so very much for the caring work you do, especially at times like these, I have no doubt that you are making such a difference in many older people's lives. ”
(Daughter of 99yr old from St Helens)

“ Age UK Mid Mersey has been a lifesaver. They've always known what to say to reassure me and cheer me up. Whoever put the wellbeing pack together is amazing. It was one of the most lovely hampers I have ever received. ”
(Adrienne, Halton)

“ A big thank you for your kind donations, they have been so gladly received by two of our schemes. ”
(Warrington Housing Assoc.)

“ I am really grateful for the support you have arranged for us with the council, we can start to look at improving things for my wife. The food parcel was a very nice surprise and just what we needed, I feel as if all of sudden our whole situation has changed, things are starting to look up, we are more hopeful. ”
(Mr and Mrs J, Knowsley)

Covid-19: Critical support

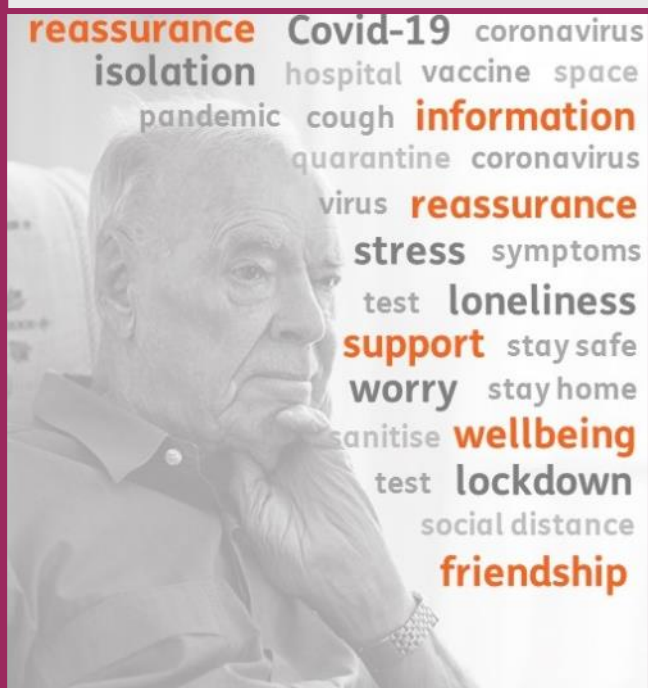
Amongst the heartfelt thank you messages from those we supported during lockdown, there were also stories of how Age UK Mid Mersey's work identified and supported some critical needs...

During a regular wellbeing call to a gentleman in Halton, we found him tired and stressed. He explained he was diabetic and his sugar levels had been up and down for the past week. His

GP surgery had advised him to call NHS 111 but, after trying for two days to get through, he had all but given up. With no family or neighbours to help, and no access to internet, our Wellbeing Officer offered to complete the NHS 111 online form on his behalf in an effort to get him a call back. The online advice from NHS 111 was to immediately call 999. He was taken straight to hospital and kept in for almost a fortnight.

In our follow up call, he said he was very grateful for our call as he would have continued to struggle to get through to NHS 111 and had no way of doing the online form for advice himself.

We arranged a food parcel to save him worrying about shopping while he settled back at home.



Mrs L, also from Halton, has health concerns such as arthritis and Parkinson's disease and can get confused.

During a regular wellbeing call, she confided that, although people were delivering food, she wasn't eating it. She was distressed because she couldn't open the packets or work the microwave.

Our Wellbeing Officer chatted with the housing scheme she lives in and they arranged free house visits twice a day for three weeks to ensure Mrs L was having a suitable meal. We also made a referral to Halton Borough Council Adult Social Services for longer term support.



In the 3 months from March to June 2020 alone, we identified and referred 73 urgent support cases

Covid-19 : A great big thank you!

As well as securing much needed grants and contracts, we received so much support from organisations and volunteers and we would like to say a massive 'Thank You' on behalf of all of those we serve...

Thank You!



Halton Borough Council * Armed Forces Covenant Fund Trust * NHS England * Steve Morgan Foundation * Age UK * Booker * Liverpool City Regional Local Enterprise Partnership * Nestle UK & Ireland * Asda St Helens * Kerry Group * St Helens Council * Comic Relief * Lord Cozens-Hardy * CAF/Martineau Family * Ravensdale Trust * Smart IT * Mason Bibby Trust * Pilkington Family Trust * Merseyside and Cheshire Fire and Rescue Service * and so many more...

Plus 100 other amazing volunteers

who supported our services ...with a combined total of approximately

16,000 hours of voluntary support

The difference our volunteers made...

Our Wellbeing Officer noticed a marked difference in an isolated older person we matched with volunteer, Sue, for regular befriending calls telling Sue:

“

What a difference your calls have made! She sounded like a different woman and seemed to be motivating herself to take small steps in the right direction.

”

Ms B, from Kent, was worried about her housebound Aunt who lives alone in Halton. We arranged support for her from our amazing volunteer Andy, who volunteered early in the pandemic. Andy did her shopping to make sure she had the supplies she needed and Ms B was so impressed with the help we provided that she volunteered for her local Age UK as a thank you!

We were so grateful to the team from Merseyside and Cheshire Fire and Rescue Services who helped to deliver our Health and Wellbeing parcels.

As well as having a friendly doorstep chat, they were able to offer free smoke alarm and safe at home checks at the same time!

Working in partnership helped us reassure recipients they were not alone during lockdown and all were delighted to see friendly faces.



Transforming how we work

Looking after older people's mental health is just as important to us as offering practical support and, as well as adapting to working remotely and improving our digital connectivity in 2020, we have transformed the organisation around a wellbeing model.

We work hard to align our services to national and local health and social care guidance frameworks including Integrated Care System, place-based approaches and the Public Health England five key ways to wellbeing – Stay Connected, Be Active, Take Notice, Keep Learning and Give to Others – promoted through our Think Good, Feel Good campaign.

This means we offer an holistic range of health, wellbeing, care and practical services to support individuals to enjoy a positive lifestyle with more choice and control in their everyday lives.

We have developed a screening process that assesses our client's needs, identifying any support from financial or legal to physical and social. The data we gather during this process informs our service development and resource allocation too.

To encourage physical activity and social connection, we've also been busy developing an exciting new range of face-to-face activities and classes in local community venues.



Transforming our Team

Our newly appointed CEO, working closely with the Charity's Board of Trustees, has already made great strides in transforming the organisation, with a new structure and senior leadership team.

Upskilling our Team

As well as strengthening our experienced team, we're proud to offer our staff access to the latest training, thanks to great collaborations.

All of our staff take part in mandatory training, from safeguarding adults to fire safety. Our Wellbeing team are all working towards, or have completed, the Care Certificate and most are now qualified Mental Health First Aiders.



Head of Charitable Services at Age UK Mid Mersey, Bridgid Dineen, said:

“

Our Wellbeing Officers often come across older people with quite complex needs, with many showing signs of mental distress, particularly following the pandemic. Many would be unlikely to disclose a mental health problem outright but the Mental Health First Aid training has given our team the confidence to identify the signs, ask the right questions, offer support or raise concerns in the appropriate way.

”

Leading the way

We're proud to be breaking new ground with projects funded by organisations such as Interventions Alliance and Prosper...

Older Prisoner's Programme at HMP Risley

Since January 2021, Age UK Mid Mersey have been working with Interventions Alliance to improve older prisoners' wellbeing, support and rehabilitation at a North West prison.

Older prisoners are the fastest-growing group in the prison population - the number over the age of 60 has increased by 243% since 2002 and is likely to continue to rise. Despite the ageing population, there are few age-appropriate programmes in prison. To address this unmet need, Interventions Alliance, Seetec's justice and social care business division, have joined forces with Age UK Mid Mersey to pilot a new programme at HMP Risley.

The pre-retirement programme works with prisoners over the age of 50 to equip them with the skills and support to improve their rehabilitation and wellbeing. A dedicated Age UK Mid Mersey Wellbeing Officer has been working with older prisoners, encourage participation in a range of social activities to overcome isolation and promoting good mental wellbeing while in prison, as well as preparing individuals for their resettlement by providing practical support and information covering pre-retirement, health, social care, housing, pensions and benefits, and advancements in technology.

Our Wellbeing Officer has been able to liaise directly with older prisoners, providing wellbeing screening to assess their support needs and offering tailored advice and guidance on themes such as staying healthy, getting around using public transport, applying for blue badge or bus passes and registering with a GP and dentist.



Strict lockdown restrictions at the prison due to the pandemic presented unique challenges for the project but, with the use of specially created workbooks and supporting literature, our Wellbeing Officer made great strides in assessing needs, encouraging participation and providing person-centred information and advice. With high demand for access to support, we're pleased to report that a further round of the programme has now begun.

Executive Director of Justice and Social Care at Interventions Alliance, Suki Binning said:

“

We are pleased to be working with Age UK Mid Mersey to ensure no group is left behind, no matter their past. Older prisoners have distinct and different prison and resettlement needs. Many have served longer sentences, and have lost touch with changes in society including advances in technology. Due to institutionalisation, they may also lack the critical self-help skills and confidence to live in the community. Our programme will help individuals to overcome these barriers that can too often hold them back from successful reintegration into our communities, enabling individuals to build a better and brighter future for themselves.

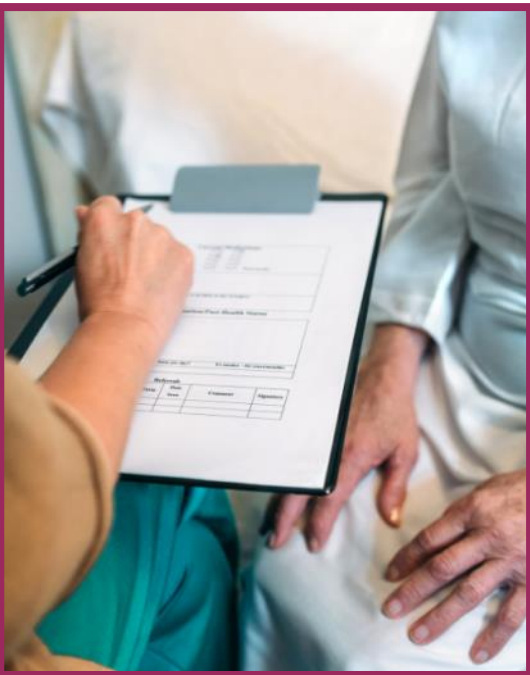
”

Leading the way

...and working closely with GP practices in our communities...

Prosper Research

Age UK Mid Mersey are one of only a handful of brand partners selected to conduct Prosper Research following a partnership between Age UK and the Universities of Leeds and Manchester. Funded by the National Institute for Health Research, the research programme aims to find out whether personalised care planning improves quality of life for older people living with frailty.



Prosper is a clinical trial working with people over aged 65 who have been selected based on strict frailty criteria. Working closely with GP practices, the study involves our specially trained Personal Independence Coordinators visiting older adults and helping them identify life changes and goals. They will encourage them to talk about the things they feel are important in life and what they would like to achieve, developing a person-centred plan of support to make things happen. The resulting plan might include, for example, help with filling out forms or getting out and about.

The Personal Independence Co-ordinator will stay in touch for as long as is needed up to a maximum of 12 weeks, setting and reviewing goals and actions along the way.

The benefits for older people who take part in the trial include:

- Increased confidence - helping people regain and maintain independence
- Decreased social isolation – linking into their community
- Promoting health and wellbeing through information and advice
- Improved safety in the home - organising safety checks, repairs and adaptations
- Supporting families and carers in stressful situations
- Help with financial security – supporting benefit claims or switching gas and electricity companies

Personalised care planning is designed to improve self-management skills, helping older people to thrive with the support of their community. As well as gathering vital data during the research that will inform coordination of GP, voluntary sector and social care services in the future, the older people taking part will be left with increased social networks, improved wellbeing and details of how to obtain further support in the future.

NHSE Winter Pressures project

Thanks to funding from NHS England and Age UK, our Wellbeing Service formed part of the NHSE Winter Pressures programme supporting almost **350** older people across St Helens, Knowsley, Halton and Warrington.

The Engagement Support we offer includes supporting patients with appointments for pre-op Covid-19 tests, collecting prescriptions, support with shopping, relevant signposting to external services and internal access to all Age UK Mid Mersey services where appropriate. This might include, for example, financial advice, benefit checks, warm homes support, wellbeing package of support, wellbeing calls and companionship. We ensure all clients are supported and openly work with other local providers, making referrals into these services when required.

Demand for the service surged as the Government's vaccination programme rolled out, with our Wellbeing Team providing transport to vaccination appointments and accompanying those who were unable to get there alone.

Recognising the need for wider wraparound care, we developed the service further to ensure that those leaving hospital were settled at home, supported with shopping, wellbeing calls, prescription collection and follow up appointments.

Our wellbeing offer also supports them into health and community services, enabling them to overcome barriers to accessing care in a timely and effective way. Our wellbeing team also support individuals experiencing the detrimental impact of loneliness brought about by staying at home for prolonged periods of time and being cut off from social groups or gatherings as a result of lockdown restrictions.

The demand for this type of wraparound support continues to grow and Age UK Mid Mersey are working tirelessly to secure funding streams to enable this vital work to continue.

Just a few examples of the difference we made...

Mr T is 91 years old and lives in St Helens. After receiving regular calls from our Wellbeing Team, we delivered a Think Good Feel Good parcel under the Winter Pressures Programme.

Mr T said:

“ It's been nice to meet you in person at last. You know the telephone calls really make a big difference, especially being stuck looking at these four walls most of the time at the moment. Years ago I did a few sky dives and raised a large amount of money, almost £20,000 for charities. I struggle with my mobility these days and it's nice to know there are people thinking of me. ”



NHSE Winter Pressures project

Just a few examples of the difference we made...

75 year old, Mr G lives alone with no family living close by. Although he is generally well, he was referred to our service for support last year by the Skin Support Team at Whiston Hospital as he needed to isolate before an operation.

As well as help with getting shopping, and collecting prescriptions, he needed support with transport to and from the hospital for his operation and follow up appointments.

With the support of one of our Wellbeing Officers, he had the reassurance that somebody cared and would be there when he received his results, as well as on his return from hospital, taking away the worry of being alone during an anxious time with his health.



Mr G said:

“ Age UK Mid Mersey supported me through a traumatic time. They helped me get through my treatment and had brought a smile to my face. Knowing that I was able to get to appointments gave me one less thing to worry about. ”

Our Wellbeing Team have kept in touch with Mr G with wellbeing calls, home energy advice and further transport for hospital appointments through the NHSE Programme.



Mrs D said:

“ With the help of Age UK Mid Mersey, I've been able to catch up with some appointments I had been putting off and the added reassurance has helped me feel less anxious. I don't know what I would have done without them. Their support has really helped me to get back on track. ”

Mrs D is 70 years old and lives alone in St Helens. She has some health conditions affecting her mobility and strength and, with no immediate family nearby, has the support of regular carers. As she needs to use a wheelchair for longer walks and is unable to use public transport, Mrs D self-referred to our Winter Pressures service for help getting to medical appointments.

Our Wellbeing Officers were delighted to support with transport to and from her appointments, as well as assisting with her wheelchair.

Respect Campaign...UtopiAge

UtopiAge is a unique research programme being developed by Age UK Mid Mersey and follows on from our #DoYouSeeMe? campaign.

#DoYouSeeMe? focussed on changing perceptions of ageing, celebrating older people's wisdom, their lifetime of experience and the valuable contributions they still make in our society.

UtopiAge is aspirational – it is about providing us with rich, qualitative information that captures what over 50's would want if they were able to ask for it; why they want it, what their expectations are and what their dreams are.



Age UK Mid Mersey are ideally placed to gather meaningful and valuable data, working with stakeholders including service users, general public, contract commissioners, local authorities, health providers and community partners. This will enable us to build a true picture of older people's lived experience, helping us to understand how we all contribute to an inclusive community.

We often talk about the big picture and major issues affecting over 50's – here, we are interested in the key aspects of living a quality life and equity of access; what would make this group of people happy and fulfilled in life and how this would be achieved.

Through commissioned projects, such as NHSE Winter Pressures, we have already identified a number of challenges around health equality and inclusion themes.

The new Health Equity Assessment Tool (HEAT) Executive Summary (September 2020) states that there is considerable local (and international) evidence of significant inequalities in health. These are caused by systematic, avoidable and unjust differences in health and wellbeing between different groups of people. Health inequalities may be driven by different experiences of the wider determinants of health such as environment, income and housing; differences in health behaviours; differences in social networks and self-esteem and unequal access to health services.

We expect our exciting UtopiAge project to help gather evidence of some of these differences to enable us, as professionals, to identify areas to increase access to improved services for our over 50's.

This year saw the start of our UtopiAge work and we hope to bring you much more news as the project develops.

Looking after our veterans

Generous funding from the Armed Forces Covenant Fund Trust, enabled Age UK Mid Mersey to deliver a 6-month bespoke 'Veterans Together' project across our areas of reach.

With the original programme of face-to-face activities on hold due to the pandemic, the project aimed to identify veterans who were shielding or self isolating at home, offering them emergency support. This then gave us the opportunity to assess wider needs and tailor person-centred wellbeing support.

Examples of the activities and support we offered included:

- Weekly wellbeing telephone calls
- Help with form filling, disability benefits checks, applications and follow-up for progress and completion
- Regular virtual coffee mornings with other veterans, developing activities aimed at rebuilding confidence and resilience
- Access to a range of health and wellbeing services based around the five ways to wellbeing
- Information and advice on money matters, housing, local services and benefit checks
- Access to our Warmer Homes programme, NHSE Covid Winter Pressures programme and continued digital social groups



We distributed more than **320** Veterans' Parcels, containing mugs, branded pens, notepads, torch, tea/coffee, sweet treats, toiletries, crosswords and wellbeing information. With the help of Merseyside and Cheshire Fire Service, the deliveries were an opportunity for doorstep contact, offering reassurance and easing isolation.

Just one example of the difference we made...



Mr S (90) from St. Helens lives with his wife of 47 years and has dementia. Through our wellbeing calls to them during the pandemic, we discovered Mr S is an Army Veteran so we visited him with one of our veterans parcels. We received a wonderful letter of thanks from his wife explaining just what our support had meant...

“ On behalf of my husband, I want to thank you for the goody bag and the certificate thanking him for his army service. We, as a family, are so proud of this and will have it displayed for all to see.

A big thank you for the gifts and also what you are doing for us people who are quite frightened of the situation we are in. It is comforting to know that people care.

”

Can you help?

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.

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.



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 it's organising your own fundraising event, running a raffle or encouraging your staff to volunteer as part of your Corporate Responsibility Programme.



With responsibility for maintaining the premises we lease at Roby Community Centre and on Runcorn high street, we are always in need of volunteers to help with maintenance, decorating and keeping the outside space tidy.

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's Heroes



As with lots of special events in 2020, the Community Kindness Awards had to be postponed several times before eventually taking place virtually in March 2021.

Working with Halton Borough Council, Halton Safeguarding Children Board, the Faith Forum and Cheshire Constabulary, Age UK Mid Mersey organised the awards to celebrate the unsung heroes who made a real difference in communities across Halton.

Once again, the event was supported by donors such as Cheshire Constabulary, Halton Housing, Healthwatch Halton and Wellbeing Enterprises, as well as generous support from Lady Anne Dodd and the Ken Dodd Foundation. Winners included:

Community - Individual: Louise Nulty	*	Community - Group: The Sanctuary
Private Organisation: Quigley's Bakery	*	Young Person: Kieron Gordon
Community Worker: Mal Hampson	*	Under 11: Ben Wilson

Special recognition: **Macaulay Lewis**





For information, advice or wellbeing support:

0300 003 1992
enquiries@aukmm.org.uk

Age UK Mid Mersey (Head Office)

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

www.ageuk.org.uk/midmersey

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

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

**FOR THE YEAR ENDED
31 MARCH 2021**

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

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FOR THE YEAR ENDED 31 MARCH 2021**

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

**REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees are pleased to present their annual directors' report together with the consolidated financial statements for the year ending 31 March 2021.

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

There is no doubt that this accounting year has been a year like no other. The Covid-19 pandemic has changed the lives of our staff, Trustees and the communities we serve in so many ways. The demands on Age UK Mid Mersey's services have increased in both volume and complexity and the organisation has had to find new ways to deliver much needed support.

During this time, I'm extremely proud that Age UK Mid Mersey has risen to the challenge. Amid the uncharted territory of the pandemic and the uncertainty as we said goodbye to our long-standing CEO, The Trustees, Senior Management Team, staff and volunteers, have pulled together to transform the organisation, demonstrating flexibility, passion and resilience.

Like many charities, our finances have been impacted this year. In the first half of 2020, we received fantastic support from Age UK, local government, commissioners and established partners, as well as forging brand new partnerships. We successfully secured various grant funding which also made a huge difference in sustaining the charity's services and contributed towards a comparatively healthy balance sheet. We have truly appreciated the flexibility and understanding of our commissioners throughout the year.

The Board have had to make difficult decisions during this period. Due to the effects of the pandemic on the hospitality sector, we announced the closure of Age UK Trading Limited and put our much-loved headquarters on the market. These decisions were not taken lightly but the Trustees are confident that, once the sale of the Mansion House is finalised, they will provide the absolute best outcomes for the charity, allowing investment in new and innovative services and a renewed focus on our charitable aims.

Following an interim period, Trustees were delighted to appoint our new Chief Executive, Shelley Brown, as we approached the year end, recruiting from within the ranks of the charity. With almost 20 years' service with Age Concern Halton and Age UK Mid Mersey, Shelley is passionate about the charity and is already reshaping it with a new organisational structure, strengthened leadership team and forward-thinking working model.

As a charity, we know we have been luckier than some with a good amount of funding helping us through the challenges of lockdowns, but, as we emerge from the pandemic, we are aware that the biggest financial challenges are still to come. The second half of this accounting year has seen Covid-19 grants coming to a close, commissioners tightening their own belts and much greater competition for every available funding pot. It is clear that Age UK Mid Mersey will need to work much harder to secure funding in the year to come.

In a challenge of such magnitude as a pandemic, organisations will naturally either sink or swim. I am extremely proud that Age UK Mid Mersey has responded by taking a collaborative approach and I am confident that, with the professionalism and commitment of our team, together with the continued support of our stakeholders, we can emerge stronger and more resilient for the future.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Reference and Administrative Details

Charity Name: Age Concern Mid Mersey

Charity Number: 1003476

Company Number: 2625647

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

Directors and Trustees

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

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

Elected Trustees: Mr Peter Stubbs - Chair
Mrs Susan Haden - Vice-Chair
Mr John Chapman
Mr Raymond Travies
Mrs Denny Balmer (Resigned March 2021)
Dr Ivan Camphor
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 Christine Mortimore
Mr William Arnold
Mr Colin McKenzie

Key Management Personnel

Mr Mark Lunney – Chief Executive Officer and Company Secretary (Resigned October 2020)
Mrs Shelley Brown – Head of HR & Finance (until October 2020), Acting Chief Executive Officer and Company Secretary (from October 2020 to March 2021) and permanent Chief Executive Officer and Company Secretary (appointed April 2021).
Ms Sue Jaques - Business Transformation Manager (Terminated June 2020)
Mrs Karen Kenny – Charity Services Director (Resigned April 2020)
Mrs Bridgid Dineen – Head of Services Quality and Development (Appointed August 2020)
Mrs Yvonne Rea – Head of Services Delivery and Projects (Appointed July 2020)

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

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

Working with and on behalf of older people in Halton, Knowsley, St Helens and Warrington, our key aims and objectives focus on supporting those who are aged 50+. We aim to help them continue to live fulfilling lives in their own homes and live in an environment that promotes personal safety, social engagement and activity, maximising wellbeing and reducing the ill effects of social isolation and the adverse impacts of ageing.

Objectives

- a) to encourage, promote and organise direct services appropriate to the needs of individual or groups of people aged 50+.
- 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 consultation, research and analysis 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 older people both now and in the future.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

KEY OBJECTIVES AND ACTIVITIES

Activities

- a) Provide a single point of access for all clients and a unified approach to Wellbeing via a robust screening tool with trained Wellbeing Officers, identifying the needs of clients in relation to Loneliness & Isolation, Mental Health & Wellbeing, Safeguarding and Accessibility to services and benchmarking these areas against risk indicators to allow proactive intervention/referrals to appropriate support.
- b) Provide a quality Information and Advice resource consisting of specialist Wellbeing Officers to provide free, confidential and impartial information and support on a range of issues relevant to older people, such as how to access care, housing aides and adaptations, understanding forms and help with applying for benefits to maximise income.
- c) Provide a programme of Wellbeing activities from our premises and outreach in the community underpinned by the five ways to wellbeing (Be Active, Take Notice, Connect with Others, Keep Learning and Give to Others), supporting a more fulfilling and independent life, easing burden on social/health services and improving physical and mental wellbeing.
- d) Develop Paid for Services that enable older people to remain independent.
- e) Conduct effective consultations with older people, local stakeholders and Age UK National to address gaps in service/provision and to inform and shape service development across our sector.
- f) Campaigning on the issues affecting older people.
- g) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.
- h) Building partnerships across the community so there is a web of support for older people aged 50+.
- i) Strategically plan and develop for the growth and longer 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 2021

ACHIEVEMENTS AND PERFORMANCE

People

Clearly Covid-19 has been the dominant factor in all of our lives over the past 12 months and the Trustees would like to acknowledge the amazing resilience of the Age UK Mid Mersey staffing team in adapting services quickly to provide much needed support and reassurance to older people. During that time, they enabled a seamless transition to homeworking overnight and allowing the organisation to continue to operate many of our key services remotely. Within the first 4 weeks of the lockdown commencing in March 2020, our team of staff and volunteers had made just over 2,000 wellbeing calls and delivered 700 emergency food parcels to isolated and vulnerable older people.

The organisation has gone through a major transformational change during the last year and have adopted a new Wellbeing model based around the five ways to wellbeing offering a holistic service via a team of specialist, trained Wellbeing Officers. We are committed to the ongoing development of our staff team and in ensuring we provide a safe, enjoyable and welcoming place to work whereby our staff and volunteers are proud to stand behind our vision, objectives and brand.

Successes

- **Covid Response from Mar – Jun 2020** our team of staff and volunteers handled **15,000 wellbeing calls** and delivered **1,200 emergency food parcels** with a combined value of **£24k**.
- The **Information and Advice** team handled **3,000** telephone enquiries and supported people to claim additional welfare benefits to the sum of £400k.
- 260 households were supported as part of the E.O.N. Warm Homes Programme.
- **2,500 hours** of support given via the **NHSE winter pressures** programme, including: Transport to hospital and vaccination appointments, welfare and companionship, shopping.
- **700 Wellbeing Parcels** delivered including; Think Good Feel Good and Veterans packs.
- Special recognition - proud recipients of a **Special Recognition Award from the High Sheriff of Merseyside** for our work supporting older people in the community and nominated for a **Queens Award for Voluntary Service**.
- We continued to innovatively **engage and consult on issues affecting older people**; including Zoom Training, Virtual Workshops, North West Ambulance "Your Call" magazine editorial - experiences of loneliness.
- Specific support to **niche groups**: 600 older **carers**, 300 **veterans**.
- Our charity leads locally on safeguarding, strategic influence and dementia awareness.

Volunteers

Our volunteers have always been considered as the heart of our charity, but during this last reporting year and in the midst of the coronavirus pandemic, this could not carry more meaning.

No words can overstate the impact of their contribution and, in the face of adversity, the sheer willingness of individuals to pull together and provide practical help to those most in need has astounded us. During the height of the first lock down we had approx. 59 additional volunteers providing specific Covid response support, each giving at least 6hrs support per week – ranging from delivering emergency food and wellbeing parcels, carrying out wellbeing calls and arranging shopping and prescription deliveries.

Sadly, we saw some of our volunteer roles cease due to the immediate closure of face to face services as the first lockdown hit and, whilst many of these volunteers temporarily helped in different roles supporting with our Covid response, we did find that some volunteers did not resume in their role.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

ACHIEVEMENTS AND PERFORMANCE

Volunteers (Continued)

However, as we look to the future we have a range of exciting opportunities that will allow volunteers to become involved in new innovative and creative projects and we expect volunteer numbers to increase significantly over the next 12 months.

We had approximately 100 volunteers supporting us regularly throughout the year, collectively giving a total of 20,000 hours. Using the living wage as a basis for calculation, this equates to a contribution in kind of £174,400 for the year.

PLANS FOR FUTURE PERIOD 2021 – 2022

The fate of many charities due to the pandemic has been grim - we are very fortunate to have thrived and flourished during the crisis, but some of this success is bittersweet and we are not immune to the huge challenges the charitable sector face over the coming years. The Trustees, in collaboration with the CEO and Senior Managers of the organisation, have recently reviewed our Core Strategic Objectives and set out an 18 month road map that will allow us to consider and plan for future sustainability, embrace new and innovative forms of income, and develop our services, staff, governance and operating models.

At the heart of this are our beneficiaries and we must work in consultation and coproduction with them and key stakeholders to determine what their needs are and how we resource them in the 'new normal' world.

The sale of the Mansion House will play a significant role in our future sustainability and will allow us to focus all of our resources on the Charity's work and ability to invest in new and innovative services for older people in the community across all of our areas of benefit. At the time of preparing this report we are in receipt of a firm offer in line with the guide price and Heads of Terms have been issued to the prospective purchaser. However, progress is at the early stages due to negotiations with St Helens Council pertaining to the restrictive covenants attached to the property regarding future use.

FINANCIAL REVIEW

Our income for the year was £779,105 (2020 - £711,857). We are extremely grateful to the organisations that have been able to support us during this especially difficult year with Covid-19 support grants totalling £146,264. This has helped to offset the significant reduction in income of £148,138 in respect of weddings and conferences, which have been suspended for the entire year.

Our expenditure amounted to £631,218 (2020 - £827,304). The reduction in expenditure of £196,086 is largely in relation to fundraising activities (£134,329) due to the suspension of weddings and conferences.

An amount of £866,157 was recognised in the previous year in respect of the impairment of the carrying value of the Mansion House, St Helens following a valuation.

The resulting surplus for the year was £148,082 (2020 - £899,806 deficit).

For the year ended 31 March 2021 our total reserves were £1,978,026, of this, £1,246,455 was held as unrestricted tangible fixed assets, £14,328 was held as restricted funds and the remaining balance of £717,243 represents approximately 14 months running costs.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

FINANCIAL REVIEW (Continued)

The income came from Charitable Activities (72%), Donations and Legacies (21%), Trading Activities (7%) and other income (less than 1%).

94% (2020 – 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 £4,982 in the year saw a decrease of £1,500 (23%) 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.

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

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

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.

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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

OVERVIEW OF GOVERNANCE

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

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

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees

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

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

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and 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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

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 21 September 2021.

SIGNED BY ORDER OF THE TRUSTEES

Mr P Stubbs (Chairman)


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AGE CONCERN MID MERSEY
REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2021 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 (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 2021 and of its incoming resources and application of resources, including its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the 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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast doubt on the group's and parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

AGE CONCERN MID MERSEY

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the 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 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, 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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

AGE CONCERN MID MERSEY
REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
AGE CONCERN MID MERSEY

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the group's and parent charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

There are inherent limitations in the audit procedures described above. The further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentation, or through collusion.

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

Use of our report

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

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:

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Income					
Donations and Legacies	3	166,502	-	166,502	19,100
Other Trading Activities	4	49,715	-	49,715	213,649
Income from Investments		4,982	-	4,982	6,482
Income from Charitable Activities	5	32,435	525,291	557,726	461,386
Other Income	6	<u>180</u>	<u>-</u>	<u>180</u>	<u>11,240</u>
Total Income		<u>253,814</u>	<u>525,291</u>	<u>779,105</u>	<u>711,857</u>
Expenditure on					
Raising Funds	7	35,358	-	35,358	169,687
Charitable activities	8	<u>66,233</u>	<u>529,627</u>	<u>595,860</u>	<u>657,617</u>
Total Expenditure		<u>101,591</u>	<u>529,627</u>	<u>631,218</u>	<u>827,304</u>
Profit on sale of fixed assets		196	-	196	49,151
Loss on disposal of investments		(1)	-	(1)	-
Gift Aid donation from Associate		-	-	-	32,647
Impairment of fixed assets		<u>-</u>	<u>-</u>	<u>-</u>	<u>(866,157)</u>
Net income/(expenditure) for the year		152,418	(4,336)	148,082	(899,806)
Reconciliation of funds		<u>1,811,280</u>	<u>18,664</u>	<u>1,829,944</u>	<u>2,729,750</u>
Total funds brought forward 1 April 2020					
Total Funds carried forward 31 March 2021		<u>1,963,698</u>	<u>14,328</u>	<u>1,978,026</u>	<u>1,829,944</u>

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

See note 11 for the breakdown of continuing and discontinued activities.

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	14	1,260,783	1,297,541
Investments	15	-	1
		<u>1,260,783</u>	<u>1,297,542</u>
Current Assets			
Stock	16	211	1,137
Debtors	17	76,713	81,956
Cash at bank and in hand		<u>717,666</u>	<u>655,034</u>
		794,590	738,127
Current Liabilities			
Creditors: Amounts falling due within one year	18	<u>(77,347)</u>	<u>(181,501)</u>
Net Current Assets		717,243	556,626
Creditors: Amounts falling due after more than one year	19	-	<u>(24,224)</u>
Total Net Assets		<u>1,978,026</u>	<u>1,829,944</u>
Funds			
Restricted Funds	20	14,328	18,664
Unrestricted funds held in fixed assets		1,246,455	1,282,957
Unrestricted general funds		715,959	528,293
Non Charitable Trading Funds		<u>1,284</u>	<u>30</u>
		<u>1,978,026</u>	<u>1,829,944</u>

The accounts were approved by the Trustees on 21 September 2021 and signed on its behalf by: -

Mr P Stubbs (Trustee) 

Mr J Chapman (Trustee) 

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	14	1,240,518	1,254,422
Investments	15	<u>2</u>	<u>3</u>
		<u>1,240,520</u>	<u>1,254,425</u>
Current Assets			
Stock	16	211	100
Debtors	17	76,324	65,020
Cash at bank and in hand		<u>715,504</u>	<u>634,252</u>
		792,039	699,372
Creditors: Amounts falling due Within one year	18	<u>(76,082)</u>	<u>(123,883)</u>
Net Current Assets		<u>715,957</u>	<u>575,489</u>
Net Assets		<u>1,956,477</u>	<u>1,829,914</u>
Funds			
Restricted Funds	20	14,328	18,664
Unrestricted funds held in fixed assets		1,226,190	1,239,838
Unrestricted general funds		<u>715,959</u>	<u>571,412</u>
		<u>1,956,477</u>	<u>1,829,914</u>

The accounts were approved by the Trustees on 21 September 2021 and signed on its behalf by: -

Mr P Stubbs (Trustee) 

Mr J Chapman (Trustee) 

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

**CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	2021		2020	
		£	£	£	£
Cash Flow from operation activities					
Cash generated from operations	1		57,454		4,766
 Cash Flow from investing activities:					
Sale of tangible fixed assets		196		65,479	
Interest received		<u>4,982</u>		<u>6,482</u>	
Net Cash provided by investing activities			<u>5,178</u>		<u>71,961</u>
 Change in cash and cash equivalents in the reporting period			<u>62,632</u>		<u>76,727</u>
 Cash and Cash equivalents at 1 April 2020			<u>655,034</u>		<u>578,307</u>
 Total cash and cash equivalents at 31 March 2021			<u>717,666</u>		<u>655,034</u>

Note 1

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

	2021	2020
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	148,082	(899,806)
Adjustments for:		
Depreciation charges	36,758	29,617
Gain on sale of tangible fixed assets	(196)	(49,151)
Loss on disposal of investments	1	-
Impairment of tangible fixed assets	-	866,157
Investment income	(4,982)	(6,482)
Decrease/(Increase) in stocks	926	1,724
Decrease/(Increase) in debtors	5,243	49,402
(Decrease)/Increase in creditors	<u>(128,378)</u>	<u>13,305</u>
Net cash provided by operating Activities	<u>57,454</u>	<u>4,766</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

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 2021

1. Accounting policies (continued)

Income Recognition (continued)

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

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

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

Investment Income

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

Fund Accounting

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)

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

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

Operating leases

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

Tangible fixed assets

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

Asset Category	Annual rate
Land	not provided
Buildings & 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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies (continued)

Financial instruments

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

Pensions

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

2. 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:

	2021	2020
	£	£
Incoming resources	778,133	591,024
Gift Aid from subsidiary company	<u>13</u>	<u>6,750</u>
	778,146	597,774
 Expenditure on raising funds	 (23,158)	 (46,703)
Expenditure on charitable activities	<u>(628,620)</u>	<u>(666,531)</u>
	(651,778)	(713,234)
 Profit on sale of tangible fixed assets	 196	 49,151
Loss on disposal of investments	(1)	-
Share of operating profits in Associate	-	32,647
Impairment of tangible fixed assets	<u>-</u>	<u>(866,157)</u>
 Net (outgoing)/incoming resources for the year	 126,563	 (899,819)
 Total funds brought forward	 <u>1,829,914</u>	 <u>2,729,733</u>
Total funds carried forward	<u>1,956,477</u>	<u>1,829,914</u>
Represented by:		
Restricted income funds	14,328	18,664
Unrestricted Funds held in fixed assets	1,226,190	1,239,838
Unrestricted Income Funds	<u>715,959</u>	<u>571,412</u>
	<u>1,956,477</u>	<u>1,829,914</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

3. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Donations:				
Sundry Donations	9,736	-	9,736	14,431
Gift Aid	2	-	2	669
Legacies:	10,500	-	10,500	4,000
Covid-19 Support Grants:				-
Rotary Club of Rainhill	1,500	-	1,500	-
Steve Morgan Foundation	25,000	-	25,000	-
Community Foundation	5,000	-	5,000	-
Austin & Hope	1,000	-	1,000	-
Age UK Brand Payment	10,000	-	10,000	-
St Helens MBC	40,000	-	40,000	-
Halton MBC	20,000	-	20,000	-
Knowsley MBC	10,000	-	10,000	-
Cheshire Community	4,000	-	4,000	-
The Running Bee Foundation	1,000	-	1,000	-
Age UK Emergency Payment	10,000	-	10,000	-
PCC Cheshire	5,000	-	5,000	-
Torus Foundation	3,000	-	3,000	-
PH Hold Foundation	2,000	-	2,000	-
Groundworks	500	-	500	-
Sir Ken Dodd Foundation	1,000	-	1,000	-
Age UK	414	-	414	-
Job Retention Scheme	6,850	-	6,850	-
	<u>166,502</u>	<u>-</u>	<u>166,502</u>	<u>19,100</u>

Of the £19,100 received in 2020, £18,600 was unrestricted funds and £500 was restricted.

4. Other Trading Activities

Rental Income	3,558	-	3,558	19,972
Lottery	26,835	-	26,835	12,727
Fundraising	2,147	-	2,147	15,158
Other Trading	366	-	366	845
Gross Income Trading Company	16,809	-	16,809	164,947
	<u>49,715</u>	<u>-</u>	<u>49,715</u>	<u>213,649</u>

The £213,649 received in 2020 related entirely to unrestricted funds.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

5. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
St Helens MBC	-	86,552	86,552	104,539
Halton Council	400	169,194	169,594	182,708
Bradford Teaching Hospital	-	16,744	16,744	-
Knowsley Borough Council	-	19,500	19,500	-
Age UK	27,666	228,301	255,967	57,406
Alzheimer's Society	-	-	-	3,052
Cheshire Police	-	5,000	5,000	-
Service User Fees	4,369	-	4,369	87,259
Wirral CCG	-	-	-	3,190
Groundworks UK	-	-	-	2,500
Halton LLG	-	-	-	2,700
National Energy Action	-	-	-	18,032
	<u>32,435</u>	<u>525,291</u>	<u>557,726</u>	<u>461,386</u>

Of the £461,386 received in 2020, £362,406 was restricted funds and £98,980 was unrestricted.

6. Other Income

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Sundry Income	<u>180</u>	<u>-</u>	<u>180</u>	<u>11,240</u>

The £11,240 received in 2020 related entirely to unrestricted funds.

7. Expenditure on Raising Funds

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Wages and Social Security	18,321	-	18,321	34,524
Telephone	354	-	354	134
Advertising & promotion	45	-	45	137
Catering costs	1	-	1	81
Legal and professional fees	60	-	60	668
Cleaning & sundry	105	-	105	418
Support costs (Note 9)	4,272	-	4,272	10,741
Trading company expenditure (see below)	<u>12,200</u>	<u>-</u>	<u>12,200</u>	<u>122,984</u>
	<u>35,358</u>	<u>-</u>	<u>35,358</u>	<u>169,687</u>

The £169,687 expended in 2020 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 2021

8. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Wages and Social Security	10,193	130,798	140,991	218,947
Repairs & renewals	-	180	180	143
Rent and room hire	2,103	-	2,103	8,414
Telephone	-	668	668	297
Printing, stationery & postage	-	580	580	134
Advertising & promotions	-	520	520	1,084
Heat, Light & Water	7,167	-	7,167	8,330
Insurance	-	1,228	1,228	620
Catering costs	-	256	256	26,397
Motor & travel costs	198	3,794	3,992	17,480
Training costs	-	-	-	3,170
Tutor fees and materials	6,093	445	6,538	13,756
Cleaning & sundry	(94)	984	890	3,857
Depreciation	-	256	256	1,217
Support costs (Note 9)	<u>40,573</u>	<u>389,918</u>	<u>430,491</u>	<u>353,771</u>
	<u>66,233</u>	<u>529,627</u>	<u>595,860</u>	<u>657,617</u>

Of the £657,617 expended in 2020, £368,382 was restricted funds and £289,235 was unrestricted.

9. Analysis of Governance and Support Costs

	Governance Function	General Support Raising Funds	Charitable Activities	2021	2020
	£	£	£	£	£
		1%	99%		
Wages and Social Security	-	2,717	268,964	271,681	235,569
Irrecoverable VAT	-	117	11,589	11,706	6,264
Repairs & renewals	-	432	42,825	43,257	15,027
Rent and room hire	-	88	8,714	8,802	8,398
Heat, light and water	-	234	23,126	23,360	38,757
Telephone	-	55	5,409	5,464	2,974
Printing, stationery and postage	-	35	3,508	3,543	3,668
Advertising and promotion	-	23	2,269	2,292	1,404
Insurance	-	72	7,155	7,227	9,730
Catering costs	-	-	3	3	596
Motor and travel costs	-	8	796	804	5,944
Training costs	-	29	2,833	2,862	-
Audit & Accountancy	7,604	-	-	7,604	6,502
Legal and professional fees	-	61	6,060	6,121	3,572
Cleaning and sundry	-	114	11,274	11,388	6,621
Depreciation	-	287	28,362	28,649	19,486
Total Governance & Support Costs	<u>7,604</u>	<u>4,272</u>	<u>422,887</u>	<u>434,763</u>	<u>364,512</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 2021

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 taxable profits to the charity under the gift aid scheme. Age Concern Mid Mersey Trading Limited operated the Bistro, Orangery and all commercial trading operations.

The impact of the coronavirus pandemic had a significant impact on the trading subsidiary during the year and the company ceased to trade on 30 September 2020.

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:

	2021 £	2020 £
Turnover	16,700	164,882
Cost of sales and administrative expenses	<u>(15,442)</u>	<u>(158,184)</u>
Operating Profit	1,258	6,698
Interest receivable	<u>9</u>	<u>65</u>
Profit for the year in subsidiary	<u>1,267</u>	<u>6,763</u>
Amount gifted to the charity	<u>13</u>	<u>(6,750)</u>

The assets and liabilities of the subsidiary were:

Fixed Assets	-	43,119
Current assets	2,551	76,470
Creditors: amounts falling due within one year	(1,265)	(95,333)
Creditors: amounts falling due after more than one year	<u>-</u>	<u>(24,224)</u>
Total net assets	<u>1,286</u>	<u>32</u>
Aggregate share capital and reserves	<u>1,286</u>	<u>32</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

11. Continuing and Discontinued Activities

Following the cessation of trading of Age Concern Mid Mersey Trading Limited, the table below summarises the group's continuing and discontinued activities.

	Continuing Activities £	Discontinued Activities £	Total £
Income			
Donations and Legacies	166,502	-	166,502
Other Trading Activities	32,906	16,809	49,715
Income from Investments	4,982	-	4,982
Income from Charitable Activities	557,726	-	557,726
Other Income	<u>180</u>	<u>-</u>	<u>180</u>
Total Income	<u>762,296</u>	<u>16,809</u>	<u>779,105</u>
Expenditure on			
Raising Funds	23,158	12,200	35,358
Charitable Activities	<u>595,860</u>	<u>-</u>	<u>595,860</u>
	<u>619,018</u>	<u>12,200</u>	<u>631,218</u>
Profit on sale of fixed assets	196	-	196
Loss on disposal of Investments	<u>(1)</u>	<u>-</u>	<u>(1)</u>
Net income for the year	<u>143,473</u>	<u>4,609</u>	<u>148,082</u>

12. 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 2021

13. Staff Costs – Charity

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Wages and salaries	392,093	481,678	383,479	438,628
Social security costs	25,207	24,003	24,964	22,775
Pension contribution	<u>22,973</u>	<u>29,183</u>	<u>22,550</u>	<u>27,635</u>
	<u>440,273</u>	<u>534,864</u>	<u>430,993</u>	<u>489,038</u>

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

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Raising Funds	1	8	1	1
Charitable activities	<u>25</u>	<u>34</u>	<u>25</u>	<u>34</u>
	<u>26</u>	<u>42</u>	<u>26</u>	<u>35</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. (2020 - £Nil).

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 £142,432. (2020 - £141,750).

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

14. Tangible Fixed Assets

	Freehold & Long Leasehold Land and Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
Group					
At Cost					
At 1 April 2020	1,300,000	12,764	41,071	1,000	1,354,835
Disposals	-	-	-	(1,000)	(1,000)
At 31 March 2021	<u>1,300,000</u>	<u>12,764</u>	<u>41,071</u>	<u>-</u>	<u>1,353,835</u>
Depreciation					
At 1 April 2020	10,312	10,454	35,528	1,000	57,294
Charge for the year	32,140	1,848	2,770	-	36,758
Eliminated	-	-	-	(1,000)	(1,000)
At 31 March 2021	<u>42,452</u>	<u>12,302</u>	<u>38,298</u>	<u>-</u>	<u>93,052</u>
Net Book Value					
At 31 March 2021	<u>1,257,548</u>	<u>462</u>	<u>2,773</u>	<u>-</u>	<u>1,260,783</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>
Charity					
At Cost					
At 1 April 2020	1,259,459	9,782	13,367	1,000	1,283,608
Additions	15,000	-	-	-	15,000
Disposals	-	-	-	(1,000)	(1,000)
At 31 March 2021	<u>1,274,459</u>	<u>9,782</u>	<u>13,367</u>	<u>-</u>	<u>1,297,608</u>
Depreciation					
At 1 April 2020	7,347	7,472	13,367	1,000	29,186
Charge for the year	27,056	1,848	-	-	28,904
Eliminated	-	-	-	(1,000)	(1,000)
At 31 March 2021	<u>34,403</u>	<u>9,320</u>	<u>13,367</u>	<u>-</u>	<u>57,090</u>
Net Book Value					
At 31 March 2021	<u>1,240,056</u>	<u>462</u>	<u>-</u>	<u>-</u>	<u>1,240,518</u>
At 31 March 2020	<u>1,252,112</u>	<u>2,310</u>	<u>-</u>	<u>-</u>	<u>1,254,422</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

15. Fixed Asset Investments

	2021 £	2020 £
Unlisted investments were as follows: -		
Charity		
At 1 st April 2020 & 31 st March 2021	<u>2</u>	<u>3</u>
Group		
1 st April 2020 and 31 st March 2021	<u>=</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

Class of Shares	No of Shares	% holding		
Ordinary	2	100		
			2021 £	2020 £
Aggregate capital and reserves			1,286	32
Profit/(Loss) for the year			1,267	6,763

Age Concern Mid Mersey Trading Limited ceased trading on 30 September 2020.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
16. Stock				
Stock	<u>211</u>	<u>1,137</u>	<u>211</u>	<u>100</u>

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
17. Debtors				
Trade debtors	38,039	62,914	38,039	9,324
VAT Recoverable	-	1,889	-	1,889
Amounts owed by group company	-	-	-	37,715
Prepayments	38,285	12,297	38,285	11,236
Amounts owed by Associated company	-	4,725	-	4,725
Other Debtors and Accrued income	<u>389</u>	<u>131</u>	<u>-</u>	<u>131</u>
	<u>76,713</u>	<u>81,956</u>	<u>76,324</u>	<u>65,020</u>

Included within group trade debtors are amounts falling due after more than one year amounting to £Nil (2020 - £11,900).

18. Creditors: Amounts falling due within one year

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
Trade creditors	20,628	20,642	20,613	18,136
Social security and other taxes	5,701	10,421	5,701	7,101
Accruals and deferred income	50,730	150,438	49,480	98,646
Other creditors	<u>288</u>	<u>-</u>	<u>288</u>	<u>-</u>
	<u>77,347</u>	<u>181,501</u>	<u>76,082</u>	<u>123,883</u>

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

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
Accruals and deferred income	<u>-</u>	<u>24,224</u>	<u>-</u>	<u>-</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

20.Restricted Funds

	Movement in Resources			
	Balance at 31.03.20 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31.03.21 £
St Helens MBC	-	86,552	86,552	-
Halton Council	-	169,194	169,194	-
Age UK	14,584	228,301	228,557	14,328
Halton CCG	2,700	-	2,700	-
Bradford Teaching Hospitals	-	16,744	16,744	-
Knowsley Borough Council	-	19,500	19,500	-
	-			
Cheshire Police	<u>1,380</u>	<u>5,000</u>	<u>6,380</u>	<u>-</u>
	18,664	525,291	529,627	14,328

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

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

Funds from Age UK towards various areas of support;

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

Funds received from Age UK towards Garage Conversion to Community Hub Studio (St Helens), Benefits Take Up Programme, Winter Pressures and Regional Emergencies.

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

Funds received from Halton CCG towards Social Prescribing programme.

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

Funds received from Cheshire Police towards Good Neighbour scheme and Staying Safe in the Local Community.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

21. Analysis of Group Net Assets by Fund

	Tangible Fixed Assets £	Current Assets £	Creditors £	Total £
Restricted funds	14,328	-	-	14,328
Unrestricted funds	1,246,455	794,590	(77,347)	1,963,698
	<u>1,260,783</u>	<u>794,590</u>	<u>(77,347)</u>	<u>1,978,026</u>

22. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £22,973 (2020 - £29,183).

23. Operating Lease Commitments

At 31 March 2021, the group had annual commitments under non-cancellable operating leases as set out below: -

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
Operating Leases which expire:				
Within one year	1,152	-	1,152	-
Between two and five years	34,341	43,782	34,341	43,782
	<u>35,493</u>	<u>43,782</u>	<u>35,493</u>	<u>43,782</u>

24. Related Party Transactions

The charity held 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 until it was dissolved in the year.

The transfer under gift aid of the trading profits of Age UK Merseyside Trading Ltd to the charity was £Nil (2020 - £32,647) of which £Nil was outstanding as at 31 March 2021 (2020 - £4,725).

During the year the charity purchased the fixed assets of Age Concern Mid Mersey Trading Ltd for £15,000.

Also during the year the charity wrote off £32,759 (2020 - £8,914) in respect of a loan provided in a previous year to its subsidiary Age Concern Mid Mersey Trading Ltd.

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 2021**

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

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FOR THE YEAR ENDED 31 MARCH 2021**

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees are pleased to present their annual directors' report together with the consolidated financial statements for the year ending 31 March 2021.

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

There is no doubt that this accounting year has been a year like no other. The Covid-19 pandemic has changed the lives of our staff, Trustees and the communities we serve in so many ways. The demands on Age UK Mid Mersey's services have increased in both volume and complexity and the organisation has had to find new ways to deliver much needed support.

During this time, I'm extremely proud that Age UK Mid Mersey has risen to the challenge. Amid the uncharted territory of the pandemic and the uncertainty as we said goodbye to our long-standing CEO, The Trustees, Senior Management Team, staff and volunteers, have pulled together to transform the organisation, demonstrating flexibility, passion and resilience.

Like many charities, our finances have been impacted this year. In the first half of 2020, we received fantastic support from Age UK, local government, commissioners and established partners, as well as forging brand new partnerships. We successfully secured various grant funding which also made a huge difference in sustaining the charity's services and contributed towards a comparatively healthy balance sheet. We have truly appreciated the flexibility and understanding of our commissioners throughout the year.

The Board have had to make difficult decisions during this period. Due to the effects of the pandemic on the hospitality sector, we announced the closure of Age UK Trading Limited and put our much-loved headquarters on the market. These decisions were not taken lightly but the Trustees are confident that, once the sale of the Mansion House is finalised, they will provide the absolute best outcomes for the charity, allowing investment in new and innovative services and a renewed focus on our charitable aims.

Following an interim period, Trustees were delighted to appoint our new Chief Executive, Shelley Brown, as we approached the year end, recruiting from within the ranks of the charity. With almost 20 years' service with Age Concern Halton and Age UK Mid Mersey, Shelley is passionate about the charity and is already reshaping it with a new organisational structure, strengthened leadership team and forward-thinking working model.

As a charity, we know we have been luckier than some with a good amount of funding helping us through the challenges of lockdowns, but, as we emerge from the pandemic, we are aware that the biggest financial challenges are still to come. The second half of this accounting year has seen Covid-19 grants coming to a close, commissioners tightening their own belts and much greater competition for every available funding pot. It is clear that Age UK Mid Mersey will need to work much harder to secure funding in the year to come.

In a challenge of such magnitude as a pandemic, organisations will naturally either sink or swim. I am extremely proud that Age UK Mid Mersey has responded by taking a collaborative approach and I am confident that, with the professionalism and commitment of our team, together with the continued support of our stakeholders, we can emerge stronger and more resilient for the future.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Reference and Administrative Details

Charity Name: Age Concern Mid Mersey

Charity Number: 1003476

Company Number: 2625647

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

Directors and Trustees

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

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

Elected Trustees: Mr Peter Stubbs - Chair
Mrs Susan Haden - Vice-Chair
Mr John Chapman
Mr Raymond Travies
Mrs Denny Balmer (Resigned March 2021)
Dr Ivan Camphor
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 Christine Mortimore
Mr William Arnold
Mr Colin McKenzie

Key Management Personnel

Mr Mark Lunney – Chief Executive Officer and Company Secretary (Resigned October 2020)
Mrs Shelley Brown – Head of HR & Finance (until October 2020), Acting Chief Executive Officer and Company Secretary (from October 2020 to March 2021) and permanent Chief Executive Officer and Company Secretary (appointed April 2021).
Ms Sue Jaques - Business Transformation Manager (Terminated June 2020)
Mrs Karen Kenny – Charity Services Director (Resigned April 2020)
Mrs Bridgid Dineen – Head of Services Quality and Development (Appointed August 2020)
Mrs Yvonne Rea – Head of Services Delivery and Projects (Appointed July 2020)

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

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

Working with and on behalf of older people in Halton, Knowsley, St Helens and Warrington, our key aims and objectives focus on supporting those who are aged 50+. We aim to help them continue to live fulfilling lives in their own homes and live in an environment that promotes personal safety, social engagement and activity, maximising wellbeing and reducing the ill effects of social isolation and the adverse impacts of ageing.

Objectives

- a) to encourage, promote and organise direct services appropriate to the needs of individual or groups of people aged 50+.
- 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 consultation, research and analysis 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 older people both now and in the future.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

KEY OBJECTIVES AND ACTIVITIES

Activities

- a) Provide a single point of access for all clients and a unified approach to Wellbeing via a robust screening tool with trained Wellbeing Officers, identifying the needs of clients in relation to Loneliness & Isolation, Mental Health & Wellbeing, Safeguarding and Accessibility to services and benchmarking these areas against risk indicators to allow proactive intervention/referrals to appropriate support.
- b) Provide a quality Information and Advice resource consisting of specialist Wellbeing Officers to provide free, confidential and impartial information and support on a range of issues relevant to older people, such as how to access care, housing aides and adaptations, understanding forms and help with applying for benefits to maximise income.
- c) Provide a programme of Wellbeing activities from our premises and outreach in the community underpinned by the five ways to wellbeing (Be Active, Take Notice, Connect with Others, Keep Learning and Give to Others), supporting a more fulfilling and independent life, easing burden on social/health services and improving physical and mental wellbeing.
- d) Develop Paid for Services that enable older people to remain independent.
- e) Conduct effective consultations with older people, local stakeholders and Age UK National to address gaps in service/provision and to inform and shape service development across our sector.
- f) Campaigning on the issues affecting older people.
- g) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.
- h) Building partnerships across the community so there is a web of support for older people aged 50+.
- i) Strategically plan and develop for the growth and longer 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 2021

ACHIEVEMENTS AND PERFORMANCE

People

Clearly Covid-19 has been the dominant factor in all of our lives over the past 12 months and the Trustees would like to acknowledge the amazing resilience of the Age UK Mid Mersey staffing team in adapting services quickly to provide much needed support and reassurance to older people. During that time, they enabled a seamless transition to homeworking overnight and allowing the organisation to continue to operate many of our key services remotely. Within the first 4 weeks of the lockdown commencing in March 2020, our team of staff and volunteers had made just over 2,000 wellbeing calls and delivered 700 emergency food parcels to isolated and vulnerable older people.

The organisation has gone through a major transformational change during the last year and have adopted a new Wellbeing model based around the five ways to wellbeing offering a holistic service via a team of specialist, trained Wellbeing Officers. We are committed to the ongoing development of our staff team and in ensuring we provide a safe, enjoyable and welcoming place to work whereby our staff and volunteers are proud to stand behind our vision, objectives and brand.

Successes

- **Covid Response from Mar – Jun 2020** our team of staff and volunteers handled **15,000 wellbeing calls** and delivered **1,200 emergency food parcels** with a combined value of **£24k**.
- The **Information and Advice** team handled **3,000** telephone enquiries and supported people to claim additional welfare benefits to the sum of £400k.
- 260 households were supported as part of the E.O.N. Warm Homes Programme.
- **2,500 hours** of support given via the **NHSE winter pressures** programme, including: Transport to hospital and vaccination appointments, welfare and companionship, shopping.
- **700 Wellbeing Parcels** delivered including; Think Good Feel Good and Veterans packs.
- Special recognition - proud recipients of a **Special Recognition Award from the High Sheriff of Merseyside** for our work supporting older people in the community and nominated for a **Queens Award for Voluntary Service**.
- We continued to innovatively **engage and consult on issues affecting older people**; including Zoom Training, Virtual Workshops, North West Ambulance "Your Call" magazine editorial - experiences of loneliness.
- Specific support to **niche groups**: 600 older **carers**, 300 **veterans**.
- Our charity leads locally on safeguarding, strategic influence and dementia awareness.

Volunteers

Our volunteers have always been considered as the heart of our charity, but during this last reporting year and in the midst of the coronavirus pandemic, this could not carry more meaning.

No words can overstate the impact of their contribution and, in the face of adversity, the sheer willingness of individuals to pull together and provide practical help to those most in need has astounded us. During the height of the first lock down we had approx. 59 additional volunteers providing specific Covid response support, each giving at least 6hrs support per week – ranging from delivering emergency food and wellbeing parcels, carrying out wellbeing calls and arranging shopping and prescription deliveries.

Sadly, we saw some of our volunteer roles cease due to the immediate closure of face to face services as the first lockdown hit and, whilst many of these volunteers temporarily helped in different roles supporting with our Covid response, we did find that some volunteers did not resume in their role.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

ACHIEVEMENTS AND PERFORMANCE

Volunteers (Continued)

However, as we look to the future we have a range of exciting opportunities that will allow volunteers to become involved in new innovative and creative projects and we expect volunteer numbers to increase significantly over the next 12 months.

We had approximately 100 volunteers supporting us regularly throughout the year, collectively giving a total of 20,000 hours. Using the living wage as a basis for calculation, this equates to a contribution in kind of £174,400 for the year.

PLANS FOR FUTURE PERIOD 2021 – 2022

The fate of many charities due to the pandemic has been grim - we are very fortunate to have thrived and flourished during the crisis, but some of this success is bittersweet and we are not immune to the huge challenges the charitable sector face over the coming years. The Trustees, in collaboration with the CEO and Senior Managers of the organisation, have recently reviewed our Core Strategic Objectives and set out an 18 month road map that will allow us to consider and plan for future sustainability, embrace new and innovative forms of income, and develop our services, staff, governance and operating models.

At the heart of this are our beneficiaries and we must work in consultation and coproduction with them and key stakeholders to determine what their needs are and how we resource them in the 'new normal' world.

The sale of the Mansion House will play a significant role in our future sustainability and will allow us to focus all of our resources on the Charity's work and ability to invest in new and innovative services for older people in the community across all of our areas of benefit. At the time of preparing this report we are in receipt of a firm offer in line with the guide price and Heads of Terms have been issued to the prospective purchaser. However, progress is at the early stages due to negotiations with St Helens Council pertaining to the restrictive covenants attached to the property regarding future use.

FINANCIAL REVIEW

Our income for the year was £779,105 (2020 - £711,857). We are extremely grateful to the organisations that have been able to support us during this especially difficult year with Covid-19 support grants totalling £146,264. This has helped to offset the significant reduction in income of £148,138 in respect of weddings and conferences, which have been suspended for the entire year.

Our expenditure amounted to £631,218 (2020 - £827,304). The reduction in expenditure of £196,086 is largely in relation to fundraising activities (£134,329) due to the suspension of weddings and conferences.

An amount of £866,157 was recognised in the previous year in respect of the impairment of the carrying value of the Mansion House, St Helens following a valuation.

The resulting surplus for the year was £148,082 (2020 - £899,806 deficit).

For the year ended 31 March 2021 our total reserves were £1,978,026, of this, £1,246,455 was held as unrestricted tangible fixed assets, £14,328 was held as restricted funds and the remaining balance of £717,243 represents approximately 14 months running costs.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

FINANCIAL REVIEW (Continued)

The income came from Charitable Activities (72%), Donations and Legacies (21%), Trading Activities (7%) and other income (less than 1%).

94% (2020 – 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 £4,982 in the year saw a decrease of £1,500 (23%) 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.

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

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

AGE CONCERN MID MERSEY
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REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

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.

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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

OVERVIEW OF GOVERNANCE

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

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

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees

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

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

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and 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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2021

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 21 September 2021.

SIGNED BY ORDER OF THE TRUSTEES

Mr P Stubbs (Chairman)


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AGE CONCERN MID MERSEY
REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2021 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 (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 2021 and of its incoming resources and application of resources, including its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the 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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast doubt on the group's and parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

AGE CONCERN MID MERSEY

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the 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 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, 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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

AGE CONCERN MID MERSEY
REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
AGE CONCERN MID MERSEY

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the group's and parent charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

There are inherent limitations in the audit procedures described above. The further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentation, or through collusion.

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

Use of our report

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

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:

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Income					
Donations and Legacies	3	166,502	-	166,502	19,100
Other Trading Activities	4	49,715	-	49,715	213,649
Income from Investments		4,982	-	4,982	6,482
Income from Charitable Activities	5	32,435	525,291	557,726	461,386
Other Income	6	<u>180</u>	<u>-</u>	<u>180</u>	<u>11,240</u>
Total Income		<u>253,814</u>	<u>525,291</u>	<u>779,105</u>	<u>711,857</u>
Expenditure on					
Raising Funds	7	35,358	-	35,358	169,687
Charitable activities	8	<u>66,233</u>	<u>529,627</u>	<u>595,860</u>	<u>657,617</u>
Total Expenditure		<u>101,591</u>	<u>529,627</u>	<u>631,218</u>	<u>827,304</u>
Profit on sale of fixed assets		196	-	196	49,151
Loss on disposal of investments		(1)	-	(1)	-
Gift Aid donation from Associate		-	-	-	32,647
Impairment of fixed assets		<u>-</u>	<u>-</u>	<u>-</u>	<u>(866,157)</u>
Net income/(expenditure) for the year		152,418	(4,336)	148,082	(899,806)
Reconciliation of funds		<u>1,811,280</u>	<u>18,664</u>	<u>1,829,944</u>	<u>2,729,750</u>
Total funds brought forward 1 April 2020					
Total Funds carried forward 31 March 2021		<u>1,963,698</u>	<u>14,328</u>	<u>1,978,026</u>	<u>1,829,944</u>

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

See note 11 for the breakdown of continuing and discontinued activities.

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	14	1,260,783	1,297,541
Investments	15	-	1
		<u>1,260,783</u>	<u>1,297,542</u>
Current Assets			
Stock	16	211	1,137
Debtors	17	76,713	81,956
Cash at bank and in hand		<u>717,666</u>	<u>655,034</u>
		794,590	738,127
Current Liabilities			
Creditors: Amounts falling due within one year	18	<u>(77,347)</u>	<u>(181,501)</u>
Net Current Assets		717,243	556,626
Creditors: Amounts falling due after more than one year	19	-	<u>(24,224)</u>
Total Net Assets		<u>1,978,026</u>	<u>1,829,944</u>
Funds			
Restricted Funds	20	14,328	18,664
Unrestricted funds held in fixed assets		1,246,455	1,282,957
Unrestricted general funds		715,959	528,293
Non Charitable Trading Funds		<u>1,284</u>	<u>30</u>
		<u>1,978,026</u>	<u>1,829,944</u>

The accounts were approved by the Trustees on 21 September 2021 and signed on its behalf by: -

Mr P Stubbs (Trustee) 

Mr J Chapman (Trustee) 

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	14	1,240,518	1,254,422
Investments	15	<u>2</u>	<u>3</u>
		<u>1,240,520</u>	<u>1,254,425</u>
Current Assets			
Stock	16	211	100
Debtors	17	76,324	65,020
Cash at bank and in hand		<u>715,504</u>	<u>634,252</u>
		792,039	699,372
Creditors: Amounts falling due Within one year	18	<u>(76,082)</u>	<u>(123,883)</u>
Net Current Assets		<u>715,957</u>	<u>575,489</u>
Net Assets		<u>1,956,477</u>	<u>1,829,914</u>
Funds			
Restricted Funds	20	14,328	18,664
Unrestricted funds held in fixed assets		1,226,190	1,239,838
Unrestricted general funds		<u>715,959</u>	<u>571,412</u>
		<u>1,956,477</u>	<u>1,829,914</u>

The accounts were approved by the Trustees on 21 September 2021 and signed on its behalf by: -

Mr P Stubbs (Trustee) 

Mr J Chapman (Trustee) 

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021		2020	
		£	£	£	£
Cash Flow from operation activities					
Cash generated from operations	1		57,454		4,766
 Cash Flow from investing activities:					
Sale of tangible fixed assets		196		65,479	
Interest received		<u>4,982</u>		<u>6,482</u>	
Net Cash provided by investing activities			<u>5,178</u>		<u>71,961</u>
 Change in cash and cash equivalents in the reporting period			<u>62,632</u>		<u>76,727</u>
 Cash and Cash equivalents at 1 April 2020			<u>655,034</u>		<u>578,307</u>
 Total cash and cash equivalents at 31 March 2021			<u>717,666</u>		<u>655,034</u>

Note 1

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

	2021	2020
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	148,082	(899,806)
Adjustments for:		
Depreciation charges	36,758	29,617
Gain on sale of tangible fixed assets	(196)	(49,151)
Loss on disposal of investments	1	-
Impairment of tangible fixed assets	-	866,157
Investment income	(4,982)	(6,482)
Decrease/(Increase) in stocks	926	1,724
Decrease/(Increase) in debtors	5,243	49,402
(Decrease)/Increase in creditors	<u>(128,378)</u>	<u>13,305</u>
Net cash provided by operating Activities	<u>57,454</u>	<u>4,766</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

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 2021

1. Accounting policies (continued)

Income Recognition (continued)

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

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

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

Investment Income

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

Fund Accounting

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

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)

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

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

Operating leases

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

Tangible fixed assets

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

Asset Category	Annual rate
Land	not provided
Buildings & 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.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies (continued)

Financial instruments

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

Pensions

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

2. 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:

	2021	2020
	£	£
Incoming resources	778,133	591,024
Gift Aid from subsidiary company	<u>13</u>	<u>6,750</u>
	778,146	597,774
 Expenditure on raising funds	 (23,158)	 (46,703)
Expenditure on charitable activities	<u>(628,620)</u>	<u>(666,531)</u>
	(651,778)	(713,234)
 Profit on sale of tangible fixed assets	 196	 49,151
Loss on disposal of investments	(1)	-
Share of operating profits in Associate	-	32,647
Impairment of tangible fixed assets	<u>-</u>	<u>(866,157)</u>
 Net (outgoing)/incoming resources for the year	 126,563	 (899,819)
 Total funds brought forward	 <u>1,829,914</u>	 <u>2,729,733</u>
Total funds carried forward	<u>1,956,477</u>	<u>1,829,914</u>
Represented by:		
Restricted income funds	14,328	18,664
Unrestricted Funds held in fixed assets	1,226,190	1,239,838
Unrestricted Income Funds	<u>715,959</u>	<u>571,412</u>
	<u>1,956,477</u>	<u>1,829,914</u>

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

3. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Donations:				
Sundry Donations	9,736	-	9,736	14,431
Gift Aid	2	-	2	669
Legacies:	10,500	-	10,500	4,000
Covid-19 Support Grants:				-
Rotary Club of Rainhill	1,500	-	1,500	-
Steve Morgan Foundation	25,000	-	25,000	-
Community Foundation	5,000	-	5,000	-
Austin & Hope	1,000	-	1,000	-
Age UK Brand Payment	10,000	-	10,000	-
St Helens MBC	40,000	-	40,000	-
Halton MBC	20,000	-	20,000	-
Knowsley MBC	10,000	-	10,000	-
Cheshire Community	4,000	-	4,000	-
The Running Bee Foundation	1,000	-	1,000	-
Age UK Emergency Payment	10,000	-	10,000	-
PCC Cheshire	5,000	-	5,000	-
Torus Foundation	3,000	-	3,000	-
PH Hold Foundation	2,000	-	2,000	-
Groundworks	500	-	500	-
Sir Ken Dodd Foundation	1,000	-	1,000	-
Age UK	414	-	414	-
Job Retention Scheme	6,850	-	6,850	-
	<u>166,502</u>	<u>-</u>	<u>166,502</u>	<u>19,100</u>

Of the £19,100 received in 2020, £18,600 was unrestricted funds and £500 was restricted.

4. Other Trading Activities

Rental Income	3,558	-	3,558	19,972
Lottery	26,835	-	26,835	12,727
Fundraising	2,147	-	2,147	15,158
Other Trading	366	-	366	845
Gross Income Trading Company	16,809	-	16,809	164,947
	<u>49,715</u>	<u>-</u>	<u>49,715</u>	<u>213,649</u>

The £213,649 received in 2020 related entirely to unrestricted funds.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

5. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
St Helens MBC	-	86,552	86,552	104,539
Halton Council	400	169,194	169,594	182,708
Bradford Teaching Hospital	-	16,744	16,744	-
Knowsley Borough Council	-	19,500	19,500	-
Age UK	27,666	228,301	255,967	57,406
Alzheimer's Society	-	-	-	3,052
Cheshire Police	-	5,000	5,000	-
Service User Fees	4,369	-	4,369	87,259
Wirral CCG	-	-	-	3,190
Groundworks UK	-	-	-	2,500
Halton LLG	-	-	-	2,700
National Energy Action	-	-	-	18,032
	<u>32,435</u>	<u>525,291</u>	<u>557,726</u>	<u>461,386</u>

Of the £461,386 received in 2020, £362,406 was restricted funds and £98,980 was unrestricted.

6. Other Income

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Sundry Income	<u>180</u>	<u>-</u>	<u>180</u>	<u>11,240</u>

The £11,240 received in 2020 related entirely to unrestricted funds.

7. Expenditure on Raising Funds

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Wages and Social Security	18,321	-	18,321	34,524
Telephone	354	-	354	134
Advertising & promotion	45	-	45	137
Catering costs	1	-	1	81
Legal and professional fees	60	-	60	668
Cleaning & sundry	105	-	105	418
Support costs (Note 9)	4,272	-	4,272	10,741
Trading company expenditure (see below)	<u>12,200</u>	<u>-</u>	<u>12,200</u>	<u>122,984</u>
	<u>35,358</u>	<u>-</u>	<u>35,358</u>	<u>169,687</u>

The £169,687 expended in 2020 related entirely to unrestricted funds.

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

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

8. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Wages and Social Security	10,193	130,798	140,991	218,947
Repairs & renewals	-	180	180	143
Rent and room hire	2,103	-	2,103	8,414
Telephone	-	668	668	297
Printing, stationery & postage	-	580	580	134
Advertising & promotions	-	520	520	1,084
Heat, Light & Water	7,167	-	7,167	8,330
Insurance	-	1,228	1,228	620
Catering costs	-	256	256	26,397
Motor & travel costs	198	3,794	3,992	17,480
Training costs	-	-	-	3,170
Tutor fees and materials	6,093	445	6,538	13,756
Cleaning & sundry	(94)	984	890	3,857
Depreciation	-	256	256	1,217
Support costs (Note 9)	<u>40,573</u>	<u>389,918</u>	<u>430,491</u>	<u>353,771</u>
	<u>66,233</u>	<u>529,627</u>	<u>595,860</u>	<u>657,617</u>

Of the £657,617 expended in 2020, £368,382 was restricted funds and £289,235 was unrestricted.

9. Analysis of Governance and Support Costs

	Governance Function	General Support Raising Funds	Charitable Activities	2021	2020
	£	£	£	£	£
		1%	99%		
Wages and Social Security	-	2,717	268,964	271,681	235,569
Irrecoverable VAT	-	117	11,589	11,706	6,264
Repairs & renewals	-	432	42,825	43,257	15,027
Rent and room hire	-	88	8,714	8,802	8,398
Heat, light and water	-	234	23,126	23,360	38,757
Telephone	-	55	5,409	5,464	2,974
Printing, stationery and postage	-	35	3,508	3,543	3,668
Advertising and promotion	-	23	2,269	2,292	1,404
Insurance	-	72	7,155	7,227	9,730
Catering costs	-	-	3	3	596
Motor and travel costs	-	8	796	804	5,944
Training costs	-	29	2,833	2,862	-
Audit & Accountancy	7,604	-	-	7,604	6,502
Legal and professional fees	-	61	6,060	6,121	3,572
Cleaning and sundry	-	114	11,274	11,388	6,621
Depreciation	-	287	28,362	28,649	19,486
Total Governance & Support Costs	<u>7,604</u>	<u>4,272</u>	<u>422,887</u>	<u>434,763</u>	<u>364,512</u>

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

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FOR THE YEAR ENDED 31 MARCH 2021

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 taxable profits to the charity under the gift aid scheme. Age Concern Mid Mersey Trading Limited operated the Bistro, Orangery and all commercial trading operations.

The impact of the coronavirus pandemic had a significant impact on the trading subsidiary during the year and the company ceased to trade on 30 September 2020.

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:

	2021 £	2020 £
Turnover	16,700	164,882
Cost of sales and administrative expenses	<u>(15,442)</u>	<u>(158,184)</u>
Operating Profit	1,258	6,698
Interest receivable	<u>9</u>	<u>65</u>
Profit for the year in subsidiary	<u>1,267</u>	<u>6,763</u>
Amount gifted to the charity	<u>13</u>	<u>(6,750)</u>
The assets and liabilities of the subsidiary were:		
Fixed Assets	-	43,119
Current assets	2,551	76,470
Creditors: amounts falling due within one year	(1,265)	(95,333)
Creditors: amounts falling due after more than one year	<u>-</u>	<u>(24,224)</u>
Total net assets	<u>1,286</u>	<u>32</u>
Aggregate share capital and reserves	<u>1,286</u>	<u>32</u>

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

11. Continuing and Discontinued Activities

Following the cessation of trading of Age Concern Mid Mersey Trading Limited, the table below summarises the group's continuing and discontinued activities.

	Continuing Activities £	Discontinued Activities £	Total £
Income			
Donations and Legacies	166,502	-	166,502
Other Trading Activities	32,906	16,809	49,715
Income from Investments	4,982	-	4,982
Income from Charitable Activities	557,726	-	557,726
Other Income	<u>180</u>	<u>-</u>	<u>180</u>
Total Income	<u>762,296</u>	<u>16,809</u>	<u>779,105</u>
Expenditure on			
Raising Funds	23,158	12,200	35,358
Charitable Activities	<u>595,860</u>	<u>-</u>	<u>595,860</u>
	<u>619,018</u>	<u>12,200</u>	<u>631,218</u>
Profit on sale of fixed assets	196	-	196
Loss on disposal of Investments	<u>(1)</u>	<u>-</u>	<u>(1)</u>
Net income for the year	<u>143,473</u>	<u>4,609</u>	<u>148,082</u>

12. 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.

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

13. Staff Costs – Charity

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Wages and salaries	392,093	481,678	383,479	438,628
Social security costs	25,207	24,003	24,964	22,775
Pension contribution	<u>22,973</u>	<u>29,183</u>	<u>22,550</u>	<u>27,635</u>
	<u>440,273</u>	<u>534,864</u>	<u>430,993</u>	<u>489,038</u>

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

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Raising Funds	1	8	1	1
Charitable activities	<u>25</u>	<u>34</u>	<u>25</u>	<u>34</u>
	<u>26</u>	<u>42</u>	<u>26</u>	<u>35</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. (2020 - £Nil).

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 £142,432. (2020 - £141,750).

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

14. Tangible Fixed Assets

	Freehold & Long Leasehold Land and Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
Group					
At Cost					
At 1 April 2020	1,300,000	12,764	41,071	1,000	1,354,835
Disposals	-	-	-	(1,000)	(1,000)
At 31 March 2021	<u>1,300,000</u>	<u>12,764</u>	<u>41,071</u>	<u>-</u>	<u>1,353,835</u>
Depreciation					
At 1 April 2020	10,312	10,454	35,528	1,000	57,294
Charge for the year	32,140	1,848	2,770	-	36,758
Eliminated	-	-	-	(1,000)	(1,000)
At 31 March 2021	<u>42,452</u>	<u>12,302</u>	<u>38,298</u>	<u>-</u>	<u>93,052</u>
Net Book Value					
At 31 March 2021	<u>1,257,548</u>	<u>462</u>	<u>2,773</u>	<u>-</u>	<u>1,260,783</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>
Charity					
At Cost					
At 1 April 2020	1,259,459	9,782	13,367	1,000	1,283,608
Additions	15,000	-	-	-	15,000
Disposals	-	-	-	(1,000)	(1,000)
At 31 March 2021	<u>1,274,459</u>	<u>9,782</u>	<u>13,367</u>	<u>-</u>	<u>1,297,608</u>
Depreciation					
At 1 April 2020	7,347	7,472	13,367	1,000	29,186
Charge for the year	27,056	1,848	-	-	28,904
Eliminated	-	-	-	(1,000)	(1,000)
At 31 March 2021	<u>34,403</u>	<u>9,320</u>	<u>13,367</u>	<u>-</u>	<u>57,090</u>
Net Book Value					
At 31 March 2021	<u>1,240,056</u>	<u>462</u>	<u>-</u>	<u>-</u>	<u>1,240,518</u>
At 31 March 2020	<u>1,252,112</u>	<u>2,310</u>	<u>-</u>	<u>-</u>	<u>1,254,422</u>

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FOR THE YEAR ENDED 31 MARCH 2021

15. Fixed Asset Investments

	2021 £	2020 £
Unlisted investments were as follows: -		
Charity		
At 1 st April 2020 & 31 st March 2021	<u>2</u>	<u>3</u>
Group		
1 st April 2020 and 31 st March 2021	<u>=</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

Class of Shares	No of Shares	% holding		
Ordinary	2	100		
			2021 £	2020 £
Aggregate capital and reserves			1,286	32
Profit/(Loss) for the year			1,267	6,763

Age Concern Mid Mersey Trading Limited ceased trading on 30 September 2020.

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FOR THE YEAR ENDED 31 MARCH 2021

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
16. Stock				
Stock	<u>211</u>	<u>1,137</u>	<u>211</u>	<u>100</u>

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
17. Debtors				
Trade debtors	38,039	62,914	38,039	9,324
VAT Recoverable	-	1,889	-	1,889
Amounts owed by group company	-	-	-	37,715
Prepayments	38,285	12,297	38,285	11,236
Amounts owed by Associated company	-	4,725	-	4,725
Other Debtors and Accrued income	<u>389</u>	<u>131</u>	<u>-</u>	<u>131</u>
	<u>76,713</u>	<u>81,956</u>	<u>76,324</u>	<u>65,020</u>

Included within group trade debtors are amounts falling due after more than one year amounting to £Nil (2020 - £11,900).

18. Creditors: Amounts falling due within one year

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
Trade creditors	20,628	20,642	20,613	18,136
Social security and other taxes	5,701	10,421	5,701	7,101
Accruals and deferred income	50,730	150,438	49,480	98,646
Other creditors	<u>288</u>	<u>-</u>	<u>288</u>	<u>-</u>
	<u>77,347</u>	<u>181,501</u>	<u>76,082</u>	<u>123,883</u>

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

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
Accruals and deferred income	<u>-</u>	<u>24,224</u>	<u>-</u>	<u>-</u>

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FOR THE YEAR ENDED 31 MARCH 2021

20.Restricted Funds

	Movement in Resources			
	Balance at 31.03.20 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31.03.21 £
St Helens MBC	-	86,552	86,552	-
Halton Council	-	169,194	169,194	-
Age UK	14,584	228,301	228,557	14,328
Halton CCG	2,700	-	2,700	-
Bradford Teaching Hospitals	-	16,744	16,744	-
Knowsley Borough Council	-	19,500	19,500	-
	-			
Cheshire Police	<u>1,380</u>	<u>5,000</u>	<u>6,380</u>	<u>-</u>
	18,664	525,291	529,627	14,328

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

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

Funds from Age UK towards various areas of support;

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

Funds received from Age UK towards Garage Conversion to Community Hub Studio (St Helens), Benefits Take Up Programme, Winter Pressures and Regional Emergencies.

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

Funds received from Halton CCG towards Social Prescribing programme.

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

Funds received from Cheshire Police towards Good Neighbour scheme and Staying Safe in the Local Community.

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NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

21. Analysis of Group Net Assets by Fund

	Tangible Fixed Assets £	Current Assets £	Creditors £	Total £
Restricted funds	14,328	-	-	14,328
Unrestricted funds	1,246,455	794,590	(77,347)	1,963,698
	<u>1,260,783</u>	<u>794,590</u>	<u>(77,347)</u>	<u>1,978,026</u>

22. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £22,973 (2020 - £29,183).

23. Operating Lease Commitments

At 31 March 2021, the group had annual commitments under non-cancellable operating leases as set out below: -

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
Operating Leases which expire:				
Within one year	1,152	-	1,152	-
Between two and five years	34,341	43,782	34,341	43,782
	<u>35,493</u>	<u>43,782</u>	<u>35,493</u>	<u>43,782</u>

24. Related Party Transactions

The charity held 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 until it was dissolved in the year.

The transfer under gift aid of the trading profits of Age UK Merseyside Trading Ltd to the charity was £Nil (2020 - £32,647) of which £Nil was outstanding as at 31 March 2021 (2020 - £4,725).

During the year the charity purchased the fixed assets of Age Concern Mid Mersey Trading Ltd for £15,000.

Also during the year the charity wrote off £32,759 (2020 - £8,914) in respect of a loan provided in a previous year to its subsidiary Age Concern Mid Mersey Trading Ltd.

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.