

Age UK Mid Mersey

Annual Report & Accounts



2024/25



Halton | St Helens | Knowsley | 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 2025.

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).

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Welcome from our Chair

Over the past year, we have continued to respond to the evolving needs of older people in our communities with care, commitment, and creativity. This Annual Report reflects not only the breadth of what we've achieved, but also the core values that drive us - integrity, inclusion, and a firm belief that everyone deserves the opportunity to age well.

We are particularly proud of the growing impact of our welfare benefits support service, which this year helped more older people than ever navigate complex systems and secure vital income. More than £1 million in additional annual benefits was gained on behalf of our clients - a testament to the effectiveness and necessity of this work.

Our digital inclusion efforts have also expanded significantly. Trained Digital Champions supported older people across all four boroughs, including through pioneering partnerships with local GP surgeries, improving digital access to NHS services and bridging the digital divide.

Towards the end of this financial year we launched two new initiatives: the 'My Time' MCST programme, funded by the National Lottery, supports those with mild to moderate dementia through a structured, evidence-based approach. The Community Companions service tackles loneliness by helping individuals reconnect with their communities through goal-oriented companionship.

None of this would be possible without our extraordinary volunteers. Their dedication, warmth, and generosity continue to inspire us. Over the past year, we've focused on enhancing their experience, offering more flexible roles, providing personalised support, and increasing opportunities to shape the services they help deliver. They remain at the heart of all we do, and central to building the connected communities we strive for.

As we look to the future, we remain committed to developing services that are responsive, community-led, and resilient. This report not only captures the progress we've made, it sets out our vision for the journey ahead.

Thank you for your continued support.



Nick Farmer

A message from our CEO



**Rachel
McKernan**

I feel very privileged to lead the passionate team of staff and volunteers at Age UK Mid Mersey. I am also very proud of the difference they make to the lives of older people. In the pages that follow you will learn a little bit about what we do, the services we deliver and the difference we make.

It is our mission to ensure that people in Halton, St Helens, Knowsley and Warrington can be free from pension poverty and live happy, independent and connected later lives. Last year we supported 2453 people to achieve these aims. However we know that there is much still to do. As we present our annual report we do so with thanks to all who support us in our mission and especially to our paid and unpaid colleagues without whom none of this would be possible.



**Who
We Are**

Who We Are

Age UK Mid Mersey is a local, independent charity and a proud brand partner of Age UK. As a brand partner, we operate under the Age UK name while independently sourcing our own funding and developing our own services. We provide support to people aged 50 and over living in Halton, St Helens, Knowsley and Warrington. Our charity has been serving the Mid Mersey area since 2008, following the merger of Age Concern and Help the Aged 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 demonstrate our values by independently advocating on the issues that most affect older people, working collaboratively to influence policy and attitudes, and developing high-quality local services to address gaps in support and improve later life.

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 ensure that wherever individuals aged 50+ 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.

We were also delighted to receive funding this year from the Garfield Weston Foundation, National Lottery Awards for All, the Alfred Shaw Trust, and from Age UK national. In March we were awarded 3 years of funding by the National Lotteries Reaching Communities fund to deliver Maintenance Cognitive Stimulation Therapy Groups for people living with mild to moderate dementia in all four Boroughs.



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





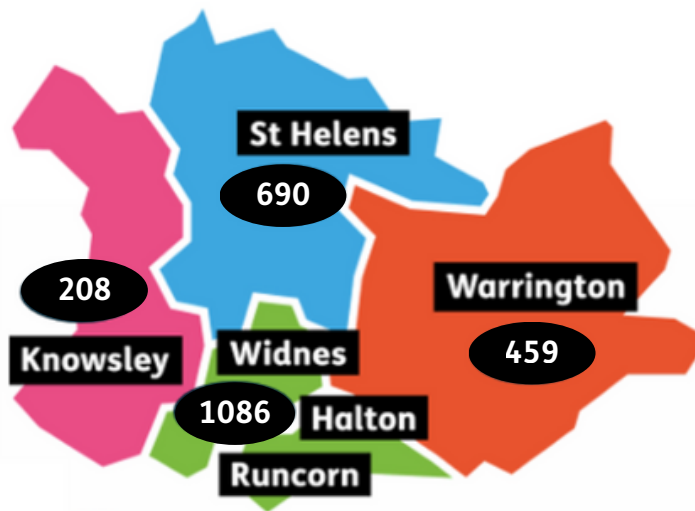
Our Clients

Who We Supported in 2024-25

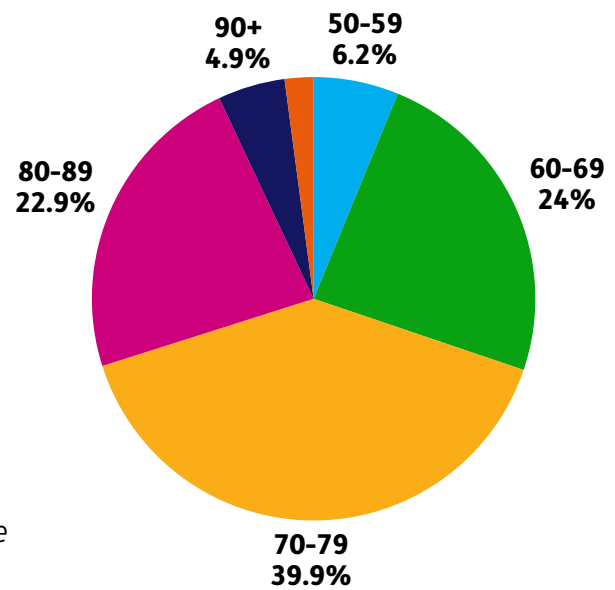
In 2024-25 we provided support to 2267 clients across Mid-Mersey

We responded to 2695 individual enquiries/requests for support and provided 7082 contacts with clients. Of our 2267 clients, 2016 were new and 251 were existing client continuing to receive support from March into April 2025. In addition, 138 individual clients regularly attended our groups and activities and 85 were engaged in community consultation events and expert panels.

Client Referrals by Borough

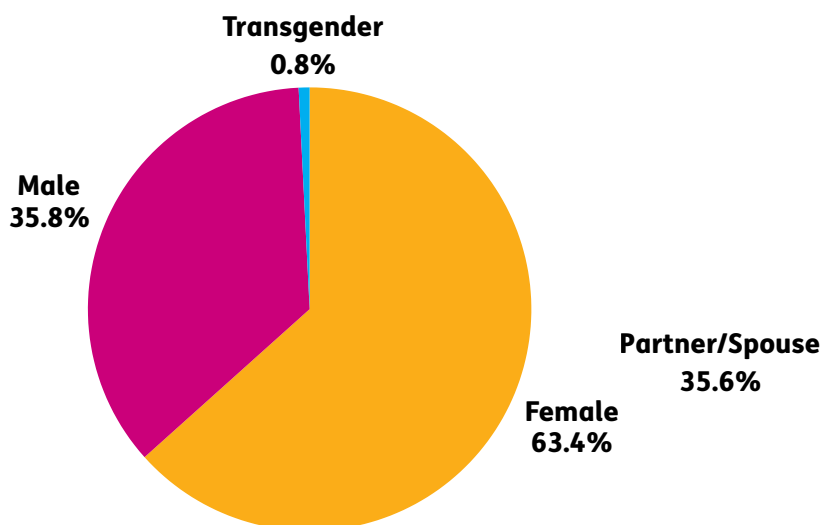


Age Profile of our Clients

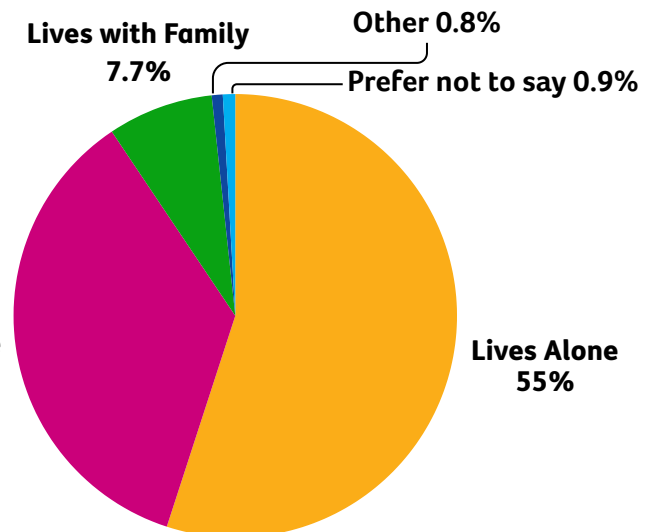


**we also supported an additional 270 clients from outside our boroughs by redirecting them to their local Age UK*

Gender of Our Clients



Our Clients Living Arrangements



- 98% of our clients were aged over 50 and nearly 70% were aged over 70
- Just over 60% of our clients were female
- We continued to support a small but representative number of transgender clients
- 55% of clients who received information, advice and support live alone; about 43% live with their partner/spouse, family or friends

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 individual 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.

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

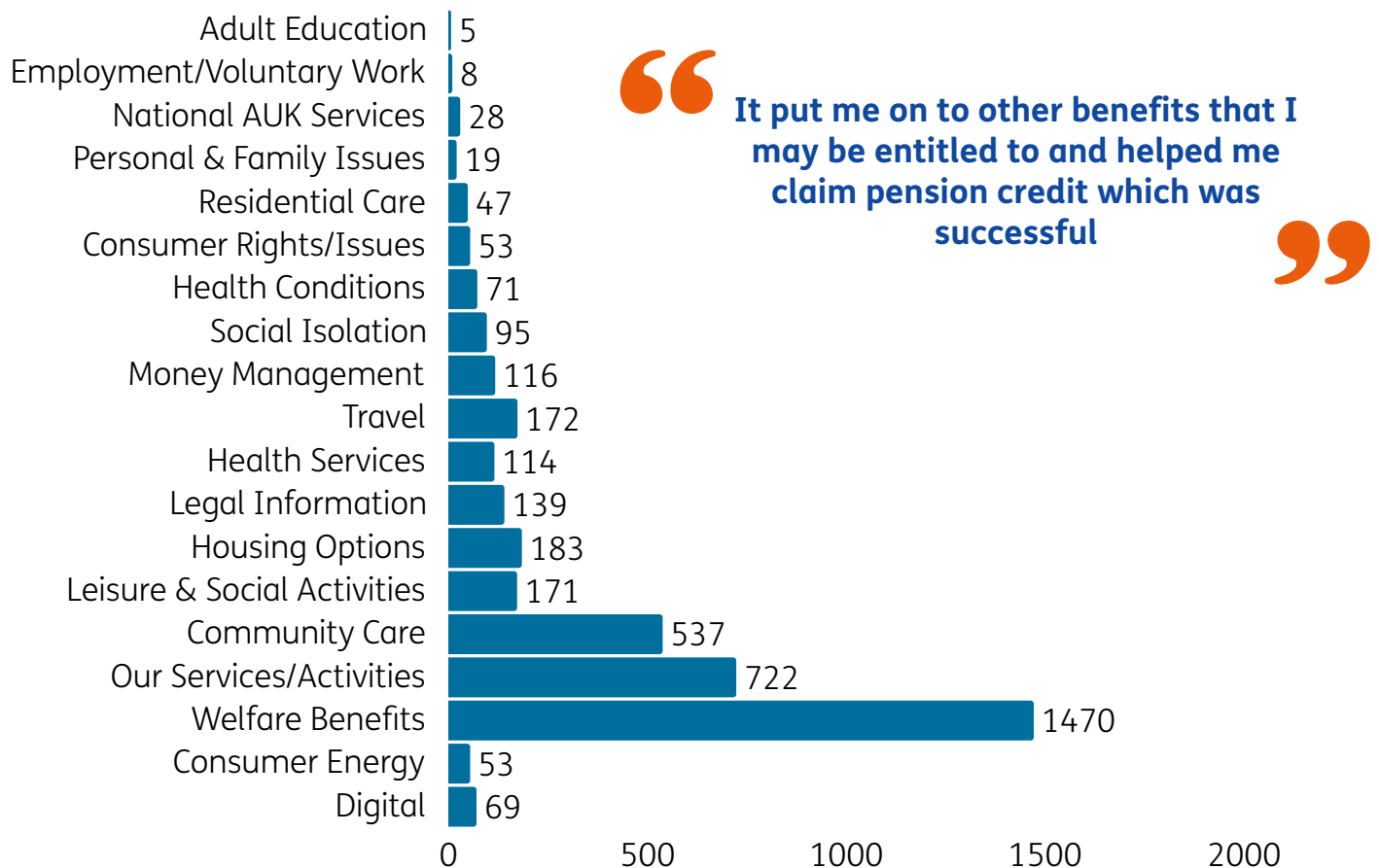
- Welfare benefits advice for people 50+, including carrying out benefit entitlement calculations and assistance to complete claim forms (e.g. Attendance Allowance, Carers Allowance, Pension Credit, Housing Benefit, Council Tax Support, State Pension etc).
- Support to identify care and support needs, including help accessing Social Services. We provided advice on how to pay for care and support and helped to complete financial assessments where the client was unable to do themselves.
- Advice on local services, support, groups, activities, and statutory services available locally.

- Advice on housing issues, including help with maintaining a property and the different types of housing for older people who may need more support or want to move nearer to family or friends.
- 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.
- Help to apply for travel passes and blue badges.

“ I was totally lost ...the Living Well Team went through everything with me and made it all simpler ...they have been such great help - thank you ”



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



- Demand for welfare benefit information and advice increased by 31%, reflecting the continued impact of the cost-of-living crisis and pensioner poverty. Much of this work focused on helping older people assess their eligibility for Pension Credit, particularly following the removal of the Winter Fuel Payment for many pensioners this year. We also worked closely with social prescribers and local Primary Care Networks in one of our boroughs to proactively promote our support to registered older adults.
- Requests for travel information and advice rose by 60%, largely driven by enquiries around Blue Badge eligibility, new disability travel pass applications, and related welfare benefit issues. Our Living Well Officers (LWO's) have been proactive in identifying and promoting eligibility to ensure older people can access the support available to them.
- We also introduced a new 'Digital' category this year, supported by Age UK national funding, to promote digital inclusion and help older people gain the confidence and skills needed to stay connected and access services online.
- Finally, we separated Consumer Energy as a dedicated category, covering information and advice on switching providers, managing energy debt, and accessing government funding and grants. This area of work continues to grow in response to the ongoing challenges of fuel poverty and the withdrawal of the Winter Fuel Payment.

Tackling Pension Poverty

The greatest number of enquiries this year related to welfare benefit entitlements. Nationally, around £8 billion in benefits goes unclaimed by older people each year, and the ongoing cost-of-living crisis and rising energy costs have left many struggling to make ends meet.

Serving some of the most deprived areas in the country, it's unsurprising that we've seen high demand for welfare advice. Our team supports clients through benefit assessments, form filling, claims submissions, and appeals, ensuring older people receive the help they're entitled to. Having guidance with online applications or the right words to describe someone's daily challenges can make all the difference.

This year also saw heightened concern following the removal of the Winter Fuel Payment for many pensioners. We supported Age UK's national campaign by helping to gather signatures and raise awareness, advocating for the reinstatement of this vital support for older people facing fuel poverty.

“

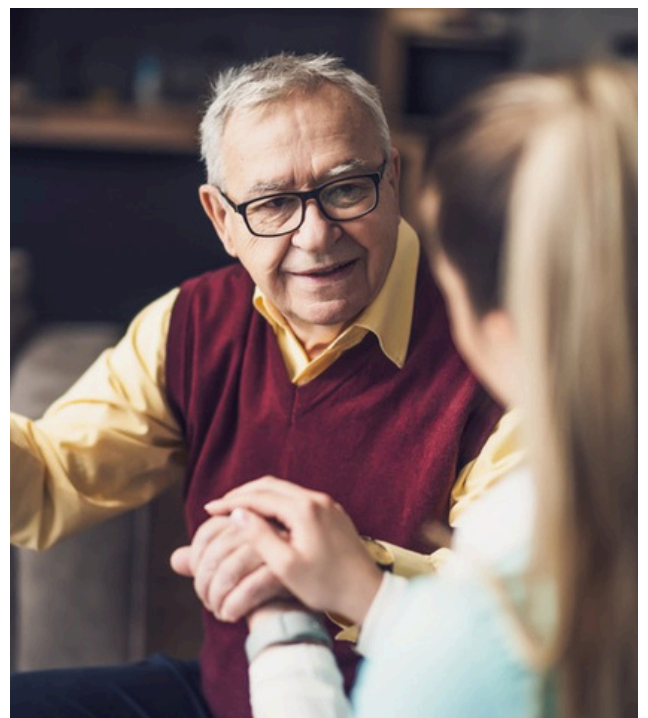
I felt they listened to me... I asked questions which they answered ...it's such a brilliant service

”

- **Last year we undertook 273 welfare benefit checks on behalf of clients**
- **Additionally, we provided support to 373 clients to start new benefit claims providing direct support to 409 clients with claiming for attendance allowance**
- **The average yearly income gained per individual in 24/25 - £5694 (compared with £5146 per year in 23/24)**

£1,070,475

Additional annual income directly in the pockets of older people living in Mid Mersey



Living Well Socially



Our Groups & Activities

Throughout the year, we continued to provide weekly opportunities for social connection and peer support through our Social and Activity Groups. In response to the cost-of-living crisis and the end of the energy price cap, we expanded these groups to act as warm spaces, offering a welcoming environment for older people. All groups are now dementia-friendly, ensuring inclusivity for everyone.

Led by dedicated volunteers and supported by our Living Well Officers, the groups help people make friends, learn new skills, and enjoy guest speakers. We've added seasonal themes to keep sessions engaging

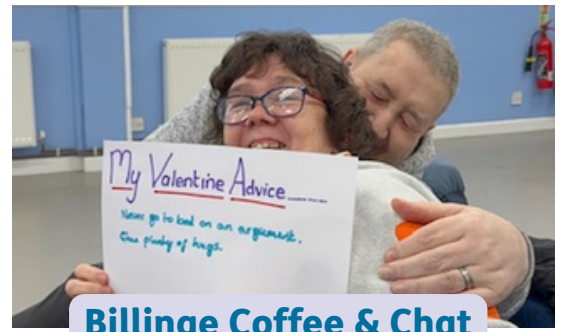
Our digital coffee and chat group also holds regular in-person meet-ups, helping members connect face-to-face. Having a friendly, familiar place to go continues to make a real difference to the wellbeing of older people across our communities.

In total we hosted 272 group sessions that attracted 138 regular clients culminating in 2819 individual attendances



Runcorn Coffee & Chat

Attendance at our social groups and activities grew by 25% this year



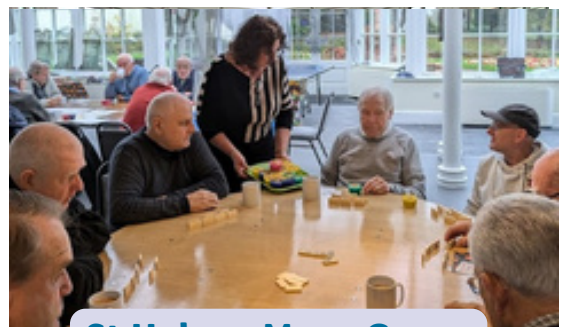
Billinge Coffee & Chat



Upton Mens Group



Digital Coffee & Chat



St Helens Mens Group



Mixed Crafts

Intergenerational Friendship

Cowley International College & Gorse Covert Primary School

Each year, Cowley International College in St Helens invites members of our Social and Activity Groups to their much-loved 'Christmas Afternoon Tea and Carols' event – a highlight in our festive calendar that many of our older adults now call a “must-go” occasion.

In December 2024, 18 older adults, volunteers and staff, joined pupils and teachers for a joyful afternoon of festive cheer. Guests enjoyed delicious afternoon tea, prepared and served by Year 10 pupils, while singing along to Christmas carols performed by the students.

The event concluded with pupils presenting a small gift to each of our older guests - a kind gesture that perfectly captured the spirit of the season.

“ I enjoyed chatting to the children, they asked me what it was like when I went to school! ”

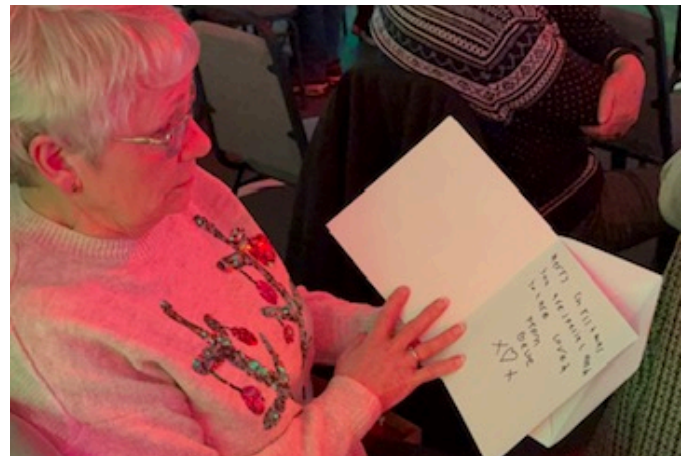


Enjoying afternoon tea

Gorse Covert Primary school was recognised with the SuperKind Social Impact Schools Award for embedding empathy and social action into everyday school life.



Ceo Rachel McKernan & Resources Manager Katie Barr with children from Gorse Covert Primary School



One of our clients receiving a Christmas Card

As part of their commitment to spreading joy, the children created handmade Christmas cards for our clients, taking time to craft colourful designs and write personal messages that brought real warmth to those who received them.

This thoughtful gesture not only brightened the festive season for many but also forged meaningful links between young people and older generations.

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 our volunteers have continued to be at the heart of everything that we do for older people in our community.

Their time, compassion and skills have helped to combat loneliness and isolation, promote independence and create a sense of belonging for those that we support.

Their contributions measured not only in hours but in kindness and impact form the foundations of many of our accomplishments.

Our Volunteer Family

Our volunteers have stepped up in every way imaginable. Their presence has been felt deeply across every corner of our organisation. Whether it was supporting at one of our groups and activities, helping to bridge the digital divide supporting older adults to use technology or greeting our clients with a warm friendly smile, every volunteer action contributed to making life brighter for older people.

“It makes me happy to put a smile on people’s faces, and it’s great that they’re so appreciative.”

This year, our 32 volunteers generously contributed over 1,110 hours per annum, providing the equivalent of £12,698 added value (based on national living wage rate) in support, a significant boost to our capacity & impact.



Volunteer Lead Sarah with two of our volunteers Ian & David

Recognition and Engagement

Volunteers were celebrated during Volunteers’ Week with thankyou cards and social media posts highlighting their journeys and achievements. The volunteers were all invited to a festive Christmas party to celebrate the incredible work that they do for us and our clients. We established new partnerships with our local Dunelm stores to attract and support volunteers. We attended the Volunteer Awards hosted by the Halton and St Helens VCA with our volunteers nominated in several categories.

Living Well Connectedly



Digital Inclusion

Bridging the Digital Divide: helping older people to get online with confidence!

Although more older people are getting digitally connected, there are still millions who are not on-line. Over the last few years we have seen a rapid shift towards digital and on-line services in many parts of everyday life. This includes booking a GP appointment, ordering a prescription, banking and keeping in touch with family and friends. This can all feel challenging when you lack digital skills and confidence or are just fearful of entering a 'digital world'.

**2.7 million people aged 65 and over do not use the internet.
1 in 4 people aged 65 and over in the UK remain off-line
69% people over 75 are not able to use the internet safely & successfully.**

This year we were awarded UK prosperity funding in St Helens to extend our programme of support for access to digital technology for older residents (previously only in Halton). We were able to increase the number of laptops, tablets and smartphones for using with older people in St Helens being supported by our Digital Champion staff and volunteers to learn new digital skills.

Following a successful funding bid to Age UK national, we commenced delivery of our Digital Champions Programme in July 2024.

This programme raises awareness about digital inclusion, matches Digital Champion staff / volunteers with older people who wish to develop their digital skills and confidence and provides digital equipment on loan with free data for about 6-months where needed. We work with older people 121 or in small groups, in their own home or at one of our venues.

Respecting Choice

We know some older people do not wish to be part of a digital world. Locally we actively promote Age UKs National 'Offline and Overlooked' campaign so those who cannot or who do not wish to use the internet have equal access to essential services (health appointments, banking etc)

- **18 Digital Champion Staff / Volunteers**
- **73 individual older people supported**
- **2784 older people reached through our digital awareness raising activities**



“ The Digital Champion Volunteer was so patient ...I can now access my emails ”

Community Consultation

As part of our ongoing commitment to ensuring older people's voices are heard, we hosted a successful Tea with Your MP event, creating a valuable platform for open dialogue between local residents and their elected representatives.

The event welcomed Marie Rimmer MP and David Baines MP, who joined attendees for an afternoon of open discussion over tea and scones. It provided a friendly space for older people to share experiences and raise concerns on key issues such as the cost of living, local services, transport, health, and social care.

Many of our clients expressed how valued they felt having this direct opportunity to engage with their MPs, remarking on the importance of being listened to and having their views represented at a decision-making level.

“Listening to the lived experiences and ideas of our wisest constituents is crucial in shaping the policy that will benefit them and others.”

-Marie Rimmer MP



Marie Rimmer MP with our CEO Rachel McKernan and some attendees

“It's extremely important that older people and the voluntary sector in general feel they have a voice and that those in power hear their concerns and I will always do all I can to help.”

-David Baines MP

David Baines MP later referenced Age UK Mid Mersey in Parliament, highlighting the importance of our work in supporting older residents and ensuring their voices are heard. His remarks in Parliament highlighted the vital role local charities like ours play in reducing isolation and promoting inclusion for older people across Mid Mersey.



David Baines MP with our CEO Rachel McKernan

Events such as Tea with Your MP demonstrate our ongoing focus on community consultation and engagement, ensuring that older people are not only supported but empowered to influence decisions that affect them. By fostering open dialogue between older residents and policymakers, we continue to advocate for a stronger, more inclusive community where the voices of older people are central to shaping local and national priorities.

Living Well Healthily



Winter Warmth Campaign

This year, our Winter Warmth campaign focused on helping older people across Mid Mersey stay safe, warm, and healthy during the colder months. Winter is a time that can be particularly challenging due to rising energy costs and pension poverty.

We distributed energy-efficient night lights and dusk-to-dawn lamps, provided Winter Warmth bags containing essential items, and shared practical advice on keeping warm, managing energy use, and reducing bills. For many older people living on fixed or limited incomes, these small measures can make a significant difference in maintaining comfort and wellbeing through winter.

Through our Warm Homes Project, we completed 75 Home Energy Checks, supporting the most vulnerable and fuel poor older people in our boroughs.

Our team also referred individuals to local councils and charity partners to access grants and emergency support for boiler repairs or replacements, ensuring those in need received timely, practical help.



With the removal of the Winter Fuel Payment for many older households, the risk of cold-related illness and hardship has grown. We continue to advocate for fairer support for older people and raise awareness of pension credit eligibility, ensuring no one has to choose between heating their home and meeting other essential costs.

Staying warm over winter is not just about comfort - it's about health, dignity, and survival. Through our efforts, we aim to make sure every older person in our community has the warmth and support they need during the most difficult months of the year.

Future Developments



‘My Time’ - MCST

We have been busy during March launching ‘My Time’, a new Maintenance Cognitive Stimulation Therapy (MCST) programme for people with mild to moderate dementia or cognitive impairment.

Thanks to three years of funding from the National Lottery, ‘My Time’ will run across Halton, St Helens, Knowsley, and Warrington, offering 12-week group programmes focused on memory, communication, and wellbeing through activities such as quizzes, arts, gentle movement, and cooking.

Each group is small, friendly, and designed to stimulate the brain, boost confidence, and encourage social connection. Alongside every session, carers can attend a dedicated support group, offering advice, peer connection, and local signposting.

The programme builds on proven national success and will play a vital role in helping local people live well with memory loss while supporting those who care for them.

Community Companions

Loneliness affects around 1.4 million older people in the UK, often leaving them isolated and disconnected. Our new Community Companions service helps older people rebuild confidence and reconnect with their communities. Unlike traditional befriending, it offers practical companionship - volunteers support individuals to attend local groups,

use public transport, or take part in community activities.

Through friendly, one-to-one support, Community Companions helps reduce loneliness, boost confidence, and ensure older people across Halton, Knowsley, St Helens, and Warrington feel supported and part of their community again.

Looking Ahead to 2025/26

We are continuing the conveyancing process for the sale of Mansion House to release capital for reinvestment into vital Mid Mersey services.

Our identified priorities for service development are:

- Addressing social isolation and loneliness so no older person feels alone.
- Tackling pension poverty to ensure everyone receives the income necessary to live with dignity in later life.
- Promoting health and independent living, so everyone can live well in later life.
- Bridging the Digital divide by ensuring those that want to become digitally active are supported to, whilst ensuring no older person is disadvantaged by the shift from analogue to digital service delivery

Our Strategic Priorities



In 2023 we launched our 3-year strategic plan focussing on these key priorities:



We continued making progress towards our objectives in these priority areas:

1

Build Our Resilience

- Recruited new Trustees and appointed new Treasurer to replace planned retirees
- Reviewed our business model to diversify income streams
- Increased strategic system engagement to ensure we are seen as experts in service delivery for older people

2

Invest in Our People

- Revised competency framework creating internal progression opportunities
- Wider range of professional development opportunities
- Expanded range of volunteering roles
- Dementia Awareness Training for all staff and volunteers to become a dementia friendly organisation

3

Service Development

- Achieved funding for and launched new Digital Champions Programme
- Improved our advice and casework practice to double the amount of additional income obtained on behalf of clients
- Achieved funding for MCST for people living with mild to moderate dementia
- Soft launched new goal-orientated befriending offer

4

Raise Profile & Positioning

- Increased our media engagement with live radio broadcasts and interviews
- Increased engagement across our social media handles
- Piloted a quarterly newsletter for clients
- Reviewed all service marketing materials with lived experience panels
- Co-produced our My Time MCST materials



Governance and Social Responsibility

During the year, our Board of Trustees has continued to carry out their responsibilities with diligence and integrity, ensuring that Age UK Mid Mersey remains well-governed and aligned with its strategic objectives. In line with this commitment, we signed the new Partner Agreement with Age UK National, formalising our continued role as a local partner within the national Age UK network.

Our trustees operate within the obligations set out in the new brand partner agreement, helping to ensure that our services and activities reflect the shared values and standards of the Age UK family.

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 27) 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 provided a comprehensive induction to the Organisation. 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 now meets formally with the Chief Executive Officer and Director of Operations on a quarterly basis to manage the charity. In addition, trustees participate in dedicated sub-committees focused on Finance and Risk Management, and Income Generation and Fundraising, each of which also meets four times per year.

The Board also meets annually to review the charity's 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.

Risk Management

The Board of Trustees oversees organisational risk through a structured risk management framework, reviewed regularly by the Finance and Risk Sub-Committee. During the year, the organisation has continued to face persistent pressures on capacity, with demand for services rising in response to the ongoing cost of living crisis. This increased demand is within the context of pressures to reduce Local Authority spending and growing competition for grants and other sources of income. These challenges present significant financial challenges across the voluntary sector.

The charity has experienced ongoing delays in completing the sale of the Mansion House, resulting in unanticipated ongoing running and maintenance cost. These factors have placed additional strain on financial and operational resources. Key risks have remained under regular review, with mitigation strategies developed and monitored to support service continuity and maintain overall organisational resilience.

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.

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. Nick Farmer – Chair (appointed March 2024)
 Mrs. Susan Haden - Vice-Chair (resigned September 2025)
 Mr. Nigel Thompson - Interim Treasurer (resigned November 2024)
 Ms. Siobhan Birch (resigned March 2025)
 Ms. Amanda King (appointed May 2024)
 Ms. Jeanette Stringer, Treasurer (appointed October 2024, resigned June 2025)
 Mr. Daniel Benetan (appointed June 2025)

Key Management Personnel

Mrs. Rachel McKernan – Chief Executive Officer
 Mrs. Shelley Brown – Company Secretary, Director of Operations
 Ms. Jane Brown – Head of Services

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

Conveyancers

Shoosmith's Solicitors
 9th Floor, Platform Building
 New Station Street
 Leeds
 LS1 4JB

Senior Statutory Auditor

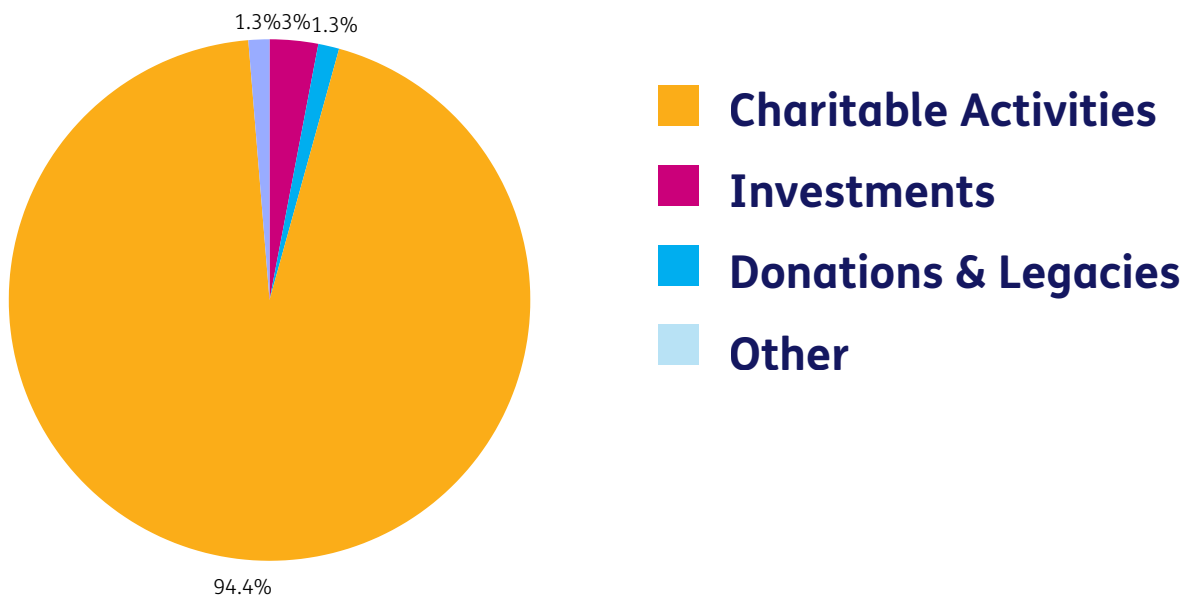
Mr. D Hudd BA FCA

Financial Review

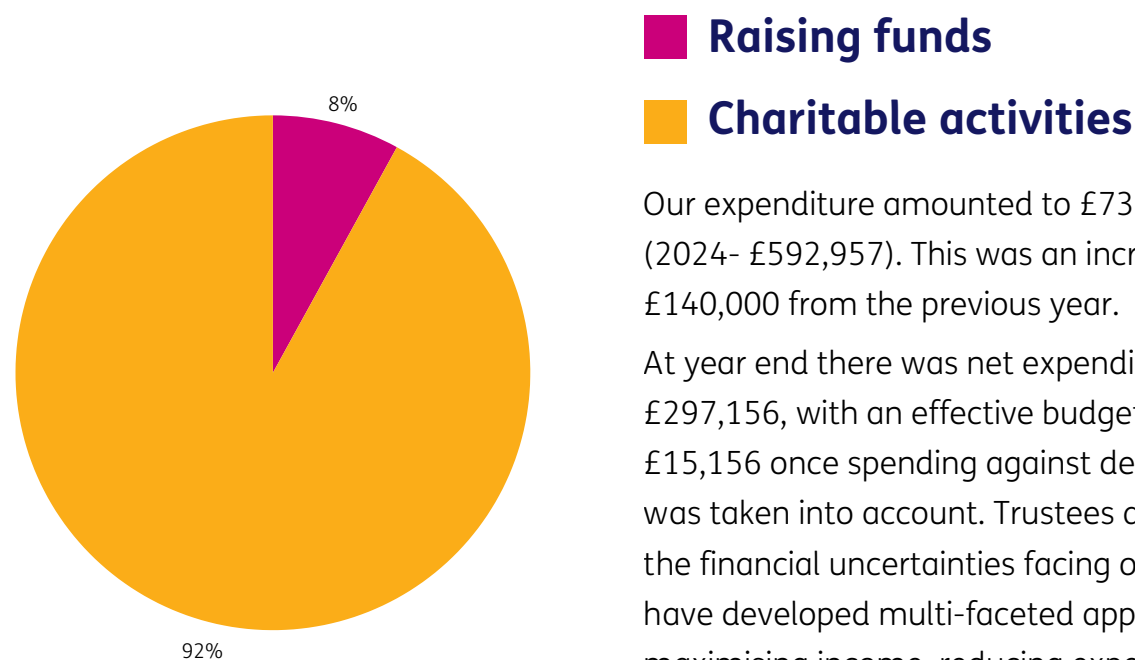


Our income for the year was £435,809(2024 - £497,481). The reduction in income during the year of £61,672 is largely due to a reduction in income in respect of charitable activities of £59,690, of which £46,222 was due to a reduction in funding from Halton Borough Council. In addition, there is a smaller reduction in income from legacies and donations of £6,511. These reductions were partly offset by an increase in income from other sources of £5,220.

Where our income came from in 2024-25



What we spent money on in 2024-25



Our expenditure amounted to £732,965 (2024- £592,957). This was an increase of approx. £140,000 from the previous year.

At year end there was net expenditure of £297,156, with an effective budget deficit of £15,156 once 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.

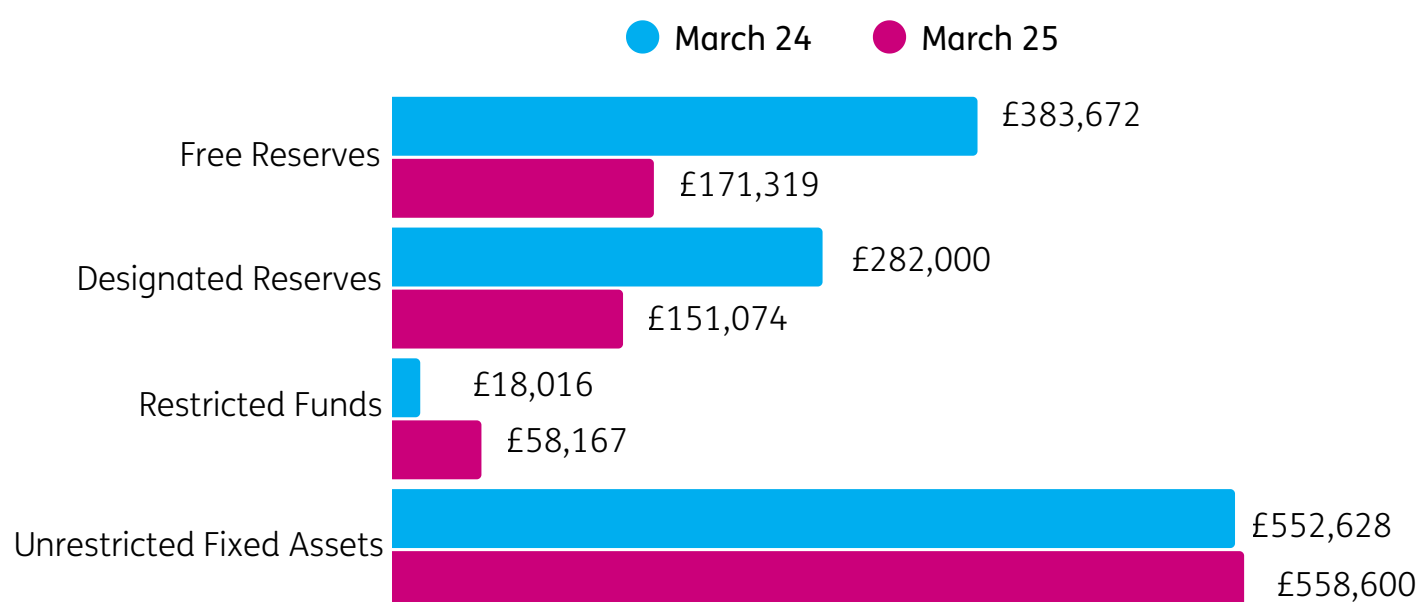
The return on investments of £12,877 in the year saw an reduction of £691 (5%) on that received in the previous year due to the use of some invested funds for designated fund purposes.

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 there is a need to hold a target of optimally 3 months full operating costs in reserves, but never less than the costs of winding up the organisation.

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 2024 & March 2025



At 31 March 2025, our total reserves were £939,160. Of this, £558,600 was held as unrestricted tangible fixed assets and £58,167 was held as restricted funds. £151,074 was held as designated funds with the remaining balance of £171,319 being unrestricted reserves and representing approximately 3 months operating costs based on the 2025-26 budget.

Investing Our Reserves to Further Our Strategic Priorities

At 31st March 2024 the Trustees designated £282,000 of our reserves to be spent over the following year to further our strategic priorities.

Designated Funds 2024-25	Budget	Actual
Future Cash Flows Predicted budget deficit at October 2024	£53,300	£49,032
Investing in People Costs of implementing new employee benefits package	£50,200	£50,200
Property Maintenance Costs of maintaining and running Mansion House during conveyancing	£44,100	£43,766
Expansion & Growth Partnership with Competitive Solutions Limited	£32,000	£32,879
IT & Equipment Upgrades New laptops for outreach and mobile working	£17,000	£16,236
Service Delivery Expansion of Advice and Information service to Knowsley and Warrington Boroughs and Volunteer Coordinator	£59,000	£59,000
Training Living Well Team training in preparation for Quality of Advice Assessment	£4,400	£2,214
Legal & Professional Fees Solicitor's fees for ongoing conveyancing on Mansion House	£22,000	£28,673
Total	£282,000	£282,000

At 31st March 2025 all designated funds had been spent. There were some variations in designation as costs were higher in legal and professionals fees than anticipated. This was primarily related to ongoing conveyancing costs for the sale of the Mansion House.

Having reviewed our reserves position and to further our strategic ambitions trustees have designated the following funds for 2025-26

Designated Fund	Amount
Investing in People Cost of implementing ENIC and Minimum wage increase	£14,500
Service Delivery Investment in volunteering and reception staff	£39,000
Property Maintenance Costs of maintaining and running Mansion House during conveyancing	£67,711
Expansion & Growth Partnership with Competitive Solutions Limited	£18,575
IT & Equipment Upgrades Improved mobile phone contracts to enable remote working	£3,288
Legal & Professional Fees Solicitor's fees for ongoing conveyancing	£8,000
Total	£151,074

It is expected that all designated funds will be spent by March 2026.

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.

This is evident in this year's income with the reduction of £46,422 funding on one of our contracts, although this has now been awarded as a three year contract rather than an annual grant providing some level of predictability in financial planning.

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.

AUKMM has been fortunate to secure grants from Garfield Weston Trust and National Lottery Awards for all. However multiple other bids to grant making foundations were unsuccessful, with stiff competition and a preference to fund smaller grass roots organisations being cited as key reasons for these decisions.

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 imminent sale of Mansion House and the subsequent transfer of fixed assets to free reserves. With associated costs relating to the sale and agreed repairs to be completed between exchange of contracts and completing the sale will release the following to free reserves:

Income/Expenditure	Amount
Proceeds from sale	£570,000
Required repairs	(£100,752)
legal and professional fees	(£25,000)
Total free reserves released	£444,248

The trustees have determined that whilst the sale of Mansion House has not yet completed, the associated risk is not significant enough to affect the organisation's going concern status

In addition Trustees have taken into consideration:

- Budget and reforecasts for 2025-26
- Predicted budget scenarios for 2026-27
- 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

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 10th December 2025

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 2025 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 2025 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 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.

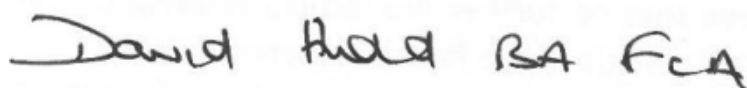
There are inherent limitations in the audit procedures described above. The further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement 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.

A handwritten signature in black ink that reads "David Hudd BA FCA". The signature is written in a cursive style.

**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: 10th December 2025

Accounts

Age UK Mid Mersey Limited
Company Number 2625647
Charity Number 1003476

Statement of financial activities (Incorporating an income and expenditure account) for the year ended 31 March 2025

Income	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Donations and Legacies	2	5,646	-	5,646	12,157
Other Trading Activities	3	2,498	-	2,498	596
Income from Investments		12,877	-	12,877	13,568
Income from Charitable Activities	4	44,152	367,318	411,470	471,160
Other Income	5	3,318	-	3,318	-
Total Income		68,491	367,318	435,809	497,481
Expenditure On					
Raising Funds	6	56,955	-	56,955	23,795
Charitable Activities	7	362,403	313,607	676,010	569,162
Total Expenditure		419,358	313,607	732,965	592,957
Net Income/(expenditure) for the year		(350,867)	53,711	(297,156)	(95,476)
Transfer between funds		13,560	(13,560)	-	-
Reconciliation of funds					
Total funds brought forward 1 April 2024		1,218,300	18,016	1,236,316	1,331,792
Total Funds carried forward 31 March 2025		880,993	58,167	939,160	1,236,316

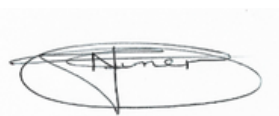
The statement of financial activities includes all gains and losses recognised in the year.
The notes on pages 44 to 56 form part of these accounts.

Balance sheet as at 31 March 2025

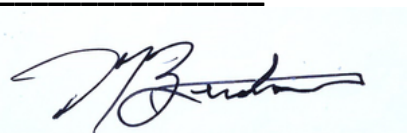
Fixed Assets	Notes	2025 £	2024 £
Tangible Assets	10	558,600	566,188
Current Assets			
Stock	11	118	227
Debtors	12	17,019	81,513
Cash at bank and in hand		437,321	633,009
Total		454,458	714,749
Creditors: Amounts falling due within one year	13	(73,898)	(44,621)
Net Current Assets		380,560	670,128
Net Assets		939,160	1,236,316
Funds			
Restricted Funds	14	58,167	18,016
Unrestricted funds held in fixed assets	15	558,600	552,628
Designated Funds	15	151,074	282,000
Unrestricted general funds	15	171,319	383,672
Total		939,160	1,236,316

The accounts were approved by the Trustees on 10th December 2025 and signed on its behalf by:

Mr N Farmer (Chair)



Mr D Benatan (Treasurer)



The notes on pages 44 to 56 form part of these accounts.

Cash flow statement for the year ended 31 March 2025

Cash Flow from operating activities	Notes	2025 £	2024 £
Cash generated from operations	1	(209,515)	(100,365)
Cash Flow from operating activities			
Proceeds from sale of fixed assets		950	-
Interest received		12,877	13,568
Change in cash and cash equivalents in the reporting period		(195,688)	(86,797)
Cash and Cash equivalents at 1 April 2024		633,009	719,806
Total cash and cash equivalents at 31 March 2025		437,321	633,009

Note 1

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

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(297,156)	(95,476)
Adjustments for:		
Depreciation charges	5,826	6,172
Loss on sale of fixed assets	812	-
Investment income	(12,877)	(13,568)
Decrease in stocks	109	13
Decrease in debtors	64,494	11,972
Increase/(Decrease) in creditors	29,277	(9,478)
Net cash provided by operating activities	(209,515)	(100,365)

Notes to the accounts for the year ended 31 March 2025

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 £	2025 £	2024 £
Sundry Donations	4,618	-	4,618	4,335
Legacies				
Philip Ridings Estate	1,000	-	1,000	-
Mr Cheetham	28	-	28	7,822
Total	5,646	-	5,646	12,157

The £12,157 received in 2024 related entirely to unrestricted funds.

3. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Fundraising	2,498	-	2,498	596
Total	2,498	-	2,498	596

The £596 received in 2024 related entirely to unrestricted funds.

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
St Helens MBC	-	97,866	97,866	88,767
Halton Council	-	122,302	122,302	168,724
Bradford Teaching Hospital	-	-	-	79,938
VOLA Consortium	-	5,852	5,852	10,000
Age UK	9,750	40,862	50,612	49,118
PCN Highfield Hospital	-	-	-	8,885
NHSCT - VCS Partnership	-	7,500	7,500	-
Alfred Shaw Trust Fund - I&A Halton	-	2,500	2,500	-
Service User Fees	4,402	-	4,402	5,243
High Sheriffs Trust	-	1,500	1,500	-
UKSPF Ways to Work Fund	-	5,000	5,000	-
SEETEC	-	-	-	(1,347)
Garfield Weston	30,000	-	30,000	-
National Lottery Community Fund	-	83,936	83,936	61,832
Total	44,152	367,318	411,470	471,160

Of the £471,160 received in 2024, £457,264 was restricted funds and £13,896 was unrestricted.

5. Other Income

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Sundry Income	3,318	-	3,318	-

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Professional Fees	53,280	-	53,280	20,292
Support Costs (Note 8)	3,675	-	3,675	3,503
Total	56,955	-	56,955	23,795

The £23,795 expended in 2024 related entirely to unrestricted funds.

7. Expenditure on Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Wages & social security	52,370	208,330	260,700	195,324
Repairs & renewals	5,494	10,552	16,046	4,561
Rent & room hire	-	3,884	3,884	2,412
Telephone & computer expenses	1,132	449	1,581	1,176
Printing, stationery & postage	-	444	444	128
Advertising & promotions	-	750	750	385
Heat, light & water	4,385	1,273	5,658	72
Catering costs	229	513	742	1,468
Motor & travel costs	1,128	2,402	3,530	5,720
Training costs	213	700	913	113
Tutor fees & materials	132	1,018	1,150	2,955
Professional fees	-	3,044	3,044	-
Insurance	868	-	868	-
Cleaning & sundry	1,332	104	1,436	109
Loss on disposal of tangible fixed assets	812	-	812	-
Depreciation	-	-	-	256
Support costs (Note 8)	294,308	80,144	374,452	354,483
Total	362,403	313,607	676,010	569,162

Of the £569,162 expended in 2024, £453,064 was restricted funds and £116,098 was unrestricted.

8. Analysis of Governance and Support Costs

	Governance Function £	Raising Funds £ 1%	Charitable Activities £ 99%	2025 £	2024 £
Wages & social security	-	2,018	199,780	201,798	200,361
Recruitment costs	-	50	4,950	5,000	14,878
Irrecoverable VAT	-	158	15,622	15,780	5,500
Repairs & Renewals	-	514	50,890	51,404	37,692
Rent & room hire	-	67	6,596	6,663	8,093
Heat, light & water	-	183	18,133	18,316	20,112
Telephone	-	55	5,490	5,545	4,353
Printing, stationery & postage	-	38	3,727	3,765	4,842
Advertising & promotion	-	7	690	697	4,208
Insurance	-	108	10,643	10,751	12,236
Motor & travel costs	-	16	1,569	1,585	3,029
Training costs	-	35	3,500	3,535	4,845
Audit & accountancy	10,664	-	-	10,664	7,530
Legal & professional fees	-	289	28,590	28,879	19,532
Cleaning & sundry	-	79	7,840	7,919	4,859
Depreciation	-	58	5,768	5,826	5,916
Total	10,664	3,675	363,788	378,127	357,986

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

9. Staff Costs

	2025 £	2024 £
Wages and salaries	403,280	347,748
Social security costs	29,228	23,473
Pension contribution	29,990	24,454
Total	462,498	395,675

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

	2025 £	2024 £
Charitable activities	23	21
Total	23	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. (2024 - £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 £149,741 (2024 - £123,387).

10. Tangible Fixed Assets

At Cost or Valuation	Freehold Land & Buildings £	Motor Vehicles £	Equipment £	Furniture, Fixtures & Fittings £	Total £
At 1 April 2024	570,000	2,360	9,782	13,367	595,509
Disposals	-	(2,360)	-	-	(2,360)
At 31 March 2025	570,000	-	9,782	13,367	593,149
Depreciation					
At 1 April 2024	5,700	472	9,782	13,367	29,321
Charge for the year	5,700	126	-	-	5,826
Eliminated on Disposal	-	(598)	-	-	(598)
At 31 March 2025	11,400	-	9,782	13,367	34,549
Net Book Value					
At 31 March 2025	558,600	-	-	-	558,600
At 31 March 2024	564,300	1,888	-	-	566,188

11. Stock

	2025 £	2024 £
Stock	118	227

12. Debtors

	2025 £	2024 £
Trade Debtors	546	46,702
Prepayments	16,473	22,871
VAT	-	11,940
Total	17,019	81,513

13. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,414	15,575
Social security and other taxes	6,375	6,069
Accruals and deferred income	63,109	22,977
Total	73,898	44,621

14. Restricted Funds

	Balance at 01/04/24 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31/03/25 £
St Helens MBC	-	97,866	97,866	-
Halton Council	-	122,302	122,302	-
Age UK	13,560	40,862	54,422	-
VOLA Consortium	4,456	5,852	10,308	-
UK Social Prosperity Fund	-	5,000	5,000	-
Halton & St Helens VCA	-	7,500	7,500	-
Alfred Shaw Trust Fund	-	2,500	833	1,667
High Sheriff's Trust Fund	-	1,500	-	1,500
The National Lottery Community Fund	-	83,936	28,936	55,000
Total	18,016	367,318	327,167	58,167

- Funds received from St Helens Council towards the provision of Positive Living Services and Social Inclusion Services.
- Funds received from Halton Council towards the provision of Office Based Information Services, Social Inclusion Services and Engagement Services.
- Funds received from Age UK towards Digital Champions and Warmer Homes.
- Funds received from VOLA Consortium towards community digital connectivity.
- Funds received from UK Social Prosperity Fund towards Ways to Work.
- Funds received from Halton & St Helens VCA towards Healthy and Home.
- Funds received from Alfred Shaw Trust Fund towards Information and Advice in Halton.
- Funds received from High Sheriff's Trust Fund towards delivery of Domestic Abuse in Later Life conference.
- Funds received from The National Lottery Community Fund towards Cost of Living Grants and the Living Well Programme MCST.

15. Unrestricted Funds

	Unrestricted Funds Held In Fixed Assets £	Designated Funds £	Unrestricted Funds £	Total £
Balance at 1 April 2024	552,628	282,000	383,672	1,218,300
Movement in Funds in the year	5,972	(282,000)	(61,279)	(337,307)
Funds designated in the year		151,074	(151,074)	-
Balance at 31 March 2025	558,600	151,074	171,319	880,993

Full details of designated funds can be found within the Trustees Report on page 31.
The trustees expect the 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	-	58,167	-	58,167
Unrestricted Funds	558,600	396,291	(73,898)	880,993
Total	558,600	454,458	(73,898)	939,160

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 £29,990 (2024 - £24,454).

18. Operating Lease Commitments

At 31 March 2025, the charity had annual commitments under non-cancellable operating leases as set out below: -

Operating leases which expire:	2025 £	2024 £
Within one year	11,458	14,924
Between one & five years	-	11,458
Total	11,458	26,382

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. Contingent Liabilities

As detailed more fully in the trustee's annual report, the charity is in advanced negotiations for the disposal of it's freehold property, Mansion House. In order to facilitate the sale, the trustees have agreed to undertake repairs to the property amounting to £100,752. These works will only be undertaken upon exchange of contracts

21. 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

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, retired September 2025)

@AgeUKMidMersey



Halton | St Helens | Knowsley | Warrington

Registered Charity Number 1003476 Registered Company Number 02625647