



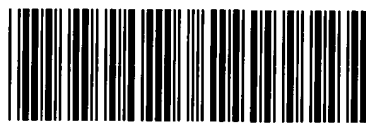
Cheshire East  
**ageUK**

# **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 2021**

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COMPANIES HOUSE

**Company no. 4309557**

**Registered Charity no. 1090161**

**C O N T E N T S**

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## Legal & Administrative information

<b>Company Number</b>	4309557	
<b>Charity Number</b>	1090161	
<b>Trustees</b>	Michael Bradley (resigned 29 October 2020) Arthur Dicken Tricia Grierson Jenni Hardy - Chair Genevieve Powrie Ian Ross (resigned 31 March 2021) Angela Wakelin (elected 21 December 2020) Andrew Wright (elected 21 December 2020) Rachel Wulff (co-opted 21 December 2020)	
<b>Management Team</b>	Damon Taylor Karen Wilson Joanne Fishwick Hazel Salter	Chief Executive and Company Secretary Deputy Chief Executive Services Manager Corporate Support Manager
<b>Registered Office</b>	New Horizons Centre Henderson Street Macclesfield Cheshire SK11 6RA	
<b>Auditors</b>	Azets Audit Services Chartered Accountants and Registered Auditors Alpha House 4 Greek Street Stockport Cheshire SK3 8AB	
<b>Bankers</b>	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/CHAIR OF TRUSTEES**  
**FOR THE YEAR ENDED 31 March 2021**

This year will no doubt go down as one of the most challenging years ever faced by the charity, its beneficiaries, staff and volunteers. When the full impact of the pandemic first hit, no-one could have imagined that our charity would still be here at the end of the year, looking back at successfully supporting over 7,000 older people despite the many challenges faced.

At the outset of the pandemic, the Board was determined that the organisation would continue to operate, despite the severe financial challenges, ensuring we supported as many people as we could at a time when they needed us most. From late March, we implemented a home working model, with the full team of back office staff working remotely from their homes. Thanks to the Government's Coronavirus Job Retention Scheme, we were able to furlough many of our staff who we unable to work as a result of the pandemic. Unfortunately, as a consequence of this, we had to suspend all our face-to-face sessions, including our New Horizons Club for people with dementia, our Men in Sheds and any other drop-in sessions that we were hosting.

However, the resilience of our team has continually amazed me, in particular our wonderful Home Helps, who continued to work throughout the darkest days of the pandemic, continuing to visit older people in their homes and provide essential support through cleaning, domestic chores and numerous shopping trips. Another consequence of the enforced isolation was the very rapid development of our new telephone befriending service, Keep in Touch, which went on to support around 130 older people during its first year of operation. We also saw two other new services begin, our Scams Awareness Awareness & Aftercare and our remote dementia support, providing vital support to older people at a time of great need.

We are indebted this year to the support we have received from numerous funding bodies, business supporters and private donors which are acknowledged throughout this report. They very quickly made vital funds available to ensure that we could continue to deliver our services to our most vulnerable clients. This support was supplemented by the various grants put in place by HM Government which was essential to replace lost income from other sources.

All of what is contained in the following pages of this report has only been possible by the amazing efforts of our staff and volunteers. In particular, we have been overwhelmed by the offers of support from a new cohort of volunteers, who answered our call to support services such as Keep in Touch and our Scams Awareness Project. Without them, these wonderful new services would not have been able to make the impact that they undoubtedly have.

We can't mark this year without thinking about the many thousands of older people who have been lost to this terrible virus, and the grieving families and friends that have been left behind. There is no doubt that the pandemic has had a disproportionate effect on older people and I am just glad that Age UK Cheshire East was able to be there to lend its support to some of our more vulnerable clients during this terribly difficult year, and just hope that we can build back our services stronger and better to provide even more valuable support in the coming years.

Damon Taylor  
Chief Executive

Jenni Hardy  
Chair of Trustees

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 March 2021

### 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 2021 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 2021 (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 2021 free reserves were 95% (2020 - 76%) of the prudent level of reserves. This will be reduced by the amount of the dilapidations of Newbridge House.

### 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:

Due to the pandemic only 87 of our 121 volunteers supported our services within Age UK Cheshire East over the year. We have calculated that volunteers have given us **10,760** 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 **£147,842**

### Financial Review:

The net surplus for 2021 is £135,449

	2021	2020
Income:		
Restricted	193,445	69,126
Unrestricted	836,862	1,066,486
Total	<u>1,030,307</u>	<u>1,135,612</u>
Expenditure:		
Restricted	192,126	69,342
Unrestricted	702,732	1,031,700
Total before provision	<u>894,858</u>	<u>1,101,042</u>
Surplus before provision	135,449	34,570
Provision	-	149,463
Net expenditure	<u>135,449</u>	<u>(114,893)</u>
Free Reserves before provision	184,814	198,875
Less Provision	-	149,463
Total for Free Reserves after Provision	<u>184,814</u>	<u>49,412</u>
Restricted Reserves	1,422	(216)
Free Reserves	184,814	49,412
Other Reserves	200,547	202,138
Total Reserves	<u>386,783</u>	<u>251,334</u>

### Provision note

The Charity is in dispute with the Landlord of a vacated property regarding the proportion of dilapidations payable by the Charity. A provision was made of £149,463 in 2020 financial statements.

The Charity has taken legal representation and is in negotiations but believe that the figure should be substantially lower.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(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 and 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.

**2020/21 in summary**

Supported over 7,000 older people across Cheshire East, empowering them to lead more independent lives

Supported nearly 2,000 older people with information & advice (I&A) to enable them to more effectively handle issues they faced.

Our I&A work unlocked over £1.1 million in additional benefits for older people, enabling them to lead more financially independent lives.

Over 7,000 different enquiry issues made to the service this year by older people & their families

Nearly 12,500 hours of support provided by our home helps in 230 older people's homes this year.

Our new Scams Awareness project supported over 500 older people to be more aware of scams and provided all important aftercare for victims of scammers. We also raised awareness to over 4,500 older people each month about the current scams and how to avoid being scammed.

Our new Keep in Touch telephone befriending service supported 121 isolated older people during its first year, making over 2,000 calls to isolated older people

60 carers for people living with dementia supported through our new Remote New Horizons Club

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

**Supporting older people through the COVID-19 pandemic**

There is no doubt that the last year has been challenging for us all. However, as a charity supporting older people, we have been determined throughout the pandemic that we would continue to support as many older people as possible, at a time when they needed us most. When the first lockdown was announced at the end of March 2020, the immediate future of the charity looked bleak, as about 75% of our income streams dried up immediately, but the Board and Management Team were determined to face those challenges and carry on our work as long as we could.

Fortunately, a large number of government and independent grants became available which we could access, meaning that we could offset much of our lost income through these grants. But as well as trying to recoup some vital income to support current services, the charity was also focused on looking at different ways in which we could support older people when face-to-face services were suspended. Amazingly during this time, we managed to start three completely new services during the year to meet a very real need from our older people.

***How we performed against our 2020-23 Strategic Plan***

Our 2020-23 Strategic Plan, which was considered by the Board only days before full lockdown in March 2020, set out six key strategic objectives to achieve over the year. Although the pandemic caused a significant obstacle in fully achieving our Plan, the following sets out the progress we made in fulfilling that Plan.

**Strategic Objective 1 – Provider of quality Information & Advice  
Information & Advice Service**

As this service was able to be delivered remotely, we are pleased to report that we were able to continue to deliver our Information & Advice service throughout 2020/21. During the year, the service provided the following support for older people:

1,918 older people supported  
7,193 different enquiries  
£1,111,233 secured in additional benefits

Of those 7,000+ enquiries, 45% related to benefit enquiries; 28% to community care; 14% to health-related matters; with the remaining 13% relating to a range of issues including residential care, money and housing.

The service is provided at no charge to the individuals accessing it, so we were extremely grateful to the National Lottery Covid Response Grant; Cheshire Community Foundation and the Charities Aid Foundation who all provided funding to support this service during the year.

Unfortunately, due to the pandemic, we were unable to progress many of the areas of development under this objective, however we did complete the IAQP accreditation during the first quarter of the year and were immediately passported through to AQS accreditation.

The service worked very closely with our new Scams Awareness project during the year, ensuring that clients were referred in both directions. Whilst we continued to discuss with neighbouring Age UK brand partners the possibility of closer working in relation to I&A, the pandemic meant that we had a surge in enquiries which we could not handle alone. I am pleased to report that after discussions with the Disability Information Bureau (DIB), based in Macclesfield, we were able to refer to them a number of people who came to us with working age benefits for which DIB were better placed, and had capacity, to support.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

**Strategic Objective 2 – Dementia Support & Awareness**

**Providing Support to people living with dementia**

Our New Horizons Club, which traditionally supports up to 60 older people living with dementia every week, was unfortunately suspended indefinitely at the beginning of March 2020 due to restrictions and advice on face-to-face service provision for vulnerable people. We were very conscious at the time that this withdrawal of support meant that there was a large number of individuals and their carers who were missing out on vital support at a time when they needed it most.

Ongoing contact was made with carers to check up on the welfare of those they cared for, and we were pleased to receive some additional funding in year from both Cheshire East Council and David Keane, the Police & Crime Commissioner for Cheshire to enable us to deliver two rounds of surprise parcel drops (referred to in more detail below).

Following a successful funding bid to the Cheshire Minds Matter funding stream offered by the Cheshire Community Foundation, we were pleased to begin our new Remote New Horizons Club in January 2021. The project consists of producing monthly activity packs for circulation to carers of people with dementia, as well as hosting weekly Zoom sessions, supported by a Whatsapp peer support group. Over 60 activity packs are circulated on a monthly basis, with around 50 people participating in the weekly Zoom sessions. We hope to continue to run this remote service, which is free to access, even when the face-to-face provision resumes in September, as we feel it provides a useful alternative for those people who may find interaction in larger groups more difficult.

Unfortunately, due to the pandemic, the areas of development highlighted under this objective were not all completed. We did, however, use the suspension in the day service to review how it may operate in future, including a look at reduced hours and moving away from provision of transport to and from the club. These changes will be implemented in a revised offering to be available from September 2021 onwards.

Although it has not been possible to continue our programme of dementia awareness utilising the Alzheimer's Society Dementia Friends model, we have continued to promote the interests of people living with dementia through our social media, website and printed material.

**Strategic Objective 3 – Keeping people independent in their homes**

**Help at Home**

We are so proud of our Help at Home Service, which despite the many challenges it faced, operated throughout the pandemic, providing vital domestic support in older people's homes. To ensure that we could continue to provide the service in a safe and effective way during the pandemic, all our home helps were equipped with full PPE. The service also introduced new rules to ensure that our clients remained safe during the visit, and our staff were able to work in a safe environment.

Although a small number of clients pulled out of the service at the outset due to fears about the pandemic, most retained the service and we have continued to gain new clients during the year. Over the year, our team of 23 home helps delivered the service to 230 older people in their homes, equating to 12,443 hours of support.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

**Help at Home (cont'd)**

Every six months we undertake a satisfaction survey of our Help at Home clients to ascertain how they view the service. The key findings were that 100% of clients said the service met their expectations; 100% of clients said they would recommend the service; and 92% were happy that the service operated in a COVID safe way.

Help at Home is a charged for service, with the rates reviewed on an annual basis. Any surplus made from the service helps fund other services the charity provides where no cost is applied.

We were pleased to receive funding during the year from the Social Enterprise Support Fund to implement earlier than planned a new electronic recording system for help at home appointments and recording of calls, which would neatly integrate with our CRM and invoicing systems. The development work was undertaken during the latter half of the year with full implementation planned in the early part of the 2021/22 financial year.

The plan to look at expanding the service to around 200 clients was severely affected by COVID-19, with a number of clients pulling out from the service during the initial stages of the pandemic. At the year end, we had 156 clients although new referrals were still being received on a regular basis, although the annual target hours of 12,000 hours was exceeded.

**Scams Awareness & Aftercare**

For a number of years, we have been concerned at the stories we have heard about older people falling prey to doorstep crime and online scams. This year, therefore, we were delighted to commence our new Older Persons Scams Awareness & Aftercare project, following a successful funding bid to the National Lottery's Community Fund and the Garfield Weston Foundation.

The purpose of the project is twofold. Firstly, to provide comprehensive, trustworthy and current information on scams and doorstep crime to raise awareness amongst our older population. Secondly, we work with vulnerable older people who have been subject to such crimes, rebuilding their confidence and helping them to avoid being victims of such crimes in the future.

This project started a week into the initial lockdown and so the way the project was to be delivered had to quickly evolve to meet the changing environment in which it was operating. Awareness sessions were held online and most aftercare has been provided by phone. We anticipate that this will change in the coming year but we are still very confident that the project is making significant differences to many older lives across Cheshire East. A positive working relationship with Cheshire East Council's Trading Standards Team and Cheshire Constabulary's Economic Crime Unit has ensured that our approach to supporting older people has been joined up and targeted at those most in need.

In its first year of operation, the project has directly supported 551 older people directly through scams awareness & aftercare; our monthly awareness bulletins are sent to 4,670 older people; we have held 27 scam awareness sessions attended by 478 delegates and held 93 one-to-one support sessions held with victims.

To ensure that the project is meeting its objectives, we ask all those people receiving awareness sessions and aftercare about how they viewed the support we provided them. 93% of older people questioned after receiving scams awareness presentations stated their confidence in scams awareness had improved, whilst 71% of scam victims stated their personal objectives had been met.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

**Scams Awareness & Aftercare (Cont'd)**

Although the pandemic hampered the project's ability to attend face-to-face meetings with groups, the majority of the projects Year One targets were met and many exceeded. Both funders were happy with the outcome of the first year of the project.

**Strategic Objective 4 – Lifestyle support to enable more fulfilled lives**

**Keep in Touch**

The development of a befriending service is something that had been identified for a number of years as a possible development activity, although pre-pandemic we believed that the national 'Call in Time' service, offered by Age UK, was sufficient. However, the pandemic changed all that. At the start of lockdown in March 2020, we undertook to contact all our existing clients from our various services to check up on them, see what support they needed and to provide general reassurance that there was support there if they needed it.

One of the key issues which came out of these initial calls was the clear need from a number of older people for a regular telephone call, which quickly evolved into a telephone befriending service, which was subsequently branded as 'Keep in Touch'. The service involves a volunteer calling their assigned older person on a weekly basis, at a mutually suitable time, giving the older person an opportunity just to chat to a friendly voice as well as make any requests for additional support they may need. At the end of each call, the volunteer reports back to our project co-ordinator who identifies any additional support which may need to be put in place to support the older person.

During the year, Keep in Touch, supported by 30 volunteers, provided support to 121 lonely and isolated older people, through a total of 2,251 calls, equating to 1,327 hours of support. Amazingly, 40% of clients who accessed the service report reduced feelings of loneliness as a result of the interaction with our team of volunteers.

The service is provided free of charge to the older people and so we have been very grateful during the year to receive funding from the Cheshire Community Foundation, Age UK and the Charities Aid Foundation.

During the year, we were also grateful to the Armed Forces Covenant Fund Trust who funded a sister telephone befriending service called 'Veterans Keep in Touch', which supported a number of older veterans with 126 hours of telephone calls during the pandemic.

**Men in Sheds**

Our Shed in Congleton has had limited opening this year due to the pandemic, with it only open to clients between July and October, running 30 sessions with a total attendance of 57. We have been very grateful to Cheshire Community Foundation for funding the staffing element of the cost of the Shed, and due to the prolonged furlough of the staff member, that funding has been rolled forward, with the generous agreement of the funder, to ensure that the shed continues to operate well into 2021.

**IT Drop-In**

Unfortunately, this was a casualty of the pandemic and did not open at all during 2020/21.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

The Strategic Plan also set out proposals for the development of an Older Persons activities hub at our New Horizons Centre, which would not only provide a range of activities for older people, but also provide much needed additional support for older men following the closure of the Macclesfield shed. Unfortunately, the pandemic meant that none of this could be progressed safely during the year, but there still remains plans to operate something along these lines once the pandemic restrictions start to ease later in 2021.

The annual Christmas celebration at Radbroke Hall, hosted by Barclays, did not take place this year due to the pandemic, although we hope that future events such as this will be able to be arranged once restrictions ease.

During the year, we were fortunate to receive funding from both the Police & Crime Commissioner for Cheshire, as well as Cheshire East Council, to undertake a number of 'bag drops' to some of our more isolated and vulnerable clients. As well as filling the bags with treats, essential supplies and mental wellbeing items, such as puzzle books and jigsaws, we also worked with Terra Nova School in Goostrey and Ashdene Primary School in Wilmslow to include letters and cards from pupils. Feedback from those deliveries highlighted the positive impact they had had on the recipients, at a time when they were feeling very vulnerable and forgotten by society in general.

**Strategic Objective 5 – A sustainable future for us and our environment**

This objective was divided into three main elements, financial sustainability, people resources and environmental sustainability

***Financial sustainability***

**Retail**

One of our key income generators, producing over 50% of our annual income is our retail operation, which 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. The year saw us move out of our old furniture showroom in Henderson Street, where we occupied a four-floor mill building, into a brighter, more welcoming two storey building in the heart of Macclesfield.

The year has been challenging for our retail operation, with our shops forced to close in three separate lockdowns, resulting in the loss of approximately eight months trading. We were grateful to HM Government for the various grant schemes which supported workers who were furloughed as well as compensating for loss of income taken in the shops. Consequently, by the end of the year, despite the challenges faced by these ongoing closures, our income from the retail operation had, in the main, been preserved.

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, although this year, unfortunately, the hours of support from volunteers has reduced due to fears about the ongoing pandemic. Volunteers remain a key element of our retail operation and to overcome some of these issues, donation times and shop opening have had to be adjusted whilst we continue to operate below capacity.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

**Charged for services**

Our main charged for services continue to be our Help at Home service and the New Horizons Club. Whilst our Help at Home service has continued to operate throughout the pandemic, our New Horizons Club has been suspended for the whole year, resulting in a vital loss of income to the charity. To a degree, lost income has been covered by a number of grants which were successfully applied for, together with the Coronavirus Job Retention Scheme.

**Grants and financial support received**

Without the many grants that have been available, in addition to the Government support referred to above, we may not have been able to end the year as a financially viable organisation. We must also thank our wonderful business supporters who have stuck with us through this difficult year. Thanks therefore go to the following for their valuable financial support during the year:

Age UK  
Charities Aid Foundation  
Cheshire Community Foundation  
Cheshire East Council  
Cheshire Police & Crime Commissioner  
Congleton Town Council  
Garfield Weston Foundation  
Macclesfield Round Table  
National Lottery  
North West Mediation Solutions  
The Armed Forces Covenant Trust Fund  
Thornycroft Solicitors  
Wear 4 Work

Thanks must also go to the large number of private donors who met our call for financial support through our emergency appeal and kindly donated to support our work.

As a result of the pandemic, many of the areas for development listed in our strategic plan in this area were not achieved, particularly in relation to hosting a Business Breakfast to promote our work; and expansion of the Business Supporters Initiative.

However, we have made progress in a number of other areas including further promotion of Gift Aid in our shops; improving our online offer, which included the further development of our eBay site and a 'click and collect' arrangement which ensured goods could continue to be sold during lockdown; ongoing awareness raising through social media and through our website and printed materials, including also the opening of a new Instagram account to appeal to a younger audience, particularly in relation to our retail offering; as well as ongoing promotion of Amazon Smile.

One of the surprise 'benefits' of the new ways of working during the year has been the significant reduction in the use of paper by the organisation. As most back office staff have been working full time from home, the use of paper has almost been eliminated, as staff have found ways of using their enhanced IT facilities (such as double screens) to eliminate the need to print off documents in many cases.

We have been notified of a legacy but at present are unaware of the exact amount. This will be included into next years accounts.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

***Staffing Resources***

There is no doubt that this year has been incredibly difficult for all of our staff, whether working on the frontline at the height of the pandemic, adapting to new ways of working remotely away from colleagues or being furloughed for a prolonged period of time. The pandemic has changed the way we work as an organisation for good, and although we will return, in due course, to more hours in the office and more normal ways of working, there is no doubt we will learn from the successes of the last year to adapt the way we work in the future.

Our appointed a Mental Health first aider in the charity has kept in regular contact with staff and volunteers to check on their wellbeing and ensure that we have the appropriate safeguards in place to keep everyone safe in the workplace. Although it has not been possible to hold staff forums this year, we have utilised online 'drop-ins' for all staff, although the take up of these was disappointingly low. We have not been able to hold face-to-face volunteer forums this year, but we have held a number of online sessions for the Scams Awareness and Befriending volunteers which have been well attended. We have once again undertaken a staff survey, which focused very much on the COVID pandemic and how staff were coping. The results were, on the whole, very positive (96% of staff agreed that Age UK Cheshire East was a good place to work) and the management team have taken on board the comments made and will work to further improve the outcomes for staff over the coming year.

***Environmental Sustainability***

We have continued to consider environmental aspects of our purchasing in terms of refuse and energy supplies. The move to remote working has reduced the organisation's carbon footprint significantly, with our head office being used on an irregular basis, and staff travel having also significantly reduced. Remote working has also led to the significant reduction in the use of paper, electronic storage of documents wherever possible, and the exciting development of a paperless Help at Home service. Due to remote working, coupled with the prolonged closure of our shops, the amount of refuse that has had to be disposed of during the year has significantly reduced. We are confident that many of the environmental savings made during the year will continue to be achieved beyond the pandemic as people become used to working in a different and more environmentally efficient way.

**Strategic Objective 6 – Campaigning to make later life better**

The pandemic has put paid to much of the more obvious visible campaigning we may have undertaken this year, but nevertheless we have made good progress working with Cheshire East Council to help shape future commissioning intentions, as well as look at developing an older person's forum to help shape future thinking on issues impacting on people in later life.

Our Chief Executive has continued to engage with the AEA/Age UK Influencing Committee as the representative for the North West region, giving a useful early insight into the key policy and campaigning issues as they are developed.

We have continued to engage with local decision makers, including MPs during the year to ensure they are fully aware of the work we are doing on behalf of local older people and seeking their help, where possible, with important issues such as scams and social care.

Much of what we have done this year has been around ensuring that older people have a reliable and trustworthy source of information to go to providing the most up-to-date guidance on the ever changing COVID regulations.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 March 2021  
(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 2021  
(Continued)**

**Statement of Trustees' Responsibilities and Corporate Governance - continued**

**Auditors**

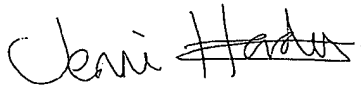
A resolution with the proposal of the appointment of auditors for the charity will be proposed at the Annual General Meeting.

**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

A handwritten signature in black ink, appearing to read 'J Hardy', with a horizontal line drawn through the middle of the signature.

J Hardy - Chair

Date: 22/07/2021

**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 2021 which comprise the statement of financial activities, the balance sheet 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 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 2021 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 financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

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

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

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially consistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statement themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the 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.

Extent to which the audit considered capable of detecting irregularities, including fraud. Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risks of acts by the entity that were contrary to applicable laws and regulations, including fraud.

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

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

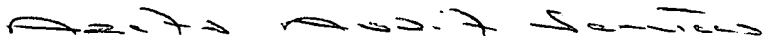
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

**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: 19 / 5 / 2021

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES**  
(including Income and Expenditure account)  
FOR THE YEAR ENDED 31 March 2021

		Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	Note	£	£	£	£
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Voluntary income:					
Donations, legacies and similar income	2(a)	167,921	104,490	272,411	51,334
Activities for generating funds:					
Trading operations	2(b)	438,401	-	438,401	633,612
Investment income	2(c)	460	-	460	311
Incoming resources from Charitable activities					
Activities to generate funds	2(d)	230,080	88,955	319,035	450,355
<b>Total incoming resources</b>		<b>836,862</b>	<b>193,445</b>	<b>1,030,307</b>	<b>1,135,612</b>
<b>RESOURCES EXPENDED</b>					
Cost of generating funds					
Trading operations	3(a)	456,605	-	456,605	591,588
Charitable activities	3(b)	246,127	192,126	438,253	509,454
<b>Total resources expended</b>	4	<b>702,732</b>	<b>192,126</b>	<b>894,858</b>	<b>1,101,042</b>
<b>Net surplus income / (expenditure)</b>		<b>134,130</b>	<b>1,319</b>	<b>135,449</b>	<b>34,570</b>
Provision		-	-	-	149,463
<b>Net after provision</b>		<b>134,130</b>	<b>1,319</b>	<b>135,449</b>	<b>(114,893)</b>
<b>Balances brought forward 1 April 2020</b>		<b>251,648</b>	<b>(314)</b>	<b>251,334</b>	<b>366,227</b>
<b>Balances carried forward 31 March 2021</b>		<b>385,778</b>	<b>1,005</b>	<b>386,783</b>	<b>251,334</b>

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 2021

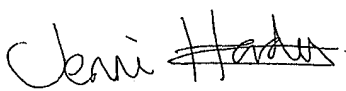
	Note	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
<b>Fixed Assets</b>					
Tangible fixed assets	7	200,547	202,138	200,547	202,138
Investment in subsidiary		-	-	-	1
		<u>200,547</u>	<u>202,138</u>	<u>200,547</u>	<u>202,139</u>
<b>Current Assets</b>					
Stock		427	463	427	463
Debtors	8	81,816	89,424	81,816	89,424
Cash at bank and in hand		372,723	180,985	372,723	180,985
		<u>454,966</u>	<u>270,871</u>	<u>454,966</u>	<u>270,871</u>
<b>Creditors: amounts falling due within one year</b>	9	<u>(268,730)</u>	<u>(221,675)</u>	<u>(268,730)</u>	<u>(221,675)</u>
<b>Net Current Assets</b>		<u>186,236</u>	<u>49,196</u>	<u>186,236</u>	<u>49,196</u>
<b>Creditors: amounts falling due after more than one year</b>	10	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net Assets</b>	11	<u>386,783</u>	<u>251,334</u>	<u>386,783</u>	<u>251,335</u>
<b>Funds</b>					
Restricted funds		1,422	(216)	1,422	(216)
Unrestricted funds					
General funds - Liquid funds		184,814	49,412	184,814	49,412
Non liquid funds		200,547	202,138	200,547	202,138
		<u>386,783</u>	<u>251,334</u>	<u>386,783</u>	<u>251,334</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 - Chair



A Dicken - Trustee



Date: 22/07/2021

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 March 2021**

	Note	Group 2021 £	2020 £
<b>Net cash flow from operating activities</b>	13	194,629	74,965
<b>Cash flow from investing activities</b>			
Payments to acquire tangible fixed assets		(3,351)	-
Disposal of tangible fixed assets		-	539
Interest received		460	311
<b>Net increase/(decrease) in cash and cash equivalents</b>		<u>191,738</u>	<u>75,815</u>
<b>Cash and cash equivalents at start date 1 April 2020</b>		180,985	105,171
<b>Cash and cash equivalents at 31 March 2021</b>		<u>372,723</u>	<u>180,986</u>
<b>Cash and cash equivalents consists of:</b>			
Cash at bank and in hand		372,723	180,985
<b>Cash and cash equivalents at 31 March 2021</b>		<u>372,723</u>	<u>180,986</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2021**

**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 in the comparative year. 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 was dissolved on 22nd September 2020.

**(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 2021  
(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:

	<b>Staff costs</b>	<b>Office costs</b>	<b>Premises costs</b>	<b>Fees &amp; Other costs</b>
	%	%	%	%
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	4	4	4	4
Joining Forces	7	7	7	7
Scams Awareness Project	4	4	4	4
Activities to generate funds:				
Charity Shops	39	39	39	39
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 2021  
(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. The charity has obtained funding offered by the government in relation to furlough, SSP and premises grants for a total of £292,151. A bounce back loan of £50,000 was obtained which has not been needed. Other income has come from trust funds to support services. Some services and retail had to close, with new services offered to meet the 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 2021  
(Continued)**

**2. Incoming resources**

	Unrestricted Funds	Restricted Funds £	Total 2021 £	Total 2020 £
<b>(a) Voluntary Income:</b>				
Government Grants	104,075	-	104,075	-
Donations	63,846	-	63,846	20,297
Legacies	-	-	-	25,536
Trust Funds	-	104,490	104,490	5,500
	<u>167,921</u>	<u>104,490</u>	<u>272,411</u>	<u>51,334</u>
<b>(b) Trading Operations</b>				
Charity Shops				
- Donated Goods and Rags	225,998	-	225,998	560,666
- Purchased Goods	911	-	911	4,579
- Gift Aid Income	9,453	-	9,453	28,432
Insurance Commission	5,183	-	5,183	5,183
Fundraising Events	2,938	-	2,938	28,598
Sundry Income	193,918	-	193,918	6,155
	<u>438,401</u>	<u>-</u>	<u>438,401</u>	<u>633,612</u>
<b>(c) Investment Income</b>				
Bank Interest Received	460	-	460	311
<b>(d) Charitable Activities</b>				
New Horizons Club	-	-	-	146,742
Help at Home	228,660	-	228,660	231,582
Information & Advice	-	34,834	34,834	3,530
Scams Awareness Project	-	45,116	45,116	-
Activity classes - Art, IT, Craft	-	-	-	587
Men in Sheds	1,420	3,910	5,330	24,100
Joining Forces - MOD	-	5,095	5,095	43,814
	<u>230,080</u>	<u>88,955</u>	<u>319,035</u>	<u>450,355</u>
<b>Total</b>	<u>836,862</u>	<u>193,445</u>	<u>1,030,307</u>	<u>1,135,612</u>

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 March 2021**  
**(Continued)**

**3. Resources Expended**

	Unrestricted Funds	Restricted Funds £	Total 2021 £	Total 2020 £
<b>(a) Trading Operations</b>				
Charity Shops	446,562	-	446,562	579,365
Fundraising and Trust Funds	10,043	-	10,043	12,223
	<u>456,605</u>	<u>-</u>	<u>456,605</u>	<u>591,588</u>
<b>(b) Charitable Activities:</b>				
New Horizons Club	29,562	42,323	71,885	150,408
Help at Home	186,677	36,672	223,349	207,025
Information & Advice	9,084	48,789	57,873	52,531
Scams Awareness Project	-	43,829	43,829	320
Men in Sheds	20,804	3,910	24,714	55,460
Veterans Joining Forces	-	16,603	16,603	43,710
	<u>246,127</u>	<u>192,126</u>	<u>438,253</u>	<u>509,454</u>
<b>Total</b>	<u>702,732</u>	<u>192,126</u>	<u>894,858</u>	<u>1,101,042</u>
<b>(c) Provision</b>	-	-	-	149,463
<b>Total</b>	<u>702,732</u>	<u>192,126</u>	<u>894,858</u>	<u>1,250,505</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

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

	<b>Staff Costs £</b>	<b>Other direct Costs £</b>	<b>Other allocated Costs £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
New Horizons Club	51,133	8,836	11,916	71,885	150,408
Help at Home	192,273	19,160	11,916	223,349	207,025
Information & Advice	52,453	786	4,634	57,873	52,531
Scams Awareness Project	38,577	2,350	2,902	43,829	320
Men in Sheds	18,713	3,684	2,317	24,714	55,460
Joining Forces - MOD	12,019	8	4,576	16,603	43,710
Costs of generating funds:					
- Charity Shops	254,381	166,230	25,951	446,562	579,365
- Income Generation	4,878	3,179	1,986	10,043	12,223
	<u>624,427</u>	<u>204,233</u>	<u>66,198</u>	<u>894,858</u>	<u>1,101,042</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2021  
(Continued)**

5. Staff Costs	2021 £	2020 £
Wages & salaries	556,210	645,179
Social Security costs	25,119	31,156
Pension costs	49,378	54,020
Health insurance costs	1,754	1,788
	<u>632,461</u>	<u>732,143</u>
No employee earned more than £60,000 pa		
Total number of staff:		
Full Time	10	14
Part Time	40	41
	<u>50</u>	<u>55</u>
Total remuneration for key staff	157,386	157,723
The average number of employees (full time equivalent analysed by function) was:		
New Horizons Club	0	4
Help at Home	8	8
Information & Advice	2	2
Scams Awareness Project	1	0
Men in Sheds	1	2
Joining Forces	0	1
Charity Shops	11	12
Management & Finance	4	4
	<u>27</u>	<u>33</u>

**6. Trustees Remuneration & Related Party Transactions**

Trustees re-imbursement of expenses during the year £Nil (2020 £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 (2020 £Nil). Trustee Indemnity Insurance £1,913 (2020 £1,587)

7. Tangible Fixed Assets (Charity & Group)	Land & Buildings	Computers & other equipment	Fixtures & Fittings	Motor Vehicles	Total
	£	£	£	£	£
Cost:					
At 31 March 2020	276,179	1,570	19,415	-	297,164
Additions	-	3,351	-	-	3,351
Disposals	(16,000)	(1,570)	(16,614)	-	(34,184)
At 31 March 2021	<u>260,179</u>	<u>3,351</u>	<u>2,801</u>	<u>-</u>	<u>266,331</u>
Depreciation:					
At 31 March 2020	75,441	1,570	18,015	-	95,026
Charge for the year	3,404	838	700	-	4,942
On disposals	(16,000)	(1,570)	(16,614)	-	(34,184)
At 31 March 2021	<u>62,845</u>	<u>838</u>	<u>2,101</u>	<u>-</u>	<u>65,784</u>
Net book values:					
At 31 March 2021	<u>197,334</u>	<u>2,513</u>	<u>700</u>	<u>-</u>	<u>200,547</u>
At 31 March 2020	<u>200,738</u>	<u>-</u>	<u>1,400</u>	<u>-</u>	<u>202,138</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2021  
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	Group		Charity	
	Total 2021 £	Total 2020 £	Total 2021 £	Total 2020 £
<b>8. Debtors</b>				
Trade debtors	25,662	21,295	25,662	21,295
Prepayments & Accrued Income	51,599	62,654	51,599	62,654
Amount owed by subsidiary	-	-	-	-
Other debtors	4,555	5,475	4,555	5,475
	<u>81,816</u>	<u>89,424</u>	<u>81,816</u>	<u>89,424</u>
<b>9. Creditors: Amounts falling due within one year</b>				
Amount owed to subsidiary	-	1	-	1
Bounce Back Loan	50,000	-	50,000	-
Other creditors and accruals	49,817	50,737	49,817	50,737
Provision for Liability claim	149,463	149,463	149,463	149,463
Deferred income	19,450	21,475	19,450	21,475
	<u>268,730</u>	<u>221,676</u>	<u>268,730</u>	<u>221,676</u>

The Charity is in dispute with the Landlord of a vacated property regarding the proportion of dilapidations payable by the Charity. A provision was made of £149,463 in 2020 financial statements.

The Charity has taken legal representation and is in negotiations but believe that the figure should be substantially lower.

**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 2021 the liquid (free) reserves of the Charity amounted to £184,814 (**2020 £49,196**). Other reserves tied up in fixed assets or restricted funds totalled £200,547 (**2020 £202,138**). 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	-	1,285	-	1,285
Other Trust Funds	-	137	-	137
	<u>-</u>	<u>1,422</u>	<u>-</u>	<u>1,422</u>
Unrestricted funds:	200,547	184,814	-	385,361
	<u>200,547</u>	<u>184,814</u>	<u>-</u>	<u>385,361</u>
	<u>200,547</u>	<u>186,236</u>	<u>-</u>	<u>386,783</u>

**NOTES TO THE FINANCIAL STATEMENTS  
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(Continued)**

**12. Restricted Funds – Charity**

The analysis of the restricted funds is as follows:

	<b>MOD Joining Forces</b>	<b>Scams Awareness Project</b>	<b>Lottery Home Help Tablet</b>	<b>Trust Funds Other</b>	<b>Restricted Funds Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Balance at start of year	104	-	-	-	104
Income deferred into 2020/21	1,475	20,000	-	-	21,475
Incoming resources	3,620	25,116	32,809	110,424	171,969
Outgoing resources (see below)	(5,199)	(43,831)	(32,672)	(110,424)	(192,126)
Balance at end of year	-	1,285	137	-	1,422

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.

<b>Donor</b>	<b>Project</b>	<b>£</b>
The 29th May 1961 Charitable Trust	Information and Advice	2,000
National Lottery	Information and Advice	28,393
Cheshire Community Foundation	Information and Advice	4,241
St pauls Parochial Church Council	Information & Advice	200
CAF Resilience Fund	Information and Advice & Befriending	23,857
Cheshire Community Foundation	Befriending	10,000
Age UK	Befriending	9,522
Armed Forces Covenant	Veterans Befriending	11,403
Police & Crime Commission	Well Being Packs	5,000
Cheshire Community Foundation	Activity Packs	4,513
Cheshire East Council	IT & PPE	4,000
Cheshire Community Foundation	Men in Sheds	3,410
Congleton Town Council	Men in Sheds	500
Cheshire East Council Covid Grant	Christmas Hampers	2,386
Macclesfield Round Table	Christmas Hampers	1,000
		<u>110,424</u>

**NOTES TO THE FINANCIAL STATEMENTS  
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(Continued)**

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

	2021 £	2020 £
Net expenditure for the year	135,449	(114,893)
Interest receivable	(460)	(311)
Depreciation tangible fixed assets	4,942	4,368
(Increase)/decrease in stock	36	440
(Increase)/decrease in debtors	7,608	5,169
Increase/(decrease) in creditors	47,054	180,192
Net cash flow from operating activities	<u>194,629</u>	<u>74,964</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.

	<b>Land &amp; Buildings</b>	<b>Other</b>	<b>Land &amp; Buildings</b>	<b>Other</b>
	<b>2021</b>	<b>2021</b>	<b>2020</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Expiring:				
Within one year	135,190	4,430	126,566	6,797
Within two to five years	155,082	3,854	284,172	290
After five years	-	-	3,750	-
	<u>290,272</u>	<u>8,284</u>	<u>414,488</u>	<u>7,087</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 **£49,378** (2020 £54,020).

**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 due to being dissolved on 22nd September 2020.