



Age Concern East Cheshire

**A Company Limited by Guarantee
Trading as Age UK Cheshire East**

Report of the Trustees & Financial Statements for the year ended 31 March 2020

Company no. 4309557

Registered Charity no. 1090161



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Legal & Administrative information

Company Number 4309557

Charity Number 1090161

Trustees Michael Bradley (elected 5 September 2019)
 Sharon Brearley (resigned 5 September 2019)
 Arthur Dicken
 Tricia Grierson
 Jenni Hardy
 Genevieve Powrie
 Ian Ross (elected 7 November 2019)
 Andrew Wright (co-opt March 2020)
 Angela Wakelin (co-opt March 2020)

Management Team	Damon Taylor	Chief Executive and Company Secretary
	Karen Wilson	Deputy Chief Executive
	Joanne Fishwick	Services Manager
	Hazel Salter	Corporate Support Manager

Registered Office New Horizons Centre
 Henderson Street
 Macclesfield
 Cheshire
 SK11 6RA

Auditors Azets Audit Services
 Chartered Accountants and Registered Auditors
 Alpha House
 4 Greek Street
 Stockport
 Cheshire
 SK3 8AB

Bankers	Yorkshire Bank 15 Market Place Macclesfield Cheshire SK10 1AG	Royal Bank of Scotland 56 Chestergate Macclesfield Cheshire SK11 6BU
	NatWest PO Box 65 2 Chestergate Macclesfield Cheshire SK11 6BA	

**MESSAGE FROM THE CHIEF EXECUTIVE
FOR THE YEAR ENDED 31 March 2020**

What an interesting year this has been! We started the year carrying over a small deficit from the previous year, following years of refining our business model to ensure that we were more self-sufficient and not subject to the whims of commissioners. The year was full of optimism and plans to develop our services further and build on the stable couple of years we had experienced, with a view to widening our offer to local older people.

Our jewel in the crown of the charity remains our New Horizons Club, where each week we welcome up to 60 older people living with dementia, who come to spend the day with us, be entertained and fed and enjoy the company of others. We know that as well as those who attend, their carers value this service as an important way to enable them to continue to support their loved ones, whilst also giving them a break from their caring responsibilities. We are proud to have undertaken awareness work in the community around dementia also, as we see this as being a key role of ours in representing the interests of older people. As well as this, our Help at Home service has continued to support over 150 local older people with a variety of tasks around their home, whilst also providing a friendly welcoming presence in older people's homes.

As well as these services, our excellent Information & Advice service continues to provide valuable advice to many older people, with this year over 2,000 older people receiving some level of support with us. We were also thrilled to pass Age UK's rigorous Information and Advice Quality Programme, evidencing that the quality of service that we provide meets or exceeds all the necessary benchmarks. Our Men in Sheds project in Macclesfield and Congleton has continued to provide vital support and companionship to a number of local older men, and our Joining Forces project, which has now ended, has, in its final year, continued to provide valuable support and signposting to a large number of aged veterans and their families.

As well as our 'main' services, we continue to provide a number of additional services and activities for older people, and always look to expand our service offer whenever possible. Our retail operation has performed remarkably well this year, achieving all targets set and making a valuable contribution to supporting our main service provision. This continues to be the key way in which we finance the charity. We were therefore extremely pleased that all of our hard work over the year, particularly in income generation, meant that for the first time in many years, the charity finished the year with a small surplus.

None of this excellent and vital work would have been possible without the dedication of our staff and volunteers who have worked tirelessly to support our services and retail operation. We know that we regularly ask a lot of them, but that they are always prepared to go the extra mile to support our vital cause.

The end of 2019/20 could never have been predicted or planned for. Just as we were beginning to reflect on another successful year supporting many thousands of local older people, the catastrophic COVID-19 pandemic struck. We cannot underestimate the traumatic effect this illness has had on many older people, and the ongoing implications it will have over the next year or so. We ended the year tackling the many challenges that the pandemic presented, including how we could continue to fund our services and support those who would normally access those services that were now suspended. This will be a defining challenge of our work in the coming year, but one which we are determined to meet.

Damon Taylor
Chief Executive

Date: 26th August 2020

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 March 2020

Message from Chair of Trustees

The team at Age UK Cheshire East, under Damons leadership, has continued to deliver some excellent and vital services to the older population in the area. As he says, the end of 2019/20 was unplanned for us all and the team are now refocusing all efforts to understand the ongoing implications over the next few years. Whilst we have had to suspend our 'jewel in the crown' service, we remain committed to find a different way to support those living with Dementia. We have also used the opportunity to take stock of our strengths and creatively redesign a number of our offerings to sustain our income streams. I am confident that the team will rise to the challenge and continue to build on the great foundations that are now well embedded.

Jenni Hardy
Chair of Trustees

Date: 6th October 2020

Introduction

The directors and trustees of Age Concern East Cheshire (a Company Limited by Guarantee) present their annual report for the year ended 31 March 2020 under the Companies Act 2006 and the Charities Act 2011, together with the audited financial statements for that year. The financial statements comply with the Companies Act 2006, the Charities Governing Document and the relevant Statement of Recommended Practice (the Charities SORP (FRS 102)).

Reference and Administrative Details

Age Concern East Cheshire is a registered charity (No.1090161) and a company (No. 4309557) limited by membership guarantees. Its registered office is shown on page 1.

The trustees who served during the year, together with details of external advisers, are noted on page 1.

Structure, Governance and Management

- **Governing Document**

The charity is governed by its Articles of Association adopted on 19 October 2001, updated 29th November 2012, 8th December 2015 and October 2019

Age Concern East Cheshire is an independent registered charity and a member of the Age England Association. The Age England Association is an association of autonomous registered charities.

Age Concern East Cheshire, under its working name, Age UK Cheshire East (AUKCE) by which will be referred to within this report, continues to be an independent registered charity with an area of benefit that mirrors the unitary authority boundary of Cheshire East.

- **Governing Bodies**

The Board of Trustees is responsible for the overall governance of the charity.

- **Recruitment and Training of Trustees**

The trustees are responsible for the appointment of new trustees. New trustees will only be appointed after due consideration is given to eligibility, personal competence and specialist skills. New trustees, when appointed, are inducted into the working of the charity by the existing trustees and the Chief Executive.

- **Risk Management**

The trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finance of the charity, and are satisfied that systems are in place to mitigate the exposure to major risk.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2020
(Continued)

Reserves Policy

The reserves fund represents the unrestricted funds arising from past operating results and from the free reserves of the charitable company. This is intended to protect the charity from the risk of disruption to services at short notice due to lack of funds, while at the same time ensuring the organisation can continue to operate as normal. In the opinion of the trustees, as at 31 March 2020 free reserves were 76% of the prudent level of reserves.

Investment Policies

Under the Articles of Association, the charity has the power to make any investments which the trustees see fit. The charity has a policy of keeping any surplus funds in short term deposits, which can be accessed readily. All funds are invested at the bank and the trustees consider their return on the investments throughout the year to be satisfactory.

Volunteer hours:

Around 125 volunteers support our services within Age UK Cheshire East. Over the year we have calculated that volunteers have given us **22,875** hours of their time.

Based on the average income (October 2019) of £13.74 per hour (source ONS Annual Survey of Hours and Earnings), this represents a monetary value of around **£314,303**

Financial Review:

The net surplus for 2020 before provision was £34,570

	2020	2019
Income:		
Restricted	69,126	63,423
Unrestricted	<u>1,066,486</u>	<u>1,086,172</u>
Total	<u><u>1,135,612</u></u>	<u><u>1,149,595</u></u>
Expenditure:		
Restricted	69,342	62,707
Unrestricted	<u>1,031,700</u>	<u>1,102,829</u>
Total before provision	<u><u>1,101,042</u></u>	<u><u>1,165,536</u></u>
Surplus before provision	34,570	-15,941
Provision	<u>149,463</u>	-
Net expenditure	<u><u>-114,893</u></u>	<u><u>-15,941</u></u>
Free Reserves before provision	198,659	159,184
Less Provision	<u>149,463</u>	-
Free Reserves	49,196	-
Other Reserves	<u>202,138</u>	<u>207,043</u>
Total Reserves	<u><u>251,334</u></u>	<u><u>366,227</u></u>

Provision note

The Charity is in dispute with the Landlord of a vacated property regarding the proportion of dilapidations payable by the Charity. The total amount of the dilapidations claim is believed to be £149,463. The Charity has requested further information from the Landlord, but in the meantime has prudently made a full provision of £149,463 for the purposes of these financial statements. The Charity is in the process of strongly disputing this level of dilapidations as our surveyor estimates the dilapidations to be £10,442.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2020
(Continued)**

Public Benefit, Aims & Intended Impact

The object for which the Charity is established is to promote and enhance the quality of life and wellbeing for all members of the public, with a particular focus on those aged 50 years and older. This may be undertaken in any manner may be deemed by law to be charitable, mainly but not exclusively in Cheshire East.

Our Mission

The key purpose of Age UK Cheshire East is to make the lives of older people in Cheshire East more fulfilling and address issues which impact on older people, such as loneliness and access to services. We strongly believe in maintaining a person's independence as much as possible. The Board reviewed our mission at the start of the year and agreed the following revised mission statement:

"Empowering older people to live more independent lives"

Our Vision

To be the Charity of Choice for later life in Cheshire East

Our Values

At Age UK Cheshire East, we are:

Friendly & welcoming – we treat everyone with respect, dignity & politeness

Person centred – we put you at the heart of everything we do

Realistic – we will be honest in what we can achieve

Inclusive – we are all inclusive and will turn no-one away

Empowering – we will enable others to achieve their goals

Outcome focused – we are keen to ensure effective outcomes for older people

Sustainable & efficient – we will use our limited resources effectively

What we do

We are recognised for the provision of quality, targeted services and campaigning on behalf of older people. We consider it important to take account of older people's needs and aspirations in deciding its strategic aims and direction. We also consider it is important to take account of the wider external environment and potential future sources of funding. Trustees consider how our activities contribute to the Charity's aims and objectives and are confident that we continue to provide benefit to the older people of Cheshire East.

2019/20 in numbers

- 60 staff and 125 volunteers providing a wide range of services to over 4700 local older people
- Nearly 2,500 attendances by people living with dementia at our New Horizons Club, receiving in excess of 17,000 hours of support
- 78% of those attending the New Horizons Club reported an improvement in their Quality of Life
- Over 850 younger people in schools in Poynton, Congleton, Knutsford, Wincle and Macclesfield given dementia awareness sessions
- 158 new dementia friends created by our in-house Dementia Champions
- Over 2,500 older people helped by our Information & Advice service to secure over £1.4 million in benefit entitlements
- 165 local older people given over 13,000 hours of support in their own homes by our team of 23 Home Helps
- 96% of our Home Help clients report improvements in their quality of life after receiving a service from us
- 38 older men regularly attended our two Men in Sheds in Congleton and Macclesfield, resulting in 1,491 attendances during the year
- Over 2,000 aged veterans supported by our Joining Forces project since its inception in 2017
- Over £0.5 million income generated from our retail operation, providing much needed revenue

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2020
(Continued)

Review of Development, Activities and Achievements during the Year

Providing Support to people living with dementia

Our New Horizons Club entered its third full year of operation this year. The Club is held at our specially adapted day centre in the heart of Macclesfield. Open five days a week, we offer a wide range of activities that combine mental, physical and social stimulation, including arts & craft, reminiscence, quizzes, baking, falls prevention, music therapy, group interaction, word games and trips out - all specifically designed for people with memory problems.

Although we provided slightly fewer hours of support this year compared to 2018/19, we actually worked with more older people, with 42 regulars attending the club. Those 42 older people, living with dementia, attended the club a total of 2,451 times during the year, ensuring we provided in excess of 17,000 hours of direct support to people living with dementia. The running of the Club would not have been possible without the dedication and support of our 19 volunteers, who through the year provided 2,913 volunteering hours.

In our most recent satisfaction survey, 100% of those who responded said the service met their needs 'very well', whilst 78% reported improvements to their quality of life.

Another key area of our work this year to support people living with dementia and raise awareness of the condition was by promoting the Alzheimer Society's Dementia Friends initiative. During the year, our two in-house Dementia Champions offered Dementia Friends sessions to local organisations and businesses, as well as to local schools. We made 158 new dementia friends in 15 sessions. We feel that we have a duty to promote awareness of the condition throughout the community we serve, to ensure that people with the condition are better understood and provided for. As part of this initiative, we went in to several schools, speaking to approximately 850 young people to raise awareness of the issue.

Unfortunately due to the COVID-19 pandemic, we had to suspend the service until further notice in the middle of March 2020, but the Charity continues to support carers through this difficult time.

Information & Advice Service

Our free Information and Advice Service is available to anyone aged 50+, their families and friends, professionals and carers. We keep accurate and up-to-date information on wide range of issues such as housing, health care, money matters, leisure and social activities and many other things that affect an older person's quality of life. Support is provided face-to-face, over the phone and through home visits.

Our Information & Advice Service is the gateway to our charity, and many initial enquiries received are then passed onto our other services, making it a valuable resource to older people needing help and support. During the year, we directly helped 2,551 older people with a wide range of enquiries, enabling them to secure over £1.4 million in additional benefit entitlements that they were not previously accessing. We have a small team of 3 volunteers who over the year have provided 282 hours of valuable support to the service.

During the year we also took part in Age UK's Information and Advice Quality Programme which is a triennial review of our work to ensure that the standard of our service is of the appropriate quality required. We are pleased that we passed this quality assurance programme which also ensured that we were passported through the Advice Quality Standard process meaning the service now boasts two quality assurance marques.

Help at Home

Our specially selected and well-motivated home helps are trained to take on the household tasks older people either can't or don't want to do. From cleaning to shopping or preparing a light lunch, to sharing an interest, our Help at Home service supports older people to live more independently in their own homes.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2020
(Continued)

Review of Development, Activities and Achievements during the Year - continued

hours of support to them in their homes. Despite restrictions imposed due to COVID-19, the service has continued to support older people when they need it most.

Although our service is a paid for service, we make every effort to ensure that the service provided is a quality service. All our Home Helps are DBS checked, and every client receives the same Home Help for every call whenever possible, thus building up a good relationship between client and Home Help. In a recent satisfaction survey, 90% of those who responded said they were satisfied with the Help at Home Service, 96% said their quality of life had improved since accessing the service, and although it is a paid for service which we know is not the cheapest available, 65% felt that it provided good value for money.

Men in Sheds

Our Men in Sheds in Macclesfield & Congleton is a place for older men to get together in a relaxing environment to share interests, skills, experiences and decent conversation. Activities are dependent on what the service user wants to do, but can include woodwork advice and support, project planning, painting and varnishing or relaxing with a cup of tea in the company of other men. Sometimes participants just chat, drink tea and put the world to rights!

During the year there were 1,491 attendances at the sheds, 793 in Macclesfield and 698 in Congleton. In addition, we were indebted to the support of volunteers who assisted shed users in their activities. They provided an additional 478 hours of support during the year.

During 2019/20, we were grateful to Cheshire East Council who funded the staffing costs of our Congleton Men in Sheds through their New Homes Bonus Fund. As well as staffing, the funds were used to pay for two-day trips to the RAF museum at Cosford in the West Midlands, and to the Jodrell Bank Science Park. We were really pleased with this development in the project, as it enabled the shed users to get out and about and form new friendships away from the environment of the Shed.

As the COVID-19 pandemic struck, we were forced to close both sheds in early March. Since that time, it has unfortunately been necessary to permanently close the Macclesfield Shed due to the lease on the building where it was located expiring. We fully intend to continue to project in Congleton when it is safe to do so.

Joining Forces

Joining Forces was a project funded from the Aged Veterans Fund funded by the Chancellor using LIBOR funds. Our project was one of 12 local projects providing support to enhance the quality of life and wellbeing of veterans born before 1 January 1950, along with their family and carers. It helped with reducing feelings of isolation; managing long term health conditions; linking into local activities, as well as bespoke information & advice to support aged veterans.

Our project commenced in July 2017, and the funding expired at the end of April 2020. During the life of the project, we supported over 2,000 aged veterans with a variety of issues, and helped them get back on track in an otherwise confusing modern world. That support included providing detailed and comprehensive support to 165 veterans and their families; providing lighter touch support for 483 veterans and their families, as well as signposting and raising awareness of services and support available to a further 1,495 veterans and their families.

We were very grateful for the opportunity to run this project across the whole of the borough of Cheshire East, working with a number of veterans charities, including SSAFA and the Royal Legion, to ensure that the interests of aged veterans were looked after, and their rights promoted. Operating this project has enabled us as an organisation to better understand veterans issues and has led to a new Veterans Befriending Service being developed in conjunction with funding

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2020
(Continued)**

Review of Development, Activities and Achievements during the Year - continued

Other highlights

As a local charity supporting older people, as well as raising awareness, we undertake various other activities during the year to improve the lives of older people. Activities undertaken this year include:

A regular weekly IT class, where we supported 109 attendances of older people during the year, helping them get online and to answer their queries about all things IT. The sessions were supported throughout the year by sixth form students from Kings School in Macclesfield.

Art Class – unfortunately due to the lead volunteer moving onto a new project, this class finished during the year, but before it finished, 56 attendances at the classes had been recorded

Local Charity of the Year, Bexton School, Knutsford – the charity was chosen as the Primary School's local charity of the year. As part of the initiative, we ran dementia awareness sessions with pupils and staff, ran an art competition for pupils to discuss with their elderly relatives as well as organised a 'Generation Jukebox' event for Bexton and 2 other local primary schools to sing songs to an invited audience of local older people.

Christmas Party – each year, in conjunction with Barclays Technology Centre at Radbrooke Hall, Knutsford we hold a Christmas Celebration for around 130 local older people. The event includes entertainment from local schools, bingo and a fundraising raffle. As well as providing a great event for older people, we also use it as an opportunity to raise awareness of our cause and the services we provide for older people

Campaigning and Awareness raising – we have continued to raise awareness about issues impacting on older people and supported the national Age UK in their campaigning activity. This year there has been a continued focus on two key campaigns, the scrapping of the free TV licences for the over 75s and the ongoing campaign for better social care. The charity has liaised with its clients and those who use its shops to highlight these important issues.

Business Supporters Initiative – we continue to be supported by four local businesses, Thorneycroft Solicitors; Wear4Work branded workwear; Northwest Mediation Solutions; and Prestbury House Porthaven Care Home.

Retail

Our retail operation is made up of 5 shops, two in Macclesfield (one of which is a furniture showroom, the other a large town centre unit); Poynton, Knutsford and Alderley Edge. Our shops raised over £590,000 during the year, approximately 52% of our total income, and this despite them having to close towards the end of the month due to COVID-19.

As well as being a much-needed income generator, we at Age UK Cheshire East are proud that we operate as town centre recycling points, doing our bit for the environment. We try to re-sell as much of the donated goods as we can, and ensure that we generate maximum income from those goods as our donors would expect.

Our retail operation is supported by over 80 volunteers who give many thousands of hours each year to support our shops. Without their support, the significant income we generate would not be possible and we would not be able to provide the range of services that we currently do.

During the year we began the process of looking for alternative premises for our furniture showroom, following unsuccessful negotiations with our current landlord. By the year end, we had found suitable new premises in the centre of Macclesfield but its opening was delayed due to the COVID-19 pandemic. At the time of writing this report, the new showroom has now opened.

Unfortunately we were forced to close our high street shop in Congleton in August 2019 as low sales and donations forced us to end the scheme as we were unable to maintain the expected contribution to the charity.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2020
(Continued)

Statement of Trustees' Responsibilities and Corporate Governance

The trustees are responsible for their annual report, and the preparation of the financial statements for each financial year which give a true and fair view of the incoming resources and application of those resources to the charity during the year, and of the state of affairs at the end of the financial year. In preparing these financial statements the trustees are required to:

- ensure that suitable accounting policies are established and applied consistently;
- make judgements and estimates which are reasonable and prudent;
- observe the methods and principles in the Charities SORP
- state whether the applicable accounting standards and statement of recommended accounting practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

- the charity is operating efficiently and effectively;
- all assets are safeguarded against unauthorised use or disposition and are properly applied;
- proper records are maintained and financial information used within the charity, or for publication, is reliable;
- the charity complies with relevant laws and regulations.

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both the executive management and the Board of Trustees.

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

- an annual budget approved by the trustees;
- regular consideration by the trustees of financial results, variances from budgets, non financial performance indicators and benchmarking reviews;
- delegation of day to day management authority and segregation of duties; and
- identification and management of risks.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 March 2020
(Continued)**

Statement of Trustees' Responsibilities and Corporate Governance - continued

Auditors

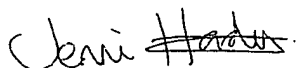
A resolution with the proposal of the appointment of auditors for the charity will be proposed at the Annual General Meeting.

Statement of disclosure to auditors

As far as the trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, the trustees have taken all the necessary steps that they ought to have taken as trustees in order to make themselves aware of all the relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the FRS 102..

Signed on behalf of the trustees



J Hardy - Chair

Date: 21st December 2020

**INDEPENDENT AUDITORS' REPORT
TO THE TRUSTEES OF AGE CONCERN EAST CHESHIRE**

Opinion

We have audited the financial statements of Age Concern East Cheshire (the 'charity') for the year ended 31 March 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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, including Financial Reporting Standard 102. The financial Reporting standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISA's (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 charity'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 auditor's report 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 we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

INDEPENDENT AUDITORS' REPORT
TO THE TRUSTEES OF AGE CONCERN EAST CHESHIRE
(Continued)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; 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 charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

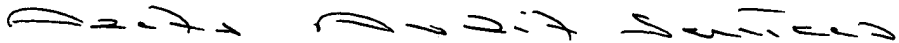
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

AGE CONCERN EAST CHESHIRE
(A Company Limited by Guarantee)
Company Number: 4309557
Charity Number: 1090161

**INDEPENDENT AUDITORS' REPORT
TO THE TRUSTEES OF AGE CONCERN EAST CHESHIRE
(Continued)**

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Ward (Senior Statutory Auditor)

For and on behalf Azets Audit Services
Chartered Accountants
Statutory Auditors

Alpha House
4 Greek Street
Stockport
Cheshire
SK3 8AB

Date: 21 / 12 / 2020

Azets Audit Services (formerly trading as Booth Ainsworth Audit Services) is deemed to be reappointed under of section 487(2) of the Companies Act 2006

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(including Income and Expenditure account)
FOR THE YEAR ENDED 31 March 2020

		Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	Note	£	£	£	£
INCOMING RESOURCES					
Incoming resources from generated funds:					
Voluntary income:					
Donations, legacies and similar income	2(a)	46,334	5,000	51,334	27,223
Activities for generating funds:					
Trading operations	2(b)	633,612	-	633,612	681,407
Investment income	2(c)	311	-	311	168
Incoming resources from Charitable activities					
Activities to generate funds	2(d)	386,229	64,126	450,355	440,797
Total incoming resources		<u>1,066,486</u>	<u>69,126</u>	<u>1,135,612</u>	<u>1,149,595</u>
RESOURCES EXPENDED					
Cost of generating funds					
Trading operations	3(a)	586,588	5,000	591,588	634,511
Charitable activities	3(b)	445,112	64,342	509,454	531,024
Total resources expended	4	<u>1,031,700</u>	<u>69,342</u>	<u>1,101,042</u>	<u>1,165,535</u>
Net surplus income / (expenditure)		34,786	(216)	34,570	(15,940)
Provision		149,463	-	149,463	-
Net after provision		(114,677)	(216)	(114,893)	(15,940)
Balances brought forward					
1 April 2019		<u>366,325</u>	<u>(98)</u>	<u>366,227</u>	<u>382,167</u>
Balances carried forward					
31 March 2020		<u>251,648</u>	<u>(314)</u>	<u>251,334</u>	<u>366,227</u>

The consolidated statement of financial activities includes information relating to the one wholly owned subsidiary of the Charity.

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

BALANCE SHEET
FOR THE YEAR ENDED 31 March 2020

	Note	Group		Charity	
		2020 £	2019 £	2020 £	2019 £
Fixed Assets					
Tangible fixed assets	7	202,138	207,043	202,138	207,043
Investment in subsidiary		-	-	1	1
		<u>202,138</u>	<u>207,043</u>	<u>202,139</u>	<u>207,044</u>
Current Assets					
Stock		463	903	463	903
Debtors	8	89,424	94,592	89,424	94,592
Cash at bank and in hand		180,985	105,171	180,985	105,171
		<u>270,871</u>	<u>200,666</u>	<u>270,871</u>	<u>200,666</u>
Creditors: amounts falling due within one year	9	<u>(221,675)</u>	<u>(41,482)</u>	<u>(221,675)</u>	<u>(41,483)</u>
Net Current Assets		<u>49,196</u>	<u>159,184</u>	<u>49,196</u>	<u>159,183</u>
Creditors: amounts falling due after more than one year	10	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Assets	11	<u>251,334</u>	<u>366,227</u>	<u>251,335</u>	<u>366,227</u>
Funds					
Restricted funds		(216)	(98)	(216)	(98)
Unrestricted funds					
General funds Liquid funds		49,412	159,282	49,412	159,282
Non liquid funds		<u>202,138</u>	<u>207,043</u>	<u>202,138</u>	<u>207,043</u>
		<u>251,334</u>	<u>366,227</u>	<u>251,334</u>	<u>366,227</u>

These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

These group accounts have been prepared in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011

Approved on behalf of the Trustees

J Hardy

J Hardy - Chairman

I Ross

I Ross - Trustee

Date: 21st December 2020

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 March 2020**

	Note	Group 2020 £	2019 £
Net cash flow from operating activities	13	74,965	(42,482)
Cash flow from investing activities			
Payments to acquire tangible fixed assets		-	(2,801)
Disposal of tangible fixed assets		539	-
Interest received		311	168
Net increase/(decrease) in cash and cash equivalents		<u>75,815</u>	<u>(45,115)</u>
Cash and cash equivalents at start date 1 April 2019		105,171	150,286
Cash and cash equivalents at 31 March 2020		<u>180,986</u>	<u>105,171</u>
Cash and cash equivalents consists of:			
Cash at bank and in hand		180,985	105,171
Cash and cash equivalents at 31 March 2020		<u>180,986</u>	<u>105,171</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020**

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

(a) Basis of Accounting

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 the Republic of Ireland (Charities SORP FRS 102) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

(b) Fund Accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the accounts.

(c) Group Financial Statements

The financial statements consolidate the results of the charity and its wholly owned subsidiary, Age Concern East Cheshire (Enterprises Limited), on a line-by-line basis. A separate Statement of Financial Activities, and income and expenditure account for the charity has not been presented because the charity has taken advantage of the exemption afforded by section 408 of the Companies Act 2006. The subsidiary is in the process of being closed due to the fact that it is no longer required.

(d) Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. For legacies, entitlement is established once the charity has been notified of an impending distribution.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Clothing and other items donated for resale through the charity's shop are included as incoming resources within activities for generating funds when they are sold.
- Investment income is included when receivable.
- Incoming resources from charitable trading activity are accounted for when earned.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)

1. Accounting Policies - continued

(e) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Where central costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources following a high, medium and low usage, with charity shops covering the remaining balance. Breakdown as follows:

	Staff costs	Office costs	Premises costs	Fees & Other costs
	%	%	%	%
Activities to further Charity's objects:				
New Horizons Club	18	18	18	18
Help at Home	18	18	18	18
Information & Advice	7	7	7	7
Men in Sheds	7	7	7	7
Joining Forces	4	4	4	4
Activities to generate funds:				
Charity Shops	43	43	43	43
Income Generation	3	3	3	3
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

(f) Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value, of each asset costing £500 and over, evenly over its expected useful life as follows:

Computer and other equipment	Over 3 to 4 years or life of project
Fixtures and fittings	Over 3 to 4 years or life of project
Buildings	Over 50 years
Leasehold improvements	In line with break clauses
Motor Vehicles	Over 5 years

Assets costing under £500 are depreciated in full in the year of acquisition.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)**

1. Accounting Policies - continued

(g) Stocks

Stocks are valued at the lower of cost and net realisable value. Cost is determined on a "first in, first out" basis and net realisable value is determined on the basis of expected selling price less any further costs expected to be incurred to disposal. Donated goods for sale in the shop are not valued for inclusion in the stock, sale proceeds are accounted for in the year in which the sale occurs.

(h) Pension Contributions

The charity operates a defined contribution pension scheme, the assets of which are held separately from those of the charity in independently administered funds. Contributions payable for the year are charged in the statement of financial activities.

(i) Operating Lease Commitments

Operating leases and payments made under them are charged to the Statement of Financial Activities on a straight line basis over the lease term.

(j) Covid-19

Financial risk is closely monitored, budget revised with income sources adjusted accordingly. Government help on offer was considered and furlough and grants were applied for and obtained. Loans were considered but were not needed. Application for a bounce back loan was made and received after the year end. Income was also obtained from trust funds. Some services and retail had to close, with new services offered to meet the immediate needs of our beneficiaries. Trustees are satisfied that the charity is a going concern.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)**

2. Incoming resources

	Unrestricted Funds	Restricted Funds £	Total 2020 £	Total 2019 £
(a) Voluntary Income:				
Donations	20,297	-	20,297	24,129
Legacies	25,536	-	25,536	1,000
Trust Funds	500	5,000	5,500	2,094
	<u>46,334</u>	<u>5,000</u>	<u>51,334</u>	<u>27,223</u>
(b) Trading Operations				
Charity Shops				
- Donated Goods and Rags	560,666	-	560,666	615,682
- Purchased Goods	4,579	-	4,579	3,337
- Gift Aid Income	28,432	-	28,432	25,401
Insurance Commission	5,183	-	5,183	5,183
Fundraising Events	28,598	-	28,598	30,240
Sundry Income	6,155	-	6,155	1,564
	<u>633,612</u>	<u>-</u>	<u>633,612</u>	<u>681,407</u>
(c) Investment Income				
Bank Interest Received	<u>311</u>	<u>-</u>	<u>311</u>	<u>168</u>
(d) Charitable Activities				
New Horizons Club	146,742	-	146,742	164,203
Help at Home	231,582	-	231,582	206,530
Information & Advice	30	3,500	3,530	12,310
iACE	-	-	-	3,030
Activity classes - Art, IT, Craft	587	-	587	1,511
Men in Sheds	7,288	16,812	24,100	16,664
Joining Forces - MOD	-	43,814	43,814	36,549
	<u>386,229</u>	<u>64,126</u>	<u>450,355</u>	<u>440,797</u>
Total	<u>1,066,486</u>	<u>69,126</u>	<u>1,135,612</u>	<u>1,149,595</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)**

3. Resources Expended

	Unrestricted Funds	Restricted Funds £	Total 2020 £	Total 2019 £
(a) Trading Operations				
Charity Shops	579,365	-	579,365	609,002
Fundraising and Trust Funds	7,223	5,000	12,223	25,509
	<u>586,588</u>	<u>5,000</u>	<u>591,588</u>	<u>634,511</u>
(b) Charitable Activities:				
New Horizons Club	150,408	-	150,408	156,615
Help at Home	207,025	-	207,025	223,011
Information & Advice	49,031	3,500	52,531	53,200
iACE	-	-	-	1,977
Scams Awareness Project	-	320	320	-
Men in Sheds	38,648	16,812	55,460	56,726
Joining Forces - MOD	-	43,710	43,710	39,495
	<u>445,112</u>	<u>64,342</u>	<u>509,454</u>	<u>531,024</u>
Total	<u>1,031,700</u>	<u>69,342</u>	<u>1,101,042</u>	<u>1,165,535</u>
(c) Provision	149,463	-	149,463	-
Total	<u>1,181,163</u>	<u>69,342</u>	<u>1,250,505</u>	<u>1,165,535</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)**

**4. Allocation of total resources
expended Charitable
expenditure:**

	Staff Costs £	Other direct Costs £	Other allocated Costs £	Total 2020 £	Total 2019 £
New Horizons Club	105,067	30,927	14,414	150,408	156,615
Help at Home	190,087	2,524	14,414	207,025	223,011
Information & Advice	45,352	1,573	5,606	52,531	53,200
Scams Awareness Project	-	320	-	320	-
iACE	-	-	-	-	1,977
Men in Sheds	39,066	10,788	5,606	55,460	56,726
Joining Forces - MOD	37,938	2,668	3,104	43,710	39,495
Costs of generating funds:					
- Charity Shops	308,908	235,924	34,533	579,365	609,002
- Income Generation	5,725	4,096	2,402	12,223	25,509
	<u>732,143</u>	<u>288,820</u>	<u>80,079</u>	<u>1,101,042</u>	<u>1,165,535</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)**

5. Staff Costs	2020	2019
	£	£
Wages & salaries	645,179	673,807
Social Security costs	31,156	33,451
Pension costs	54,020	55,798
Health insurance costs	1,788	1,771
	<u>732,143</u>	<u>764,827</u>
No employee earned more than £60,000 pa		
Total number of staff:		
Full Time	14	14
Part Time	41	44
	<u>55</u>	<u>58</u>
 Total remuneration for key staff	 157,723	 155,679
The average number of employees (full time equivalent analysed by function) was:		
New Horizons Club	4	4
Help at Home	8	8
Information & Advice	2	2
iACE	0	0
Men in Sheds	2	2
Joining Forces	1	1
Charity Shops	12	13
Income Generation	0	1
Management & Finance	4	4
	<u>33</u>	<u>35</u>

6. Trustees Remuneration & Related Party Transactions

Trustees re-imbursement of expenses during the year £Nil (2019 £Nil). No trustee or person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2019 £Nil). Trustee Indemnity Insurance £1,587 (2019 £1,006)

7. Tangible Fixed Assets (Charity & Group)	Land & Buildings	Computers & other equipment	Fixtures & Fittings	Motor Vehicles	Total
	£	£	£	£	£
Cost:					
At 31 March 2019	276,179	1,570	21,526	-	299,275
Additions	-	-	-	-	-
Disposals	-	-	(2,111)	-	(2,111)
At 31 March 2020	<u>276,179</u>	<u>1,570</u>	<u>19,415</u>	<u>-</u>	<u>297,164</u>
Depreciation:					
At 31 March 2019	72,038	1,570	18,623	-	92,231
Charge for the year	3,404	-	964	-	4,368
On disposals	-	-	(1,572)	-	(1,572)
At 31 March 2020	<u>75,441</u>	<u>1,570</u>	<u>18,015</u>	<u>-</u>	<u>95,026</u>
Net book values:					
At 31 March 2020	<u>200,738</u>	<u>-</u>	<u>1,400</u>	<u>-</u>	<u>202,138</u>
At 31 March 2019	<u>204,141</u>	<u>-</u>	<u>2,902</u>	<u>-</u>	<u>207,043</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)**

	Group		Charity	
	Total 2020 £	Total 2019 £	Total 2020 £	Total 2019 £
8. Debtors				
Trade debtors	21,295	19,007	21,295	19,007
Prepayments & Accrued Income	62,653	64,430	62,653	64,430
Amount owed by subsidiary	-	-	-	-
Other debtors	5,475	11,155	5,475	11,155
	<u>89,424</u>	<u>94,592</u>	<u>89,424</u>	<u>94,592</u>
9. Creditors: Amounts falling due within one year				
Amount owed to subsidiary	-	-	1	1
Other creditors and accruals	50,737	41,482	50,737	41,482
Provision for Liability claim	149,463	-	149,463	-
Deferred income	21,475	-	21,475	-
	<u>221,675</u>	<u>41,482</u>	<u>221,676</u>	<u>41,483</u>

The Charity is in dispute with the Landlord of a vacated property regarding the proportion of dilapidations payable by the Charity. The total amount of the dilapidations claim is believed to be £149,463. The Charity has requested further information from the Landlord, but in the meantime has prudently made a full provision of £149,463 for the purposes of these financial statements. The Charity is in the process of strongly disputing this level of dilapidations as our surveyor estimates the dilapidations to be £10,442.

10. Creditors: amounts falling due after more than one year

-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

11. Net Assets

The net assets of the Charity are divided into Free Reserves that are available for the general purposes of the Charity and Non-liquid Reserves that are tied up in fixed assets or are available only for restricted or designated purposes. At 31 March 2020 the liquid (free) reserves of the Charity amounted to £49,196 (2019 £159,184). Other reserves tied up in fixed assets or restricted funds totalled £202,138 (2019 £207,043). An analysis of the net assets between the various funds is set out below.

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
Restricted funds:				
Joining Forces - MOD	-	104	-	104
Other Trust Funds	-	(320)	-	(320)
	<u>-</u>	<u>(216)</u>	<u>-</u>	<u>(216)</u>
Unrestricted funds:				
	202,138	49,412	-	251,550
	<u>202,138</u>	<u>49,412</u>	<u>-</u>	<u>251,550</u>
	<u>202,138</u>	<u>49,196</u>	<u>-</u>	<u>251,334</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)

12. Restricted Funds – Charity

The analysis of the restricted funds is as follows:

	MOD Joining Forces	Trust Funds Other	Restricted Funds Total
	£	£	£
Balance at start of year	-	-	-
Income accrued into 2019/20	-	-	-
Incoming resources	43,814	25,312	69,126
Outgoing resources (see below)	(43,710)	(25,632)	(69,342)
Balance at end of year	<u>104</u>	<u>(320)</u>	<u>(216)</u>

The Scams Awareness Project funding of £20K was received from Garfield Weston Foundation during the year but deferred to the following year, as project started April 2020. Funding will be accounted for in 2021 accounts.

The MOD Joining Forces project runs in partnership with Age UK and other local Age UK's, and is funded by Ministry of Defence.

Age Concern East Cheshire has received resources from Trust Funds during the course of the year. This funding has been utilised during the year and applied to those projects for which the funding was given.

Donor	Project	£
Restricted Funds		
Cheshire East Council - New Homes Bonus	Men in Sheds - Congleton	16,812
Anonymous	Defibrillator	5,000
The 29th May 1961 Charitable Trust	Information and Advice	2,000
Age UK	Information and Advice	<u>1,500</u>
		<u>25,312</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 March 2020
(Continued)**

13. Reconciliation of net expenditure to net cash flow from operating activities

	2020 £	2019 £
Net expenditure for the year	(114,893)	(15,940)
Interest receivable	(311)	(168)
Depreciation tangible fixed assets	4,368	5,252
(Increase)/decrease in stock	440	509
(Increase)/decrease in debtors	5,169	13,941
Increase/(decrease) in creditors	180,192	(46,076)
Net cash flow from operating activities	<u>74,965</u>	<u>(42,482)</u>

14. Operating Lease Commitments

Financial commitments under non-cancellable operating leases will result in the following payments falling due in the next financial year.

	Land & Buildings 2020 £	Other 2020 £	Land & Buildings 2019 £	Other 2019 £
Expiring:				
Within one year	126,566	6,797	189,656	8,364
Within two to five years	284,172	290	199,843	6,797
After five years	3,750	-	-	-
	<u>414,488</u>	<u>7,087</u>	<u>389,499</u>	<u>15,161</u>

15. Pension Contributions

The charity operates a defined contribution pension scheme the assets of which are held separately from those of the charity in independently administered funds. The pension cost charge for the year was £54,020 (2019 £55,799).

16. Taxation

The charitable company is exempt from corporation tax on its charitable activities.

17. Subsidiary undertaking

The charity owns the whole of the issued share capital of Age Concern East Cheshire Enterprises Limited, a company registered in England(No. 05055700). The subsidiary did not trade during the year and its assets and liabilities as at 31 March were as follows:

	2020 £	2019 £
Current assets	1	1
Creditors: amounts falling due within one year	-	-
Net Assets	<u>1</u>	<u>1</u>