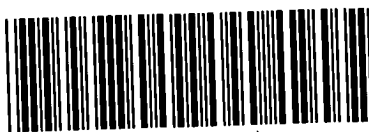




**REPORT OF THE BOARD OF TRUSTEES  
AND CONSOLIDATED ACCOUNTS**

**FOR THE YEAR ENDED  
31 MARCH 2018**

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

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FOR THE YEAR ENDED 31 MARCH 2018**

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

**REPORT OF THE BOARD OF TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2018**

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary and associated company for the year ending 31 March 2018.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

**A Message from our Chairman**

This is my first-year reporting as Chair having assumed the role as chair designate in May 2018 from Mr Alf Murphy, who has competently led the governance of Age UK Mid-Mersey over the past two years. I have come into the organisation at a time of great change. I would like to thank the trustees and directors for welcoming me and supporting me in my new role. The board has the benefit of some long standing trustees whose devotion and continuity of service and experience is to be admired and very much appreciated. It is also an exciting time having welcomed new trustees who bring energy and a wealth of experience and local knowledge from work and volunteering experience in the community in which we provide a service. I would particularly like to acknowledge the forthcoming departure of Professor Mike Thomas from the role of Vice Chair and previously as Chair, whose valuable commitment over many years will be a great loss to the organisation. I recognise the importance of continuing to strengthen our board membership and improve our stakeholder engagement.

Age UK Mid-Mersey Charity continues to operate during a very challenging period with funding cuts and lost income, making demands on our services that are unparalleled in our long successful history. I would therefore like to recognise the dedication and loyalty of staff and volunteers. I have quickly developed a huge respect for our Chief Executive and Senior Management Team for the passion and resilience they have demonstrated. There has been a change of staff and roles within the charity, ensuring staff focus activity on core business within an enhanced integrated structure and a model of continued improvement. There are particular challenges to the income and financial support available to the charity which will require rationalising of services and implementation and monitoring of strategies agreed to manage finances over the coming year.

Despite this I have been particularly impressed by the huge achievements which are evident in board reports over the past year. Staff, trustees and volunteers have worked collaboratively to raise additional funds through a range of charity events which are recognised as annual events in the calendar of the local community. New contracts which have been won are successfully being implemented in partnership with hospitals and community services and evidence of the impact of this work being captured and evaluated. I would like to offer my congratulations to all the staff at Age UK Mid-Mersey who contributed to the successful quality review report in the summer of 2018.

I look forward to working with every one over the coming year to build on the achievements of the last year and to address the challenges and achieve our goals and implementation of the strategic plan.

**Professor Nigel Harrison**  
**Chairman**

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

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 March 2018**

**Reference and Administrative Details**

**Charity Name:** Age Concern Mid Mersey  
**Charity Number:** 1003476  
**Company Number:** 2625647  
**Registered Office:** The Mansion House  
Victoria Park  
City Road  
St Helens  
Merseyside. WA10 2UE

**Chief Executive and Company Secretary**

Mr M Lunney, CMgr

**Key Management Personnel**

Mr M Lunney – Chief Executive Officer  
Mr I Waites – Corporate Director  
Mrs K Kenny – Services Director

**Auditors**

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

**Solicitors**

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

**Senior Statutory Auditor** Mr D Hudd BA FCA

**Bankers**

Barclays Bank  
19 Church Street  
St Helens  
Merseyside  
WA10 1BG

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

**REPORT OF THE BOARD OF TRUSTEES (continued)**  
**FOR THE YEAR ENDED 31 March 2018**

**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:

Elected Trustees:        Mr A Murphy - Chairman (resigned Nov 2017)  
                                 Prof M Thomas - Vice-Chair  
                                 Mr J Chapman -Treasurer  
                                 Mr R Travies  
                                 Mrs D Balmer  
                                 Dr. I. Camphor  
                                 Mr P Stubbs  
                                 Mrs S Haden

Co-opted Trustees:        Prof N Harrison (Chair Elect) (Appointed Apr 18 without voting rights)  
                                 Mrs C Mortimer (Appointed Apr 18 without voting rights)  
                                 Mr W Arnold (appointed Jun 18 without voting rights)

In accordance with the Articles of Association, at the Annual General Meeting the following trustee retires:

Professor M Thomas - Vice-Chair

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 R Travies  
Mrs D Balmer

The following Co Opted trustees also stand for election:        Professor N. Harrison  
   Mrs C. Mortimer  
   Mr W. Arnold

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

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

**Appointment of trustees**

The trustees 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 retires by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

**Trustee induction and training**

New trustees are inducted into the Organisation by attending the same induction course as staff, sessional workers, volunteers and placements. Additionally, trustees are offered training, given advice and information and charity commission guidance on their role & responsibilities, existing trustees act as mentors in their first year, allowing an opportunity for new trustees to meet key objectives. Trustees are encouraged to attend appropriate events, which will facilitate their understanding of their role and meet their individual training needs.

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

**REPORT OF THE BOARD OF TRUSTEES (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**Organisation**

The Board of Trustees administers the charity. The board meets at least six times during the financial year in addition to its AGM to manage the charity's affairs, receiving reports from senior employees. In addition, they meet in January of each year to review strategic aims and objectives.

A Chief Executive is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for all operational and procurement matters.

**Key Management Personnel**

The trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in the notes to the accounts.

The pay of the Chief Executive and senior staff is reviewed annually following completion of satisfactory performance appraisal and consideration is given for any increase in accordance with average earnings (subject to budgetary constraints). In view of the nature of the charity, the directors benchmark against pay levels of other local charities and similar Age UK brand partners in the region. The remuneration bench-mark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

**Risk Management**

The Board of Trustees considers the major strategic, business and operational risks that the charity faces each year when considering budgets and business planning. Systems have been developed to monitor and control these risks to mitigate any impact that they may have in the future. The CEO provides a report to the board twice per year which is kept under constant review by the senior management team. The trustees confirm that they have identified and fully understand risks to which the charity is subject and that systems are in place to manage these risks.

**OBJECTIVES AND ACTIVITIES**

Our aims and objectives remain 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, Warrington, Knowsley and West Mersey (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 object 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;

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

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2018**

**OBJECTIVES AND ACTIVITIES (continued)**

- g) to create and distribute a range of information and material in varying formats to ensure the widest possible coverage of the organisations work;
- 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;

**PLANS FOR FUTURE PERIODS: 2018 - 2021**

In consultation with both internal and external stakeholders the Board meet in January each year to review its strategic objectives and agree a range of core deliverable aspirations for the years ahead. In January 2018, a revised strategic plan was agreed in which strategic priorities for the organisation was reviewed, the areas below were endorsed for a further 3 years (2018-2021). The Board maintained a key caveat to ensure reserve levels are protected from further depletion wherever possible given the current climate of austerity and significant reductions in income generation faced across the voluntary sector, however it acknowledges that the current forecast performance anticipates a deficit use of unrestricted funds.

As a result, the board continue to focus on the identified five (5) Core objectives:

1. Financial Stability
2. Maintaining and Developing Quality Services
3. Influencing and advocating for Older People
4. Developing Partnerships
5. Developing Organisational systems and staff (Including Volunteers)

**OVERVIEW OF GOVERNANCE**

During the year, trustees have discharged their responsibilities with due diligence in the context of the continuing challenges facing all sectors of the economy whilst also endeavouring to be responsive to emerging opportunities with a view to strengthening the foundations for the future to build an increasingly sustainable organisation.

Whilst the organisation has seen further reductions to its income from statutory and other sources during the year, the trustees have continued to support the Senior Management Team in identifying and investing in activities that will hopefully help achieve sustainability through greater financial independence.

The trustees have been mindful of their obligations under the brand partner and trading alliance agreements that are now in place with Age UK. In April 2011, following approval by the Charity Commission and Companies House, the organisation introduced "Age UK Mid Mersey" as its working name. The legal entity name remains as Age Concern Mid Mersey.

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

In reviewing organisational performance during 2017/18 the following key achievements are noted under the strategic objectives.

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

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2018**

**STRATEGIC REPORT FOR 2017/18**

- 1. Retain Financial Stability**
- 2. Maintaining and Developing Quality Services**
- 3. Influencing and advocating for Older People**
- 4. Developing Partnerships**
- 5. Developing Organisational systems and staff (Including Volunteers)**

**In addition to the agreed core objectives the organisation also focused on secondary functions that included:**

**Income Generation Activities**

Income generation remains critical to the Charity given the assets available to the organisation and it must seek new ways to maximise new opportunities. Commercial profitability in the Trading Company remains a key focus in order to generate social enterprise profits in support of our beneficiaries and services. The strengthening of a trading management team in the months ahead have been established to drive our income generation further.

Gift aid donations from our 50% owned associate, Age UK Merseyside Trading Ltd has increased by £12,164 (18%) during the year as a result of cost savings achieved by Age UK Merseyside Trading Ltd.

**Organisation capacity to develop**

The organisation values high input from staff and volunteers in the way in which the organisation is run. To this end the Senior Management Team (SMT) are always seeking how best to nurture the culture and values that underpin our work and the ways both the staff and volunteers are able to contribute to this.

Focus has shifted to customer needs and the highest levels of client and stakeholder service standards to enhance image and reputation. All Volunteers, Staff and Trustees have embraced an "Employee Value Charter" promise and efforts continue to demonstrate our values across the whole organisation. The Organisation also created and endorsed a new "Charter for Later Life" that underpins our offer to stakeholders as an organisation.

Trustees remain committed to supporting staff through training and development programmes which are linked to key activities within our strategic plan. All staff now complete a set of mandatory training to ensure common standards are set and maintained.

**Our Organisational Quality Framework (OQS)**

Being able to demonstrate Quality is vital to offer assurance for all our stakeholders. We secured full Age UK OQS award in 2014. The accreditation is valid for 3 years subject to an annual update declaration which, for 2017/18, was completed in October 2017. The declaration confirmed no changes to the organisations practices that differ from those initially assessed. This major quality standard kite mark extends also to being granted the Charity Commission Kite Mark standard and the board are pleased the organisation continues to demonstrate its capability and credibility by maintaining such awards. A full review of our standards and our accreditation is expected in early May 2018. In addition the organisation is working to accredit our I & A provision by the end of the year.



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

**REPORT OF THE BOARD OF TRUSTEES (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**IMPACT AND PUBLIC BENEFIT**

This report has been prepared in the context of the Charity Commissions guidance on public benefit and notes 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, Warrington, Knowsley and West Mersey (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. 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.

**KEY CORE ACTIVITIES FOR 2017/18 Included:**

**1. Information Advice and Resource**

Our information service continues to deliver much needed information, advice and signposting to older people, their families and carers in the boroughs of Halton, St Helens, Warrington and Knowsley.

In Halton, with the support of Halton Council, we continue to provide an information and advice service to older people in Widnes and Runcorn. We are witnessing a rise in the number of complex enquiries with older people and their carers seeking information and advice on multiple issues rather than a single issue. In Halton we have supported over 1,000 older people with complex cases and signposted over 4,000 more to provide choice and enablement.

In Halton and St Helens through our work with Macmillan Support Assessment we are able to offer older people (60 plus) with a recent cancer diagnosis an assessment with one of our Information and Advice Officers and an hour a week of practical support with tasks such as shopping and light housework, up to a maximum of 12 weeks.

Thanks to funding from Eon and First Utility we were able to carry out an additional 400 benefit checks, in particular reaching out to the most vulnerable older people who qualify for Attendance Allowance.

In Knowsley we continue to provide an Information and Advice service from our Community Hub in Roby. Operating two days a week and supported by the Age UK Mid Mersey Board, generating additional benefit income for the year of £210,514

**Key focus remains on;**

- Continue to recruit community volunteers to help run our outreach venues
- Increase benefits take up amongst older home owners
- Support independence at home

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

**REPORT OF THE BOARD OF TRUSTEES (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**KEY CORE ACTIVITIES FOR 2017/18 (continued)**

**2. Funding**

To work in partnership to maximise grant and funding opportunities Age UK Mid Mersey took up strategic positions in both the Halton and St Helens Third Sector Consortiums. This will allow the organisation to work in partnership with like-minded third sector colleagues for the benefit of the local community.

This year because of customer feedback we have introduced donation envelopes as an easier way to contribute towards the charities services alongside our existing donation methods.

We have developed business case ideas to develop volunteer led services into charged for services and looked for opportunities where we can to diversify.

**Key focus remains on;**

- To work in partnership to maximise grant and funding opportunities
- To develop our legacy and donations to contribute in sustaining services
- To pro-actively secure contracts and funding to extend services
- Develop a very clear charging policy for the organisation

**3. To achieve the agreed budget**

- To closely monitor performance against budget
- To review financial systems to ensure robustness
- To review the procurement process to ensure the most efficient and value centred use of resources

**4. Lifestyle**

Our Lifestyle classes at the Mansion House are as popular as ever, with lots to choose from: Tai Chi, Line Dancing, Nordic Walking, Yoga and Crafts. The Roby Community Hub in Knowsley has established a variety of social activities for older people in the community. We are listening to local older people and introducing classes based on feedback. Popular ones have proved to be Knit and Natter and Social Variety Afternoons.

Tea dances are held weekly in Warrington (Pyramid Centre) and in St Helens (Mansion House). They are extremely popular and very well attended. Both groups continue to organise themed Tea dances for summer and Christmas events. Warrington enjoyed a holiday during the year with transport support from Age UK.

Since November 2015 we have been working with De La Salle School in St Helens to plan and deliver two community projects. We held two events as part of our warm homes week supported by 10 students, delivering 145 winter warmth packs to older people in St Helens. In addition, a group of students worked in the kitchen garden supported by funding from Tesco's Bags for Life.

**Key focus remains on;**

- Increase the range of lifestyle and sport activities on offer at the Mansion House and other community venues
- Increase the choice of options for care services to dementia clients and carers
- Increase in inter-generational activities

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

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2018**

**KEY CORE ACTIVITIES FOR 2017/18 (continued)**

**5. Enablement & Early intervention**

Age UK Mid Mersey is committed to making positive changes to the way older people are perceived by our wider society. Following the success of our 2015 'Don't be a Stranger' campaign where 500 local people signed a pledge to make a difference in their own lives, the national Christmas campaign 'No one should have no one at Christmas' resulted in a 56,000 strong petition in raising awareness of the issue at a national level.

Locally across the Mid Mersey region we want to influence individuals and organisations to take action during 2017 to tackle loneliness.

Supporting the Jo Cox Campaign to end loneliness we held a loneliness workshop in St Helens and Warrington, inviting local older people and partner agencies to discuss how we might tackle loneliness together. Since then we have been able to establish luncheon clubs both at The Mansion House and Roby Community Hub. Friendship groups in localities where our research indicates that the incidence of loneliness is likely to be highest and influence local JSNA so that tackling loneliness is prioritised and included.

Our Volunteer led hospital discharge service in Halton Hospital has been in place for several years. The service was initiated due to the number of older people and their carers coming into our offices in Runcorn and Widnes seeking advice following a hospital discharge. In partnership with NHS staff, our volunteers' offer patients' support for their discharge. Volunteers carry out an assessment of patient needs on the hospital ward and where appropriate link them in with other Age UK services such as Information and Advice and our Practical Support Team. This ensures an early smooth discharge and reduces the likelihood of them being re-admitted back into hospital due to social need.

In addition this year we have been working on a business proposal to introduce a Home from Hospital service delivered from a local acute trust, with learning taken from our experiences at Halton Hospital and from colleagues at Age UK.

Our positive living groups in St Helens are active at Mansion House and in our Billinge community group. Participants enjoy a range of activities from reminiscence to chair-based exercise and themed talks.

This year we have started to focus on how we can adapt the service so that it best fits with the emerging St Helens Cares model.

This service could not run without the dedicated help of our wonderful volunteers who are on hand to assist with everything from escorting people into the service from their homes to enabling them to participate in the full range of activities.

We continue to run our befriending service in St Helens. The service is extremely popular with a record number of referrals, and demand outstripping resource much of the time. However, we strive to ensure that even if a client cannot immediately be matched with a suitable befriender, we can at least offer Age UK telephone befriending service – Call in Time to ensure that no one is entirely isolated. Up to 30 individuals now enjoy a weekly telephone conversation with a volunteer befriender.

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

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2018**

**KEY CORE ACTIVITIES FOR 2017/18 (continued)**

**5. Enablement & Early intervention**

**Key focus remains on;**

- Work in partnership across the boroughs to ensure older people are not socially isolated and lonely
- Work with partners in all boroughs to improve discharge services and integrated care for older people
- Work with partners to ensure social inclusion by providing and promoting community day care and befriending services

**6. Long Term Care in the Community**

We continue to run our Dementia Cafes at Mansion House (Big Breakfast Club) and in Halton. In Halton we continue to work in partnership with the Alzheimer society, providing a activity group for people with early onset dementia type illnesses and their carers.

Our Karaoke Reminiscence sessions at the Mansion House are run bi-monthly working with St Helens Council, Arts and Culture department. People living with early onset type dementia illnesses are able through music to socialise and communicate with their peers.

**Key focus remains on;**

- Enhance services for people living with conditions of dementia across the Mid Mersey region
- Contribute to the wider JSNA around loneliness and isolation strategies for the regions
- Deliver a range of health and fitness programs to improve well-being
- Support hospital discharge
- Care home Champions

**7. Income Generation Activities**

- Improve Enterprise Trading profitability ratio to meet anticipated budget
- Increase functions income by 15% and increase profitability
- Increase Bistro profitability by 15% and brand range introduction
- Increase income through venue hire, festivals and events through ticket sales and increased sponsorship to support our work.

**8. Organisation capacity to develop**

- Review and streamline organisational monitoring systems
- Greater use of IT, Web, database and CRM systems
- Deliver an annual volunteer thank you event
- Produce a half yearly Age UK Mid Mersey Newsletter
- Staff and volunteer annual BBQ and celebration event.

**FINANCIAL REVIEW**

The trustees report a net deficit for the group of £102,872 arising from both unrestricted and restricted funds (2017: surplus £20,522).

The organisation currently has 174 volunteers delivering 783 hours of service each week. If the living wage is used as the basis of calculating these contributions (£7.83 per hour) over the course of the year, volunteers have provided 37,584 hours, which equates to a contribution of £294,282. This figure excludes any recruitment, national insurance, pension or other costs that would normally be paid for employees.

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

**REPORT OF THE BOARD OF TRUSTEES (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**FINANCIAL REVIEW (continued)**

**Income**

Total income for 2017/18 was £745,836 compared with £1,137,503 in the previous year, representing a decrease of 34% which is mainly due to reduction in income from Charitable Activities. Income from donations and legacies, saw an increase of £14,432 (65%) resulting, in the main, from an increase in legacies. Income from charitable activities saw an overall reduction of £238,323 (33%) mainly due to several project funding streams coming to an end during the year.

The contribution to income from the trading company in 2017/18 was £145,883 compared with £213,919 in the previous year; a decrease of £68,036 (32%). This is mainly due to the decrease in hospitalities function of £62,184 and decrease in event sponsorship of £4,455.

As always, Trustees and Senior Officers continue to seek new sources of income given the changes in eligibility criteria by funding bodies over recent years to ensure the future sustainability of the Charity in the long term.

**Expenditure**

The organisation continues its efficiency drive to reduce overall expenditure across all areas. Again, this year has seen further significant reductions in overall consolidated expenditure of £256,109 (22%) compared to the previous year. The Trading Company expenditure for 2017/18 is £160,940 compared with £185,331 in the previous year, a reduction of £24,391 (13%). This decrease arises mainly from a reduction in staffing costs plus a reduction in catering costs due to improved cost control and menu changes.

**Investment powers and policy**

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

Trustee's continued to monitor the deposit account market for higher yielding accounts looking to reallocate funds should suitable opportunities arise. Investment risk is mitigated by ensuring amounts held on deposit with any one institution fall within the threshold of the Financial Services Compensation Scheme. As a result, the return on investments of £3,050 for 2017/18 saw a decrease of £243 (7%) on that received in the previous year.

**Reserves Policy**

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission, and have a reserves policy which is reviewed annually in accordance with financial audit processes. The trustees believe that in addition to known commitments there is a need to hold at least six months running costs in reserve given that the charity's sources of funding are not certain. The policy statement provides that the trustees will produce annually a detailed analysis of reserves, both restricted and unrestricted based on the audited accounts, indicating the trustees' intentions with regard to the use of those reserves.

For the year ended 31 March 2018 this analysis revealed that of total reserves of £2,805,084, £2,223,382 was held as unrestricted tangible fixed assets, £71,322 was held as restricted funds and the balance of £510,380 represents just under 7 months running costs.

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

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2018**

**TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS**

**Responsibilities of the Board of Trustees**

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

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

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

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

**Statement as to Disclosure of Information to Auditors**

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

- there is no relevant audit information, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps the he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Report of the Trustees, incorporating a Strategic Report was approved by the trustees as the Company's Directors on 25<sup>th</sup> September 2018.

**SIGNED BY ORDER OF THE TRUSTEES**

Trustee  (He J CHAPMAN)

**AGE CONCERN MID MERSEY**  
**INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF**  
**AGE CONCERN MID MERSEY**

**Opinion**

We have audited the financial statements of Age Concern Mid Mersey (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2018 which comprise the Consolidated Statement of Financial Activities, the Balance Sheets, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2018 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 Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group's or parent charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

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

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

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

## **AGE CONCERN MID MERSEY**

### **INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF AGE CONCERN MID MERSEY**

#### **Opinion on other matters prescribed by the Companies Act 2006**

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

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

#### **Matters on which we are required to report by exception**

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

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

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

#### **Responsibilities of trustees**

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

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Our responsibilities for the audit of the financial statements**

We have been appointed auditor under the Companies Act 2006 and report in accordance with this act.

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

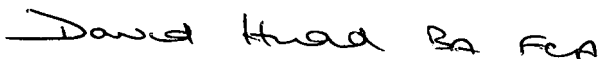
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.



**AGE CONCERN MID MERSEY**  
**INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF**  
**AGE CONCERN MID MERSEY**

**Use of our report**

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



**Mr David Hudd BA FCA (Senior Statutory Auditor)**  
**For and on behalf of Livesey Spottiswood**  
**Chartered Accountants & Statutory Auditors**  
**17 George Street**  
**St Helens**  
**Merseyside**  
**WA10 1DB**

**Date: 25 September 2018**

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

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES**  
(INCORPORATING AND INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2018

	Notes	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
<b>Income</b>					
Donations and Legacies	3	30,304	6,200	36,504	22,072
Other Trading Activities	4	208,789	-	208,789	304,180
Income from Investments		3,050	-	3,050	3,293
Income from Charitable Activities	5	65,403	417,148	482,551	720,874
Other Income	6	<u>14,942</u>	<u>-</u>	<u>14,942</u>	<u>87,084</u>
<b>Total Income</b>		<u>322,488</u>	<u>423,348</u>	<u>745,836</u>	<u>1,137,503</u>
<b>Expenditure on</b>					
Raising Funds	7	155,656	-	155,656	210,624
Charitable activities	8	<u>363,021</u>	<u>411,168</u>	<u>774,189</u>	<u>975,330</u>
<b>Total Expenditure</b>		<u>518,677</u>	<u>411,168</u>	<u>929,845</u>	<u>1,185,954</u>
Gift Aid donation from Associate		<u>81,137</u>	<u>-</u>	<u>81,137</u>	<u>68,973</u>
<b>Net Income / (Expenditure) for the year</b>		(115,052)	12,180	(102,872)	20,522
<b>Transfer between funds</b>		<u>9,910</u>	<u>(9,910)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		(105,142)	2,270	(102,872)	20,522
<b>Reconciliation of funds</b>					
<b>Total funds brought forward 1 April 2017</b>		<u>2,838,904</u>	<u>69,052</u>	<u>2,907,956</u>	<u>2,887,434</u>
<b>Total Funds carried forward 31 March 2018</b>		<u>2,733,762</u>	<u>71,322</u>	<u>2,805,084</u>	<u>2,907,956</u>

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

All income and expenditure derive from continuing activities.

The notes on pages 20 to 35 form part of these accounts.

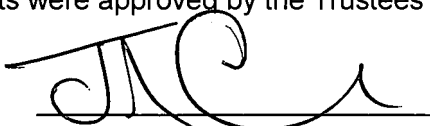
**AGE CONCERN MID MERSEY**  
(Registered Number 2625647)

**CONSOLIDATED BALANCE SHEET**  
**AS AT 31 MARCH 2018**

	Notes	2018 £	2017 £
<b>Fixed Assets</b>			
Tangible Assets	13	2,241,802	2,282,794
Investments	14	<u>1</u>	<u>1</u>
		<u>2,241,803</u>	<u>2,282,795</u>
<b>Current Assets</b>			
Stock	15	1,817	3,214
Debtors	16	83,012	104,354
Cash at bank and in hand		<u>581,124</u>	<u>657,993</u>
		665,953	765,561
<b>Current Liabilities</b>			
<b>Creditors:</b> Amounts falling due Within one year	17	<u>(102,672)</u>	<u>(140,400)</u>
<b>Net Current Assets</b>		<u>563,281</u>	<u>625,161</u>
<b>Total Net Assets</b>		<u>2,805,084</u>	<u>2,907,956</u>
<b>Funds</b>			
Restricted Funds	18	71,322	69,052
Unrestricted funds held in fixed assets		2,223,382	2,259,933
Unrestricted general funds		527,901	581,435
Non Charitable Trading Funds		<u>(17,521)</u>	<u>(2,464)</u>
		<u>2,805,084</u>	<u>2,907,956</u>

The accounts were approved by the Trustees on 25<sup>th</sup> September 2018 and signed on its behalf by: -

Trustee

 (Mr J CHAPMAN)

Trustee

 (Mr R TRAVIES)

The notes on pages 20 to 35 form part of these accounts.


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

**CHARITY BALANCE SHEET**  
**AS AT 31 MARCH 2018**

	Notes	2018 £	2017 £
<b>Fixed Assets</b>			
Tangible Assets	13	2,181,051	2,213,144
Investments	14	<u>3</u>	<u>3</u>
		<u>2,181,054</u>	<u>2,213,147</u>
<b>Current Assets</b>			
Stock	15	70	225
Debtors	16	180,227	208,085
Cash at bank and in hand		<u>525,672</u>	<u>598,346</u>
		<u>705,969</u>	<u>806,656</u>
<b>Creditors:</b> Amounts falling due Within one year	17	<u>(64,418)</u>	<u>(109,383)</u>
<b>Net Current Assets</b>		<u>641,551</u>	<u>697,273</u>
<b>Net Assets</b>		<u>2,822,605</u>	<u>2,910,420</u>
<b>Funds</b>			
Restricted Funds	18	71,322	69,052
Unrestricted funds held in fixed assets		2,162,631	2,190,283
Unrestricted general funds		<u>588,652</u>	<u>651,085</u>
		<u>2,822,605</u>	<u>2,910,420</u>

Approved by the Trustees on 25<sup>th</sup> September 2018 and signed on its behalf by: -

Trustee  (Mr J CHAPMAN)

Trustee  (Mr R TRAVES)

The notes on pages 20 to 35 form part of these accounts

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

**CONSOLIDATED CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31 MARCH 2018**

	Note	2018		2017	
		£	£	£	£
<b>Cash Flow from operation activities</b>					
Cash generated from operations	1		(79,919)		(23,653)
 <b>Cash Flow from investing activities:</b>					
Purchase of tangible fixed assets		-		(1,988)	
Sale of tangible fixed assets		-		128,750	
Interest Received		<u>3,050</u>		<u>3,293</u>	
<b>Net Cash provided by/used in) investing activities</b>			3,050		130,055
 <b>Change in cash and cash equivalents in the reporting period</b>			<u>(76,869)</u>		<u>106,402</u>
 <b>Cash and Cash equivalents at 1 April 2017</b>			<u>657,993</u>		<u>551,591</u>
 <b>Total cash and cash equivalents at 31 March 2018</b>			<u>581,124</u>		<u>657,993</u>

**Note 1**

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

	2018	2017
	£	£
<b>Net income for the reporting period (as per the statement of financial activities)</b>	(102,872)	20,522
Adjustments for:		
Depreciation charges	40,992	43,413
Gain on sale of tangible fixed assets	-	(77,497)
Investment income	(3,050)	(3,293)
Decrease/(Increase) in stocks	1,397	243
Decrease/(Increase) in debtors	21,342	(2,976)
Increase/(Decrease) in creditors	<u>(37,728)</u>	<u>(4,064)</u>
<b>Net cash provided by/used in operating activities</b>	<u>(79,919)</u>	<u>(23,653)</u>

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

**NOTES TO THE CONSOLIDATED ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**1. Accounting Policies**

**General information and basis of preparation**

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**Basis of preparing the accounts**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**Income Recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be considered the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and service. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair

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

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**1. Accounting policies (continued)**

**Income Recognition (continued)**

value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included in 'income from other trading activities'. Where it is impracticable to value the item due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

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

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

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

**Investment Income**

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

**Fund Accounting**

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

**Expenditure and irrecoverable VAT**

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

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies; costs of fundraising activities including the cost of goods sold, shop costs, commercial trading and their associated support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

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

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**1. Accounting Policies (continued)**

**Expenditure and irrecoverable VAT (continued)**

Expenditure on charitable activities includes the costs of providing care and support, community services and other educational activities undertaken to further the purposes of the charity and their associated support costs. Irrecoverable VAT is charged as a separate cost within expenditure on charitable activities.

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

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

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

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

**Operating leases**

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

**Tangible fixed assets**

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

<b>Asset Category</b>	<b>Annual rate</b>
Land	not provided
Buildings & leasehold improvements	1% to 10% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor vehicles	20% on cost

Assets are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss.

**Stock**

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



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

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**1. Accounting Policies (continued)**

**Debtors**

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

**Cash at bank and cash equivalent**

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

**Creditors and provisions**

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

**Financial instruments**

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

**Pensions**

Age Concern Mid Mersey operates a defined contribution plan for the benefit of certain employees, and the Age Concern Retirement Benefits Scheme, a defined benefit scheme for one employee. Contributions are charged in the Statement of Financial Activities.

**2. Financial performance of the charity**

The Consolidated Statement of Financial Activities includes the results of the Charity's wholly owned subsidiary which operates, from the Mansion House site, a Bistro and Coffee Shop; facilitates Wedding and Social Functions as well as the provision of Conference and Hospitality services.

The summary financial performance of the charity alone is:

	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
Incoming resources	645,499	961,523
Gift Aid from subsidiary company	<u>-</u>	<u>30,082</u>
	645,499	991,605
Expenditure on raising funds	(40,261)	(63,232)
Expenditure on charitable activities	<u>(774,190)</u>	<u>(975,331)</u>
	(814,451)	(1,038,563)
Share of operating profits in Associate	<u>81,137</u>	<u>68,973</u>
<b>Net (outgoing)/incoming resources for the year</b>	<b>(87,815)</b>	<b>22,015</b>
Total funds brought forward	2,910,420	2,888,405
<b>Total funds carried forward</b>	<b><u>2,822,605</u></b>	<b><u>2,910,420</u></b>
<b>Represented by:</b>		
Restricted income funds	71,322	69,052
Unrestricted Funds held in fixed assets	2,162,631	2,190,283
Unrestricted Income Funds	<u>588,652</u>	<u>651,085</u>
	<b><u>2,822,605</u></b>	<b><u>2,910,420</u></b>

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

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**3. Donations & Legacies**

	Unrestricted Funds £	Restricted Funds £	2018 £	2017 £
<b>Donations:</b>				
Sundry Donations	11,749	1,200	12,949	18,235
Gift Aid	-	-	-	2,037
<b>Legacies:</b>	<u>18,555</u>	<u>5,000</u>	<u>23,555</u>	<u>1,800</u>
	<u>30,304</u>	<u>6,200</u>	<u>36,504</u>	<u>22,072</u>

Of the £22,072 received in 2017, £16,712 was unrestricted funds and £5,360 was restricted.

**4. Other Trading Activities**

Shop Sales	30,869	-	30,869	52,446
Rental Income	23,594	-	23,594	20,240
Recharges	35,046	-	45,546	42,123
Lottery	87	-	87	205
Fundraising	8,356	-	8,356	12,894
Other Trading	-	-	-	292
Gross Income Trading Company	145,883	-	145,883	213,919
Less: Inter Company Recharges	<u>(35,046)</u>	<u>-</u>	<u>(45,546)</u>	<u>(37,939)</u>
	<u>208,789</u>	<u>-</u>	<u>208,789</u>	<u>304,180</u>

The £304,180 received in 2017 related entirely to unrestricted funds.

**5. Income from Charitable Activities**

St Helens MBC	-	109,552	109,552	341,827
Halton Council	-	194,925	194,925	200,925
St Helens CCG	-	-	-	5,789
Knowsley MBC	-	-	-	12,874
Age UK	-	53,206	53,206	63,220
Alzheimer's Society	-	6,105	6,105	3,052
St Helens and Knowsley Hospital Trust	-	30,000	30,000	-
Knowsley Living Better Together Fund	-	5,000	5,000	-
Service User Fees	65,403	-	65,403	64,156
Wirral CCG	-	4,338	4,338	4,621
Groundworks UK	-	2,000	2,000	8,500
CAF Community Fund	-	5,000	5,000	9,910
PH Holt Trust	-	500	500	3,300
Rathbones Trust	-	3,862	3,862	2,400
Providence Hospital	-	1,000	1,000	-
Dementia Advisor Service	-	1,260	1,260	-
Sundry Income	-	400	400	300
	<u>65,403</u>	<u>417,148</u>	<u>482,551</u>	<u>720,874</u>

Of the £720,874 received in 2017, £424,718 was restricted funds and £296,156 was unrestricted.

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

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**6. Other Income**

	Unrestricted Funds £	Restricted Funds £	2018 £	2017 £
Insurance Claim Proceeds	-	-	-	3,124
Disposal of fixed assets	-	-	-	77,497
Sundry Income	<u>14,942</u>	<u>-</u>	<u>14,942</u>	<u>6,463</u>
	<u>14,942</u>	<u>-</u>	<u>14,942</u>	<u>87,084</u>

The £87,084 received in 2017 related entirely to unrestricted funds.

**7. Expenditure on Raising Funds**

	Unrestricted Funds £	Restricted Funds £	2018 £	2017 £
Wages and Social Security	25,844	-	25,844	45,665
Repairs & Renewals	-	-	-	-
Telephone	125	-	125	16
Printing, stationery and postage	-	-	-	15
Advertising & promotion	235	-	235	770
Catering costs	42	-	42	98
Motor & travel costs	1,446	-	1,446	2,155
Legal and professional fees	20	-	20	20
Cleaning & sundry	514	-	514	1,459
Insurance	530	-	530	301
Support costs (Note 9)	11,506	-	11,506	12,733
Gross expenditure Trading -		-		
Company	160,940	-	160,940	185,331
Less: Inter Company Recharges	<u>(45,546)</u>	<u>-</u>	<u>(45,546)</u>	<u>(37,939)</u>
	<u>155,656</u>	<u>-</u>	<u>155,656</u>	<u>210,624</u>

The £210,624 expended in 2017 related entirely to unrestricted funds.

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

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**8. Expenditure on Charitable Activities**

	Unrestricted Funds £	Restricted Funds £	2018 £	2017 £
Wages and Social Security	64,624	220,281	284,905	307,649
Contractor Fees	-	6,500	6,500	136,111
Repairs & renewals	798	8,176	8,974	18,294
Rent and room hire	2,194	9,983	12,177	11,462
Telephone	823	1,422	2,245	2,143
Printing, stationery & postage	16	699	715	856
Advertising & promotions	3	956	959	1,145
Heat, Light & Water	5,090	252	5,342	4,315
Insurance	-	2,327	2,327	2,908
Catering costs	1,120	10,609	11,729	11,936
Motor & travel costs	1,558	24,413	25,971	24,196
Training costs	-	-	-	535
Tutor fees and materials	17,522	2,169	19,691	20,047
Cleaning & sundry	1,132	317	1,449	1,522
Depreciation	-	2,079	2,079	2,079
Support costs (Note 9)	<u>268,141</u>	<u>120,985</u>	<u>389,126</u>	<u>430,132</u>
	<u>363,021</u>	<u>411,168</u>	<u>774,189</u>	<u>975,330</u>

Of the £975,330 expended in 2017, £432,054 was restricted funds and £543,276 was unrestricted.

**9. Analysis of Governance and Support Costs**

	Governance Function £	General Support Raising Funds £ 3%	Charitable Activities £ 97%	2018 £	2017 £
Wages and Social Security	10,572	6,344	205,136	222,052	225,806
Repairs & Renewals	-	701	22,681	23,382	31,158
Rent and room hire	-	1,095	35,397	36,492	43,519
Heat, light and water	-	856	27,684	28,540	37,197
Telephone	-	523	16,901	17,424	19,649
Printing, stationery and postage	-	201	6,493	6,694	8,457
Advertising and promotion	-	32	1,030	1,062	2,163
Insurance	-	319	10,312	10,631	13,056
Catering costs	-	4	139	143	484
Motor and travel costs	-	299	9,666	9,965	10,012
Training costs	-	-	-	-	30
Audit & Accountancy	6,370	-	-	6,370	4,208
Legal and professional fees	13	40	1,299	1,352	7,279
Subscriptions	-	-	-	-	500
Cleaning and sundry	100	192	6,219	6,511	7,470
Depreciation	-	900	29,114	30,014	31,877
Total Governance & Support Costs	<u>17,055</u>	<u>11,506</u>	<u>372,071</u>	<u>400,632</u>	<u>442,865</u>

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

**AGE CONCERN MID MERSEY**  
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**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**10. Commercial Trading Operations in Trading Subsidiary**

The wholly owned trading subsidiary Age Concern Mid Mersey Trading Limited is incorporated in the United Kingdom (Company Number 02913799) and pays all its profits to the charity under the gift aid scheme. Age Concern Mid Mersey Trading Limited operates the Bistro, Orangery and all commercial trading operations.

The Charity owns the entire share capital of 2 ordinary shares of £1 each. A summary of the trading results is shown below.

The summary financial performance of the subsidiary alone is:

	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
<b>Turnover</b>	145,789	213,791
Cost of sales and administrative expenses	(162,433)	(183,838)
<b>Operating Profit/(Loss)</b>	(16,644)	29,953
Interest receivable	94	128
Tax on profit on ordinary activities	<u>1,493</u>	<u>(1,493)</u>
	(15,057)	28,588
Amount gifted to the charity	<u>-</u>	<u>(30,082)</u>
Profit/(Loss) for the year in subsidiary	<u>(15,057)</u>	<u>(1,494)</u>

The assets and liabilities of the subsidiary were:

Fixed Assets	60,751	69,650
Current assets	63,154	69,132
Creditors: amounts falling due within one year	(79,668)	(73,483)
Creditors: amounts falling due after more than one year	<u>(61,756)</u>	<u>(67,761)</u>
Total net assets	<u>(17,519)</u>	<u>(2,462)</u>
Aggregate share capital and reserves	<u>(17,519)</u>	<u>(2,462)</u>

**11. Taxation**

A refund of £1,494 of UK Corporation Tax arose on trading activities undertaken by the charity's subsidiary Age Concern Mid Mersey Trading Limited (2017 – liability of £1,494).

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**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**12. Staff Costs – Charity**

	<b>Group</b>		<b>Charity</b>	
	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Wages and salaries	538,830	588,806	484,873	516,657
Social security costs	25,917	24,745	24,492	29,643
Pension contribution	24,099	30,474	23,436	28,445
Redundancy/Severance costs	-	4,376	-	4,376
	<u>588,846</u>	<u>648,401</u>	<u>532,801</u>	<u>579,121</u>

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

	<b>Group</b>		<b>Charity</b>	
	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Raising Funds	7	11	2	2
Charitable activities	39	36	39	36
Governance Function	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
	<u>47</u>	<u>48</u>	<u>42</u>	<u>39</u>

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2017 - A Trustee received £261 in total).

The key management personnel of the group are comprised of the senior management team. The total remuneration paid in respect of the groups key managerial personnel was £124,068. (2017 £123,994).

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**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**13. Tangible Fixed Assets**

	Land £	Freehold & Long Leasehold Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
<b>Group</b>						
<b>At Cost</b>						
At 1 April 2017	230,640	2,575,628	197,845	170,706	1,000	3,175,819
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
At 31 March 2018	<u>230,640</u>	<u>2,575,628</u>	<u>197,845</u>	<u>170,706</u>	<u>1,000</u>	<u>3,175,819</u>
<b>Depreciation</b>						
At 1 April 2017	-	544,796	193,031	154,598	600	893,025
Charge for the year	-	32,434	3,333	5,025	200	40,992
Eliminated	-	-	-	-	-	-
At 31 March 2018	-	<u>577,230</u>	<u>196,364</u>	<u>159,623</u>	<u>800</u>	<u>934,017</u>
<b>Net Book Value</b>						
At 31 March 2018	<u>230,640</u>	<u>1,998,398</u>	<u>1,481</u>	<u>11,083</u>	<u>200</u>	<u>2,241,802</u>
At 31 March 2017	<u>230,640</u>	<u>2,030,832</u>	<u>4,814</u>	<u>16,108</u>	<u>400</u>	<u>2,282,794</u>
<b>Charity</b>						
<b>At Cost</b>						
At 1 April 2017	230,640	2,498,367	187,219	137,320	1,000	3,054,546
Disposals	-	-	-	-	-	-
At 31 March 2018	<u>230,640</u>	<u>2,498,367</u>	<u>187,219</u>	<u>137,320</u>	<u>1,000</u>	<u>3,054,546</u>
<b>Depreciation</b>						
At 1 April 2017	-	520,978	184,759	135,065	600	841,402
Charge for the year	-	27,289	2,349	2,255	200	32,093
Eliminated	-	-	-	-	-	-
At 31 March 2018	-	<u>548,267</u>	<u>187,108</u>	<u>137,320</u>	<u>800</u>	<u>873,495</u>
<b>Net Book Value</b>						
At 31 March 2018	<u>230,640</u>	<u>1,950,100</u>	<u>111</u>	<u>-</u>	<u>200</u>	<u>2,181,051</u>
At 31 March 2017	<u>230,640</u>	<u>1,977,389</u>	<u>2,460</u>	<u>2,255</u>	<u>400</u>	<u>2,213,144</u>

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**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**14. Fixed Asset Investments**

	2018 £	2017 £
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Unlisted investments were as follows: -

**Charity**

At 1 <sup>st</sup> April 2017 & 31 <sup>st</sup> March 2018	<u>3</u>	<u>3</u>
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**Group**

1 <sup>st</sup> April 2017 and 31 <sup>st</sup> March 2018	<u>1</u>	<u>1</u>
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The charity's investments at the balance sheet date in the share capital of companies include the following:

**Subsidiary Company**

**Age Concern Mid Mersey Trading Limited**

Nature of business: Licensed restaurant and events catering activities

<b>Class of Shares</b>	<b>No of Shares</b>	<b>% holding</b>		
Ordinary	2	100		
			<b>2018 £</b>	<b>2017 £</b>
Aggregate capital and reserves			(17,519)	(2,462)
Profit/(Loss) for the year			<u>(15,057)</u>	<u>(1,494)</u>

**Associated Company**

**Age UK Merseyside Trading Limited**

Nature of business: Insurance agents.

<b>Class of Shares</b>	<b>No of Shares</b>	<b>% holding</b>		
Ordinary	1.5	50		
			<b>2018 £</b>	<b>2017 £</b>
Aggregate capital and reserves			3	3
Profit for the year			<u>=</u>	<u>=</u>



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**FOR THE YEAR ENDED 31 MARCH 2018**

	<b>Group</b>		<b>Charity</b>	
	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>15. Stock</b>				
Stock	<u>1,817</u>	<u>3,214</u>	<u>70</u>	<u>225</u>

	<b>Group</b>		<b>Charity</b>	
	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>16. Debtors</b>				
Trade debtors	13,970	9,620	9,958	3,982
Corporation tax	1,494	-	-	-
VAT Recoverable	2,971	-	2,971	-
Amounts owed by group company	-	-	103,170	110,227
Prepayments	35,686	41,451	35,237	40,593
Amounts owed by Associated company	28,891	30,123	28,891	30,123
Other Debtors and Accrued income	-	23,160	-	23,160
	<u>83,012</u>	<u>104,354</u>	<u>180,227</u>	<u>208,085</u>

Included in amounts owed by the group company is £61,756 (2017 £67,761) recoverable after one year.

<b>17. Creditors: Amounts falling due within one year</b>				
	<b>Group</b>		<b>Charity</b>	
	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Trade creditors	29,119	56,747	28,299	53,698
Social security and other taxes	6,911	30,369	3,753	28,807
Corporation Tax	-	1,494	-	-
Accruals and deferred income	<u>66,642</u>	<u>51,790</u>	<u>32,366</u>	<u>26,878</u>
	<u>102,672</u>	<u>140,400</u>	<u>64,418</u>	<u>109,383</u>

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**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**18. Restricted Funds**

	Balance at 31.03.17	Movement in Resources		Balance at 31.03.18
	£	Incoming Resources £	Expenditure & Transfers £	£
St Helens MBC	-	109,552	109,552	-
Halton Council	3,500	194,925	198,425	-
Alzheimer's Society	-	6,105	6,105	-
Age UK	35,905	53,206	59,508	29,603
Garfield Weston Foundation	15,416	-	15,359	57
Knowsley MBC	1,961	-	1,961	-
Wirral CCG	-	4,338	4,338	-
Santander Foundation	2,370	-	2,370	-
Groundworks UK	7,500	2,000	9,500	-
CAF Community Fund	-	5,000	2,500	2,500
PH Holt Trust	-	500	500	-
Rathbones Trust	2,400	3,862	2,400	3,862
Donations	-	6,200	6,200	-
St Helens & Knowsley Hospital Trust	-	30,000	-	30,000
Knowsley MBC	-	5,000	-	5,000
Providence Hospital	-	1,000	1,000	-
Dementia Advisor Service	-	1,260	1,260	-
Sundry Income	-	400	100	300
	<u>69,052</u>	<u>423,348</u>	<u>421,078</u>	<u>71,322</u>

Funds received from St Helens MBC towards the provision of Positive Living Services, Social Inclusion Services, and Keep the Home Fires Burning Project.

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

Funds received from Alzheimer's Society towards Dementia Advisor Service in Halton.

Funds received from Age UK towards Garage Conversion to Community Hub Studio (St Helens), Dementia equipment, Mental Health Resilience, Benefits Take Up Programme, Handyperson Programme, Hospital Discharge Scheme, and Brand Partner.

Funds received from Garfield Weston Foundation towards the Restoration of the Orangery at the Mansion House.

Funds received from Knowsley MBC towards the management of premises known as Roby Community Centre & Community Garden Project.

Funds received from Wirral CCG towards Cancer Network Project Cheshire & Merseyside.

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**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2018**

**18. Restricted Funds (continued)**

Funds received from Santander Foundation towards Past to the Present RLFC Reminiscing Project (St Helens).

Funds received from Groundworks UK towards the Kitchen Garden Mansion House.

Funds received from CAF Community Fund towards events promoting Smart Meters.

Funds received from PH Holt Trust towards IT sessions at Roby Community Centre.

Funds received from Rathbones Trust towards volunteer expenses for Social Inclusion (St Helens).

Funds received from donations towards activities Positive Living (St Helens), Community Groups (Roby), Services in Halton and Boxing Day Loneliness Event.

Funds received from other funders towards a reading group and security improvements.

Funds received from St Helens & Knowsley Hospital Trust toward the Hospital Discharge Scheme.

Funds received from Knowsley MBC towards the Knowsley Living Better Together Fund.

Funds received from Providence Hospital towards positive living.

Funds received from Dementia Advisor Service towards trips for people suffering with dementia.

**19. Analysis of Group Net Assets by Fund**

	<b>Tangible Fixed Assets</b>	<b>Investments</b>	<b>Current Assets</b>	<b>Creditors Due Within One Year</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Restricted funds	18,420	-	52,902	-	71,322
Unrestricted funds	<u>2,223,382</u>	<u>1</u>	<u>614,507</u>	<u>(105,622)</u>	<u>2,732,268</u>
	<u>2,241,802</u>	<u>1</u>	<u>667,409</u>	<u>(105,622)</u>	<u>2,803,590</u>

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**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
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**20. Pension Costs**

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £23,436 (2017 - £28,445).

The Charity is a participating employer in the Age UK Retirement Benefits Scheme which is a Defined Benefit Scheme. The Scheme closed to future accrual on 30 November 2008. It is a multi-employer scheme as described by FRS 17 – Retirement Benefits. The Scheme is accounted for as if it were a defined contribution scheme, on the grounds that each employer is unable to identify its share of the underlying assets and liabilities in the Scheme on a consistent and reasonable basis. As a result, all pension costs for the Charity will be reported on a defined contribution basis.

The final charity employee within the scheme left the organisation during the year and the Trustees are in discussion with the Age UK Retirement Benefit Scheme to establish the charity's liability and renegotiate the charity's exit from the scheme.

**21. Operating Lease Commitments**

At 31 March 2018, the group had annual commitments under non-cancellable operating leases as set out below: -

	<b>Group</b>		<b>Charity</b>	
	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Operating Leases which expire:				
Within one year	5,017	25,000	5,017	25,000
Between two and five years	62,917	95,613	62,917	95,613
Over 5 Years	<u>28,125</u>	<u>29,625</u>	<u>-</u>	<u>-</u>
	<u>96,059</u>	<u>150,238</u>	<u>67,934</u>	<u>120,613</u>

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**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
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**22. Related Party Transactions**

The charity holds one and a half £1 shares in Age UK Merseyside Trading Ltd, a company registered in England & Wales number 7726737, with an issued share capital of three £1 ordinary shares. Age UK Merseyside Trading Ltd acts as an agent to sell insurance products for older individuals for Age UK Enterprises Ltd under a trading alliance agreement.

The transfer under gift aid of the trading profits of Age UK Merseyside Trading was to the charity of £81,137 (2017 £68,973) of which £28,891 was outstanding as at 31 March 2018 (2017 £30,123).

**Connected charities**

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