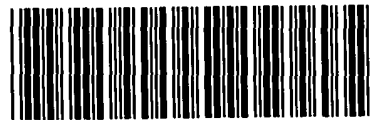


Charity registration number 1034510 (England and Wales)

Company registration number 02894067

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

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**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
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Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

LEGAL AND ADMINISTRATIVE DETAILS

Name	Age UK Wirral (working name for Age Concern Wirral) Age UK Wirral, Liverpool & Sefton (working name from September 2025)
Status	Registered Charity (number 1034510) Company Limited by Guarantee (number 02894067)
Registered Office	Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 ODD
Charity Objects	<i>Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.</i>
Charity Trustees & Company Directors	Mr Paul Smith (Chair) Mr Myles Edwards (Treasurer) Mr Keith A. Bailey (Vice-Chair) Ms Ruth Rogers Mrs Patricia Crocker Dr Karalie Burke Dr Peter Barton Mrs Linda Manson Mr Fraser Inglis (appointed December 2024)
Company Secretary	Mr Jay Anderson
Chief Executive	Mr Jay Anderson
Executive Team	Mr Jay Anderson, Chief Executive & Nominated Individual Mr Richard Crocker, Finance Director Mrs Julie Rooney, Senior Leader – Care & Registered Manager Miss Ellie Thomson, Senior Leader - Digital Transformation Mrs Rachel Williams, Senior Leader – Services
Bankers	Barclays Bank PLC, 182 - 184 Grange Road, Birkenhead CH41 6EA
Auditors	Mitchell Charlesworth, 14th Floor, The Plaza, 100 Old Hall Street, Liverpool, L3 9QJ
Solicitors	HM3 Legal Egerton House, 2 Tower Road, Birkenhead CH41 1FN

Report of the Trustees for the year ended 31st March 2025

INTRODUCTION FROM THE CHIEF EXECUTIVE

'Something has to change....and soon!'

I am sure I will not be the only charity leader approaching this year's Annual Report with mixed emotions. What I really want to do is celebrate the incredible staff and volunteers we have and the amazing impact they have delivered for older people and carers during the course of the year.



I cannot ignore, however, how difficult a year it has been. The constant battle to keep income coming in is now relentless and exhausting. Long gone are the years of having certainty about finance over a multi-year position – nowadays, we are more likely to start financial years being uncertain about how that year will turn out let alone what future years are going to look like.

Our older population is growing rapidly and so is the demand for our care and support. We want to be increasing our capacity in line with demand, and it is incredibly frustrating and disheartening to be reducing the size of our offer each year to try and keep costs within or near our income levels. Once again this year we had to undertake a compulsory redundancy programme to reduce our headcount. None of the posts that we have lost were surplus to requirements, and we have relied on the goodwill of the remaining workforce to pick up the extra work and go the 'extra extra mile'.

It was particularly upsetting when on 31st March 2025 our Mental Health Therapies team left the organisation. Starting originally as a Bereavement Support Service, this team had grown into a Community Counselling Service offering thousands of sessions of counselling a year through counselling volunteers (both a mixture of qualified counsellors and those on placement). We received news at the end of 2024 that our contract was ending and, despite all of our best efforts, we were unable to secure any funding to maintain the service.

Shortly after the year ended, we learned that our application for continuation funding to National Lottery for our Reminder Finders programme had been unsuccessful and this service closed on 31st May 2025. Reminder Finders delivered a Memory Cognitive Stimulation Therapy approach for people with a mild to moderate diagnosis of dementia, improving and maintaining people's everyday living skills and increasing overall mood and wellbeing. Hugely valued by participants and their family members and carers, this has left a huge gap in post-diagnostic support for people.

Driving income maximisation has been a major priority of Age UK Wirral for many years, but funding for benefit take-up work has become increasingly scarce over recent years. We were incredibly fortunate to receive money from Independent Age to sustain the service for 2024/2025 but when this grant ended in March 2025 so too did our dedicated benefits provision. Whilst our Information & Advice team will continue to do what they can to help people with form-filling, we will no longer have dedicated capacity for such, which will be a real loss for local older people.

Having celebrated the election of a new Government in July 2024, we were somewhat hopeful of positive changes for our sector. What none of us saw coming was the surprise announcement about the increase in the amount of Employers National Insurance Contributions payable from April 2025. This new cost, which came with no funding to soften the blow, had a massive negative impact on our financial planning, and despite all of our efforts to further cut costs resulted in us starting the new year with a forecast deficit of £160,000.

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

I wrote last year that the *'ultimate utopian vision of any charity is to no longer exist – for the need that the organisation was first set up to respond to no longer to be there'*. Regrettably, the last year has seen many charities of all sizes close due to the inability to secure the income to pursue their vision. As one of the custodians of Age UK Wirral, it is my overriding commitment to find a way of ensuring that the organisation is able to weather the storms that lie ahead, but we cannot do this unless something fundamentally changes - and soon! Our sector needs proper investment in the work that we do – investment that covers our full costs and investment which recognises that charities do not run on fresh air. We need security in the length of contracts awarded to us – 3 year contracts are simply not long enough when year one is spent mobilising and embedding, year two is spent as business-as-usual and year three is spent preparing the submission for the re-tender.

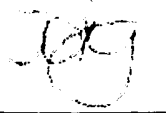
In spite of everything I have said, the last year has been a real testament to the resilience of everyone in Age UK Wirral. Despite colleagues not knowing from one month to the next what the funding position looks like and whether they are going to have a job or not, despite the huge amount of demand that we simply do not have the capacity to meet, our volunteers and staff have carried on tirelessly and with complete devotion to what they do. I am in awe of everyone – people's compassion towards others is truly remarkable, and everyday I am struck as I watch selfless acts of kindness that really do transform lives. To each and everyone of you, I thank you from the bottom of my heart.

I end with news that hopefully will mark a milestone in the next chapter of our journey. At around the time that this report is published, we will be launching our new name as we expand our area of benefit to include Liverpool and Sefton. Moving forwards, we will be known as **Age UK Wirral, Liverpool & Sefton**, and we hope in future years to be able to develop a portfolio of services and activities for the people of Liverpool and Sefton as varied and diverse as the offer we have in place in Wirral. Whilst there is much work ahead, we are confident this is the right thing to do to strengthen our future sustainability. As a local and independent charity, Wirral is not big enough to generate sufficient income to cover our central costs, and we hope that operating across a bigger footprint will provide different opportunities to create new income streams that will benefit older people and carers across Merseyside. We look forward to sharing more with you next year!

A quote often attributed to Tolkien somewhat sums up our outlook on the future:

*'The greatest adventure is what lies ahead.
Today and tomorrow are yet to be said.
The chances, the changes are all yours to make.
The mold of your life is in your hands to break.'*

On behalf of our team, our supporters, and our beneficiaries, I commend this report to you for your reading.



Jamie Anderson
Chief Executive & Nominated Individual



Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

ACKNOWLEDGEMENTS

It is impossible to thank enough every person and organisation who has made our achievements this year possible.

Our deepest gratitude goes to:

Our staff, volunteers, and Trustees for your endless acts of kindness.

Local older people for putting their faith in us as a trusted partner.

Our partners across Wirral who have collaborated with us and supported us.

All the individuals and companies who have donated money or goods to us to enable us to continue our work.

Everyone who has fundraised for us or supported one of our events.

Those people we have lost who so generously acknowledged us in their wills.

The following groups, trusts, foundations, and others who provided much needed funding and support:

Age UK

Cheshire and Wirral Partnership NHS Foundation Trust

National Lottery

NHS Cheshire & Merseyside Integrated Care Board

Red Rose Trust

Sefton Council for Voluntary Services

The Patricia Routledge Foundation

Wirral Borough Council

OBJECTIVES AND ACTIVITIES

**OUR VISION: TO MAKE WIRRAL
A GREAT PLACE TO GROW OLDER**

OUR VALUES:

- **Friendly** – we treat people with respect and courtesy
- **Professional** – we are experienced and skilled in what we do
- **Locally focussed** – our priority is the people of Wirral in their local communities
- **Changing lives** – we make a difference through what we do and how we do it
- **Person-centred** – we provide support tailored to each individual

Our Mission Statement
Age UK Wirral exists to promote the well-being of people throughout the Metropolitan Borough of Wirral, helping to make their later life a fulfilling and enjoyable experience.



WHAT DID WE DO THIS YEAR?



Dementia & Carers

'This course is fantastic!! I have learnt so much. So grateful.'

'Staff provide a stimulating experience and safe environment, are always welcoming and ready to listen. I feel very happy leaving him in their care.'

The specialist volunteers and staff in our Dementia & Carer services make sure that people with dementia and their loved ones are supported to live as well as they possibly can. We offer:

- Day Care for people with dementia, including a service for people under 65 years of age, available to people via a care package with Social Services or funded privately.
- Reminder Finders – specialist groups for people recently diagnosed with dementia, funded through a grant from the Lottery.
- Stanhope Court, our Dementia Residential Care and Short Stay Home.
- Carer support service providing emotional and practical support and training for carers, funded through the Early Intervention Prevention contract with Wirral Health and Wellbeing CIC.

During the year, we provided:

- Over 13,000 sessions of day support for 224 people living with dementia.
- Over 35,000 hours of care and support for people living with us at Stanhope Court, including 26 people staying for 305 nights for short-stays.
- Help and support to 355 new carers during the year joining the Carer Support Service in addition to existing carers.
- 61 individuals attending 166 sessions of Reminder Finder groups – specialist Cognitive Stimulation Therapy sessions for people with a mild to moderate diagnosis of dementia.
- 66 places on our two-day Carers Course, specifically designed to meet the needs of carers of people living with dementia.





Wellbeing Services

“I feel so lucky to have found Meadowcroft. If I had more energy, I'd be here every day, it's such a wonderful, welcoming place that always lifts my spirits.”

‘It was lovely to get back to chatting with my befriender. We always have plenty to talk about, whether it's her latest jigsaw, Sewing Bee on TV, or just catching up on life. The befriending visits make such a difference, they give me something to look forward to.’

Through our range of Wellbeing Services, we help people to live life to the full, overcome social isolation and improve people's physical and mental health. Health & Activities include Tai Chi, Seated Exercise Classes, Yoga Groups, Arts and Crafts, Flower Arranging, Pilates, Zumba Gold and much more. There is also lots to enjoy outdoors too – including Walking Groups and a Photography Club. Lunch and Coffee Corners are held at multiple venues throughout the Wirral. People will have the opportunity to join other people in their area for an enjoyable meal or cup of coffee in friendly surroundings.

The Kylemore Centre in Pensby hosts our social groups for isolated older people and people with a visual impairment. The groups provide a safe and welcoming environment for people to come together over a cup of tea and bite to eat so they can develop friendships with people in their local community. The Phoenix Group is where older gay and bisexual men can meet and make friends in a welcoming environment.

Over 50% of older people in Wirral live alone. Our volunteer Befriending service is about making a real difference through one-to-one contact either in person or by telephone.

Some of our key achievements this year were:

- 3835 classes and activities held, with 17,090 attendances (increase in attendance of 762 compared to the previous year).
- 4765 befriending telephone calls made.
- 1470 befriending visits undertaken (total of 2548 hours).
- 2453 attendances at Lunch Corners & Coffee Corners.

Mental Health Therapies

For a number of years we have been offering one-to-one-person centred counselling, delivered through a team of volunteer counsellors. The service had been provided 6 days per week with counselling sessions offered via telephone, virtually and face to face at the Devonshire Resource Centre.

Sadly our contract with Everyturn, the lead provider for Wirral's IAPT (Improving Access to Psychological Therapies) contract, came to an end on 31st March 2025 and the service closed with effect of the same date. This is a huge loss for mental health support in Wirral, as we had been offering over 6000 sessions of therapy a year. We would extend our sincerest thanks to all of the staff team and to our invaluable counselling volunteers for the contribution that they made to this service, and we wish them the very best for their future endeavours.

Digital Inclusion

We live in a digital world. These days, we rely on our computers, smart phones, tablets and the internet for everything from socialising to shopping. While many of us have grown up with these developments, not all older people are 'silver surfers', with some feeling left behind by the technological tide.

Our work supporting digital inclusion helps people to stay in touch with family and make social connections. Becoming digitally included can help improve well-being by reducing social isolation and maintaining independence by enabling online shopping, online banking, paying bills and much more in this ever-growing digital world.

We are proud of our range of digital inclusion initiatives, including our ongoing involvement in the Include IT Mersey Consortium work to support people back into employment through becoming digitally included.

Key highlights this year were:

- 1008 interventions through 265 digital inclusion classes.
- 35 students registering to take part in 208 sessions of our Include IT Mersey programm





Practical Support

It wasn't just a lift, it was so much more than that.'

'I don't know what we would do without the help that you and your team of drivers give.'

'A massive thank you to him - he went above and beyond.'

As people get older, everyday tasks such as attending appointments, going shopping, doing odd jobs can become more challenging. We want to help people to live as independently at home for as long as they can. Thanks to our incredible team of volunteers, we offer a range of support including:

- Transport.
- Shopping.
- Prescription Collection.
- Odd Jobs.
- Cold Weather Army.

This year we were able to provide:

- 5145 supported transport journeys for isolated vulnerable older people.
- 1873 shopping trips for older people unable to get out and do their own shopping.



Report of the Trustees for the year ended 31st March 2025



Practical Support

'You have gone above and beyond and then a massive big leap'

'Brilliant - literally the day after I contacted you, you visited mum in hospital and got her home with a microwave and delivered further white goods the same week. I couldn't have asked for more – thank you!'

'You have both been so wonderful. I wish everyone in the hospital would smile as much as you do!'

Sometimes we do not always have the friends, family or help around us that we need to stay safe and independent in our home. Our Out of Hospital Support service aims to promote independence, reduce social isolation and loneliness and prevent hospital admissions. We can offer support and practical assistance after discharge from hospital to help people settle back into their own home. This can include shopping, paying bills, sorting post, wellbeing visits and light housework. This short-term help gives people time to focus on getting better and reduces the chance of them being readmitted to hospital.

For those people with multiple or complex issues, our team of Facilitators can work with them to help access a range of services that they may require and to connect them with a range of organisations and opportunities that will help them live well. Our Going Home Team assists with transport home after a hospital stay where an ambulance is not necessary, ensuring that wrap-around support is provided to settle back in at home and continue recovery.

Our Single Point of Access Service continued to embed within Wirral University Teaching Hospital, seeking to support earlier discharge planning and to act as a gateway not only into post-discharge support from Age UK Wirral services but also from across the wider voluntary, community, faith and social enterprise sector.

During the year, key achievements included:

- 1310 patients transported home from hospital.
- 667 patients supported through Single Point of Access.





Practical Support

'The information I was given has changed everything and made everything much better.'

'I feel that a weight has been taken off my shoulders.'

'I cannot thank her enough for what she has done to help me. She gave me the confidence to make a call which allowed nearly 2 years' worth of State Pension to be paid.'

As part of a collaboration between Age UK Wirral, Citizens Advice Wirral, Wirral Change and Wirral Mencap, we deliver the older persons' element of Ask Us Wirral, the Borough's Information and Advice Service. Further funding from Independent Age enabled us to continue providing a dedicated welfare benefits service for older people.

Our specialist information and advice colleagues provide free and impartial information and advice on the full spectrum of later life issues, including support to ensure that people are receiving all of the benefits to which they are entitled in order to maximise their income.

We have a range of publications, including factsheets, booklets and information guides, that cover all enquiry issues, and these can be provided as hardcopy to people or can be downloaded from our website.

During the year, our team:

- Supported 3100 clients with Information and Advice.
- Supported people with £115,585.67 of Attendance Allowance claims and help secured backdated awards of £44637.20.



WELLBEING HUBS AND CAFES

'Thank you for everything you do.'

'A lovely place to meet over a cuppa and a light bite. Excellent atmosphere and wonderful staff.'

'The Health and Wellbeing Hub in West Kirby Medical Centre is a vital resource for the community, especially those who are single and possibly lonely. The café is exceptionally well run with caring staff and volunteers. The varied courses offer opportunities for creativity and a welcome resource. I have no complaints, only compliments.'

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

Under a contract with Wirral Community NHS Trust, we run two Wellbeing Hubs and Cafes – Marine Place at at Marine Lake Health and Wellbeing Centre in West Kirby and The Cathy at St Catherine’s Health Centre in Tranmere.

We have been exceptionally pleased with the feedback about the atmosphere, the customer service and the choice of food, drinks and activities. Between the two sites, we had over 70,000 transactions during the year.

As food costs have continued to increase, balancing profitability with affordability has been a challenge. We were pleased to end the year with The Cathy making a profit, however it was regrettable that losses were incurred at Marine Place – what we are thoroughly convinced about, however, is the value of the role that Marine Place plays in tackling isolation and loneliness.

We would sincerely thank our colleagues at Wirral Community NHS Trust for their continued support, commitment and faith in us.



HOUSEHOLD SUPPORT FUND

On behalf of Wirral Council, we were pleased to continue to support the administration of the Household Support Fund for local older people, providing crisis support to vulnerable households in most need with the cost of essentials during the cost-of-living crisis. We supported a total of 1542 people with a range of financial support, including provision of hot meals, shopping vouchers, payment of energy bills and much more. In total, this support amounted to £135,000.

VOLUNTEERING

‘Since retiring, I lost my purpose, I’ve realised just how much volunteering can give me. I have met wonderful people, and has kept me feeling useful and connected. It’s been such a big part of my life, and I’m thankful for it.’

Volunteers continue to be at the forefront of service delivery within Age UK Wirral. Their skills, personality and lived experience make them a vital part of our team. We are only too aware of the conflicting priorities and pressures that people have in their everyday lives, and it continues to be an ongoing challenge to try and recruit enough volunteers to keep all of our different services running.

We are exceptionally grateful to the 245 people who actively volunteered with us during the year, and were pleased to welcome 83 new volunteers to the organisation.



Report of the Trustees for the year ended 31st March 2025

PLANS FOR FUTURE PERIODS

We are realistic about the challenges that the next year will bring, not least in trying to reach some level of balanced budget amidst spiralling costs.

We are aware that our infrastructure has already been impacted by removing a number of roles from our structure in order to try and reduce costs in recent years and to put the emphasis on protecting frontline service delivery roles. We hope that the move to operating across Liverpool and Sefton as well may provide new opportunities to help meet our central costs, but we recognise that it will take some time to develop relationships across this new area and for potential contracts to arise.

As we enter this next period, we need to remain optimistic about what the future holds in the medium to long-term, even if the short-term continues to look somewhat difficult. In the absence of new funding streams to increase the capacity of our activity or undertake new developments, we will be seeking to review and strengthen some of our internal operations, and will have a robust review of 'housekeeping' to make sure that we remain assured that we are meeting all of our legal and best practice requirements.

Since the closure of the Mental Health Therapies Service, we have a lot of empty office space on the first-floor at Devonshire Resource Centre. It seems unlikely at this stage that we will require this space for our own services in the foreseeable future, and will be starting to look for a suitable local organisation who may wish to rent this space from us. Whilst we have pretty much exhausted possibilities for cost-savings, we have undertaken a further review our transport fleet and feel that we could further reduce by one van and one minibus and we will be looking to sell these two vehicles over the coming year.

Since signing up to the new Age UK Network Agreement, work has commenced across the Network on exploring more innovative ways to achieving sustainability for Network Partners. We will continue this year to be actively involved in such work and open to testing new and different ways of driving up unrestricted income.

FURTHER INFORMATION ABOUT OUR WORK

A more detailed account of the services and activities offered by Age UK Wirral can be found on the organisation's website www.ageukwirral.org.uk or within the Guide to Services available at all Age UK Wirral venues.

Alternatively, why not follow us on Facebook or Twitter @AgeUKWirral or follow our CEO on Twitter @AgeUKWirralCEO.

Report of the Trustees for the year ended 31st March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a charitable company limited by guarantee and was set up on 2nd February 1994. It is governed by a Memorandum and Articles of Association, which was last amended in October 2012. Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.

Election and Role of Trustees

The charity has adopted the "Trustee Model", whereby the charity's trustees are the voting members of the organisation and form the Board of Directors. The Trustee Committee embarked upon a structured process during the year to recruit a number of new Trustees to be recommended to the Board for appointment. Trustees are elected to serve for a three-year period at the Annual General Meeting, one third of the number retiring and being eligible for re-election each year.

New Trustees are supported through an induction process, which includes a presentation, planned visits to each department of the organisation, plus written material giving additional background information and outlining their responsibilities as a Trustee.

The Board of Trustees is responsible for the overall governance and direction of the charity, with day-to-day operational management delegated to the Chief Executive, Jay Anderson.

The Trustees meet approximately six times a year. The Board receives reports at each meeting from the Chief Executive, along with a schedule of reports from all areas of the organisation.

The Board of Trustees is supported and advised in its work by the following Sub-committees & Groups:

Business	People Committee	Service Review
Trustee	Audit & Risk	Premises, Health & Safety, Fire Safety

Each of these groups is chaired by a Trustee, includes additional Trustees and other relevant individuals, and has its own specific terms of reference. Whilst certain functions and issues are delegated from the Trustee Board, each committee has its decisions ratified by the full Board.

No director / Trustee has any beneficial interest in the Company. The subscribing members of the Company undertook to contribute £1 each in the event of its winding up.

Internal Control

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The charity is operating efficiently and effectively.
- Its assets are safeguarded against unauthorised use or disposition.
- Proper records are maintained, and financial information used is reliable.
- The charity complies with relevant laws and regulations.

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- A strategic plan and an annual budget approved by the trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the Charity's aims and objectives and in planning its future activities.

Risk Assessment

The Trustees have a formal risk management process to assess business risks and implement risk management strategies. This involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. As part of this process, the trustees review the adequacy of the charity's current internal controls.

Charity Good Governance Code

The Trustees have adopted the Charity Good Governance Code (Large Charities) and have completed a self-assessment against the Code. The Trustees determine that they meet all the standards of the Code.

Quality Assurance

Age UK Wirral has met the Charity Quality Standard – the national quality framework for Brand Partners of Age UK. The charity works with the Age UK National Information & Advice Quality Programme for the oversight of its provision of information and advice.

The charity continues to work to the "Investors in People" standard, relating to the involvement, training and development of its staff and volunteers, and was upgraded to the Platinum Standard at its most recent assessment.

Stanhope Court, the organisation's Residential Care Home, is regulated by the Care Quality Commission (CQC) and was rated Good at its last inspection.

Key management remuneration

The Board consider the affordability of a cost-of-living increase for all employees when budgets are set annually. This would include Senior Leaders. Senior Leaders, including the CEO, are on fixed levels of pay, with no additional increments available currently. The Board are committed to continue to review salary structures year on year.

Charitable Objects

Age Concern Wirral's Memorandum and Articles of Association states that the organisation's object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively, in and around the Metropolitan Borough of Wirral.

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

Achieving our objectives

Our approach to our work is characterised by the values and principles that underpin all our activities, as recorded above. In summary, our strategy for achieving our Aims & Objectives is to ensure that we:

- Work within a framework of regularly reviewed policies, informed decision making, and high quality, professional standards of service delivery.
- Have a well-trained and informed workforce, actively involved in the organisation's development.
- Listen to older people and provide services, activities, support, and opportunities that are in direct response to their expressed or identified need.
- Work in partnership with other agencies to secure the best response to the needs of older people.

FINANCIAL REVIEW

Income Generation

The Charity's total income for the year was £4,122,853 compared with £3,719,132 for the prior year (an increase in income – i.e. a positive movement - of £403,721 or 11%). This overall positive movement reflects the fact that there have been year on year increases within each and every category of income viz: Donations & Legacies up by £131k (two significant individual legacies in FY 24/25: £117k from the Estate of the late Ms. D. Lilley and £40k from the Estate of the late Ms. D. Armour) + Charitable Activities up by £130k (increases in income generated by Residential Care & Day Care of £162k + increases in income generated from Services Provided under Contract of £39k more than offset a reduction in income generated from Performance Related Grants of (£71k) + Other Trading Activities up by £119k (largely driven by the fact that FY 24/25 was the first full year of Café sales generated from the two outlets at St Catherine's Health Centre in Birkenhead and Marine Place Health Centre in West Kirby) + Investments up by £5k + Other Income up by £19k.

The Charity's regular income for the year, excluding Donations and Legacies, was £3,913,235 compared with £3,640,870 for the prior year (an increase of £272,365 or 7%).

At the year end the Charity was operating 7 shops across the borough.

Resources Expended

The Charity's total resources expended for the year totalled £4,052,373 compared with £4,115,201 for the prior year (a decrease in costs – i.e. a positive movement - of £62,828 or 2%).

N.B. the prior year FY 23/24 Resources Expended figure above of £4,115,201 includes £105,000 of reduction in property values re. Devonshire Resource Centre and Meadowcroft based on a valuation exercise carried out by a Chartered Surveyor (the next revaluation is scheduled for March 2027).

Net Surplus / (Deficit)

The Charity's net total surplus for the year FY 24/25 was £70,480 compared with a net loss of (£396,069) for the prior year. This represents a positive movement of £466,549 – explained by a) the increase in year on year income across all categories and b) lower costs in the current year largely because of the fact that the prior year contained write-downs in property values.

Reserves

The Trustees continue to aspire to maintain Total Liquidity (Cash + Trade Debtors) at least equivalent to three months' Total Costs. As at 31st March 2025, Total Liquidity was £1,499,336

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

(£1,260,997 Cash + £238,339 Trade Debtors). The budget for 2025/2026 anticipates Total Costs £3,960,774, which equates to £330,064 per month – therefore at the Balance Sheet date the company has cover of 4.5 months.

The Trustees are also pleased to note that Total Unrestricted Reserves at the Balance Sheet date equate to £1,223,933 which covers 3.7 months of Total Costs. Restricted Reserves at the Balance Sheet date equate to £1,140,777 so, with Unrestricted Reserves of £1,223,933, Total Reserves at the Balance Sheet date amount to £2,364,710 which is £70,480 higher than at 31st March 2024.

Changes in Fixed Assets

The tangible Fixed Assets were depreciated by £11,810 in the year (2024: £30,326). There were additions in the year with value £13,250 (mainly relating to 'Fixtures & Fittings' re. Age UK Wirral's spend on the new Shop Retail Outlet within the Cherry Tree shopping centre in Wallasey). There were no disposals in the year. The Net Book Value of Tangible Fixed Assets therefore increased by a net £1,440 from £1,473,818 at 31st March 2024 to £1,475,258 at 31st March 2025.

Separately from 'Tangible Fixed Assets' the Charity owns the freehold of a property at Market Street in Birkenhead which is let to a tenant (Wirral Mencap) and is recorded as an 'Investment Property' with a carrying value of £110,000 (2024: £110,000)

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

Information to Auditors

So far as each of the Directors is aware, at the time this Report is approved there is no relevant audit information of which the Charity's auditors are unaware. The Directors have taken the steps which they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of such information.

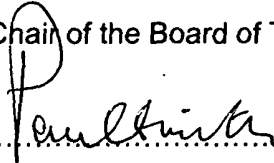
Auditors

This is the second year of a (second consecutive) three-year contract in which Mitchell Charlesworth are acting as Auditors.

This report, incorporating a Strategic Report, was approved by the Board of Directors on

..... 16.12.2025

Signed by: Paul Smith – Chair of the Board of Trustees

..... 

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF TRUSTEES' RESPONSIBILITIES**

FOR THE YEAR ENDED 31 MARCH 2025

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

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF AGE CONCERN WIRRAL**

Opinion

We have audited the financial statements of Age Concern Wirral (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

TO THE MEMBERS OF AGE CONCERN WIRRAL

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence;
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

TO THE MEMBERS OF AGE CONCERN WIRRAL

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's 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.

Mitchell Charlesworth (Audit) Limited

Mr Tony Stanley ACA (Senior Statutory Auditor)

For and on behalf of Mitchell Charlesworth (Audit) Limited, Statutory Auditor

Accountants

Suites C,D,E, & F

14th Floor The Plaza

100 Old Hall Street

Liverpool

L3 9QJ

Date: ...22/12/25

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	3	209,574	45	209,619	78,262
Charitable activities	4	841,841	1,993,473	2,835,314	2,705,008
Other trading activities	5	938,635	-	938,635	819,914
Investments	6	19,570	-	19,570	15,076
Other income	7	119,716	-	119,716	100,872
Total income		<u>2,129,336</u>	<u>1,993,518</u>	<u>4,122,854</u>	<u>3,719,132</u>
Expenditure on:					
Raising funds	8	915,893	-	915,893	771,313
Charitable activities	9	1,505,288	1,631,193	3,136,481	3,268,888
Total expenditure		<u>2,421,181</u>	<u>1,631,193</u>	<u>4,052,374</u>	<u>4,040,201</u>
Net income/(expenditure)		(291,845)	362,325	70,480	(321,069)
Transfers between funds		374,884	(374,884)	-	-
Other recognised gains and losses:					
Revaluation of tangible fixed assets		-	-	-	(75,000)
Net movement in funds		83,039	(12,559)	70,480	(396,069)
Reconciliation of funds:					
Fund balances at 1 April 2024		<u>1,140,894</u>	<u>1,153,336</u>	<u>2,294,230</u>	<u>2,690,299</u>
Fund balances at 31 March 2025		<u>1,223,933</u>	<u>1,140,777</u>	<u>2,364,710</u>	<u>2,294,230</u>

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

All income and expenditure derive from continuing activities other than certain contracts and grants which naturally expire during the period - a process deemed to be 'business as usual'.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes			
Income and endowments from:				
Donations and legacies	3	72,891	5,371	78,262
Charitable activities	4	679,011	2,025,997	2,705,008
Other trading activities	5	819,914	-	819,914
Investments	6	15,076	-	15,076
Other income	7	100,872	-	100,872
Total income		<u>1,687,764</u>	<u>2,031,368</u>	<u>3,719,132</u>
Expenditure on:				
Raising funds	8	771,313	-	771,313
Charitable activities	9	1,624,625	1,644,263	3,268,888
Total expenditure		<u>2,395,938</u>	<u>1,644,263</u>	<u>4,040,201</u>
Net income/(expenditure)		(708,174)	387,105	(321,069)
Transfers between funds		381,735	(381,735)	-
Other recognised gains and losses:				
Revaluation of tangible fixed assets		-	(75,000)	(75,000)
Net movement in funds		(326,439)	(69,630)	(396,069)
Reconciliation of funds:				
Fund balances at 1 April 2023		1,467,333	1,222,966	2,690,299
Fund balances at 31 March 2024		<u>1,140,894</u>	<u>1,153,336</u>	<u>2,294,230</u>

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
BALANCE SHEET**

AS AT 31 MARCH 2025

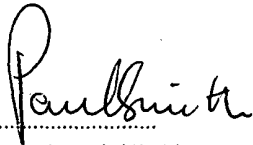
	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	15		1,475,258		1,473,818
Investment property	16		110,000		110,000
Investments	17		2		2
			<u>1,585,260</u>		<u>1,583,820</u>
Current assets					
Debtors	18	238,340		182,950	
Cash at bank and in hand		1,260,997		1,227,699	
		<u>1,499,337</u>		<u>1,410,649</u>	
Creditors: amounts falling due within one year	19	(612,142)		(583,844)	
Net current assets			<u>887,195</u>		<u>826,805</u>
Total assets less current liabilities			<u>2,472,455</u>		<u>2,410,625</u>
Creditors: amounts falling due after more than one year	20		(8,345)		(15,395)
Provisions for liabilities	22		(99,400)		(101,000)
Net assets			<u><u>2,364,710</u></u>		<u><u>2,294,230</u></u>
Income funds					
General restricted funds		715,058		727,617	
Revaluation reserve		425,719		425,719	
	25		<u>1,140,777</u>		<u>1,153,336</u>
<u>Unrestricted funds - general</u>					
Designated funds	26	15,099		21,445	
General unrestricted funds		1,208,834		1,119,449	
			<u>1,223,933</u>		<u>1,140,894</u>
			<u><u>2,364,710</u></u>		<u><u>2,294,230</u></u>

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
BALANCE SHEET (CONTINUED)**

AS AT 31 MARCH 2025

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 16.12.2025



Mr Paul Smith (Chair)
Trustee

Company registration number 02894067

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF CASH FLOWS**

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	31		33,324		(486,592)
Investing activities					
Purchase of tangible fixed assets		(13,250)		(5,337)	
Investment income received		19,570		15,076	
Net cash generated from investing activities			6,320		9,739
Financing activities					
Repayment of bank loans		(6,346)		(5,470)	
Net cash used in financing activities			(6,346)		(5,470)
Net increase/(decrease) in cash and cash equivalents			33,298		(482,323)
Cash and cash equivalents at beginning of year			1,227,699		1,710,022
Cash and cash equivalents at end of year			<u>1,260,997</u>		<u>1,227,699</u>

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Age Concern Wirral is a private company limited by guarantee incorporated in England and Wales. The registered office is Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 0DD.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies and Donations are recognised when the cash is received or once the charity has been notified of a specific, definite amount, whichever is the earlier, unless there are performance conditions which require the deferral of the amount. Income tax recoverable in relation to donations received under gift aid or deeds of covenant is recognised at the time of donation.

Sale and trading activity is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies (Continued)

1.5 Expenditure
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Charitable activity costs are those which are directly attributable to the charity's activities. Where costs cannot be directly attributed, they have been allocated to charitable activities or governance costs on a basis consistent with the use of resources.

1.6 Tangible fixed assets
Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	See below
Plant and equipment	3 to 10 years straight line basis
Fixtures and fittings	5 to 10 years straight line basis
Motor vehicles	3 to 10 years straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Freehold property is not depreciated but is revalued by a professional RICS valuer every three years.

The cost of property maintenance is charged to the Statement of Financial Activities each year.

1.7 Investment property
Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Fixed asset investments
Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets
At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents
Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from income and from receipts under Gift Aid.

In respect of Value Added Tax, the charity is in receipt of non-business income (by way of grants, donations and legacies) and makes both taxable and exempt supplies. Any VAT incurred on costs relating to non-business activities and exempt supplies is irrecoverable and the charity is therefore unable to recover all of its input tax.

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.13 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.14 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.15 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.16 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make estimates, assumptions and judgments about the carrying value of assets and liabilities which may not be readily apparent from other sources. The estimates and assumptions are based partly on historical experience while judgment incorporates less empirical factors considered to be relevant such as the current and potential future economic and political environment and the exercise of suitably cautious prudence.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is amended where the change affects only that period, or in the period of the revision and future periods where the change affects both current and future periods.

Key sources of estimation uncertainty

The estimates, assumptions and judgments which have the potential to effect a material adjustment to the carrying value of assets and liabilities are as follows:

Dilapidation provision

At year-end the charity leased 7 retail outlets (9 at 31 March 2024). These leases place varying obligations upon the company such as a commitment to repair and maintain the property, to redecorate periodically and at the end of the lease potentially to strip out fixtures and fittings to return the premises to their original state. All these obligations create financial commitments which the trustees estimate and then maintain an ongoing provision.

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

(Continued)

Doubtful Debts Provision

Trade Debtors are recorded at their estimated realisable value. The recoverability of these debts is subject to various external influences such as the economic environment as well as more tangible factors such as the age of the debt. The trustees estimate what value of these debts is likely to be irrecoverable and then maintain an ongoing provision.

Contracts and Grants Provision

The charity provides services as required by numerous contracts and grants. The value of this income stream comprises the largest single component of the turnover booked by the charity and therefore is extremely important in terms of both revenue and deliverables. At any point in time the company will have significant amounts of work in progress delivering these commitments. The trustees exercise their judgment and estimate an amount of between 1% and 5% of the total income of contracts and grants to be provided for in the accounts.

Depreciation and the useful economic lives of assets

The largest value within the charity's Fixed Assets comprises Land & Buildings and the trustees decided in early 2021 that they would commission independent professional surveyor's valuations of the Freehold Buildings every three years starting in March 2021. Depending on the commercial property market in the years of (re)valuation there may be material increases or decreases in the value of this class of Fixed Assets. The other asset classes are Plant & Equipment, Fixtures & Fittings and Motor Vehicles and the trustees review the current depreciation policy and useful economic life annually and consider that the current methodology to be appropriate. In the trustees' judgment there are no factors which might currently cause an issue with the value of net book value of such assets e.g., frequent sales of these assets which would result in ongoing gains or losses on disposal.

Prepayments

The trustees require senior management to review the general ledger, supplier invoices received during the year and payments made to suppliers during the year with the objective of identifying goods or services billed and/or paid for during the year but which are delivered in entirety or in part after the year-end. Such items are deemed 'Prepaid' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where prepayments may frequently arise e.g., rent payments under leases and payments for insurance.

Accruals

The trustees require senior management to review the general ledger, supplier invoices received after the year and payments made to suppliers after the year-end with the objective of identifying goods or services billed and/or paid for after the year but which are delivered in entirety or in part before the year-end. Such items are deemed 'Accruals' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where accruals may arise e.g., utility bills and professional fees.

Deferred Income

The trustees require senior management to review the contracts and grants being performed over multiple periods and to ensure that income is released only when appropriate and earned or to match and defray expenses incurred. Where cash has been received in advance of it being earned then it is retained in the Balance Sheet as Deferred income and the trustees review these balances as part of the monthly management accounts and also as part of the frequent review of cash balances.

The charity's treatment of commissions which are performance related with conditions attached to them (other than the Early Intervention Prevention Project via Wirral Health and Wellbeing CIC which does not contain key performance indicators) is to recognize income in accordance with the satisfaction of the relevant performance related criteria. On review of the relevant performance related contracts, it is management's judgment that the most appropriate criterion of stage of completion for these contracts is by reference to the percentage of costs incurred over total anticipated costs. This is normally in relation to salary costs.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	38,311	45	38,356	45,788	3,371	49,159
Legacies	171,263	-	171,263	27,103	2,000	29,103
	<u>209,574</u>	<u>45</u>	<u>209,619</u>	<u>72,891</u>	<u>5,371</u>	<u>78,262</u>

The 2025 figures for Donations are broadly similar to those for 2024. The 2025 figures for Legacies are significantly higher than those for 2024 because of two substantial individual legacies: £117,855 from the Estate of the late Ms D. Lilley and £40,000 from the Estate of the late Ms D. Armour.

Age UK Wirral and its Trustees are most grateful to all those who remember this charity via donations in their lifetime and/or in their wills because every single legacy, every individual contribution and every donation helps in the undertaking of vital charitable work across Wirral.

4 Charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Sale of goods (provision of Residential Care Services & Day Care Services)	841,841	679,011
Services provided under contract	1,197,754	1,158,639
Performance related grants	795,719	867,358
	<u>2,835,314</u>	<u>2,705,008</u>
Analysis by fund		
Unrestricted funds - general	841,841	679,011
Restricted funds	1,993,473	2,025,997
	<u>2,835,314</u>	<u>2,705,008</u>

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

4 Charitable activities

(Continued)

Wirral Borough Council Early Intervention Prevention (via Wirral Health and Wellbeing CIC) 2025: £933,324 (2024: £916,243).

Everyturn Mental Health (formerly Insight IAPT) Emotional Health & Wellbeing 2025: £149,818 (2024: £149,818).

Citizens' Advice Bureau Ask Us Wirral 2025: £114,612 (2024: £92,578)

Performance related grants

List of abbreviations used below:

WBC = Wirral Borough Council
HSF = Household Support Fund
CWPNT = Cheshire & Wirral Partnership NHS Trust
RF = Reminder Finders
RUKBA = Royal UK Beneficent Association
ICB = Integrated Care Board
MCST = Maintenance Cognitive Stimulation Therapy
LCC = Liverpool City Council
ORoHF = Ongoing Release of Historic Funding
CB = Citroen Berlingo
RSPH = Royal Society for Public Health
FT = Foundation Trust

Performance related grants

WBC: Single Point of Access Fund	175,744	31,595
WBC: Additional Funding Support HSF	153,250	124,126
WBC - Winter Pressures/Going Home	139,655	144,160
CWPNT Memory Assessment Unit	125,000	124,550
National Lottery: Funding Lottery RF Project (started June 2022)	91,402	79,403
Sefton Council for Voluntary Services UK Shared Prosperity Fund	46,526	34,100
RUKBA Independent Age	35,086	-
Age UK National Funding re Cost of Living Support	500	39,586
WBC: Funding re Fuel Poverty Service (cost of living crisis)	-	84,495
NHS Cheshire & Merseyside ICB: Funding Health & Wellbeing Grant	-	58,269
Age UK National Funding re MCST	-	20,066
Health Junction CIC: Funding for Digital Champions IT Project	-	12,000
LCC Sport England Together Fund	-	9,986
ORoHF: 3 x CB Vehicles employed re Going Home Service	-	7,852
WBC: Funding Wirral Online Together IT Project	-	6,560
RSPH Mental Health Trainer Grant	-	200
Other various	28,556	90,410
	<u>795,719</u>	<u>867,358</u>

AGE CONCERN WIRRAL
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

5 Other trading activities

	Unrestricted funds general 2025 £	Unrestricted funds general 2024 £
Income from fundraising events	13,843	18,346
Income from shops' retail	672,489	738,758
Income from cafes and wellbeing hubs	252,303	62,810
	<u>938,635</u>	<u>819,914</u>
Other trading activities	<u>938,635</u>	<u>819,914</u>

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from rental activities (income from: third party tenant re lease of the investment property and hiring of room space at the two freehold properties)	19,570	15,076
	<u>19,570</u>	<u>15,076</u>

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from other activities (various including for example income from: bank interest + services such as day trips, social related activities and sports related activities which require a modest contribution from clients towards their cost)	119,716	100,872
	<u>119,716</u>	<u>100,872</u>

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

8 Raising funds

	Unrestricted funds general 2025 £	Unrestricted funds general 2024 £
Share of governance costs	7,750	220
Other fundraising costs	125,403	55,507
Staff costs	532,899	476,864
Share of support costs	249,841	238,722
	<u>915,893</u>	<u>771,313</u>

9 Expenditure on charitable activities

	Care services 2025 £	Supporting services 2025 £	Total 2025 £	Care services 2024 £	Supporting services 2024 £	Total 2024 £
Direct costs						
Staff costs	1,934,457	387,640	2,322,097	1,902,161	549,447	2,451,608
Depreciation and impairment	7,913	3,897	11,810	50,319	10,008	60,327
Other costs	338,287	67,976	406,263	292,972	115,349	408,321
	<u>2,280,657</u>	<u>459,513</u>	<u>2,740,170</u>	<u>2,245,452</u>	<u>674,804</u>	<u>2,920,256</u>
Share of support and governance costs (see note 10)						
Support	236,428	116,449	352,877	200,691	98,848	299,539
Governance	29,101	14,333	43,434	32,892	16,201	49,093
	<u>2,546,186</u>	<u>590,295</u>	<u>3,136,481</u>	<u>2,479,035</u>	<u>789,853</u>	<u>3,268,888</u>
Analysis by fund						
Unrestricted funds	914,993	590,295	1,505,288	834,772	789,853	1,624,625
Restricted funds	1,631,193	-	1,631,193	1,644,263	-	1,644,263
	<u>2,546,186</u>	<u>590,295</u>	<u>3,136,481</u>	<u>2,479,035</u>	<u>789,853</u>	<u>3,268,888</u>

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

10 Support costs allocated to activities

	2025	2024
	£	£
Rent, rates and water	153,891	136,457
Light and heat	105,699	90,475
Bad and doubtful debts	(2,712)	(39,344)
Office costs	141,433	160,484
Advertising	6,179	8,887
Motor expenses	39,827	41,769
Repairs and renewals	56,588	32,608
Household and cleaning	43,790	40,038
Sundry expenses	44,010	55,751
Bank charges and interest	14,013	11,136
Governance costs	51,184	49,313
	<u>653,902</u>	<u>587,574</u>

Analysed between:

Fundraising	257,591	238,942
Care services	265,529	233,583
Supporting services	130,782	115,049
	<u>653,902</u>	<u>587,574</u>

	2025	2024
	£	£
Governance costs comprise:		
Audit fees	11,330	9,500
Legal and professional	39,854	39,813
	<u>51,184</u>	<u>49,313</u>

Support Costs are allocated to Charitable Activities (Care Services / Support Services) and Raising Funds based on the departmental allocations and number of FTE working within the relevant areas

11 Auditor's remuneration

	2025	2024
	£	£
Fees payable to the charity's auditor and associates:		
For audit services		
Audit of the financial statements of the charity	11,330	9,500
	<u>11,330</u>	<u>9,500</u>

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

12 Trustees

None of the trustees received any remuneration or benefits from the charity during the current or prior year. No Trustees were reimbursed in the year (2024: £1,730) for payments made during their role as volunteers. Details of remuneration paid to connected persons are set out in note 30, related party transactions.

13 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Raising funds (including shops' retail)	22	23
Charitable activities	102	110
Governance and administration	9	9
Total	133	142

Employment costs	2025 £	2024 £
Wages and salaries	2,598,634	2,676,565
Social security costs	189,581	184,617
Other pension costs	66,781	67,290
	2,854,996	2,928,472

Included within employment costs is an amount of £28,012 - this related to redundancy costs in the year.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 to £70,000	-	1
£70,001 to £80,000	1	-
£80,001 to £90,000	-	1
£90,001 to £100,000	1	-

Contributions totalling £6,090 (2024: £6,090) were made to defined contribution pension schemes on behalf of employees whose emoluments exceeded £60,000

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

13 Employees **(Continued)**

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	<u>298,837</u>	<u>428,682</u>

14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

15 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2024	2,636,857	57,256	53,840	119,229	2,867,182
Additions	-	-	13,250	-	13,250
At 31 March 2025	<u>2,636,857</u>	<u>57,256</u>	<u>67,090</u>	<u>119,229</u>	<u>2,880,432</u>
Depreciation and impairment					
At 1 April 2024	1,196,857	56,331	20,947	119,229	1,393,364
Depreciation charged in the year	-	516	11,294	-	11,810
At 31 March 2025	<u>1,196,857</u>	<u>56,847</u>	<u>32,241</u>	<u>119,229</u>	<u>1,405,174</u>
Carrying amount					
At 31 March 2025	<u>1,440,000</u>	<u>409</u>	<u>34,849</u>	<u>-</u>	<u>1,475,258</u>
At 31 March 2024	<u>1,440,000</u>	<u>925</u>	<u>32,893</u>	<u>-</u>	<u>1,473,818</u>

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

15 Tangible fixed assets

(Continued)

Land and Buildings were revalued in March 2024 by a RICS Registered Valuer from Kroll Advisory Limited. The next revaluation is scheduled to be in 2027.

In 2021, the Freehold Property Devonshire Resource Centre at 141, Park Road North, Birkenhead, Wirral CH41 0DD was reduced in value by £1,083,358 which was recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities. In 2024, the property was reduced in value by a further £30,000 which was recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities. The current carrying value is £770,000.

In 2021, the Freehold Property Market Street at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT was reduced in value by £140,000 which was recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities. (This property was reclassified as an Investment Property in 2021). In 2024 no change was made to the value. The current carrying value is £110,000.

In 2021, the Freehold Property Meadowcroft at 304, Spital Road, Bromborough, Wirral CH62 2DE was increased in value by £500,719 which was recorded as a Revaluation of Tangible Fixed Assets (increase) within Restricted Funds in the Statement of Financial Activities and as a Revaluation Reserve as a subset of Restricted Funds within the Balance Sheet. In 2024 the property was reduced in value by £75,000 which was recorded as a Revaluation of Tangible Fixed Assets (decrease) within Restricted Funds in the Statement of Financial Activities and as a (reduction in) Revaluation Reserve as a subset of Restricted Funds within the Balance Sheet. The current carrying value is £670,000.

Wirral Borough Council has an overage provision in relation to the land and buildings known as Meadowcroft. This property was purchased from Wirral Borough Council in 2012 for c.£240,000 and if it were sold prior to October 2037 any sale proceeds above £480,000 are to be split equally between the Council and the Charity.

Wirral Primary Care Trust hold a legal charge over the land and buildings known as Devonshire Resource Centre. If the property were sold then Wirral Primary Care Trust would be entitled to 16.82% of the sale proceeds.

**AGE CONCERN WIRRAL
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

16 Investment property

	2025
	£
Fair value	
At 1 April 2024 and 31 March 2025	110,000

The Investment Property comprises 42-44 Market Street, Birkenhead, Wirral, CH41 5BT. The fair value of the property has been assessed as £110,000 (2024: £110,000) at March 2024 by a RICS Registered Valuer from Kroll Advisory Limited. The previous valuation was in March 2021 when the value was assessed as £110,000 and the next valuation will be in 2027.

Barclays Bank holds a legal charge over this property as security for a loan. The value of the loan at 31st March 2025 was £15,099 (2024: £21,445).

17 Fixed asset investments

	Unlisted investments
	£
Cost or valuation	
At 1 April 2024 & 31 March 2025	2
Carrying amount	
At 31 March 2025	2
At 31 March 2024	2

The charity owns 2 x £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). The company is dormant.

18 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	215,559	150,255
Other debtors	5,328	5,539
Prepayments and accrued income	17,453	27,156
	<u>238,340</u>	<u>182,950</u>

**AGE CONCERN WIRRAL
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

19 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Bank loans	21	6,754	6,050
Other taxation and social security		108,706	114,188
Deferred income	23	211,958	193,292
Trade creditors		50,179	54,947
Other creditors		52,480	17,610
Accruals		182,065	197,757
		<u>612,142</u>	<u>583,844</u>

20 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	21	8,345	15,395
		<u>8,345</u>	<u>15,395</u>

21 Loans and overdrafts

	2025 £	2024 £
Bank loans	15,099	21,445
	<u>15,099</u>	<u>21,445</u>
Payable within one year	6,754	6,050
Payable after one year	8,345	15,395
	<u>15,099</u>	<u>21,445</u>

The loan from Barclays Bank is secured by a charge over the charity's property at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT. The loan expires on 4th April 2027.

The loan from Barclays Bank accrues interest at 3.5% above the base rate

**AGE CONCERN WIRRAL
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

22 Provisions for liabilities	2025	2024
	£	£
Bad and doubtful debts	2,000	-
Grant clawback	25,000	30,000
Dilapidations	72,400	71,000
	<u>99,400</u>	<u>101,000</u>

Movements on provisions:

	Bad and doubtful debts	Grant clawback	Dilapidations	Total
	£	£	£	£
At 1 April 2024	-	30,000	71,000	101,000
Additional provisions in the year	2,000	-	1,400	3,400
Reversal of provision	-	(5,000)	-	(5,000)
At 31 March 2025	<u>2,000</u>	<u>25,000</u>	<u>72,400</u>	<u>99,400</u>

The Provisions within the accounts are based on the estimations made in relation to Dilapidations, Doubtful Debts and Contracts & Grants as referenced in detail in Note 2.

The Dilapidations provision has been increased slightly to £72,400 to allow for adjustments including for example: the closure of 3 sites; the acquisition of 1 new site; inflationary increases in the costs of materials and labour.

**AGE CONCERN WIRRAL
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

23 Deferred income

	2025	2024
	£	£
Other deferred income	211,958	193,292
	<u>211,958</u>	<u>193,292</u>

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	211,958	193,292
	<u>211,958</u>	<u>193,292</u>
Movements in the year:		
Deferred income at 1 April 2024	193,292	375,085
Amounts received in year	2,012,138	1,844,204
Amounts credited to SoFA in year	(1,993,472)	(2,025,997)
	<u>211,958</u>	<u>193,292</u>
Deferred income at 31 March 2025	211,958	193,292
	<u>211,958</u>	<u>193,292</u>

Deferred income comprises funds received in advance of the provision of services which relate to future accounting periods.

24 Retirement benefit schemes

	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	66,781	67,290
	<u>66,781</u>	<u>67,290</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

AGE CONCERN WIRRAL
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

25 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds					Movement in funds				
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Gains and losses	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£	£	£	£	£
Property	624,754	-	-	-	-	624,754	-	-	-	624,754
Revaluation reserve	500,719	-	-	-	(75,000)	425,719	-	-	-	425,719
Covid-19 support and non BAU grants	11,019	-	-	-	-	11,019	-	-	(11,019)	-
BAU grants	73,094	2,025,997	(1,644,263)	(381,735)	-	73,093	1,993,473	(1,631,193)	(362,280)	73,093
Donations	13,380	5,371	-	-	-	18,751	45	-	(1,585)	17,211
	<u>1,222,966</u>	<u>2,031,368</u>	<u>(1,644,263)</u>	<u>(381,735)</u>	<u>(75,000)</u>	<u>1,153,336</u>	<u>1,993,518</u>	<u>(1,631,193)</u>	<u>(374,884)</u>	<u>1,140,777</u>

BAU = Business As Usual

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

25 Restricted funds

(Continued)

Property & Revaluation Reserve:

The property related restricted fund balances above totalling £624,754 relate to the Devonshire Resource Centre property (£514,754 Restricted+ £255,246 Unrestricted = £770,000 Total Carrying Value at 31/03/25) and the Market Street property (£110,000 Restricted + £0 Unrestricted = £110,000 Total Carrying Value at 31/03/25) upon which certain restrictions remain at the balance sheet date.

All 3 properties were last valued in March 2024 and will be valued once again in March 2027 in accordance with the charity's policy.

The revaluation reserve within restricted reserves totalling £425,719 relates to the Meadowcroft property (£425,719 Restricted + £244,281 Unrestricted = £670,000 Total Carrying Value at 31/03/25).

Business As Usual Grants:

The charity received during the year to March 2025 income totalling £2,012,138 to add to £193,292 monies unspent (Deferred Income) at 31 March 2024 which gave a total of £2,205,430 available to utilize in year. Of this, £1,993,472 was released to P&L as Income in year which left £211,958 monies unspent (Deferred Income) at 31 March 2025.

These funds arose from multiple individual income streams from various sources for a variety of purposes which align with the charity's usual functions such as the delivery of an Early Intervention and Prevention Contract for Wirral Borough Council (via a 'special purpose vehicle' Wirral Health and Wellbeing CIC). Further details can be found in Note 4.

The transfer of £362,280 from Restricted Funds to Unrestricted Funds (BAU Contracts & Grants) relates to the total surplus the charity is able to retain to contribute towards its central overheads. The Trustees have specifically tasked management with operating a 'full cost recovery model' where any commission accepted by the charity to deliver activities and/or services must not only cover its direct cost of delivery but also must contribute a certain minimum amount (usually based on FTE) as a management fee towards the general central costs of running the charity.

Covid 19 Support & Non BAU Contracts & Grants:

The charity had £11,019 of restricted income left from the Covid pandemic era of 2020-2022 which mainly pertained to hygiene related matters to facilitate the recovery of operations. Wirral Borough Council Environmental Health Office ('EHO') had been requesting that the charity upgrade its kitchen facilities at the Residential Care Home (Stanhope Court) in Bromborough to meet current EHO standards and accordingly the charity spent £12,604 in the year to comply. These are repairs and are expensed in the year. Because these repairs relate specifically to hygiene (as illustrated by the EHO notice) it has been deemed appropriate to utilize the remaining balance of restricted income in this Covid 19 category to defray these costs so this amount of £11,019 has been transferred out of restricted income to unrestricted income. This completes the utilization of all restricted income pertaining to Covid 19 Support & Non BAU Contracts & Grants.

**AGE CONCERN WIRRAL
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

26 Unrestricted funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Mortgage repayment reserve	21,445	-	(6,346)	-	15,099
General funds	1,119,449	2,129,336	(2,414,835)	374,884	1,208,834
	<u>1,140,894</u>	<u>2,129,336</u>	<u>(2,421,181)</u>	<u>374,884</u>	<u>1,223,933</u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Mortgage repayment reserve	26,915	-	(5,470)	-	21,445
General funds	1,440,418	1,687,764	(2,390,468)	381,735	1,119,449
	<u>1,467,333</u>	<u>1,687,764</u>	<u>(2,395,938)</u>	<u>381,735</u>	<u>1,140,894</u>

The trustees wish to continue to maintain a designated reserve equal to the total amount of bank loan outstanding at the year end date so sufficient funds are ringfenced to cover future loan repayments.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

27 Analysis of net assets between funds

	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:								
Tangible assets	534,785	-	940,473	1,475,258	533,345	-	940,473	1,473,818
Investment properties	-	-	110,000	110,000	-	-	110,000	110,000
Investments	2	-	-	2	2	-	-	2
Current assets/(liabilities)	781,793	15,099	90,303	887,195	702,498	21,444	102,863	826,805
Long term liabilities	(8,345)	-	-	(8,345)	(15,395)	-	-	(15,395)
Provisions	(99,400)	-	-	(99,400)	(101,000)	-	-	(101,000)
	<u>1,208,835</u>	<u>15,099</u>	<u>1,140,776</u>	<u>2,364,710</u>	<u>1,119,450</u>	<u>21,444</u>	<u>1,153,336</u>	<u>2,294,230</u>

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

28 Financial commitments, guarantees and contingent liabilities

In 2009, the charity was awarded a grant of £984,000 by Wirral Primary Care Trust towards the cost of establishing the Early Onset Dementia Wing at the charity's registered office at Devonshire Resource Centre, 141 Park Road North, Birkenhead, Wirral, CH41 0DD.

This grant has been released to restricted reserves in its entirety. However, in the event that the property was to cease to be used, before April 2034, for the purposes for which the grant was made (which, in the opinion of the trustees, is unlikely) then the property would be required to be sold and a proportion of the sales proceed, based on time lapsed, would have to be repaid towards the grant.

The monies then due are secured by a charge over the property. March 2025 represents the end of the sixteenth year of the 25-year grant term and the relevant proportion of sales proceeds which would be payable to the NHS would be 16.82%. The charge was registered on 14 April 2009 and the Land Registry reference for the property is MS183704.

29 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	94,959	107,046
Between two and five years	141,615	191,801
	<u>236,574</u>	<u>298,847</u>

Property leases for the 7 retail outlets are included within the commitments above. For the purposes of this note, it has been assumed that any break clauses are activated as and when the date arises and that any leases which have expired (i.e., where the company is 'holding over') are subject to three month's notice.

In addition to the Leases for the retail outlets, there are ongoing Lease commitments in relation to the following: 1 x franking machine; 2 x photocopiers; 2 x coffee machines for the cafes; laundry equipment at the residential care home. There are also ongoing Lease commitments re., the Café at Marine Lake Health and Wellbeing Centre, Orrysdale Road West Kirby, Wirral CH48 5AA and St Catherine's Health Centre, Church Road, Birkenhead Wirral CH42 0LQ but these do not require the payment of rent or service charge.

Lessor

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2025	2024
	£	£
Within one year	5,507	5,507
	<u>5,507</u>	<u>5,507</u>

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

29 Operating lease commitments

(Continued)

Age Concern Wirral operating as Age UK Wirral has a Lease in place for Wirral Mencap to occupy 42-44 Market Street, Birkenhead, Wirral CH41 5BT for the term 20th October 2024 to 19th October 2025.

30 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

Included in the above is gross salary of £63,005 paid to Mr. R. Crocker (2024: £63,005), Finance Director. Mr. R. Crocker is the spouse of one of the trustees, Mrs. P. Crocker, and is therefore considered a connected person.

The Board have taken appropriate measures to manage any conflict of interest that could arise in respect of the above, including recording this relationship in the minutes of all relevant formal meetings under 'declarations of potential conflicts of interest'. All salaries are paid based on fixed rates set for each position at the board's discretion and there is no formal annual performance related bonus scheme. In the event that it were to arise, Mrs. P. Crocker would recuse herself in any board or committee discussion or decisions relating to Mr. R. Crocker's remuneration.

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

30 Related party transactions

(Continued)

Wirral Health and Wellbeing CIC:

During 2017/18, the charity was one of the five founding partners that created and operated Wirral Health and Wellbeing CIC, a venture jointly controlled by the five parties (now seven parties) that was established to deliver the Early Intervention and Prevention support for Vulnerable People / Young People and Carers contract. This contract has been further renewed until 28/02/2027.

The CIC was formed 4th August 2017, but was inactive until 1st October 2017. 2018/19 was the first full year of operation for the CIC.

The charity recharged £933,324 (2024 £916,243) of operating costs and £7,500 (2024 £7,500) of management costs to Wirral Health and Wellbeing CIC in the year relating to the Early Intervention Prevention commission. As at 31 March 2025 £87,126 (2024 £93,876) was outstanding in respect of these amounts.

The charity recharged £175,744 (2024 £31,595) of operating costs to Wirral Health and Wellbeing CIC in the year relating to the Single Point of Access commission. As at 31 March 2025 £17,677 (2024 £17,677) was outstanding in respect of these amounts.

Wirral Age Concern Trading Limited:

The charity holds two £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). This holding represents the entire share capital of Wirral Age Concern Trading Limited. Wirral Age Concern Trading Limited is dormant and there have been no transactions during the financial year. The charity was owed £790 by Wirral Age Concern Trading Limited as at 31st March 2025 (2024: £790).

**AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

31 Cash generated from/(absorbed by) operations	2025 £	2024 £
Surplus/(deficit) for the year	70,480	(321,069)
Adjustments for:		
Investment income recognised in statement of financial activities	(19,570)	(15,076)
Depreciation and impairment of tangible fixed assets	11,810	60,327
Movements in working capital:		
(Increase) in debtors	(55,390)	(9,679)
Increase in creditors	8,928	49,902
Increase in provisions	(1,600)	(69,204)
Increase/(decrease) in deferred income	18,666	(181,793)
Cash generated from/(absorbed by) operations	33,324	(486,592)

32 Analysis of changes in net funds	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	1,227,699	33,298	1,260,997
Loans falling due within one year	(6,050)	(704)	(6,754)
Loans falling due after more than one year	(15,395)	7,050	(8,345)
	1,206,254	39,644	1,245,898

33 Events after the reporting date

Following the year-end, the company agreed with Age UK (the national organisation) that it would change its trading name from Age UK Wirral to Age UK Wirral, Liverpool and Sefton. The company's legal name and company number both remain the same i.e., Age Concern Wirral 02894067. This does not affect the company's services in Wirral but may mean that the charity operates across a wider geographical area than before. Options and opportunities are currently being explored within areas of Liverpool and Sefton which are currently not served. For many years, there has not been an Age UK organisation delivering services and activities across Liverpool and Sefton – whilst an organisation called Age Concern Liverpool and Sefton does exist, this is not part of the Age UK Network. For clarity, this does not include the areas served by Age UK Mid Mersey (which are Knowsley, St Helens, Warrington, Runcorn, Widnes & Halton).

In addition to the above, a former employee who had previously taken voluntary redundancy has brought an employment related claim against the charity. The charity is defending the claim.