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AGE CONCERN MID MERSEY
REPORT OF THE BOARD OF TRUSTEES
AND CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED
31 MARCH 2010

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AGE CONCERN MID MERSEY
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FOR THE YEAR ENDED 31 MARCH 2010

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AGE CONCERN MID MERSEY

**REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2010**

The Trustees are pleased to present their report together with the financial statements of the charity for the year ending 31 March 2010

Reference and Administrative Details

Charity Number. 1003476

Company Number: 2625647

Chief Executive and Company Secretary
Mr P J Longworth, MBA

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

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

Bankers
National Westminster Bank Plc
PO Box 25
5 Ormskirk Street
St Helens
Merseyside WA10 1DR

Solicitors
Haygarth Jones
8 Hardshaw Street
St Helens
Merseyside WA10 1RE

AGE CONCERN MID MERSEY

REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2010

Directors and Trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees

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

Prof M Thomas – Chairman	
Mr P Ashton- Treasurer	
Mr J Caunce, MBE, JP	(Deceased 3 09 10)
Mr R Travies	
Mr B Miller	(Resigned 21 10 09)
Mrs D Shotton	
Mr I Taylor	(Resigned 21 10 09)
Mrs L Butt	(Resigned 4 08 09)
Mrs J Fenton	(Resigned 21 10 09)
Mr R Rankin	
Mrs P Rowland MBE	(Resigned 21 10 09)
Mr J Taylor	
Dr J Woodthorpe	

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

Mr P Ashton
Mr R Rankin

STRUCTURE, GOVERNANCE AND MANAGEMENT

The company is governed by its Memorandum and Articles of Association

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

Appointment of trustees

The trustees who have served during the year are set out above. The trustees are appointed by the members of the company and one third of the trustees retire by rotation each year and may offer themselves for re-election in accordance with the Articles of Association

AGE CONCERN MID MERSEY

REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2010

Trustee induction and training

Initially, new trustees are inducted into the Organisation by attending the same induction course as staff, sessional workers, volunteers and placements. Additionally, trustees have access to Age Concern's Board builder training programme, which covers such items as roles and responsibilities, legal obligations under charity and company law, the content of the Memorandum and Articles of Association, organisation structures and decision making processes, business planning and understanding financial information. The induction process also involves an opportunity for new trustees to meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events, which will facilitate their understanding of their role and meet their individual training needs.

Organisation

The Board of Trustees administers the charity. The board meets six times during the financial year to manage the charity's affairs receiving reports from senior employees. A Chief Executive is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for operational matters.

Risk Management

The Board of Trustees considers the major strategic, business and operational risks that the charity faces each year when considering budgets and business planning. Systems have been developed to monitor and control these risks to mitigate any impact that they may have in the future.

OBJECTIVES AND ACTIVITIES

To promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around St Helens, Halton and Warrington (hereinafter called "the area of benefit")

Activities

- a) to encourage, promote and organise direct services appropriate to the needs of individual elderly people or groups of elderly people and if thought fit to make reasonable charges for any services provided hereunder,
- b) to promote and organise co-operation in the achievement of the above objects and to that end to support, join in with and co-operate with other charities, voluntary bodies, statutory authorities and other organisations operating in furtherance of the objects or of similar charitable purposes and to exchange information and advice with them,
- c) to establish, support, undertake or execute any charitable trusts, associations or institutions formed for all or any of the objects,
- d) to promote and carry out, or assist in promoting and carrying out, surveys, investigations and research,
- e) to provide food, drink and refreshments as appropriate but only for persons participating in the activities of the Organisation,
- f) to arrange and provide for, or join in arranging and providing for, the holding of exhibitions, meetings, lectures, classes and training courses,
- g) to publish books, pamphlets, reports, leaflets, journals, films, videos, tapes and other material,
- h) to appoint and constitute such advisory committees as the Board of Trustees (hereafter referred to as "the Board" and as further described in Article 1 of the Articles of Association) may think fit,

AGE CONCERN MID MERSEY

REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2010

Key Aims

"In line with the organisation's business planning processes including a Board Away day in September 2008 and meetings with both internal and external stakeholders, the following areas have been identified as a propriety area

- Information & Advice (should be viewed as core to what we do)
- Health & Wellbeing activities
- Low level practical support
- Campaigning (promoting the voice of older people)

ACHIEVEMENTS AND PERFORMANCE

Identified in last year's report, we expected 2009/10 to present some challenges as a result of the economic downturn. Those expectations did manifest themselves as the year progressed, the energies of my fellow trustees, the Chief Executive, Staff and Volunteers has been instrumental in helping Age Concern Mid Mersey to continue to develop following our merger and despite the economic downturn. In order to achieve this, Trustees agreed to utilise some of our reserves to protect front line services to invest in activities which will help us generate more unrestricted income and to continue to support infrastructure needs during this period. The following summarises our achievements during 2009/10 set against the aims that we set at the start of the year

1. Empowering older people to avoid poverty and financial hardship

April 2009 saw the launch of our Money Made Clear project. This is a project funded through the Financial Services Authority and designed to help people identify monetary issues in their lives and try and direct individuals to appropriate sources of help. We have provided support to in excess of a thousand people in this first year and the funding has been extended into 2010.

Our Information and Advice Service continues to support many people with regard to Welfare Benefits, housing related issues, to finding the right services etc. During 2009/10 following a more innovative approach to commissioning in St Helens, Age Concern Mid Mersey, the Deafness Resource Centre and the coalition for disabled people were encouraged to come together as a collaborative to develop advocacy services for vulnerable people in the borough. We believe that there will be a greater need for advocacy services in the next few years as a result of the economic challenges that have been faced by us all and changes to government policy.

2. Promoting age equality and enabling older people to make full contributions to our economy, society and neighbourhoods

Our WorkWise Service supported over forty individuals aged fifty plus back into employment during the year. There are still extensive barriers around employment opportunities for the fifty plus and this service helped demonstrate and achieve greater equality. We have also continued to support both Halton Open and the St Helens Senior Voice Older Peoples Forums. Both groups have continued to work in partnership with their respective local authorities and the Primary Care Trust in reviewing and developing services. Both groups are also actively engaged in recruiting new members.

AGE CONCERN MID MERSEY

REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2010

ACHIEVEMENTS AND PERFORMANCE (Continued)

3. Maximising healthy life expectancy and promoting health, independence and wellbeing for older people

Our "Trust Matters" and "Men 2 Mentor" men's health project has continued to develop during the year. We now deliver in excess of 200 counselling hours each month and the men's health activities include, slimming and healthy eating, sailing, golf, aqua aerobics etc. Our Positive Living/Participation/Active Care groups in addition to breaking social isolation, provide a range of activities which promote positive health, support independence and enhance a sense of well being for those people attending these activities. Approximately 300 people each week benefit from these services. We also continue to provide a range of Active Age activities including Tai Chi, Line Dancing, IT classes, tea dances, calligraphy etc. In excess of 450 people per week benefit from these activities.

4. Achieving greater social inclusion of the most disadvantaged and vulnerable people and challenging the causes of exclusion

In addition to the groups described in number 3 above and their contribution to helping achieve a greater social inclusion, our befriending service which continues to offer a mix of face to face and telephone befriending, has been developed further during the year to encourage some of those people using our befriending service to come together in small "feeder" groups. The aim is that if confidence can be established in these groups it may be possible to re-engage some people into other activities within their local communities. 120 people per week are supported through this service. Halton Open and St Helens Senior Voice as a primary route through which we challenge the causes of exclusion through our strategic partners. Additionally however we engage with our national partners in supporting specific campaigns, some of which are around breaking isolation and encouraging inclusion. We have recognised for some time that we are beginning to see more people with low level dementias using our services, and we acknowledged through our strategic planning processes that there was a need to support the development of dementia services moving forward. To this end I am delighted to report that we secured two years funding in Halton to lead on a project designed to co-ordinate activities within the borough and establish some group support mechanisms where gaps were identified.

5. Ensuring that the organisation sees older people as its key customers

Much work has been done during the year to raise the awareness amongst staff around the implications of the government's Personalisation Agenda, which in essence means that individual older people will be choosing for themselves which services they wish to use and purchase. As an organisation we have for many years recognised older people as customers in the context of the range of products that have been offered through our insurance services and charity shops. There is still work to be done in achieving the transformation across our service delivery. Again, we have some experience of this, having delivered active age classes over the past 9 years.

AGE CONCERN MID MERSEY

REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2010

ACHIEVEMENTS AND PERFORMANCE (Continued)

6. Striving to operate in the most efficient and effective way, so that funders and stakeholders see us as an organisation that always gives value for money

Much work has been done during the year to streamline our governance structures and enhance the infrastructure of the organisation. The Board of Trustees went through a selection process supported by Age Concern England, with the aim of reducing our number from 18 to 9. The process involved identifying the roles that were required at board level and matching the skills of individuals to these roles. This process resulting in us also recognising the need to appoint a president for the organisation and at our AGM in December, Mrs Pamela Rowland, MBE, was appointed into this role. Our finance system was upgraded in 2009 and much work has been done to reduce the volume of paperwork circulating within the organisation and introduce electronic systems for processing data. Preliminary work has also been undertaken in establishing a staff council to support the development of the organisation and which will act as a vehicle for consultation on a range of issues which may impact upon staff. We have worked closely with St Helens Chamber of Commerce in an effort to undertake a full organisational training needs analysis post merger. This has proven to be a bigger job than we might have expected and so there is still work to be done and we will need to revisit this in the context of the current climate. In January 2010 we held our first cross organisation volunteer thank you events. Approximately 100 volunteers attended a three course meal with evening entertainment that was held at our Mansion Site and supported by our functions team. Communication is essential and the Chief Executive and Senior Management Team operate a structured core briefing process that is cascaded from the senior management team across the organisation. Our aim now is to introduce a volunteers' newsletter that will hopefully give us a structured way of communicating with volunteers as well.

7. Maximising trading income potential to generate unrestricted income to support the work of the charity

During the year we have established a Business Support Group which utilised the skills on the Board of Directors of the Trading Company to review and support Business Development Managers in developing the business. Over the past two years additional resources have been invested into both our insurance services and hospitality/functions in order that we may maximise the opportunities available to us. With regard to insurance we hope to see a return on this investment from 2010/11 and we are already noticing a return on this investment with regard to the numbers of conference/room hire bookings and the continued development of our wedding business. In challenging economic times, it becomes more crucial that charitable organisations have access to unrestricted funding and we recognise the need to continue to invest and develop in income generation activities.

As part of achieving the above we extend thanks to all of our funders, but in particular this year to the Dunhill Trust, who have worked with us to establish a unique partnership with the Home Improvement Agency for St Helens which embraces the added value that can be achieved through working with Age Concern Mid Mersey, in that we have been able to recruit and support volunteers to add a 'helping hand' dimension to other home improvement services.

AGE CONCERN MID MERSEY

REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2010

IMPACT AND PUBLIC BENEFIT

This report has been prepared in the light of the Charity Commissions guidance on public benefit and note that the organisation's objectives, activities and performance demonstrates how public benefit is achieved in terms of the beneficiaries who have used our services

Age Concern Mid Mersey's charitable objectives ensure that the focus of the organisations work continues to be *"to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around Halton, St Helens and Warrington (hereinafter called "the area of benefit")"*

The trustees of Age Concern Mid Mersey are proud of the public benefit that has continued to be delivered this year through our services. During this time we have worked for/with 12,000 individual older people, providing the range of services referred to in this report. Additionally, our information and advice service has supported older people to claim approximately £1m in entitlements to welfare benefits

Whilst fees are charged for some of our services and would therefore be deemed as reasonable and necessary to carry out the charity's aims in maintaining and developing the services provided, sensitive consideration is also given at the time of assessment for services, to ensure that access to services is not restricted and that potential beneficiaries are offered the opportunity to have a benefits check to ensure that they are receiving funds to which they may be entitled and which would support them in terms of paying such fees. Individuals do have access to service whilst such assessments are taking place

FINANCIAL REVIEW

The net resources expended of the group for the year amounted to £52,762 (Year to 31 March 2009 – resources expended £14,932)

Volunteer Contribution

The organisation currently has 203 volunteers delivering 1,015 hours of service each week. If the minimum wage is used as the basis of calculating these contributions (£5.93 per hour) over the course of the year, volunteers have provided 48,720 hours, which equates to a contribution of £288,910. This figure excludes any recruitment, national insurance, pension or other costs that would normally be paid for employees

The charity is aware of changes in the age profile, skill base and availability of those who are volunteering. Increased monitoring activity has been introduced in the context of increasing recruitment activity and the potential increased costs of volunteer turnover

Income

Total incoming resources for 2009/10 were £1,557,612 compared with £945,775 in the previous year, which represents an increase of 65%. Services have continued to develop but Trustees and Senior Officers are monitoring incoming resources due to the current economic climate and the changes in eligibility criteria by several funding bodies. Incoming resources from charitable activities are up by 79% to £1,047,236, due to the development of new services in St Helens, Halton and Warrington and the existing services in the Halton area following the merger

The trading company incoming resources for 2009/10 were £296,950 compared with £152,789 in the previous year. This represents a 94% increase, which is due to the Bistro income being transferred this year to the trading company and the development of the new Money Guidance service

Total trading commission income is up by £26,833 to £117,853 in 2009/10. This is due to the continuing marketing of the products, plus one-off commission received re Heyday of £24,074

AGE CONCERN MID MERSEY

REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2010

Financial Review (continued)

During the year there has been continued development of Weddings and functions at the Mansion House. The weddings and functions income is up by 10% on the previous year to £30,576 in 2009/10. The conference bookings have increased during the year by 31% on the previous year to £43,687 in 2009/10.

Expenditure

Expenditure increased by £649,667 (68%) over the previous year. Increased costs in payroll, travel, rent and room hire, utilities, marketing and communications are due to the development of new services in St Helens, merger with Age Concern Warrington and Age Concern Halton and the rebranding of Age Concern Mid Mersey.

The Trading company expenditure for 2009/10 was £295,765 compared with £133,762 in the previous year. This is an increase of 121% due to the continuing development of the weddings/functions at the Mansion House, marketing of the insurance products and Money Guidance service expenses.

OBJECTIVES FOR 2010/11

The following objectives were set at the start of the current financial year -

- 1 Explore and develop new opportunities for service delivery recognising the impact of the "personalisation" agenda including a strategic planning day for trustees and senior management team
- 2 Undertake a business review of Counselling and Active Age services
- 3 Develop a brokerage service to support the "personalisation" agenda
- 4 Explore and develop new funding approaches for services including a "mixed" economy social enterprise model
- 5 Conduct appropriate due diligence work in the context of determining the future relationship with AGEUK
- 6 Manage within budget and introduce enhanced service and financial monitoring systems
- 7 Increase income from our own trading activities in recognition of the challenges of the current economic climate
- 8 Adopt a new business plan for ACMM taking account of the current economic challenges and the emerging relationship with AGEUK and steer an organisational re-structure as required

The trustees wish to report that since the end of the financial year, funding pressures have increased significantly which has resulted in a major re-structure being agreed by the board.

Investment powers and policy

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

As cash funds are considered not to be available in the long term, the trustees have engaged the treasury reserve centre of National Westminster Bank to monitor bank balances and has a specialised deposit fund with another bank, designed for the charity sector, which meets the charity's requirements to generate additional income. The trustees consider the return achieved of £2,060 to be satisfactory, in the current climate.

Age Concern Mid Mersey investments are small, nevertheless Trustees and Senior Officers review these on a regular basis.

AGE CONCERN MID MERSEY

**REPORT OF THE BOARD OF TRUSTEES (continued)
FOR THE YEAR ENDED 31 MARCH 2010**

Financial Review (continued)

Reserves Policy

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

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

For the year ended 31 March 2010 this analysis revealed that of total reserves of £2,044,178, £1,366,243 was held as tangible fixed assets, £179,533 was held as restricted funds less £56,704 (restricted fixed assets) and the balance of £555,106 represents four months running costs. The trustees continue to explore ways in which this can be brought closer to the requirements of the reserves policy.

AGE CONCERN MID MERSEY

REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2010

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees

Company law requires the trustees, who are also the directors of the charity, to prepare accounts for each financial year which give a true and fair view of the state of affairs of the company and of the group and of the surplus or deficit of the company and of the group for that period. In preparing those accounts, the trustees are required to -

- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts,
- prepare the accounts on the going concern basis, unless it is inappropriate to presume that the company will continue in business

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

Statement as to Disclosure of Information to Auditors

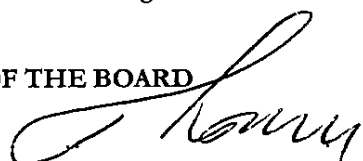
So far as the trustees are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and each trustee has taken all the steps that he or she ought to have taken as a trustee in order to make himself or herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Auditors

A motion proposing the re-appointment of Livesey Spottiswood, as auditors of the company will be proposed at the Annual General Meeting.

BY ORDER OF THE BOARD

Prof M Thomas



TRUSTEE

Date: 5th October 2010

**AGE CONCERN MID MERSEY
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
AGE CONCERN MID MERSEY**

We have audited the accounts on pages 13 to 35, which have been prepared under the historical cost convention, and the accounting policies set out on pages 17 and 18

This report is made solely to the charitable company's members, as a body, in accordance with Sections 495 and 496 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 company and its members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

The trustees' (who are also the directors of the Age Concern Mid Mersey for the purposes of company law) responsibilities for preparing the Trustees' Annual Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and for being satisfied that the accounts give a true and fair view are set out in the Statement of Trustees' Responsibilities.

Our responsibility is to audit the accounts in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the accounts give a true and fair view, have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and have been prepared in accordance with the Companies Act 2006. We also report to you whether in our opinion the information given in the Trustees' Annual Report is consistent with the accounts.

In addition, we report to you if, in our opinion, the charitable company has not kept adequate accounting records, if the accounts are not in agreement with the accounting records and returns, if we have not received all the information and explanations we require for our audit, or if certain disclosures of trustees' remuneration specified by law are not made.

We read the Trustees' Annual Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of Opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the accounts, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

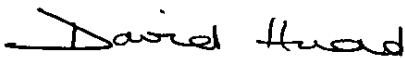
We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion, we also evaluated the overall adequacy of the presentation of information in the accounts.

AGE CONCERN MID MERSEY
INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF
AGE CONCERN MID MERSEY (continued)

Opinion

In our opinion

- the accounts give a true and fair view of the state of the charitable company's affairs and the group as at 31 March 2010, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended,
- the accounts have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice,
- the accounts have been prepared in accordance with the Companies Act 2006, and
- the information given in the Trustees' Annual Report is consistent with the accounts



Mr D Hudd (Senior Statutory Auditor)

For and on behalf of

Livesey Spottiswood Limited

Chartered Accountants

and Registered Auditors

17 George Street

St Helens

WA10 1DB

Date: 5th October 2010

AGE CONCERN MID MERSEY

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2010**

	Notes	Unrestricted Funds £	Restricted Funds £	2010 Total £	2009 Total £
Incoming Resources:					
Incoming resources from generated funds					
Voluntary income	2	61,079	12,181	73,260	17,753
Activities for generating funds	3	428,131	-	428,131	340,099
Investment Income		2,060	-	2,060	2,874
Incoming resources from charitable activities	4	105,783	941,453	1,047,236	583,191
Other incoming resources	5	<u>5,942</u>	<u>983</u>	<u>6,925</u>	<u>1,858</u>
Total Incoming Resources		<u>602,995</u>	<u>954,617</u>	<u>1,557,612</u>	<u>945,775</u>
Resources Expended:					
Cost of generating funds:					
Costs of generating voluntary income	6	15,121	-	15,121	13,769
Fundraising trading cost of goods sold and other costs	7	336,035	-	336,035	167,498
Charitable activities	8	139,345	1,082,154	1,221,499	757,288
Governance costs	9	<u>37,719</u>	<u>-</u>	<u>37,719</u>	<u>22,152</u>
Total Resources Expended		<u>528,220</u>	<u>1,082,154</u>	<u>1,610,374</u>	<u>960,707</u>
Net (Resources Expended) For The Year		74,775	(127,537)	(52,762)	(14,932)
Age Concern Warrington Funds at 1 January 2009		-	-	-	203,810
Age Concern Halton Funds at 1 April 2009		177,809	72,616	250,425	-
Age Concern Mid Mersey Funds at 1 April 2009		<u>1,612,061</u>	<u>234,454</u>	<u>1,846,515</u>	<u>1,657,637</u>
Funds at 31 March 2010		<u>1,864,645</u>	<u>179,533</u>	<u>2,044,178</u>	<u>1,846,515</u>

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

All incoming resources and resources expended derive from continuing activities, including acquisitions as set out in note 25

The notes on pages 17 to 35 form part of these accounts

AGE CONCERN MID MERSEY
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2010

	Notes	2010 £	2009 £
Income			
Gross income of continuing operations		1,557,612	945,775
Total expenditure of continuing operations		<u>(1,610,374)</u>	<u>(960,707)</u>
Net (Expenditure) For The Year Before Taxation	12	(52,762)	(14,932)
Taxation	13	—	—
Net (Expenditure) For The Year		<u>(52,762)</u>	<u>(14,932)</u>

The group had no recognised gains or losses in either of the above years other than those shown in the Income and Expenditure Account. All incoming resources and resources expended derive from continuing activities, including acquisitions as set out in note 25

The summary Income and Expenditure Account is presented in order to ensure compliance with the Companies Act 2006

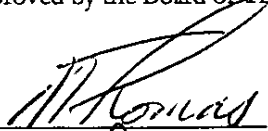
The notes on pages 17 to 35 form part of these accounts

AGE CONCERN MID MERSEY
CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2010

	Notes	2010 £	2009 £
Fixed Assets			
Tangible assets	15	<u>1,366,243</u>	<u>1,395,706</u>
Current Assets			
Stock		1,804	2,224
Debtors	17	211,731	95,680
Cash at bank and in hand		<u>592,186</u>	<u>430,296</u>
		805,721	528,200
Creditors Amounts falling due within one year	18	<u>(127,786)</u>	<u>(77,391)</u>
Net Current Assets		<u>677,935</u>	<u>450,809</u>
Net Assets		<u>2,044,178</u>	<u>1,846,515</u>
Funds			
Restricted funds	20	179,533	234,454
Unrestricted funds held in fixed assets		1,309,539	1,371,783
Unrestricted general funds		554,136	238,072
Non-charitable trading funds		<u>970</u>	<u>2,206</u>
		<u>2,044,178</u>	<u>1,846,515</u>

The accounts were approved by the Board of Trustees on ^{5th} October 2010 and signed on its behalf by:-

Prof M Thomas
(Chair)



Mr P Ashton
(Treasurer)



The notes on pages 17 to 35 form part of these accounts

AGE CONCERN MID MERSEY

CHARITY BALANCE SHEET AS AT 31 MARCH 2010

	Notes	2010 £	2009 £
Fixed Assets			
Tangible assets	15	1,365,370	1,393,376
Investments	16	<u>2</u>	<u>2</u>
		<u>1,365,372</u>	<u>1,393,378</u>
Current Assets			
Stock		93	1,558
Debtors	17	190,091	97,646
Cash at bank and in hand		<u>569,392</u>	<u>420,353</u>
		759,576	519,557
Creditors Amounts falling due within one year	18	<u>(81,740)</u>	<u>(68,626)</u>
Net Current Assets		<u>677,836</u>	<u>450,931</u>
Net Assets		<u>2,043,208</u>	<u>1,844,309</u>
Funds			
Restricted funds	20	179,533	234,454
Unrestricted funds held in fixed assets		1,308,666	1,369,453
Unrestricted general funds		<u>555,009</u>	<u>240,402</u>
		<u>2,043,208</u>	<u>1,844,309</u>

The accounts were approved by the Board of Trustees on ^{5th} October 2010 and signed on its behalf by -

Prof M Thomas
(Chair)

Mr P Ashton
(Treasurer)

The notes on pages 17 to 35 form part of these accounts

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2010

1 Accounting Policies

1.1 Basis Of Accounting

The accounts have been prepared in accordance with applicable accounting standards under the historical cost convention and in accordance with the Companies Act 2006, Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005) and The Charities Act 1993

The company has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small company

1.2 Basis Of Consolidation

The accounts have been prepared for the charity and its subsidiary, Age Concern Mid Mersey Trading Limited. A profit and loss account for the company has not been presented as permitted by Section 408 of the Companies Act 2006

1.3 Fixed Assets

Fixed assets are capitalised at cost, where acquired, or management's approximate valuation of cost where donated

Depreciation

Depreciation is calculated to write off the cost of fixed assets, over their expected useful lives on the following bases -

Land	not provided
Buildings	2% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor vehicles	20% on cost

1.4 Stocks

Stocks are valued at the lower of cost and net realisable value

1.5 Donations and Grants

These are included in the Statement of Financial Activities (SOFA) when

- the charity becomes entitled to the donation, grant or similar income and any conditions for receipt are met
- the trustees are reasonably certain they will receive it, and
- the trustees are reasonably certain that the value can be reliably measured

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

1 Accounting Policies (continued)

1.6 Investment Income

This and any associated tax credits are included in the accounts when receivable

1.7 Expenditure and liabilities

General liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to expenditure. Expenditure has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

1.8 Leased Assets

Rentals payable under operating leases are charged against profits on a straight line basis over the period of the leases.

1.9 Pension Costs

Age Concern Mid Mersey contributes to defined contribution pension schemes and stakeholder pensions schemes for certain employees, and to Age Concern Retirement Benefits Scheme, a defined benefit scheme for one employee. They also contribute to Cheshire Pension Fund, a defined benefit scheme for certain employees. Contributions are charged in the Statement of Financial Activities.

1.10 Fund accounting

Funds held by the charity are either

- Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees
- Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

2 Voluntary Income

	Unrestricted Funds £	Restricted Funds £	2010 £	2009 £
Grants				
St Helens MBC	-	12,181	12,181	12,181
Donations.				
Warrington Mayors Chanty	5,431	-	5,431	-
The Ravendale Trust	2,000	-	2,000	2,000
The Lord Cozens-Hardy Trust	500	-	500	500
Sir Alister Pilkington Trust	400	-	400	400
Sundry Donations	4,016	-	4,016	1,472
In Memory	1,192	-	1,192	1,200
Legacies				
Dr Jean Hugh-Jones	26,250	-	26,250	-
Mr John Hardman	20,327	-	20,327	-
Mrs Ruth Barrow	<u>963</u>	<u>-</u>	<u>963</u>	<u>-</u>
	<u>61,079</u>	<u>12,181</u>	<u>73,260</u>	<u>17,753</u>

3 Activities for generating funds

Shop Sales	42,290	-	42,290	52,975
Catering	-	-	-	77,731
Rental income and recharges	72,616	-	72,616	45,040
Trainee fees	-	-	-	320
Lottery	872	-	872	291
Fundraising	15,403	-	15,403	10,953
Gross Income Trading Company	<u>296,950</u>	<u>-</u>	<u>296,950</u>	<u>152,789</u>
	<u>428,131</u>	<u>-</u>	<u>428,131</u>	<u>340,099</u>

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

4 Incoming resources from charitable activities

	Unrestricted Funds £	Restricted Funds £	2010 £	2009 £
St Helens MBC	-	285,709	285,709	204,750
The Big Lottery	-	76,315	76,315	91,343
Halton Council	22,840	348,138	370,978	-
Halton & St Helens PCT	-	60,042	60,042	36,833
Age Concern Training	-	-	-	2,108
European Social Fund	-	-	-	11,493
St Helens Working Neighbourhood Fund	-	-	-	86,138
St Helens College	-	-	-	45,420
Warrington MBC	-	122,312	122,312	23,270
Age Concern England (Secondment)	-	7,000	7,000	5,000
Age Concern England – Winter Warmth Fund	-	-	-	923
Windle United Church	-	-	-	1,000
Halton & St Helens NHS	-	749	749	750
Ravendale Trust	-	-	-	700
St Helens Activity Grant	-	-	-	975
St Helens UVO Community Trust	-	250	250	300
Dunhill Medical Trust	-	14,449	14,449	-
Digital Outreach	-	7,215	7,215	-
Go Learn Funding	-	6,679	6,679	-
E-On Energy Right Programme	-	2,350	2,350	-
Skelton Bounty Fund	-	1,500	1,500	-
Co-op Pharmacy Fund	-	1,553	1,553	-
Bright Ideas Fund	-	1,350	1,350	-
Help the Aged	-	950	950	-
Service User Fees	82,943	789	83,732	70,175
Other	-	3,831	3,831	600
Donations	-	272	272	1,413
	<u>105,783</u>	<u>941,453</u>	<u>1,047,236</u>	<u>583,191</u>

AGE CONCERN MID MERSEY
NOTES TO THE CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2010

4a INCOMING RESOURCES FROM
CHARITABLE ACTIVITIES

Source	Positive Living £	Positive Health £	Practical Support £	Information & Advocacy £	Training & Development £	Older Persons Forum £	2010 £
St Helens MBC	124,731	-	-	64,978	86,000	10,000	285,709
The Big Lottery	-	76,315	-	-	-	-	76,315
Halton Council	67,757	-	147,470	140,001	-	15,750	370,978
Halton & St Helens PCT	-	23,201	-	-	-	36,841	60,042
Warrington MBC	42,326	24,000	20,985	35,001	-	-	122,312
Age Concern England (Secondment)	-	7,000	-	-	-	-	7,000
St Helens UVO Community Trust	250	-	-	-	-	-	250
Dunhill Medical Trust	-	-	14,449	-	-	-	14,449
Digital Outreach	-	-	7,215	-	-	-	7,215
Go Learn Funding	6,679	-	-	-	-	-	6,679
E-On Energy Right Programme	-	-	-	2,350	-	-	2,350
Skeleton Bounty Fund	1,500	-	-	-	-	-	1,500
Co-Op Pharmacy Fund	1,553	-	-	-	-	-	1,553
Bright Ideas Fund	1,350	-	-	-	-	-	1,350
Service User Fees	70,498	13,090	144	-	-	-	83,732
Other	2,458	749	-	950	-	1,373	5,530
Donations	272	-	-	-	-	-	272
	<u>319,374</u>	<u>144,355</u>	<u>190,263</u>	<u>243,280</u>	<u>86,000</u>	<u>63,964</u>	<u>1,047,236</u>

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

5 Other incoming resources	Unrestricted Funds £	Restricted Funds £	2010 £	2009 £
Online filing tax free payment	75	-	75	100
Sundry income	<u>5,867</u>	<u>983</u>	<u>6,850</u>	<u>1,758</u>
	<u>5,942</u>	<u>983</u>	<u>6,925</u>	<u>1,858</u>
6 Costs of generating voluntary income				
Wages and Social Security	7,886	-	7,886	7,901
Telephone	-	-	-	238
Advertising & promotions	281	-	281	-
Cleaning & sundry	2,357	-	2,357	1,895
Legal fees	20	-	20	20
Support costs	<u>4,577</u>	<u>-</u>	<u>4,577</u>	<u>3,715</u>
	<u>15,121</u>	<u>-</u>	<u>15,121</u>	<u>13,769</u>
7 Costs of goods sold and other costs				
Wages and Social Security	21,770	-	21,770	16,072
Honoraria	5,456	-	5,456	5,973
Repairs and renewals	-	-	-	354
Catering costs	370	-	370	396
Motor & travel costs	2,768	-	2,768	2,022
Printing, stationery & postage	299	-	299	1,188
Cleaning & sundry	273	-	273	121
Support costs	9,334	-	9,334	7,610
Gross expenditure Trading Company	<u>295,765</u>	<u>-</u>	<u>295,765</u>	<u>133,762</u>
	<u>336,035</u>	<u>-</u>	<u>336,035</u>	<u>167,498</u>

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2010

	Unrestricted Funds £	Restricted Funds £	2010 £	2009 £
8 Charitable Activities				
Wages and Social Security	15,929	524,104	540,033	192,676
Secondment	-	-	-	12,327
Honoraria	-	297	297	462
Repairs & renewals	-	2,550	2,550	1,656
Rent and room hire	-	24,458	24,458	8,442
Telephone	-	460	460	1,000
Advertising & promotions	-	7,744	7,744	3,742
Insurance	-	2,431	2,431	2,257
Catering costs	-	8,318	8,318	34,648
Motor & travel costs	-	37,874	37,874	26,131
Training costs	-	64,795	64,795	63,781
Tutor fees and materials	-	79,452	79,452	51,495
Consultancy	-	13,182	13,182	-
Cleaning & sundry	-	-	-	1,424
Depreciation	-	3,786	3,786	6,778
Support costs	<u>123,416</u>	<u>312,703</u>	<u>436,119</u>	<u>350,469</u>
	<u>139,345</u>	<u>1,082,154</u>	<u>1,221,499</u>	<u>757,288</u>

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2010

8a ANALYSIS OF CHARITABLE ACTIVITIES

	Positive Living £	Positive Health £	Practical Support £	Information & Advocacy £	Training & Development £	Older Persons Forum £	2010 £	2009 £
Wages and social security	192,258	74,179	94,019	158,447	-	21,130	540,033	192,676
Secondment	-	-	-	-	-	-	-	12,327
Honoraria	297	-	-	-	-	-	297	462
Repairs and renewals	1,080	-	1,349	-	-	121	2,550	1,656
Rent and room hire	2,636	20,716	354	-	-	752	24,458	8,442
Telephone	313	-	21	126	-	-	460	1,000
Advertising and promotions	508	4,848	70	2,037	-	281	7,744	3,742
Insurance	2,431	-	-	-	-	-	2,431	2,257
Catering costs	6,073	105	20	13	-	2,107	8,318	34,648
Motor and travel costs	24,043	3,627	3,367	4,994	-	1,843	37,874	26,131
Training costs	432	1,484	40	399	62,440	-	64,795	63,781
Tutor fees and materials	33,592	44,968	-	632	-	260	79,452	51,495
Consultancy	7,117	6,065	-	-	-	-	13,182	-
Cleaning and sundry	-	-	-	-	-	-	-	1,424
Depreciation	3,470	-	-	129	-	187	3,786	6,778
Support costs	103,104	62,163	106,564	102,125	24,421	37,742	436,119	350,469
	<u>377,354</u>	<u>218,155</u>	<u>205,804</u>	<u>268,902</u>	<u>86,861</u>	<u>64,423</u>	<u>1,221,499</u>	<u>757,288</u>

AGE CONCERN MID MERSEY

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2010**

9 Governance costs	Unrestricted Funds	Restricted Funds	2010	2009
	£	£	£	£
Wages and Social Security	20,435	-	20,435	13,316
Catering costs	-	-	-	58
Board meeting expenses	1,508	-	1,508	1,917
Legal and professional fees	5,690	-	5,690	95
Audit and accountancy	8,161	-	8,161	5,419
Subscriptions	<u>1,925</u>	<u>-</u>	<u>1,925</u>	<u>1,347</u>
	<u>37,719</u>	<u>-</u>	<u>37,719</u>	<u>22,152</u>

	Voluntary Income	Cost of Goods Sold	Charitable Activities	2010	2009
	£	£	£	£	£
10 Support Costs					
Wages and Social Security	2,164	4,327	209,863	216,354	215,723
Repairs and renewals	360	720	32,356	33,436	23,479
Rent and room hire	280	560	27,164	28,004	1,624
Heat, light and water	367	734	32,859	33,960	27,537
Telephone	117	233	10,422	10,772	7,990
Printing, stationery and postage	267	535	24,314	25,116	12,150
Advertising and promotion	20	41	1,983	2,044	9,115
Insurance	193	387	18,763	19,343	15,201
Catering costs	8	16	755	779	552
Motor and travel costs	92	183	8,893	9,168	5,156
Training costs	61	122	5,914	6,097	1,327
Legal and professional fees	-	180	35	215	180
Cleaning and sundry	89	178	8,562	8,829	1,569
Depreciation	<u>559</u>	<u>1,118</u>	<u>54,236</u>	<u>55,913</u>	<u>40,191</u>
	<u>4,577</u>	<u>9,334</u>	<u>436,119</u>	<u>450,030</u>	<u>361,794</u>

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

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

11 Commercial Trading Operations in Trading Subsidiary

Included in the group are the accounts of Age Concern Mid Mersey Trading Limited, a company operating within the United Kingdom, which is the charity's wholly owned subsidiary. In accordance with its Memorandum and Articles of Association, the trading subsidiary, Age Concern Mid Mersey Trading Limited, pays to the registered charity such sums as after due provision for the financial requirements of the business, shall absorb or extinguish profits which otherwise would be available for distribution. The following is a summary of the trading results of the subsidiary:-

	2010 £	2009 £
Turnover		
Cost of sales and administrative expenses	296,950 <u>(295,765)</u>	152,789 <u>(133,762)</u>
Operating Profit	1,185	19,027
Tax on profit on ordinary activities	<u>-</u>	<u>-</u>
	1,185	19,027
Amount gifted to the charity	<u>(2,421)</u>	<u>(17,406)</u>
(Loss)/Profit for the year in subsidiary	<u>(1,236)</u>	<u>1,621</u>
The assets and liabilities of the subsidiary were.		
Fixed assets	873	2,330
Current assets	62,121	28,722
Creditors amounts falling due within one year	<u>(62,022)</u>	<u>(28,844)</u>
Total net assets	<u>972</u>	<u>2,208</u>
Aggregate share capital and reserves	<u>972</u>	<u>2,208</u>

12 Net Expenditure For The Year Before Taxation

	2010 £	2009 £
The net expenditure for the year is stated after charging:-		
Depreciation of owned assets	61,156	47,796
Auditors' remuneration	<u>8,000</u>	<u>5,000</u>

13 Taxation

No liability to UK Corporation Tax arose on trading activities either for the year ended 31 March 2010 or for the previous year.

14 Staff Costs – Charity

	Group		Charity	
	2010 £	2009 £	2010 £	2009 £
Wages and salaries	857,005	443,637	717,555	402,956
Social security costs	59,928	33,852	51,378	30,736
Pension contributions	38,884	11,996	37,545	11,996
Secondment	<u>-</u>	<u>12,327</u>	<u>-</u>	<u>12,327</u>
	<u>955,817</u>	<u>501,812</u>	<u>806,478</u>	<u>458,015</u>

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

14 Staff Costs – Charity (cont'd)

The average number of full time equivalent employees of the charitable company analysed by function was -

	Group		Charity	
	2010	2009	2010	2009
	£	£	£	£
Costs of generating voluntary income	1	1	1	1
Costs of goods sold and other costs	11	4	2	2
Charitable activities	35	17	35	17
Governance costs	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
	<u>48</u>	<u>23</u>	<u>39</u>	<u>21</u>

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments or expenses during either year

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2010

15 Tangible Fixed Assets	Land £	Freehold & Long Leasehold Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
Group						
At Cost						
At 1 April 2009	230,640	1,449,288	140,234	123,926	40,071	1,984,159
Transferred from Age Concern Halton	-	-	3,763	1,442	-	5,205
Additions	-	-	19,072	7,416	-	26,488
Disposals	-	-	-	(2,350)	-	(2,350)
At 31 March 2010	<u>230,640</u>	<u>1,449,288</u>	<u>163,069</u>	<u>130,434</u>	<u>40,071</u>	<u>2,013,502</u>
Depreciation						
At 1 April 2009	-	343,680	95,077	114,800	34,896	588,453
Charge for the year	-	28,985	24,988	5,383	1,800	61,156
Eliminated	-	-	-	(2,350)	-	(2,350)
At 31 March 2010	-	<u>372,665</u>	<u>120,065</u>	<u>117,833</u>	<u>36,696</u>	<u>647,259</u>
Net Book Value						
At 31 March 2010	<u>230,640</u>	<u>1,076,623</u>	<u>43,004</u>	<u>12,601</u>	<u>3,375</u>	<u>1,366,243</u>
At 31 March 2009	<u>230,640</u>	<u>1,105,608</u>	<u>45,157</u>	<u>9,126</u>	<u>5,175</u>	<u>1,395,706</u>
Charity						
At Cost						
At 1 April 2009	230,640	1,449,288	128,131	123,926	40,071	1,972,056
Transferred from Age Concern Halton	-	-	3,763	1,442	-	5,205
Additions	-	-	19,072	7,416	-	26,488
Disposals	-	-	-	(2,350)	-	(2,350)
At 31 March 2010	<u>230,640</u>	<u>1,449,288</u>	<u>150,966</u>	<u>130,434</u>	<u>40,071</u>	<u>2,001,399</u>
Depreciation						
At 1 April 2009	-	343,680	85,304	114,800	34,896	578,680
Charge for the year	-	28,985	23,531	5,383	1,800	59,699
Eliminated	-	-	-	(2,350)	-	(2,350)
At 31 March 2010	-	<u>372,665</u>	<u>108,835</u>	<u>117,833</u>	<u>36,696</u>	<u>636,029</u>
Net Book Value						
At 31 March 2010	<u>230,640</u>	<u>1,076,623</u>	<u>42,131</u>	<u>12,601</u>	<u>3,375</u>	<u>1,365,370</u>
At 31 March 2009	<u>230,640</u>	<u>1,105,608</u>	<u>42,827</u>	<u>9,126</u>	<u>5,175</u>	<u>1,393,376</u>

£1,365,370 of fixed assets are for use in direct furtherance of the charity's objects

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2010

29

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2010

	Group		Charity	
	2010	2009	2010	2009
	£	£	£	£
18 Creditors Amounts falling due within one year				
Trade creditors	29,191	44,664	25,964	44,015
Social security and other taxes	34,390	12,313	17,085	11,197
Accruals and deferred income	<u>64,205</u>	<u>20,414</u>	<u>38,691</u>	<u>13,414</u>
	<u>127,786</u>	<u>77,391</u>	<u>81,740</u>	<u>68,626</u>
 19 Share Capital - Trading Subsidiary			2010	2009
			£	£
Authorised Equity Shares				
100 Ordinary shares of £1 each			<u>100</u>	<u>100</u>
 Allotted, Called Up And Fully Paid Equity Shares				
2 Ordinary shares of £1 each			<u>2</u>	<u>2</u>

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

20 Restricted Funds

	Movement in Resources				
	Age Concern Mid Mersey Balance at 01.04.09	Age Concern Halton Balance at 01 04 09 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31.03 10 £
St Helens MBC	24,800	-	297,890	312,327	10,363
The Big Lottery	17,662	-	76,315	93,608	369
Halton Council	-	3,455	348,138	350,967	626
Halton & St Helens PCT	-	4,560	60,042	64,436	166
Warrington MBC	174,620	-	122,312	143,430	153,502
Age Concern England (Secondment)	-	-	7,000	7,000	-
St Helens UVO Community Trust	-	-	250	250	-
Dunhill Medical Trust	-	-	14,449	14,235	214
Digital Outreach	-	-	7,215	7,215	-
Go Learn Funding	2,727	-	6,679	3,528	5,878
E-On Energy Right Programme	-	-	2,350	2,350	-
Skelton Bounty Fund	-	-	1,500	1,500	-
Co-Op Pharmacy Fund	-	-	1,553	1,553	-
Bright Ideas Fund	-	-	1,350	1,350	-
Service User Fees –	-	-	-	-	-
Halton Community Groups	-	-	789	789	-
Other	-	-	3,831	3,831	-
Donations	-	-	272	272	-
Business Link	-	-	983	983	-
Percy Bilton Trust	1,900	-	-	1,393	507
Ward Blenkinsop Trust	523	-	-	308	215
Customers (Boxing Day Party)	2,005	-	-	2,005	-
Albert Hunt Trust	400	-	-	200	200
Kathleen Laurence Charitable Trust	300	-	-	150	150
Age Concern England New Opportunities Fund	6,672	-	-	3,919	2,753
HBOS Foundation	50	-	-	50	-
The Hemby Trust	200	-	-	100	100
Prescot Ladies Circle	200	-	-	100	100
Windle United Charities	945	-	-	330	615
Halton & St Helens NHS	750	-	749	1,499	-
Ravendale Trust	700	-	-	175	525
Age Concern England	-	520	-	188	332
Help the Aged	-	1,318	950	1,318	950
Supporting People	-	494	-	288	206
Neighbourhood Renewal	-	39,897	-	38,135	1,762
Widnes & District OPWC	-	12,613	-	12,613	-
Legacy	-	9,759	-	9,759	-
	<u>234,454</u>	<u>72,616</u>	<u>954,617</u>	<u>1,082,154</u>	<u>179,533</u>

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

20 Restricted Funds (continued)

Funds received from St Helens MBC towards the provision of Active Care Services, Befriending Scheme, Information Service, Advocacy Service, Senior Voice Forum, Workwise over 50s Project, Core Support Cost and Information Booklet.

Funds received from The Big Lottery towards Men 2 Mentor, 50+ Men's Health Project (Fit as a Fiddle), Trust Matters 50+ Counselling Service (Target Wellbeing) and Garden Development Project (Breathing Spaces)

Funds received from Halton Council towards provision of Office Based Information Service, Outreach Information Service, Participation Groups, Stay Safe, Helping Hands Service, People's Register of Traders, Living with Dementia Project, Social Inclusion, Halton Open Forum, Footcare Project and Reminiscing Project.

Funds received from Halton & St Helens PCT towards the Senior Voice Forum (St Helens), Diamond Lives Project (Halton), Footcare Project (Halton) and equipment for Wu Can Play Together Project (Halton)

Funds received from Warrington MBC towards the provision of Information Service, Befriending Service, Positive Living, Good Neighbour Scheme, Men's Health and development of community Positive Living groups

Funds received from Age Concern England towards secondment of the National Fit as a Fiddle Project.

Funds received from St Helens UVO Community Trust towards the provision of Active Care Services (St Helens)

Funds received from Dunhill Medical Trust towards Helping Hands Service (St Helens)

Funds received from Digital Outreach towards providing information regarding the regional Digital Switchover for older people

Funds received from Go Learn Funding, towards the refurbishment of the IT Suite and Equipment (St Helens)

Funds received from E On Energy Right Programme towards event to promote Winter Warmth Campaign

Funds received from Skelton Bounty Fund towards IT Suite (St Helens)

Funds received from Co-Op Pharmacy Fund towards Active Care Exercise Programme (St Helens)

Funds received from Bright Ideas Fund towards Active Care Holistic Therapy Project (St Helens)

Funds received from Service User fees towards Community Groups in Halton

Funds received from various funders towards Senior Voice Forum (St Helens), Participation Groups (Halton), Active Care (St Helens), Befriending Services and towards provision services for older people in Warrington

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2010

20 Restricted Funds (continued)

Funds received from an individual towards Active Care Service (St Helens) and Positive Living (Warrington)

Funds received from Business Link towards staff training

Funds received from Percy Bilton Trust towards the purchase of computer equipment (St Helens)

Funds received from Ward Blenkinsop Trust towards Active Learning Research (St Helens)

Funds received from Various Donations from Tyresave customers towards the cost of a party for older people on Boxing Day

Funds received from Albert Hunt Trust towards replacement of stair carpet at Mansion House

Funds received from Kathleen Laurence Chantable Trust towards replacement of stair carpet at Mansion House

Funds received from Age Concern England New Opportunities Fund towards replacement and upgrade of Information Systems and Communication Technology

Funds received from HBOS Foundation towards IT equipment (St Helens)

Funds received from The Hemby Trust towards replacement of stair carpet at Mansion House

Funds received from Prescott Ladies Circle towards replacement of stair carpet at Mansion House

Funds received from Windle United Charities towards equipment for the IT Suite (St Helens)

Funds received from Halton & St Helens NHS towards speaker, premises, expenses and Footcare Project (Halton)

Funds received from Ravendale Trust towards Senior Voice Forum (St Helens) purchasing computer equipment.

Funds received from Age Concern England towards partly funding refurbishment to the toilets in the Runcorn Office and stock of Stay Safe Equipment (Halton)

Funds received from Help the Aged towards providing a Lunch & Learn Session and Helping Hands Service (Halton)

Funds received from Supporting People towards equipment for Office Based Information Service (Halton)

Funds received from Neighbourhood Renewal towards 50+ Men's Health Project (Halton) and equipment for Helping Hands Service (Halton)

Funds received from Widnes & District OPWC towards Good Neighbour Service in Widnes

Funds received from Legacy from Mr W A Cheeseman's Estate towards Good Neighbour Service in Runcorn

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

21 Analysis Of Group Net Assets By Fund

	Tangible Fixed Assets	Current Assets	Creditors Due Within One Year	Total
	£	£	£	£
Restricted funds	56,704	175,822	(52,993)	179,533
Unrestricted funds	<u>1,309,539</u>	<u>629,899</u>	<u>(74,793)</u>	<u>1,864,645</u>
	<u>1,366,243</u>	<u>805,721</u>	<u>(127,786)</u>	<u>2,044,178</u>

22 Pension Costs

The charity contributes to defined contribution pension schemes and stakeholder pension schemes for certain employees and the charge for the year was £9,950 (2009 £6,758)

The Charity also participates in the Age Concern Retirement Benefits Scheme and the cost for the year was £4,448 (2009 - £5,238)

The last actuarial valuation of the Age Concern Retirement Benefits Scheme at 1 April 2007 showed a deficit for the whole scheme of £13.7M using an ongoing assessment of the funding position. The Scheme was closed in November 2008, with all participating employers agreeing to a Deficit Recovery Plan. Regular deficit recovery payments have been made from 1 December 2008 with the aim of eliminating the deficit for the majority of employers over a period of 10 years and three months. Age Concern Mid Mersey are paying £4,448 per annum under this arrangement. Under Financial Reporting Standard 17, the deficit for the whole scheme at 30 November 2008 would stand at £11.578M. An actuarial valuation at 1 April 2010 is currently being prepared following which a reassessment of the position will be made.

The Charity also participates in the Cheshire County Council Pension Scheme, a multi employer defined benefit final salary scheme, where the share of the assets and liabilities applicable to each employer is not identifiable. The scheme is administered for the benefit of Local Authority employees and other bodies and is managed in accordance with the Local Government Pension Scheme Regulations 1997 (as amended) and the cost for the year was £23,147 (2009 - £23,037)

The results and assumptions of the most recent valuation of the scheme are as follows -

Valuation Date	31 March 2010
Valuation Method	Projected Unit Method
Value of assets	£623,000
Value of liabilities	£926,000
Funding level for accrued benefits	1.49%
Investment return on accumulated assets per annum	7.1%
Salary scale increase per annum	5.3%
Pension increases per annum	3.8%
Rate of price inflation	3.8%

Halton Borough Council are guarantor for this scheme and any level of underfunding will be met by them.

AGE CONCERN MID MERSEY

NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2010

23 Operating Lease Commitments

At 31 March 2010, the group had annual commitments under non-cancellable operating leases as set out below:-

	Group		Charity	
	2010	2009	2010	2009
	£	£	£	£
Operating leases which expire				
Within one year	3,542	962	3,542	962
Between two and five years	<u>24,615</u>	<u>7,006</u>	<u>24,615</u>	<u>7,006</u>
	<u>28,157</u>	<u>7,968</u>	<u>28,157</u>	<u>7,968</u>

24 Capital Commitments

At 31 March 2010 and 31 March 2009 there were no future commitments for capital expenditure

25 Related Parties

Following detailed consultation Age Concern Halton (charity no 1101640/company no 4984867) merged with Age Concern Mid Mersey on 1 April 2009 the remaining assets, liabilities and fund balances were transferred. The fund balances transferred, as set out on the Statement of Financial Activities on page 13, will be used to continue meeting the charitable objectives in and around the Borough of Halton.

Within the incoming resources and outgoing expenditure for the year as detailed on the Statement of Financial Activities the following relates to Age Concern Halton

	£
Incoming resources – from voluntary income	650
Incoming resources – from generating funds	7,283
Incoming resources – from investment income	791
Incoming resources – from charitable activities	440,696
Incoming resources – from other income	<u>3,145</u>
	452,565
 Expenditure relating to charitable activities	 (381,602)
Governance costs	(3,153)
Support costs	<u>(69,718)</u>
Deficit for the year	<u>(1,908)</u>