



Age UK Mid Mersey Annual Report & Accounts

2023/24



Halton | Knowsley | St Helens | Warrington

Registered Charity Number 1003476 . Registered Company Number 02625647

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 31 March 2024.

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).

Contents

• Welcome from our CEO's	1
• Welcome from our Chair's	2
• Who we are	3
• Our Public Benefit - Living Well in Later Life	4
• Our Clients	5
• Living Well Independently	6
• Living Well Socially	9
• Living Well Connectedly	12
• Living Well Healthily	14
• Our Strategic Priorities	17
• Looking to the Future	22
• Governance & Responsibility	23
• Risk Management	25
• Financial Review	27
• Independent Auditors Report	33
• Accounts	37

Welcome from our CEO's



I feel very privileged to have joined Age UK Mid Mersey at the start of our journey realising our strategic ambitions. I have been humbled by the passion and dedication of our staff, volunteers, and Trustees during what has been a significant period of change. My first priority was to create stability for our amazing charity and, with the joining of Jane Brown, our Head of Services, and the appointment of our previous CEO Shelley Brown as Director of Operations, we have created a robust senior leadership team able to work collaboratively, sharing our skills and experience and driving us forward in our mission. Whilst I have the honour of introducing our Annual Report, most of the achievements and activities detailed are the result of the vision and efforts of our Board of Trustees and Shelley's leadership in 2023-24. I accept the baton of responsibility for leading the next phase of our transformation with gratitude alongside determination to create sustainable impact for older people living in Mid Mersey's four boroughs.

Rachel McKernan

CEO from November 2023



As I reflect on the past year as the outgoing CEO, I am proud of the resilience and dedication demonstrated by the staff team in navigating a challenging period. Despite the unprecedented recruitment interruptions we faced throughout the year, our small team demonstrated remarkable spirit and continued to excel in supporting clients across the Mid Mersey region, driven by a commitment to enhancing the quality of life for older people and providing them with the information, resources and community connections they need to live with dignity and independence. This report highlights the key initiatives we have undertaken and the impact of our efforts.

Shelley Brown

CEO until December 2023

Welcome from our Chairs

I have the privilege of joining Age UK Mid Mersey as its new Chair of Board of Trustees from March 2024. Firstly, I would like to thank the outgoing Chair, Pete Stubbs for his stewardship and commitment during his tenure. This year has been one of challenges and opportunities, and I am proud to report that the charity has demonstrated remarkable resilience and adaptability within a challenging operating environment. As we look to the future, I remain optimistic. I believe that our strong market position and profile, and dedicated workforce position us well for continued success. We will continue to invest in our people, technology, and sustainability initiatives, as these are key to creating a long-term future for the charity. I would like to express my sincere gratitude to our colleagues for their hard work. I would also thank our customers for their continued trust, our partners for their collaboration, and our Trustees, for their ongoing support and commitment.



Nick Farmer

Appointed Chair March 2024

To stay relevant and fulfill our mission of improving the quality of life for people over 50, Age UK Mid Mersey had to adapt to the changing world. This meant developing a long-term strategy and transforming the organisation to support our team in delivering new services and securing long-term funding. In 2023, after consulting with clients, staff, and stakeholders, we created this strategy. The Covid-19 pandemic made us realise that we need to be able to be adaptable and responsive to needs. We also evaluated our structure and leadership to ensure we were equipped to move forward. From 2023 to 2024, we underwent significant changes, including appointing a new CEO, strengthening our leadership team, and welcoming a new Chair of the Board of Trustees. I'm confident this new team will support and empower the 50+ community for years to come.



Pete Stubbs

Retired Chair March 2024

Who We Are



Who We Are

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

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

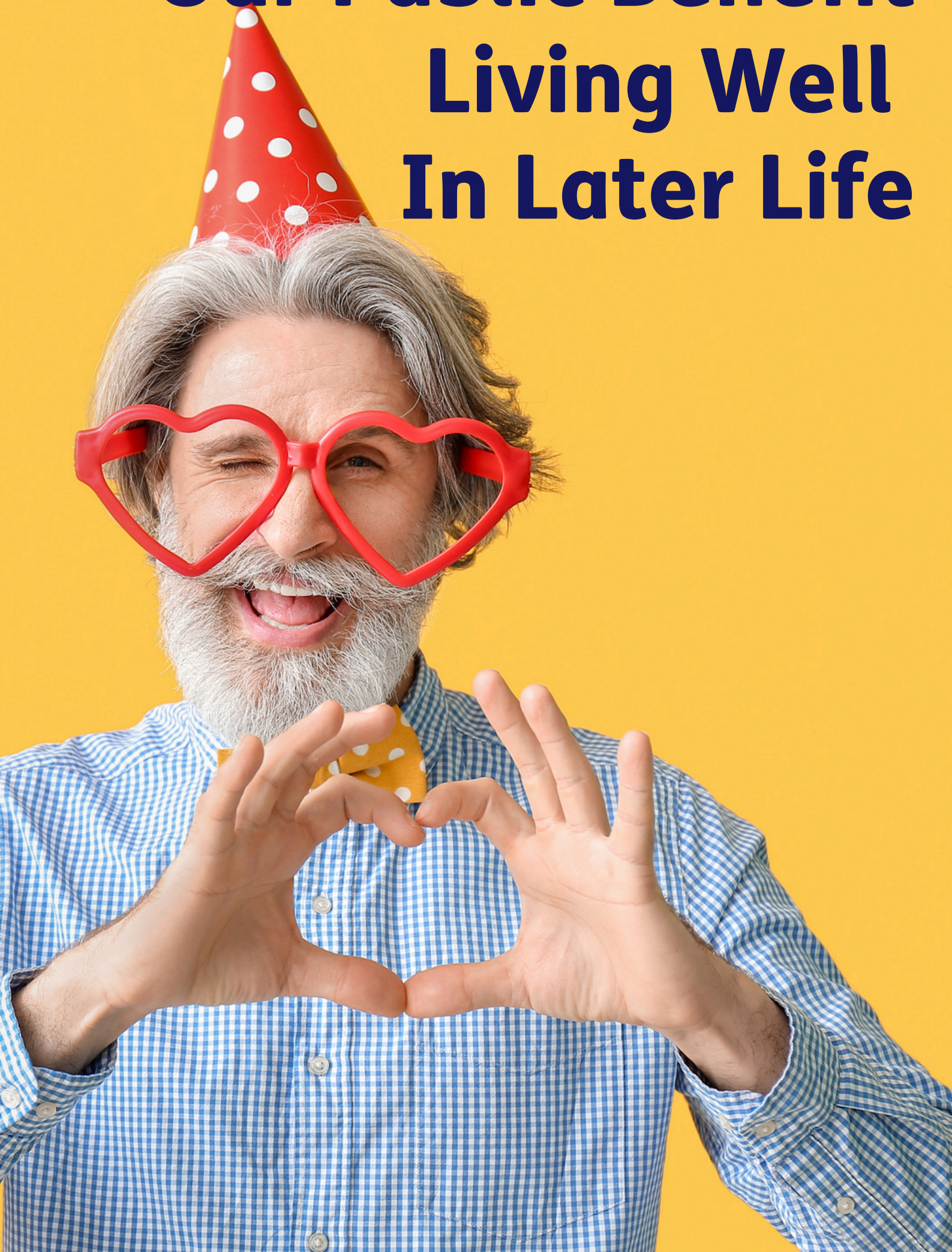
Our Mission: To be enabling, caring, influential, proactive and to share our expertise

Our Values:

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

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

Our Public Benefit Living Well In Later Life



Our services and activities are centered around creating public benefit and positive impact in four key dimensions of wellbeing in later life.

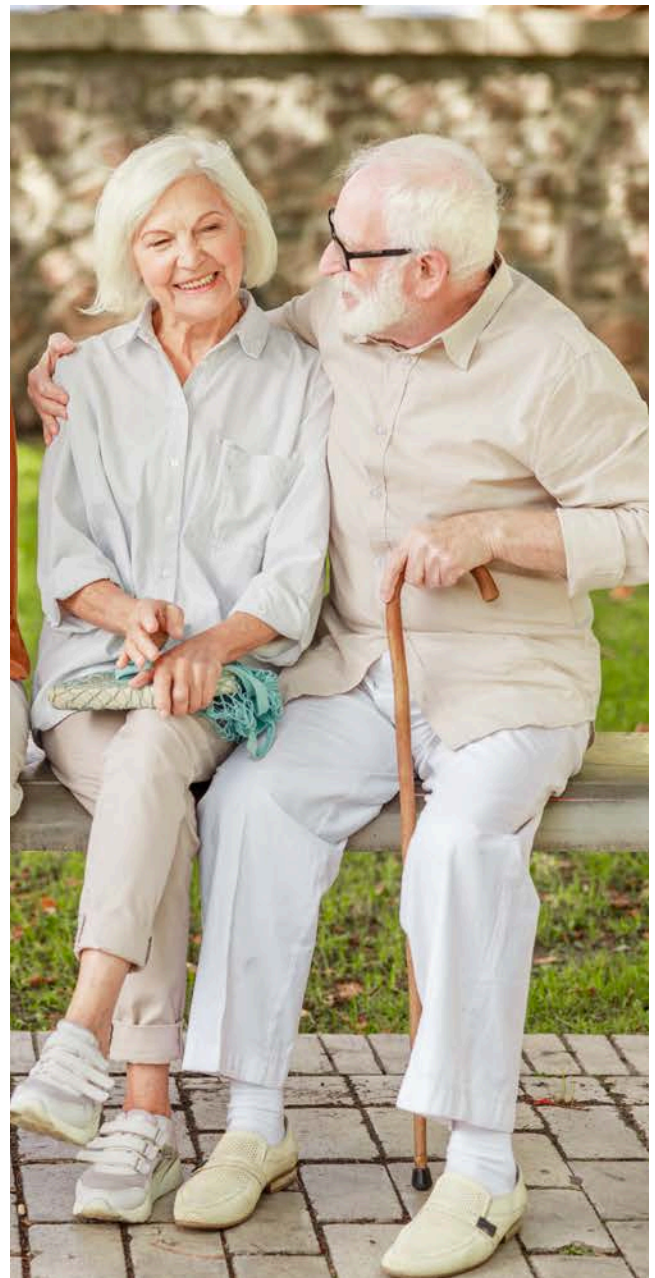
- Health
- Social Life
- Independence
- Connection

Our holistic Living Well approach recognises that each of these dimensions of wellbeing interact, strengthening and supporting each other to promote overall wellbeing and quality of life.

Our team of dedicated Living Well Officers work across all activities and services, ensuring that wherever older people access our services they receive a holistic, tailored response based on their needs and expressed preferences.

We work in partnership with, and receive funding from, Halton and St Helens Borough Councils to deliver holistic Living Well Support to older residents in these boroughs.

This year we also benefited from funding from Bradford Teaching Hospitals for a research project supporting older people in Warrington and from Widnes Primary Care Network for a pilot wellbeing project in GP surgeries. We offered information and signposting support in all four boroughs.



5 WAYS TO WELLBEING



Our approach is underpinned by the New Economics Foundations evidence based “5 Ways to Wellbeing”



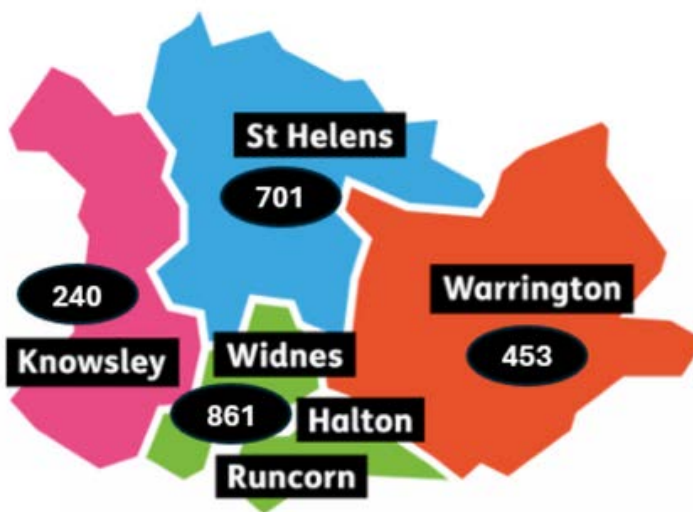
Our Clients

Who We Supported in 2023-24

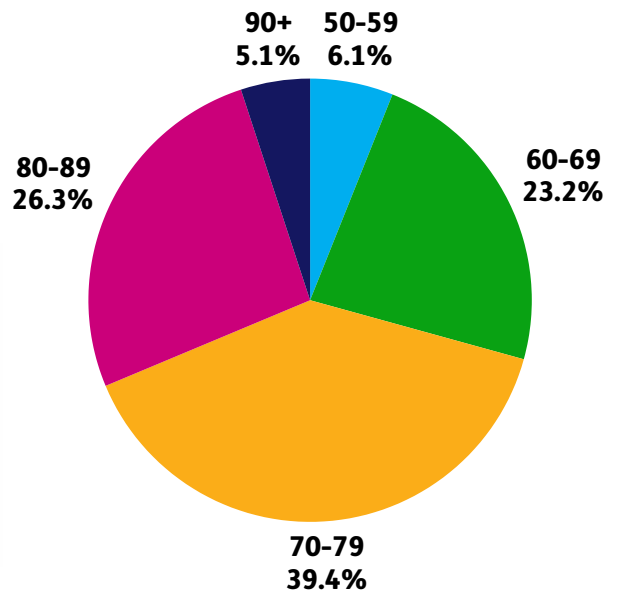
In 2023-24 we provided support to 2453 clients across Mid-Mersey

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

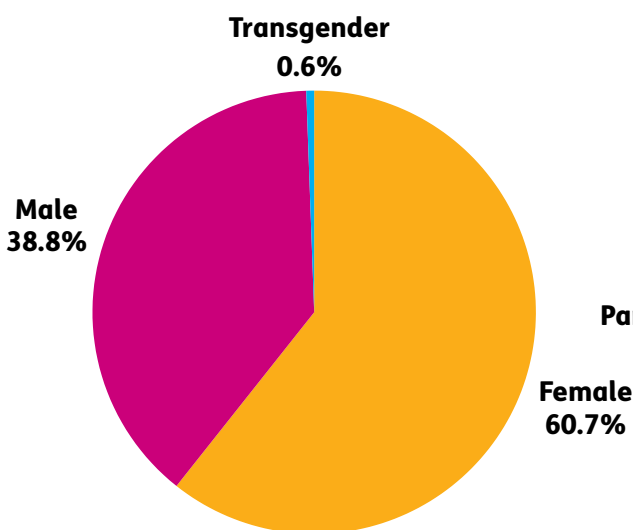
Clients by Borough



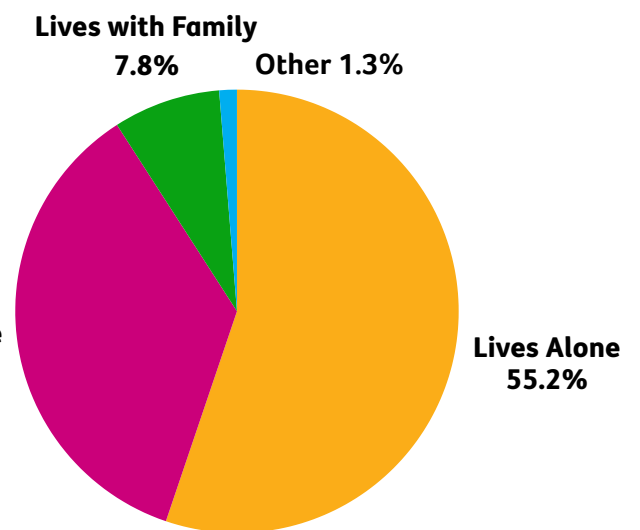
Age Profile of our Clients



Gender of Our Clients



Our Clients Living Arrangements



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

Living Well Independently



Advice & Information Service

Our flagship Advice and Information service is the cornerstone of our Living Well Offer providing critical support for older people. Our trained Living Well Officers provide free, confidential, up-to-date information and advice for people aged 50 plus and their significant others.

We do this by:

- Listening to the client's needs
- Explaining the choices open to them
- Supporting with the choices they make to address their issues
- If required, we act on their behalf

And – if we are not able to help, we will try to put them in touch with people who can help.

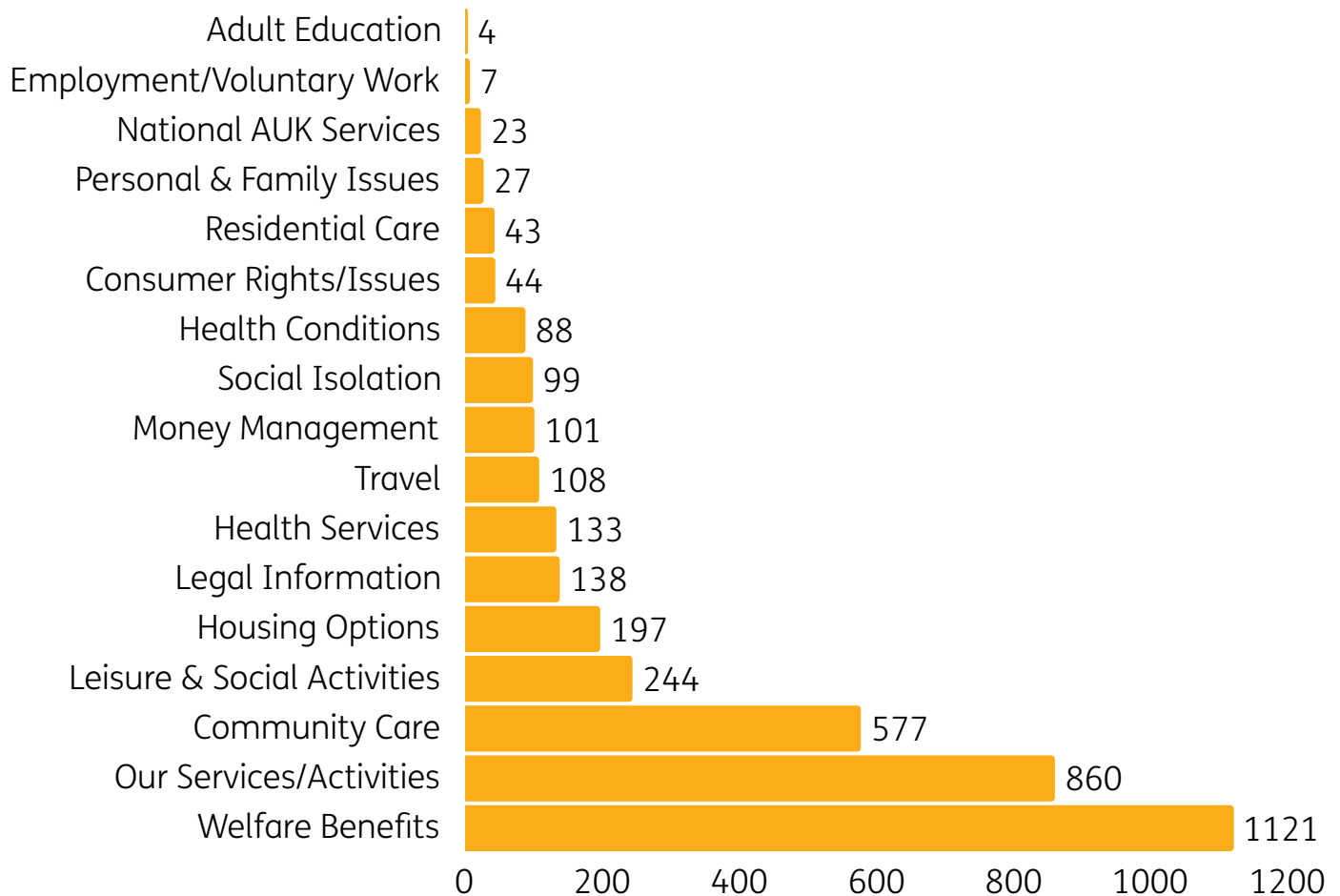
Over the last year we provided the following areas of support:

- Welfare benefits advice for people 50+, including carrying out benefit entitlement calculations and assistance to complete claim forms (e.g. Attendance Allowance, Personal Independent Payment, Pension Credit, Housing Benefit etc).
- Support to identify care and support needs, including help accessing Social Services and advice on how to pay for care and support and helping to complete financial assessments where the client was unable to do themselves.

- Advice on housing issues, including help with maintaining a property and advice on the different types of housing for older people who may need more support or want to move nearer to family or friends.
- Help to apply for travel passes and blue badges.
- Advice on services, support, groups, activities, and statutory services available locally.
- Advice for those who are finding it hard to manage financially or are struggling to pay their bills.
- Helping to make complaints or challenge decisions that have been made by the Department for Work and Pensions, Local authority social services, National Health services and Utility providers.
- Helping with scams and consumer issues.

“
The Living Well Team have given me confidence to face difficult situations, they have been such great help to me - thank you
 ”

This year we responded to the following number of advice, information and signposting enquiries in each topic area:



“ I looked forward to talking to someone that I didn't have to see face to face, that I could tell my troubles to and know I wouldn't be laughed at... if I had to sit in front of someone I wouldn't have spoke openly ”

“ I felt they listened to me... I came in unannounced and they still helped me. I find it difficult to keep appointments as I have no car ”

“ I didn't know where to turn, you went out of your way to help me... I'd have been lost without you ”

Welfare Benefit Checks

By far the greatest number of enquiries were relating to welfare benefit entitlements.

We know nationally that £8 million goes unclaimed in welfare benefits for older people and that the continuing cost of living crisis and spiralling energy costs has meant many older people have struggled to make ends meet.

As we serve some of the most deprived areas in the country it is not surprising that we have seen this volume of enquiries relating to welfare benefits. As well as supporting clients with assessments to determine if they are eligible to claim certain benefits, we will also support those who need it with form filling, submitting claims and lodging appeals if necessary. Having support to navigate online forms or to find the right words to describe someone's worst days can be invaluable in facilitating access to entitlements.

- **Last year we undertook 205 welfare benefit checks on behalf of clients.**
- **Additionally, we provided support to 316 clients to start new benefit claims, providing direct support to 121 clients with claiming for attendance allowance.**
- **This resulted in awards of additional annual income for clients of £458,020 in welfare benefits.**



Living Well Socially



Our Groups & Activities

Throughout the year we continued to provide weekly opportunities for socialisation and peer support through our Social and Activity Groups.

In response to the cost-of-living crisis and the ending of the energy price cap we widened the remit of our groups to become warm spaces and ensured they were all dementia friendly by default.

The groups are volunteer led with support from Living Well Officers. They help individuals to get out and meet new people, learn new skills or knowledge from guest speakers. Having a regular place to go and being part of a group with a common interest is recognised as having a positive impact on mental wellbeing.

In total we hosted 249 group sessions that attracted 131 clients culminating in 2207 individual attendances.

Our volunteers and group attendees came together in December to enjoy a festive film night. The event was an opportunity to say thank you to our amazing volunteers for all their help and support during the year and allowed the attendees to come together in a more informal setting, enjoy some food and watch the traditional Christmas film 'It's a Wonderful Life'.

We also have a digital WhatsApp Group



Billinge Coffee & Chat



Upton Mens Group



Runcorn Coffee & Chat



St Helens Mens Group



Mixed Crafts

Volunteering

Volunteering is the life blood of the voluntary sector – providing meaningful opportunities for volunteers to make a difference in their community, supporting their own wellbeing, whilst also creating benefit for the other people they support.

This year we have benefited from the support provided by a small group of incredibly dedicated and passionate volunteers who undertook various roles enabling us to expand our reach and provide support to more clients.

Our volunteers provide critical support across various areas of the organisation. Below is a snapshot of some of the roles undertaken and the impact they create within our community;

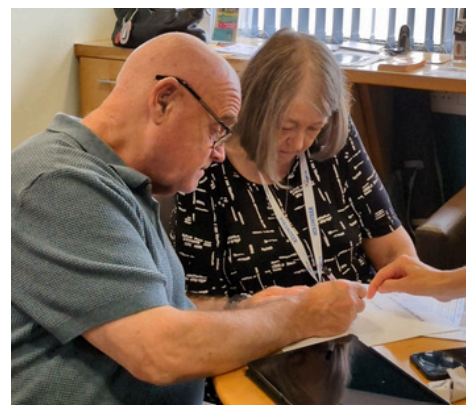
Group Support Volunteers

These volunteers work directly within our groups, facilitating activities and providing hand-on assistance to participants, offering guidance and support. Their presence enhances the experience for participants by creating a welcoming, supportive environment, allowing our staff to manage larger groups and deepen group engagement.

“ **My favourite part about volunteering is getting together with the group and enjoying their company** ”

Digital Champion Volunteers

The Digital Champion Volunteers support older people with whatever they wish to learn to do on digital devices at their own pace, with the aid of step-by-step picture instructions. We are also able to provide a media tablet / laptop and access to the internet to those who do not have access to technology at home. The program has enabled participants to connect digitally with friends, family, groups & the wider world and has given them the confidence and knowledge to get online.



A Digital Champion Volunteer with a client

Admin & Reception Volunteers

Our admin & reception volunteers play a critical role in maintaining organisational efficiency and providing a friendly first point of contact for clients visiting our premises. Volunteers assist with behind-the-scenes tasks including updating leaflets and literature, data entry and other office support functions.

Wellbeing Befrienders

This is a new role and we expect numbers to significantly increase in the next 12 months. The Wellbeing Befrienders provide companionship and emotional support to older clients who may be isolated, lonely, or lacking social interaction. Through regular check-ins, phone calls and in person visits, the Wellbeing Befrienders offer a listening ear and provide encouragement to reconnect, for example re-engaging with a hobby, assisting on a short walk or accompanying them to a community group.

Across all roles, our volunteers contributed over 1,278 hours per annum, providing the equivalent of £14,620 added value (based on national living wage rate) in support.

Pandemic Recovery

As with many local charities we saw a significant decline in our volunteer numbers after the pandemic, which was proving difficult to reverse. This required us to review the way in which we recruited, inducted, trained, and supported volunteers to ensure they felt safe and secure in their volunteering roles with us.

Trustees have invested in the creation of a dedicated Volunteer Coordinator Role, who is working with our Director of Operations to create a simple and supportive volunteering pathway that will enable more residents to volunteer their time with us.

Our investment in volunteering is starting to mature and by the end of the year we had increased the number of active volunteers by 34%. We expect this to continue to grow at similar rates for the year ahead.



A few of our volunteers meet John Bishop when he dropped into our Runcorn Coffee & Chat group.

Living Well Connectedly



Digital Inclusion

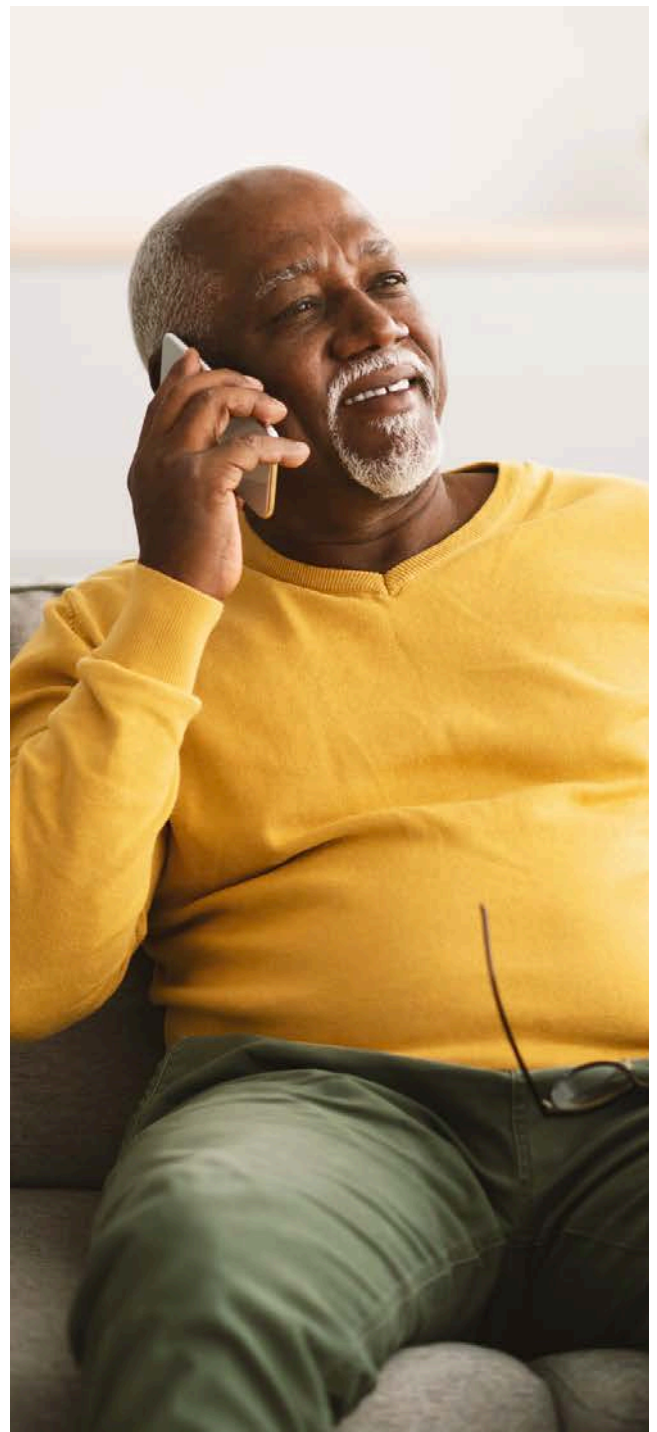
Digital technology is playing an increasing role in all our lives, and for many people, it is essential to the way that they socialise, work, shop, manage their finances, access NHS services, and get entertainment.

Although many older people fully embrace the digital world, evidence shows that digital exclusion increases with age. 18% of people aged 65 & over, around 2.3m, do not use the internet, increasing to 29% of people aged 75 & over.

We believe that this is a barrier to older people being able to live well in later life. This year we were awarded UK prosperity funding in Halton to develop a programme to support access to digital technology for older residents. This enabled us to purchase laptops and tablets and create a digital inclusion drop-in session in Runcorn for older people to learn digital skills at their own pace, supported by trained volunteers and/or living well officers.

This programme was so successful that we wished to expand this to all four boroughs. We were able to use the learning from this project to successfully apply for funding from Age UK national for an 18 month Digital Champions programme which will commence delivery in July 2024.

This programme will match specially trained digital champion volunteers with older people who wish to develop their digital skills. It will include an equipment loan scheme and provide data to enable participants to learn in their own homes as well as our venues.



Community Consultation

Our established Older People Expert Panels in Halton and St Helen’s ensure the views of older people are at the centre of all our activity, including service design, consulting on issues affecting older people and influencing policy makers locally and wider.

Our Expert Panels have a total of 14 members and met 8 times this year. They have helped us design our digital service, develop our Living Well Service, improve volunteer recruitment and provided feedback on our opening times.

We also continue to actively participate in multiple partner networks across all 4 boroughs.

We continued to support system partners by engaging older residents in consultations to inform their strategic priorities and service design.

This year we supported the engagement of over 75 older people in 12 public consultations and events.

This included Halton and St Helen’s Borough Councils Loneliness surveys and St. Helen’s Joint Strategic Needs Assessment for Older People.



A few members of our Halton Expert Panel & our Engagement, Inclusion & Co-Production Officer

Living Well Healthily



Prosper

Age UK Mid Mersey were one of only a handful of local Age UK charities 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 project concluded in February 2024 and supported 300 clients in total over the course of the project.

Prosper was a clinical trial working with people 65+ who were selected based on strict frailty criteria.

Working closely with GP practices, the study involved our specially trained Living Well Officers visiting older adults and helping them identify life changes and goals.

They encourage clients to talk about the things they feel are important in life and what they would like to achieve, developing a plan of support to make things happen.

The benefits for older people taking part in the trial included:

- Increased confidence - helping people regain and maintain independence
- Decreased social isolation – linking into their community.
- Promoting health and well being 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.



The Prosper team for Age UK Mid Mersey, Age UK Bradford, Age UK Leeds and Age UK Wakefield

Widnes Primary Care Network Pilot

We were proud to work in partnership with Widnes PCN to deliver a 6-month pilot project providing personalised and holistic support for older people across 6 GP practices, focusing on preventative interventions that would help older people maintain independence and manage long-term conditions effectively.

The benefits for older people supported by the project include;

- Reduced Loneliness and Social Isolation - Many older individuals experience loneliness, which is linked to poorer health outcomes. We were able to offer short-term befriending and access to social activities and group support, improving mental well-being and preventing conditions that might lead to increased healthcare needs.
- Increased Confidence – empowering individuals to regain and maintain independence.
- Improved Patient Experience – having a Living Well Officer embedded in the GP practices led to enhanced overall experience for older patients, as they receive a more personalised, patient-centred approach.

- Enhanced Communication and Collaboration. The project allowed for closer collaboration with healthcare providers, improving communication and ensuring that older patients received well-coordinated care across different sectors.



Winter Warmth Campaign

Through our Warm Homes Project, we completed 94 Home Energy Checks, supporting the most vulnerable and fuel poor older people in our boroughs.

We installed energy efficient night lights, provided a Winter Warmth bag and gave tips and advice on keeping warm and saving energy.

We also referred individuals to their local council and charity partners to access grants and other help with boiler repairs or replacement.

We partnered with the Public Health Team at Halton Borough Council to access money from their Household Support Fund to deliver tutor-led cooking sessions to 16 individuals – all participants received a free crockpot and supermarket vouchers to enable them to cook healthy meals whilst reducing their energy bills.



Our Strategic Priorities



In 2023 we were proud to launch our new 3-year strategic plan following a period of needs assessment and consultation with clients, stakeholders, and staff.

We committed to the following key strategic priorities:



We commenced planning for and working towards these key priorities during 2023-24 as follows:

Building Organisational Resilience

Strengthening our Board and Senior Leadership Team

Throughout the year we worked with specialist recruitment agency Charity People to recruit and appoint a new Chair and two new Trustees (one of whom was formally elected to the board in April 2024).

A campaign to recruit a new Treasurer rolled into 2024-25 with Jeanette Stringer being appointed in October 2024.

We also appointed a new Chief Executive Officer in November 2023 who undertook a strategic review of the requirements of a senior leadership team leading to the creation of a Director of Operations Role and a Resources Manager role.

These roles alongside the CEO and Head of Services comprise the Charity's new Senior Leadership Team charged with planning for and delivering our strategic priorities on behalf of the board of trustees.

Reviewing our business model

We have recognised the inherent risk to financial sustainability in our current business model where the large majority of our income comes via restricted grants for the provision of services.

The current economic climate has created challenges for charities receiving grant funding from, or delivering commissioned services to, Local Authorities.

In addition, competition for funding from grant making bodies is becoming fiercer. Whilst we still have the ambition to be the provider of choice for funded wellbeing services for older people in Mid Mersey's four Boroughs, we also recognise the need to grow our internal capacity to generate income and widen our income streams, whilst also creating impact for our beneficiaries.

Quality

A key factor in creating organisational resilience is ensuring the Charity and the services we deliver are of the highest standards and can demonstrate best practice in operations, management, and governance.

In September 2023 we were proud to achieve the Age UK Charity Quality Standard.

This achievement recognises the high standards of our charity, demonstrating that we are well governed and managed, have a clear direction and strategy and are committed to ensuring the well-being and safety of our staff, volunteers and clients.

In January 2024 we requested assessment against the new Age UK Quality of Advice Standards and commenced planning to ensure that our provision of Advice and Information services meets the latest highest standards in terms of accuracy of advice and quality of experience for our beneficiaries. The assessment is scheduled to take place in Autumn 2024.



Our People

We recognise that our people create the impact that we seek to achieve in our communities. Without our staff and volunteers, we would achieve nothing.

Investing In Our People

In January we held an Age UK Mid Mersey Team away day exploring several themes including: what will help us achieve our strategic priorities and what will hold us back, what would make us the best place to work and what would help us increase our impact.



The whole team at our Team Away Day

Insights from this event, alongside benchmarking against other charity employers, led to a review of our current employee package.

This included the harmonising of terms and conditions which had over many years become unequal amongst team members, alongside improvements in key contractual terms and conditions including:

- Increasing employee entitlement to sick pay and extending this to include one week's paid sick leave in the first six months

- Increasing the paid annual leave entitlement for all staff
- Harmonising the full-time equivalent working week to 35 hours per week.

We also reviewed our salary scales and increased these for all staff below Senior leadership Team grade by 9.8% in line with the increase in The National Living Wage. This followed several years of little or no pay award and brought us in line with other employers in the charitable sector.

Following the awayday we established a “staff action group” of team members from across the organisation. We will be undertaking a staff satisfaction survey in 2024 and the staff action group will help the Senior Leadership Team to interpret the results and plan to address any areas of concern.

To enable our team members to care for their own, each other's and their client's mental health and wellbeing we provided Mental Health First Aid Training. This enables mental health first aiders to identify when people may be struggling with their mental health and provide information about self-help strategies and signpost to professional support.

Service Development

This year saw us pilot a new service in partnership with Widnes Primary Care Network and continue our Prosper research partnership with the Institute of Health Research.

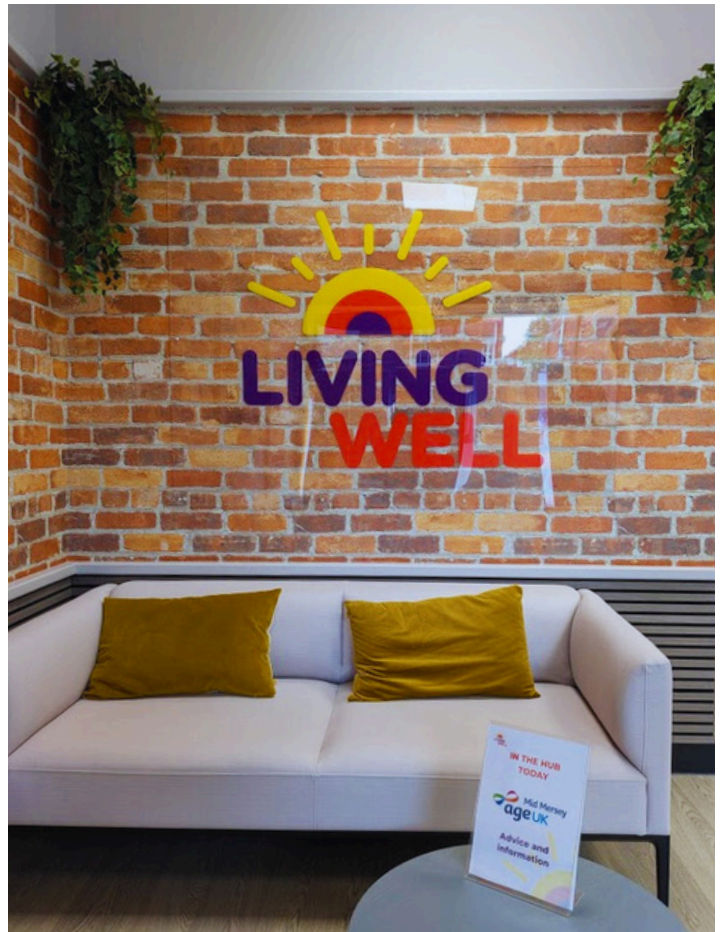
Whilst the funding for these projects ended in year, the learning from them has been used to inform continuous service improvement within our Advice and Information service and Living Well support.

We were active partners in the development of the Warrington Living Well Hub.

The Living Well Hub is a one stop shop which helps people to look after themselves, to live happily, healthily, and independently for longer. It is an important part of Warrington's wider Living Well programme.

Tuesday is dedicated to older people's health and wellbeing services and we have provided an Advice and Information Surgery at the hub since it opened in March 2024.

For full details of our service and activity offer in 2023-24 please see pages 6-16.



Raising Our Profile & Positioning

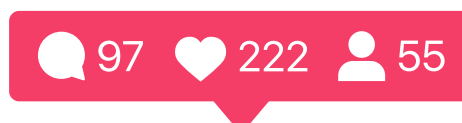
To achieve our aspirations of creating impact for more residents and increasing our income via fundraising it is pivotal that we are well known and trusted locally.

This year we invested in extra capacity in our marketing and communications activity and have been raising our local profile by:

- Creating regular social media content, sharing details of our services, and sharing key messages to support our beneficiaries
- Creating reciprocal “tagging” relationship with other third sector and statutory providers to increase our reach
- Reviewing our website content and preparing for integration with the National Age UK Website to enable potential beneficiaries to reach our site via the national web site
- Issuing press releases on issues that matter to older people
- Developing a communications and marketing strategy, with a view to setting benchmarks and KPIs and monitoring our success in 2024-25
- Engaging with local radio stations
- Attending outreach events and marketplaces across our four Boroughs



Dementia Awareness Event Outreach



Radio Halton Interview



Looking to the Future



We continue to work towards our strategic aims and ambitions and Trustees have designated funds in 2024-25 to align to these strategic priorities.

We continue with the process of conveyancing on the sale of Mansion House to release capital to invest in much needed services in Mid Mersey. The process has been complicated and convoluted due to the building's Grade 2 listed status and the number of covenants attached.

We have identified several priority areas for the development and expansion of our services. These include:

- Addressing pension poverty via comprehensive advice and information provision, including welfare benefit checks and support to apply. We are investing our funds in 2024-25 to enable this to be provided equitably across all four boroughs we serve, whilst we seek sustainable funding for its continuation
- Community Befriending support, providing short term intensive befriending to those who want to reconnect with community activities following a period of isolation or illness, or who are lacking the confidence to do this alone. This will provide much needed support to many isolated older people as well as provide meaningful volunteering opportunities for older people in their own communities. We continue to invest our funds in volunteering to develop this support across Mid Mersey

We are proactively seeking funding opportunities to enable us to develop or expand services to meet these identified priorities.

Recognising that our income model is precarious, we are also investing in widening our public appeal and image and developing sustainable income streams through fundraising – widening our income sources and broadening our business model. Trustees and the senior leadership team are sighted on the risks to our financial sustainability in the future and have developed a range of scenarios to address and manage these risks should they become reality.

A key priority for 2024-25 is to be able to better demonstrate the impact of our activities and services. We will be reviewing our data system and collection processes, ensuring we consistently capture what matters, and are able to report on our outputs and outcomes. We will also be working on developing a meaningful outcomes framework and introducing systematic outcome measuring, reporting and analysis, enabling continuous service improvement and development.



Governance and Social Responsibility

During the year, trustees have carried out their responsibilities with due diligence.

They work within their obligations under the brand partner agreement currently in place with Age UK. Age UK Mid Mersey is an active member of the “Age England Association (AEA),” a membership body who represents all brand partner’s interests in its legal partnership with Age UK nationally.

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 24) are appointed by the members of the company and one third of the trustees retire by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

Trustee Induction & Training

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

Organisation

The Board of Trustees administers the charity. The board meets formally with the Chief Executive Officer and Director of Operations six times a year to manage the charity. In addition, they meet annually to review strategic aims and objectives. The trustees appoint a Chief Executive 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 Leadership Team comprise the key management personnel of the charity in charge of directing and controlling, running, and operating the charity. 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 a 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 benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities. 23

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:

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

Elected Trustees:

- Mr. Peter Stubbs – Chair (retired March 2024)
- Mrs. Susan Haden - Vice-Chair
- Mr. John Chapman - Treasurer (resigned September 2023)
- Mr. Nigel Thompson – Interim Treasurer (appointed September 2023)
- Mr. William Arnold (retired March 2024)
- Mr. Colin McKenzie (retired November 2023)
- Ms. Lynn Woods (appointed November 2023, retired March 2024)
- Mr. Nick Farmer – Chair (appointed March 2024)
- Ms. Siobhan Birch (appointed March 2024)
- Ms. Amanda King (appointed May 2024)
- Ms. Jeanette Stringer (Treasurer, appointed October 2024)

Key Management Personnel

- Mrs. Shelley Brown –Company Secretary, Chief Executive Officer (to December 2023), Director of Operations (from January 2024)
- Mrs. Rachel Mckernan – Chief Executive Officer (appointed November 2023)
- Mrs. Bridgid Dineen – Charitable Services Director (resigned October 2023)
- Mrs. Amanda Foxcroft – Finance Manager (resigned October 2023)
- Mrs. Sharon Hale – Senior Finance Officer (appointed November 2023)
- Ms. Jane Brown – Head of Services (appointed November 2023)
- Ms. Katie Barr – Head of Resources (appointed December 2023)

Auditors

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

Solicitors

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

Senior Statutory Auditor

Mr. D Hudd BA FCA



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 incoming CEO worked with the Board of Trustees to review and update the Charities Risk Management Policy and Procedures in line with Charity Commission Guidance and National Council of Voluntary Organisations best practice.

The Finance and Risk Sub Committee presents a reviewed risk register at each board meeting so the board can agree and monitor the organisation's risk management plan. This plan is kept under constant review by the Senior Leadership Team.

We categorise our risks as Governance, External, Regulatory and Compliance, Financial and Operational. During the year these were the principal risk management activities that the charity was executing:

Strengthening Our Governance

With the planned retirement of four Trustees this year, it was imperative that the charity recruit experienced Trustees to continue leading our strategic vision. Throughout the year we worked with specialist recruitment agency Charity People to recruit and appoint a new Chair and two new Trustees (one of whom was formally elected to the board in April 2024). A campaign to recruit a new Treasurer rolled into 2024-25 with Jeanette Stringer being appointed in October 2024.

Managing the sale of Mansion House

In January 2021 Trustees decided to put the Charity's main asset, the Mansion House, up for sale. This decision was taken as the property was no longer fit for purpose for the charity's activities and incurred significant costs to operate and maintain, which could better be spent delivering services and activities for our beneficiaries.

In November 2022 Trustees accepted an offer on the property and entered conveyancing. Being a grade 2 listed building, subject to covenants and part of a National Lottery Heritage Funding arrangement with St Helen's Borough Council, has meant that this process has been protracted and expensive. Throughout the year trustees and the management team have worked with our solicitors to respond to all enquiries and undertake all necessary work to progress towards exchange of contracts. Unfortunately, this was not achieved in year and this risk has carried over into 2024-25



Strengthening the Senior Leadership Team

Risks were identified regarding the capacity and resilience of the Charity's leadership team. Previous approaches to managing financial pressures had stripped capacity from the leadership team and it was recognised that without investment and transformation of leadership structures the charity would be at significant operational risk and unable to capitalise on opportunities for growth and expansion.

Trustees designated funds to invest in strengthening organisational resilience and growth.

CEO, Shelley Brown recognising that she did not have the strategic leadership skills to lead the new strategic plan decided to step down and make way for new leadership.

Trustees appointed a new CEO and worked with them to review the organisational structure, resulting in Shelley remaining with the charity in the role of Director of Operations, providing stability for the Charity through a period of significant change.

This was alongside the creation of the role of Head of Resources to enable the organisation to develop and implement the processes and systems required to operate effectively and more cost-efficiently.

The appointment of a new Head of Services in November 2023 was pivotal in stabilising the staff teams and completing the new Senior Leadership Team.

The trustees confirm that they have identified and fully understand all other risks to which the charity is subject and that systems are in place to manage these risks.



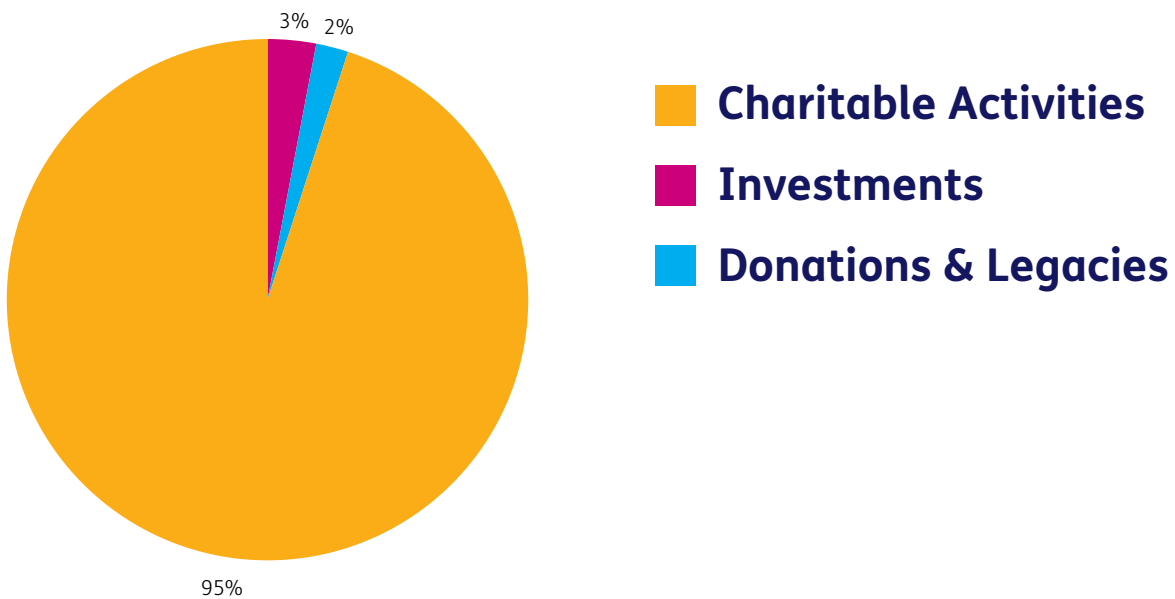
Jane Brown, Head of Services

Financial Review



Our income for the year was £497,481 (2023 - £564,644). The reduction in income during the year of £67,163 is largely due to a reduction in income in respect of legacies and donations of £49,516. In addition, there is a smaller reduction in income from charitable grants of £19,632 and, as we have now wound up the Age UK Mid Mersey trading arm, a reduction in income from trading activities of £5,781. These reductions were partly offset by an increase in income from investments of £7,793.

Where our income came from in 2023-24



What we spent money on in 2023-24



Our expenditure amounted to £592,957 (2023- £592,137). This was broadly equivalent to spending in the previous year.

At year end there was an effective budget deficit of £11,734, before spending against designated funds was taken into account. Trustees are sighted on the financial uncertainties facing our Charity and have developed multi-faceted approaches to maximising income, reducing expenditure and releasing funds currently held as fixed assets.

Investment Powers & Policy

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

The trustees have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts, looking to reallocate funds should suitable opportunities arise.

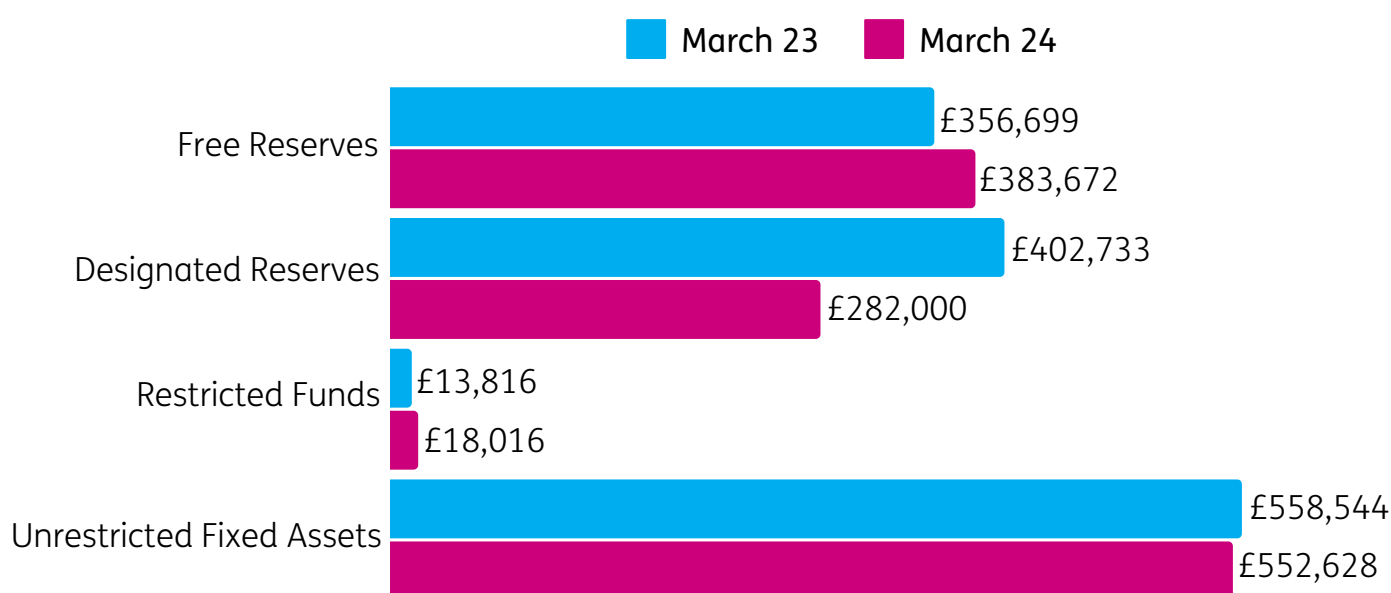
The return on investments of £13,568 in the year saw an increase of £7,793 (138%) on that received in the previous year.

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 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 about the use of those reserves.

Our Funds March 2023 & March 2024



At 31 March 2024, our total reserves were £1,236,316, of this, £552,628 was held as unrestricted tangible fixed assets, £282,000 was held within designated funds, £18,016 was held as restricted funds and the remaining balance of £383,672 represents approximately 7.5 months operating costs based on the 2024-25 budget.

Investing Our Reserves to Further Our Strategic Priorities

At 31st March 2023 the Trustees designated £402,733 of our reserves to be spent over the following two years to further our strategic priorities.

Designated Fund	Amount
Future Cash Flows	£134,184
Staff Costs	£32,000
Property Maintenance	£105,000
Expansion & Growth	£50,349
IT & Equipment Upgrades	£45,200
Replacement Vehicles	£15,000
Training	£11,000
Legal & Professional Fees	£10,000
Total	£402,733

At 31st March 2024 a total of £83,742 had been spent against the named designated funds. Only £11,732 was spent against the protected future cash flow designated reserves. This was due to a combination of robust cost management practices and successfully applying for additional funds, meaning the predicted budget deficit at point of publishing the previous year's annual accounts was significantly reduced from a projected £134,184. In line with our reserves policy, we require free reserves of £296,479 for the operating year 2024-25 and currently this figure stands at £383,672.

Having reviewed our reserves position and to further our strategic ambitions trustees have designated the following funds for 2024-25

Designated Funds 2024-25	Amount
Future Cash Flows Predicted budget deficit at October 2024	£53,300
Investing in People Costs of implementing new employee benefits package	£50,200
Property Maintenance Costs of maintaining and running Mansion House during conveyancing	£44,100
Expansion & Growth Partnership with Competitive Solutions Limited	£32,000
IT & Equipment Upgrades New laptops for outreach and mobile working	£17,000
Service Delivery Expansion of Advice and Information service to Knowsley and Warrington Boroughs and Volunteer Coordinator	£59,000
Training Living Well Team training in preparation for Quality of Advice Assessment	£4,400
Legal & Professional Fees Solicitor's fees for ongoing conveyancing on Mansion House	£22,000
Total	£282,000

Financial Uncertainties

The current financial environment within which the charity operates is precarious. There are severe pressures in the wider system which are impacting on the financial security of many charities and from which Age UK Mid Mersey are not immune.

There are continued funding pressures on Local Authorities, Integrated Care Boards and NHS Trusts leading to fewer or reduced grant and contract awards to the third sector.

In addition, the reduction in statutory funding to local charities is leading to greater competition for funds from non-statutory sources, such as grant making charities and National Lottery Funds.

One of our Borough Council Grants has been cut by 30% for 2024-25 and we have worked collaboratively with commissioners to remodel our offer to deliver continued impact within the reduced resource envelope. At the time of writing a three-year funding arrangement has just been offered by this funder in place of the usual annual award, which will provide us with a higher degree of funding certainty into the near future.

Going Concern Assessment

Trustees have a legal duty to assess the Charity's ability to continue as a going concern, and in so doing have taken into consideration the following:

- Budget and reforecasts for 2024-25. At point of writing the latest budget forecast (period 6 2024-25) aligns with the designation of funds as listed above and is showing a deficit to be met from free reserves (designated future cash flow) of £53,300
- Predicted budget scenarios for 2025-26, reflecting the various uncertainties reflected in our risk management activity and with costed plans to remodel if risks materialise into certainties.
- A review of the charity's business model with costed plans to diversify our income streams expanding our fund-raising activity
- Future Cash flow projections. Cash flow is monitored closely and the charity has sufficient free reserves to meet our cash flow needs, maintaining the current required level of free reserves and taking no restructuring action until November 2025 based on worst case scenario budget forecasts.
- The status of the Charity's reserves. The charity holds significant illiquid reserves in its main fixed asset, the Mansion House. The conveyancing relating to the sale of the Mansion House is still in progress and the exchange of contracts is being managed as a significant risk. However, on the best information available from solicitors at the point of writing there is optimism that completion will occur prior to the end of the financial year 2024-25.

Trustees monitor the financial situation 6 weekly via the Finance and Risk Sub Committee and have prepared efficiency and restructuring scenarios for 2025-26 should the sale of mansion house not be realised by March 2025 and if currently unconfirmed income targets are not achieved.

Bankers

The organisation has accounts in the following Banks:

Barclays Bank
19 Church Street
St. Helens
Merseyside
WA10 1BG

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

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

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Statement of Trustee's Responsibilities

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENT

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

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

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

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

Statement as to Disclosure of Information to Auditors

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

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Report of the Trustees, incorporating the Strategic Report was approved by the trustees as the Company's Directors on 4th December 2024

SIGNED BY ORDER OF THE TRUSTEES



Mr. Nick Farmer (Chair)

Independent Auditor's Report

Age UK Mid Mersey Limited
Company Number 02625647
Charity Number 1003476

Independent auditor's report to the members of Age UK Mid Mersey (Age Concern Mid Mersey)

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the charitable company) for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 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 auditor responsibilities for the audit of the financial statements section of our report.

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and the provisions available for small entities, in the circumstances set out in note 20 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

Opinion on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue

as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

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

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

Our approach was as follows:

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

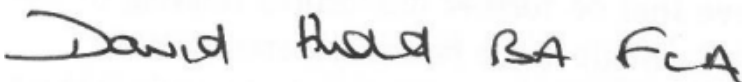
There are inherent limitations in the audit procedures described above. The further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement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

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

This description forms part of our Report of the Independent Auditors.

Use of our report

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



**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: 4th December 2024

Accounts

Age UK Mid Mersey Limited
Company Number 02625647
Charity Number 1003476

Statement of financial activities (Incorporating an income and expenditure account) for the year ended 31 March 2024

Income	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Donations and Legacies	2	12,157	-	12,157	61,673
Other Trading Activities	3	596	-	596	6,377
Income from Investments		13,568	-	13,568	5,775
Income from Charitable Activities	4	13,896	457,264	471,160	490,792
Other Income	5	-	-	-	27
Total Income		40,217	457,264	497,481	564,644
Expenditure On					
Raising Funds	6	23,795	-	23,795	36,257
Charitable Activities	7	116,098	453,064	569,162	555,880
Total Expenditure		139,893	453,064	592,957	592,137
Impairment of fixed assets		-	-	-	(299,656)
Net Income/(expenditure) for the year		(99,676)	4,200	(95,476)	(327,149)
Reconciliation of funds					
Total funds brought forward 1 April 2023		1,317,976	13,816	1,331,792	1,658,941
Total Funds carried forward 31 March 2024		1,218,300	18,016	1,236,316	1,331,792

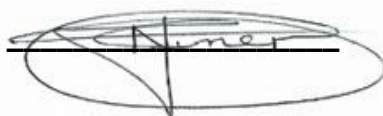
The statement of financial activities includes all gains and losses recognised in the year. The notes on pages 40 to 53 form part of these accounts.

Balance sheet as at 31 March 2024

Fixed Assets	Notes	2024 £	2023 £
Tangible Assets	10	566,188	572,360
Current Assets			
Stock	11	227	240
Debtors	12	81,513	93,485
Cash at bank and in hand		633,009	719,806
Total		714,749	813,531
Creditors: Amounts falling due within one year	13	(44,621)	(54,099)
Net Current Assets		670,128	759,432
Net Assets		1,236,316	1,331,792
Funds			
Restricted Funds	14	18,016	13,816
Unrestricted funds held in fixed assets	15	552,628	558,544
Designated Funds	15	282,000	402,733
Unrestricted general funds	15	383,672	356,699
Total		1,236,316	1,331,792

The accounts were approved by the Trustees on 4th December 2024 and signed on its behalf by: -

Mr N Farmer (Chair)



Mrs S Haden (Vice Chair)



The notes on pages 32 to 44 form part of these accounts.

Cash flow statement for the year ended 31 March 2024

Cash Flow from operating activities	Notes	2024 £	2023 £
Cash generated from operations	1	(100,365)	(56,478)
Cash Flow from operating activities			
Interest received		13,568	5,775
Change in cash and cash equivalents in the reporting period		(86,797)	(50,703)
Cash and Cash equivalents at 1 April 2023		719,806	770,509
Total cash and cash equivalents at 31 March 2024		633,009	719,806

Note 1

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

	2024 £	2023 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(95,476)	(327,149)
Adjustments for:		
Non-cash donations	-	(2,360)
Depreciation charges	6,172	30,344
Impairment of fixed assets	-	299,656
Investment income	(13,568)	(5,775)
Decrease/(Increase) in stocks	13	(80)
Decrease/(Increase) in debtors	11,972	(55,836)
(Decrease)/Increase in creditors	(9,478)	4,722
Net cash provided by operating activities	(100,365)	(56,478)

Notes to the accounts for the year ended March 2024

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.

1. Accounting Policies (continued)

Income Recognition (continued)

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.

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

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

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

Investment Income

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

Fund Accounting

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

Expenditure & Irrecoverable VAT

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

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies; costs of fundraising activities including the cost of goods sold, used in fundraising activities and any associated support costs.

1. Accounting Policies (continued)

Expenditure & Irrecoverable VAT (continued)

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.

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

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

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

Irrecoverable VAT is charged as an expense within support costs.

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 and buildings	1% 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 compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Stock

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

Debtors

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

Cash at bank & cash equivalent

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

Creditors and provisions

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

Financial Instruments

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

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. Donations & Legacies

Donations	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Sundry Donations	4,335	-	4,335	26,795
Donated Minibus	-	-	-	2,360
Gift Aid	-	-	-	526
Legacies				
Mrs Fuller c/o Age UK	-	-	-	31,992
Mr Cheetham	7,822	-	7,822	-
Total	12,157	-	12,157	61,673

Of the £61,673 received in 2023, £20,000 related to restricted funds and £41,673 related to unrestricted funds.

3. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Rental Income	-	-	-	6,028
Lottery	-	-	-	95
Fundraising	596	-	596	254
Total	596	-	596	6,377

The £6,377 received in 2023 related entirely to unrestricted funds.

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
St Helens MBC	-	88,767	88,767	108,767
Halton Council	-	168,724	168,724	168,724
Bradford Teaching Hospital	-	79,938	79,938	72,091
VOLA Consortium	-	10,000	10,000	-
Age UK	10,000	39,118	49,118	53,217
LCR Community Renewal Fund	-	-	-	22,745
PCN Highfield Hospital	-	8,885	8,885	14,216
NHSCT - VCS Partnership	-	-	-	7,500
British Red Cross	-	-	-	20,472
Service User Fees	5,243	-	5,243	2,849
SEETEC	(1,347)	-	(1,347)	20,211
The National Lottery Community Fund	-	61,832	61,832	-
Total	13,896	457,264	471,160	490,792

Of the £490,792 received in 2023, £452,777 was restricted funds and £38,015 was unrestricted.

5. Other Income

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Sundry Income	-	-	-	27

The £27 received in 2023 related entirely to unrestricted funds.

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Wages and social security	-	-	-	31,842
Telephone	-	-	-	144
Advertising & Promotion	-	-	-	468
Professional Fees	20,292	-	20,292	-
Support Costs (Note 8)	3,503	-	3,503	3,803
Total	23,795	-	23,795	36,257

The £36,257 expended in 2023 related entirely to unrestricted funds.

7. Expenditure on Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Wages and social security	-	195,324	195,324	152,304
Repairs and renewals	-	4,561	4,561	697
Rent and room hire	-	2,412	2,412	5,715
Telephone	-	1,176	1,176	597
Printing, stationary & postage	-	128	128	197
Advertising & promotions	-	385	385	503
Heat, light & water	-	72	72	4,643
Catering costs	-	1,468	1,468	2,661
Motor & travel costs	117	5,603	5,720	4,124
Training costs	-	113	113	-
Tutor fees and materials	-	2,955	2,955	1,715
Cleaning & sundry	-	109	109	46
Depreciation	-	256	256	256
Support costs (Note 8)	115,981	238,502	354,483	382,422
Total	116,098	453,064	569,162	555,880

Of the £555,880 expended in 2023, £473,033 was restricted funds and £82,847 was unrestricted.

8. Analysis of Governance and Support Costs

	Governance Function £	Raising Funds £ 1%	Charitable Activities £ 99%	2024 £	2023 £
Wages and social security	-	2,004	198,357	200,361	202,578
Recruitment costs	-	148	14,730	14,878	-
Irrecoverable VAT	-	55	5,445	5,500	12,449
Repairs & Renewals	-	377	37,315	37,692	56,031
Rent & room hire	-	81	8,012	8,093	8,547
Heat, light & water	-	201	19,911	20,112	17,956
Telephone	-	44	4,309	4,353	4,553
Printing, stationery & postage	-	49	4,793	4,842	3,917
Advertising & promotion	-	42	4,166	4,208	7,118
Insurance	-	122	12,114	12,236	8,480
Motor & travel costs	-	31	2,998	3,029	1,643
Training costs	-	48	4,797	4,845	2,990
Audit & accountancy	7,530	-	-	7,530	6,150
Legal & professional fees	-	196	19,336	19,532	19,027
Cleaning & sundry	-	48	4,811	4,859	4,698
Depreciation	-	57	5,859	5,916	30,088
Total	7,530	3,503	346,953	357,986	386,225

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

9. Staff Costs

	2024 £	2023 £
Wages and salaries	347,748	341,347
Social security costs	23,473	22,676
Pension contribution	24,454	22,701
Total	395,675	386,724

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

	2024 £	2023 £
Raising funds	-	1
Charitable activities	21	21
Total	21	21

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. (2023 - £Nil).

The key management personnel of the charitable company are comprised of the senior leadership team. The total remuneration paid in respect of the charitable company's key managerial personnel was £123,387 (2023 - £139,987).

10. Tangible Fixed Assets

At Cost or Valuation	Freehold Land & Buildings £	Motor Vehicles £	Equipment £	Furniture, Fixtures & Fittings £	Total £
At 1 April 2023	570,000	2,360	9,782	13,367	595,509
At 31 March 2024	570,000	2,360	9,782	13,367	595,509
Depreciation					
At 1 April 2023	-	-	9,782	13,367	23,149
Charge for the year	5,700	472	-	-	6,172
At 31 March 2024	5,700	472	9,782	13,367	29,321
Net Book Value					
At 31 March 2024	564,300	1,888	-	-	566,188
At 31 March 2023	570,000	2,360	-	-	572,360

11. Stock

	2024 £	2023 £
Stock	227	240

12. Debtors

	2024 £	2023 £
Trade Debtors	46,702	69,981
Prepayments	22,871	25,504
VAT	11,940	-
Total	81,513	93,485

13. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	15,575	13,339
Social security and other taxes	6,069	6,061
Accruals and deferred income	22,977	34,207
Other creditors	-	492
Total	44,621	54,099

14. Restricted Funds

	Balance at 01/04/23 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31/03/24 £
St Helens MBC	-	88,767	(88,767)	-
Halton Council	-	168,724	(168,724)	-
Age UK	13,816	39,118	(39,374)	13,560
PCN Highfield Hospital	-	8,885	(8,885)	-
Bradford Teaching Hospitals	-	79,938	(79,938)	-
VOLA Consortium	-	10,000	(5,544)	4,456
The National Lottery Community Fund	-	61,832	(61,832)	-
Total	13,816	457,264	(453,064)	18,016

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

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

Funds from Age UK towards various areas of support;

- In partnership with NHS England and Improvement, providing much needed capacity with winter pressures and safe discharge from hospital with community-based interventions to support recovery at home and prevent (re)admission.
- Regional Covid Emergency Planning and Recovery
- Benefits take up programme

Funds received from PCN Highfield Hospital towards living well services and primary care support.

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

Funds received from VOLA Consortium towards community digital connectivity.

Funds received from National Lottery Community Fund to financially assist the Charity during the cost of living crisis.

15. Unrestricted Funds

	Unrestricted Funds Held In Fixed Assets £	Designated Funds £	Unrestricted Funds £	Total £
Balance at 1 April 2023	558,544	402,733	356,699	1,317,976
Movement in Funds in the year	(5,916)	(120,733)	26,973	(99,676)
Total	552,628	282,000	383,672	1,218,300

Funds have been designated in the year for the following purposes:

	£
Future cash flows	53,300
Investing in people	50,200
Property maintenance	44,100
Expansion and growth	32,000
IT & equipment upgrades	17,000
Training	4,400
Service delivery	59,000
Legal and professional fees	22,000
Total	282,000

The trustees expect the above designated funds to be spent in the next twelve months.

16. Analysis of Net Assets by Fund

	Tangible Fixed Assets £	Current Assets £	Creditors £	Total £
Restricted Funds	13,560	4,456	-	18,016
Unrestricted Funds	552,628	710,293	(44,621)	1,218,300
Total	566,188	714,749	(44,621)	1,236,616

17. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The charge for the year was £24,454 (2023 - £22,701).

18. Operating Lease Commitments

At 31 March 2024, the charity had annual commitments under non-cancellable operating leases as set out below: -

Operating leases which expire:	2024 £	2023 £
Within one year	2,480	2,125
Between one & five years	23,902	15,805
Total	26,382	17,930

19. Related Party Transactions

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

20. Provisions Available for Smaller Entities

In common with many other organisations of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

References & 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

Key Management Personnel

Rachel McKernan

Chief Executive Officer
(Appointed November 2023)

Shelley Brown

Director of Operations
(Appointed January 2024)

Jane Brown

Living Well Services Manager
(Appointed November 2023)

@AgeUKMidMersey



www.ageuk.org.uk/midmersey

Halton | Knowsley | St Helens | Warrington