

**AGE CONCERN ST HELENS**  
**REPORT OF THE BOARD OF TRUSTEES**  
**AND CONSOLIDATED ACCOUNTS**  
**FOR THE YEAR ENDED**  
**31 MARCH 2007**

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**AGE CONCERN ST HELENS**

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FOR THE YEAR ENDED 31 MARCH 2007**

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# **AGE CONCERN ST HELENS**

## **REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2007**

The Trustees are pleased to present their report together with the financial statements of the charity for the year ending 31 March 2007

### **Reference and Administrative Details**

**Charity Number:** 1003476

**Company Number:** 2625647

### **Chief Executive and Company Secretary**

Mr P J Longworth

### **Registered Office**

24/28 Cloughton Street  
St Helens  
Merseyside  
WA10 1RZ

### **Auditors**

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

### **Bankers**

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

### **Solicitors**

Haygarth Jones  
8 Hardshaw Street  
St Helens  
Merseyside WA10 1RE

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2007**

**Directors and Trustees**

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

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

Prof M Thomas – Chairman  
Mr R Trivass – Vice Chairman  
Mr P Ashton- Treasurer  
Mrs D Worton  
Mr W Ball, JP  
Mrs M Brooks, JP (resigned 2 10 06)  
Mr J Caunce, MBE, JP  
Mrs D A Dalton  
Dr P J Tunstall, JP  
Mr R Travies

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

Prof M Thomas  
Mr R Trivass  
Mr R Travies

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The company is governed by its Memorandum and Articles of Association

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

**Appointment of trustees**

The trustees who have served during the year are set out on page 2 The trustees are appointed by the members of the company and one third of the trustees retire by rotation each year and may offer themselves for re-election in accordance with the Articles of Association

**Trustee induction and training**

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

**Organisation**

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

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2007**

**Risk Management**

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

**OBJECTIVES AND ACTIVITIES**

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

**Activities**

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

**Key Aims**

In line with the organisation's business plan 2006/07 Trustees have stated that in 5 years, Age Concern St Helens will have

- Further developed a system for involving older people in the planning, delivery, monitoring and development of services
- Supported older people in presenting their views and getting their voice heard
- Continued to offer practical support to those people who are less able to help themselves
- Embraced and contributed to the development of the Age Concern "federation" in particular exploring the potential for development partnerships in the context of improving quality of service and efficient use of resources
- Embraced and promoted the Heyday Membership Scheme

**ACHIEVEMENTS AND PERFORMANCE**

The year 2006/07, has continued to be challenging for the Trustees and Staff. Changes to our external environment in the context of the re-organisation of our Primary Care Trust to become Halton and St Helens PCT, changes in political leadership of St Helens Council, the changes in profile of both service users and volunteers to support our services, a greater emphasis on providing neighbourhood level services, the advent of practice based commissioning bringing together groups of GP's to commission at a locality level, the shift towards public service commissioning and thus the potential impact upon grant funding locally, have all contributed to us constantly reappraising our work and identifying ways in which we can protect the services which we provide for and with older people.

## AGE CONCERN ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2007

#### ACHIEVEMENTS AND PERFORMANCE (continued)

Despite this, in excess of 19,000 people have accessed and benefited from using our range of services

The year began with the news that our franchise agreement with St Helens College to deliver IT courses for older people both at the Mansion House and in community settings would not be renewed as a result of changes in government policy. As a result, we submitted an application to the European Social Fund (ESF) and were successful in securing two years funding to appoint a full-time Lifelong Learning Technologist (IT Tutor) who joined the organisation in September

We were also successful in securing two years Neighbourhood Renewal Funding (NRF) to commence in April 06, which has enabled us to continue to develop our *Workwise* service which we run in partnership with Age Concern Training and which is designed to help older people 50+ make informed decisions about the employment options

One of the major strengths of the voluntary sector is that we can usually add value to the funding which we receive by ensuring that new initiatives dovetail with existing services to enhance our service delivery. In this instance, we have been able to link the ESF funded project to the NRF projects as well as enhancing both projects through the support which has been available through our information and advice service

Within our Active Care Service, we have observed both highs and lows during the year. In July, we held a glorious Garden Party at the Mansion House for all service users, their families, friends and members of the local community through our links with the "Friends of Victoria Park" group, Surestart and the Stroke Association who work with us on the site to engage with local people of all ages to use the facilities on site. The weather was kind and we were delighted to welcome the Mayor of St Helens, Councillor Theresa Simms to join in the celebration

As the year progressed however, we have seen reducing numbers within our Active Care Service, both at the Mansion House and in the community. We have also observed a reduction in the numbers of volunteers coming forward to work in this area. When combined with increasing costs and following a period of consultation with those people using the service, volunteers and external funders, we took the decision to move out of some of our community venues and bring people together in a more vibrant group within the Mansion House Active Age Centre which in turn makes the service more viable moving forward

We remain committed to making a real difference in the lives of those people who are at risk of becoming socially isolated and housebound. Our Befriending Scheme continues to be valued within the community and this year we are delighted that the Scheme has been awarded the Mentoring and Befriending Foundation Award in recognition of the quality of the service delivery and support for our volunteers

In July we underwent the Age Concern Federation Quality Counts Assessment Audit. This places a requirement on local Age Concerns to achieve certain standards, which are described as statements of expectations. Failure to do so can result in the organisation losing the Age Concern brand. We are also delighted to report that the organisation achieved all of the expectations and the feedback from the Membership and Standards Committee nationally, captures both the vibrancy of the organisation and the commitment to quality, which is demonstrated each day through our work

## AGE CONCERN ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2007

#### ACHIEVEMENTS AND PERFORMANCE (continued)

As the organisation has grown, so too has the need for us to continue to develop our management information systems. The demands now placed upon us by our funders is such that we have to demonstrate not simply the numbers of people accessing our services, but also what difference we have made in their lives (the outcome). To this end, we have developed and piloted a Lifestyle Survey which is designed to capture information with regard to the impact that we make on peoples' lives. This is additional to our routine Customer Satisfaction Surveys which have been in existence now for the past couple of years. In September, we were selected as one of only seven Age Concerns nationally to develop the outcomes focus framework around our Information and Advice Services and we are grateful to the Big Lottery for allowing us to reallocate some under-spend from year two of their funding to further develop this work into the third and final year of the Information and Advice Project.

Over the previous two years, we were unsuccessful in trying to secure funding to upgrade the IT infrastructure within the organisation. However, in September, we heard that we had been successful in a bid to Age Concern England's New Opportunities Fund which has awarded money to be spent during 2006/07 and 2007/08 to install a server which will allow remote access, to continue to develop the database structures and establish an on-going training programme for staff and volunteers.

We have continued to hold fundraising events to raise funds to upgrade and replace a minibus. By November, we had raised in excess of £9,000. In December 2006 Trustees took the decision to commit to the expenditure as a demonstration of our commitment to maintain our core business activity despite the difficult financial climate. We are grateful to Age Concern Tameside for negotiating a price which was within our remit and thus enabled us to take delivery of our new bus in January 2007.

Also in November 2006, we held a celebration event to recognise the achievements of the one year Abbey funded *Workwide* Project which was launched in November 2005. In excess of 80% of those people who joined this borough wide programme were successful in securing employment opportunities. Gordon Lishman, Director General of Age Concern England, was the guest speaker at the event and he acknowledged the way in which older people were being offered choices with regard to employment opportunities and also praised the way in which Age Concern St Helens and Age Concern Training were able to work in partnership to make a real difference at local level by bringing together specific employment expertise and embracing it into the other local Age Concern services to enhance the work of both Organisations for the benefit of older people in St Helens.

Age Concern St Helens continues to remain committed to working in partnership, recognising that as the population ages, Age Concern can be all things to all people. Following successful achievements with the Quality Counts Award, plaudits have been received from The Chief Executive of St Helens Council, The Chief Executive of Halton and St Helens PCT, The Director of Social Services for St Helens Council as well as other key partners.

The year has proved to be difficult in terms of surviving in a volatile income environment. In recognition of predicted changes to income streams over the next few years, Age Concern St Helens committed to participating in the national Age Concerns Heyday Membership Recruitment Scheme. This necessitated us committing some local resource to trying to attract paying members to join Heyday who would in return be offered a range of discounts and products through a range of top brands and tourist attractions. Unfortunately, the local approach to recruitment did not appear to work and at a national level Age Concern England reviewed its business plan and decided in February to move away from local recruitment organisers to a more centrally based approach targeting larger employers. From Age Concern St Helens' point of view, the decision to cease involvement was taken early in November to ensure that we were able to protect the viability of our trading subsidiary, St Helens Age Concern Trading Limited, given that we were also experiencing a significant drop in unrestricted income previously generated through our insurance service commissions.

## AGE CONCERN ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2007

#### ACHIEVEMENTS AND PERFORMANCE (continued)

The introduction of our Wedding Service offered on the Mansion House site, continues to go from strength to strength. At the end of the second year of the original business plan, the activity is now in surplus and we have seen a return on our original investment. We are currently reviewing the business plan with a view to allocating more resources to develop the service further in the future.

As a result of the continued financial challenges during the year, in December we were forecasting an end of year deficit of £72K. The Chief Executive recommended that action needed to be taken to remedy the situation and proposed that some posts which had been frozen for recruitment since the summer, should be removed from the budget for 2007/08 and with some adjustments to staff roles, that tasks should be re-allocated. Additionally, continued efforts were made to reduce expenditure which resulted in a year end deficit of £50,481.

The adjustments, moving forward, enabled the Trustees to approve a balanced budget for 2007/08. This includes strengthening the contribution which will be made from the Trading Company to the Charity, based upon the reduction in Insurance Arranger posts. We have invested also in the development of a Market Based Sales function which aims to use the internet to sell donated goods, as opposed to simply using our charity shops. As a result of the increasing charity shop competition in St Helens, the Trustees have approved an external review and have asked Age Concern Retail to conduct the review.

In March, Trustees held their Forward Planning Day, "The Olympics". Colleagues from Age Concern England, St Helens Council's Adults Social Care and Health and Age Concern Halton were invited to contribute to the planning process. The outcome of this process was to confirm our commitment to our mission statement, values and principles and re-define our aims and vision for the next five years.

#### OUR MISSION STATEMENT:

"To promote the wellbeing of all older people and to help make their lives fulfilling and enjoyable"

#### OUR VALUES:

<b>Enabling</b>	- enabling older people to make informed decisions about their lives
<b>Influential</b>	- draw strength from the combined voices of older people
<b>Dynamic</b>	- innovative, effective and result driven
<b>Caring</b>	- passionate about what we do
<b>Expert</b>	- authoritative, trusted and quality oriented

#### OUR PRINCIPLES:

- Ageism is unacceptable
- All people have the right to make decisions about their lives
- People less able to help themselves should be offered support
- Diversity is valued in all that we do

#### WE AIM TO:

- 1 Prevent poverty and maximise income in retirement
- 2 Promote age equality and enable older people to make full contributions to our economy, society and neighbourhoods



## **AGE CONCERN ST HELENS**

### **REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2007**

#### **ACHIEVEMENTS AND PERFORMANCES (continued)**

- 3 Maximise healthy life expectancy and promote health, independence and wellbeing for all older people
- 4 Achieve greater social inclusion of the most disadvantaged and vulnerable older people and challenge the causes of exclusion
- 5 Achieve a step change in effectiveness and efficiency, in which a crucial element will be a greater focus on older people as customers and contributors in all that we do

#### **OUR VISION:**

##### **IN 5 YEARS, AGE CONCERN ST HELENS WILL:**

- 1 Have continued to demonstrate a commitment to supporting the most vulnerable older people within St Helens
- 2 Be a stronger, more vibrant organisation, which values equality and diversity, develops and supports its people (Staff and Volunteers) and continues to actively promote volunteering
- 3 Be a valued, equal partner who sits alongside statutory authorities influencing
  - strategic planning
  - the commissioning of services
  - the allocation of resources
  - monitoring and evaluation activities
- 4 Seek out, understand and then respond to the expressed diverse needs of individual older people as citizens enabling them to contribute to our economy, society and neighbourhoods
- 5 Have strengthened the voice of older people in expressing their needs and views
- 6 Be more effective in campaigning on issues of importance to older people living within St Helens
- 7 Have a stronger portfolio of unrestricted income streams

#### **WE WILL DO THIS BY.**

- 1 Working more collaboratively and strategically through developing alliances with other Age Concerns, with other local and national voluntary sector organisations and embracing the public and private sectors
- 2 Providing access to a brokerage and navigation service supporting older people in identifying reliable trades' people, securing benefits and/or community care entitlements, and finding their way around the array of information and services available to them

## AGE CONCERN ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2007

#### ACHIEVEMENTS AND PERFORMANCES (continued)

- 3 Facilitating the further development of St Helens Senior Voice Forum
- 4 Providing access to an advocacy service for older people
- 5 Providing access to a range of Health & Wellbeing Activities & Services
- 6 Developing the potential of the Manston House e.g. Weddings, functions, conferences etc, and establishing a "market-place sales" service e.g. e-bay, Amazon books etc, to generate funds to support the work of the Charity

There has been much talk about changes in the way in which services will be funded in the future with the advent of the concept of public service commissioning. It is suggested that for us to compete for some of the contracts, we will need to demonstrate that we are "fit for purpose" in the context of due care and diligence around financial management, having sufficient resources to cover contract liabilities and a proven track record of delivering the service. This will necessitate we believe, the need to strategically align ourselves with other partners, and one first attempt at this is us seeking to work more collaboratively with Age Concern Halton given that we both work to the same Primary Care Trust.

Over the next few years it is likely that commissioners will tender for a specific service activity as opposed to an age sensitive service provision. This we believe could necessitate us aligning ourselves with other organisations including not-for-profit, public sector and possibly the private sector.

We ended the year with the news that our attempts to secure funding to sustain our Advocacy, Information and Advice Service had been unsuccessful. This meant that we have had to lose committed staff at the end of their contracts and we are now only able to offer the service for 3 days each week. We are indebted to the support we have received from St Helens Council Adult Health and Social Care who are keen to ensure that we find a way with our health partners of protecting our Advocacy, Information and Advice and Senior Voice services.

The Trustees have undertaken ongoing monitoring of the situation during the course of the year. An Action Plan was introduced to address the emerging issues which has resulted in a reduction from the original forecasted deficit of £72K, to an end of year actual deficit of £50,481.

We continue to demonstrate our commitment to involving older people and ensuring that their voice is heard through supporting the facilitation of St Helens Senior Voice Forum. They have made a significant contribution to service development, monitoring and evaluation as part of the local community including leading a consultative event to contribute and inform the emerging local transport plan which is integral to the Local Area Agreement being operated within St Helens.

The Trustees continue to recognise the commitment and contributions from the Chief Executive, all of the staff and volunteers and would like to extend a sincere thank you to everyone for their continued support, encouragement, guidance and commitment and hope that as we move forward, we can begin to achieve a sense of stability, for the next part of our journey.

## AGE CONCERN ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2007

#### FINANCIAL REVIEW

The net resources expended of the group for the year amounted to £50,481 (Year to 31 March 2006 £46,881)

#### Volunteer Contribution

The organisation currently has 129 volunteers delivering 518 hours of service each week. If the minimum wage is used as the basis of calculating these contributions (£5.85 per hour) over the course of the year, volunteers have provided 26,936 hours, which equates to a contribution of £157,576. This figure excludes any recruitment, national insurance, pension or other costs that would normally be paid for employees.

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

#### Income

Total incoming resources for 2006/07 were £942,034 compared with £875,750 in the previous year which represents a marginal increase of 7.5%. Services have continued to develop but Trustees and Senior Officers are monitoring incoming resources from charitable activities, which are up by 15% to £535,769. This is a result of changes in eligibility criteria by several funding bodies with a greater emphasis on targeted funding for geographic communities or communities of interest.

The trading company incoming resources for 2006/07 were £146,206 compared with £170,376 in the previous year. This represents a 14% decrease.

The insurance commission income is down by £30,311 on last year, due to the underlying trend of business decline which is the result of increased competition within the insurance industry. Total trading commission income is down by £30,390 to £86,173 in 2006/07.

With the continued development of Weddings at the Mansion House as an activity the Trading Company Conference and Wedding income is up by 17% on the previous year to £54,995 in 2006/07.

## **AGE CONCERN ST HELENS**

### **REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2007**

#### **FINANCIAL REVIEW (continued)**

##### **Expenditure**

Expenditure increased by £69,884 (7.5%) over the previous year. £29,000 of this increase was represented by an increase in staff costs. Additional costs were also incurred in improving services delivered to service users. A new expenditure incurred this year was Workwise training of £64,436. In the case of payroll costs, all employments are scrutinized and sanctioned by the Trustees.

In respect of repairs and renewals, the additional expenditure arose from damage and ongoing maintenance to the grade II listed building, known as the Mansion House, which the charity has now owned for thirteen years.

The increase in Active Age expenditure has arisen as a result of the development of activities within the Active Age Centre at the Mansion House and in the community.

The Trading Company expended resources for 2006/07 were £143,493 compared with £136,423 in the previous year. This is an increase of 5%.

The Trustees are aware that the accounts for 2006/07 have a deficit of £50,481 and in March 2007 reviewed all activities and took remedial action where necessary.

##### **Investment powers and policy**

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

As cash funds are considered not to be available in the long term, the trustees have engaged the treasury reserve centre of National Westminster Bank to monitor bank balances which meets the charity's requirements to generate additional income. The trustees consider the return achieved of £3,782 to be satisfactory.

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

## **AGE CONCERN ST HELENS**

### **REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2007**

#### **Reserves Policy**

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

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

For the year ended 31 March 2007 this analysis revealed that of total reserves of £1,649,532, £1,425,040 was held as tangible fixed assets, £49,169 was held as restricted funds less £25,569 (restricted fixed assets) and the balance of £200,892 represented less than three months running costs.

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

#### **Responsibilities of the Board of Trustees**

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

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and of the group and to enable them to ensure that the accounts comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the company and of the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**AGE CONCERN ST HELENS**

**REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2007**

**Auditors**

A motion proposing the re-appointment of Livesey Spottiswood, Chartered Accountants, as auditors of the company will be proposed at the Annual General Meeting in accordance with Section 385 of the Companies Act 1985

**BY ORDER OF THE BOARD**

Prof M Thomas



**TRUSTEE**

**Date 11 July 2007**

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF  
AGE CONCERN ST HELENS**

We have audited the accounts on pages 15 to 38 which have been prepared under the historical cost convention and the accounting policies set out on pages 19 and 20

This report is made solely to the charitable company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its members as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

The responsibilities of the charity trustees who also act as company directors for preparing the Annual Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards are set out in the Statement of Trustees Responsibilities.

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

We report to you our opinion as to whether the accounts give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Trustees' Report is not consistent with the accounts, if the charity has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law, regarding trustees' remuneration and transactions with the charity is not disclosed.

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

**Basis of Opinion**

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

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

We have undertaken the audit in accordance with the requirements of APB Ethical Standards including APB Ethical Standard – Provisions Available for Small Entities – in the circumstances set out in note 23 to the accounts.

AGE CONCERN ST HELENS

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF  
AGE CONCERN ST HELENS

**Opinion**

In our opinion, the accounts give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of affairs of the charitable company and of the group as at 31 March 2007 and of its incoming resources and application of resources in the year then ended and have been properly prepared in accordance with the Companies Act 1985

A handwritten signature in black ink, appearing to read 'Livesey Spottiswood', with a horizontal line drawn underneath it.

**CHARTERED ACCOUNTANTS  
AND REGISTERED AUDITORS**

**Livesey Spottiswood  
Chartered Accountants  
and Registered Auditors  
17 George Street  
St Helens  
WA10 1DB**



# AGE CONCERN ST HELENS

## CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2007

	Notes	Unrestricted Funds £	Restricted Funds £	2007 Total £	2006 Total £
<b>Incoming Resources:</b>					
Incoming resources from generated funds					
Voluntary income	2	17,989	48,575	66,564	58,138
Activities for generating funds	3	331,635	-	331,635	320,790
Investment Income		3,782	-	3,782	4,644
Incoming resources from charitable activities	4	69,327	466,442	535,769	463,046
Other incoming resources	5	<u>4,284</u>	<u>-</u>	<u>4,284</u>	<u>29,132</u>
<b>Total Incoming Resources</b>		<u>427,017</u>	<u>515,017</u>	<u>942,034</u>	<u>875,750</u>
<b>Resources Expended:</b>					
Cost of generating funds:					
Costs of generating voluntary income	6	35,474	-	35,474	37,693
Fundraising trading cost of goods sold and other costs	7	170,338	414	170,752	156,242
Charitable activities	8	246,846	519,424	766,270	713,703
Governance costs	9	<u>20,019</u>	<u>-</u>	<u>20,019</u>	<u>14,993</u>
<b>Total resources expended</b>		<u>472,677</u>	<u>519,838</u>	<u>992,515</u>	<u>922,631</u>
<b>Net (Resources Expended) For The Year</b>		(45,660)	(4,821)	(50,481)	(46,881)
Funds at 31 March 2006		<u>1,646,023</u>	<u>53,990</u>	<u>1,700,013</u>	<u>1,746,894</u>
<b>Funds at 31 March 2007</b>		<u>1,600,363</u>	<u>49,169</u>	<u>1,649,532</u>	<u>1,700,013</u>

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

All incoming resources and resources expended derive from continuing activities

The notes on pages 19 to 38 form part of these accounts

# AGE CONCERN ST HELENS

## CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2007

	Notes	2007 £	2006 £
<b>Income</b>			
Gross income of continuing operations		942,034	875,750
Total expenditure of continuing operations		<u>(992,515)</u>	<u>(922,631)</u>
<b>Net (Expenditure) For The Year Before Taxation</b>	12	(50,481)	(46,881)
Taxation	13	—	—
<b>Net (Expenditure) For The Year</b>		<u>(50,481)</u>	<u>(46,881)</u>

The group had no recognised gains or losses in either of the above years other than those shown in the Income and Expenditure Account

The summary Income and Expenditure Account is presented in order to ensure compliance with the Companies Act 1985

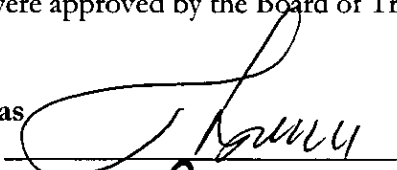
The notes on pages 19 to 38 form part of these accounts

**AGE CONCERN ST HELENS**  
**CONSOLIDATED BALANCE SHEET**  
**AS AT 31 MARCH 2007**

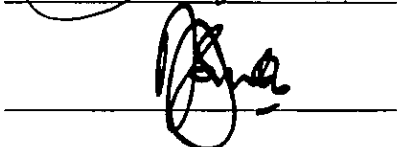
	Notes	2007 £	2006 £
<b>Fixed Assets</b>			
Tangible assets	15	<u>1,425,040</u>	<u>1,462,986</u>
<b>Current Assets</b>			
Stock		2,361	2,516
Debtors	17	63,815	69,280
Cash at bank and in hand		<u>224,557</u>	<u>213,657</u>
		290,733	285,453
<b>Creditors:</b> Amounts falling due within one year	18	<u>(66,241)</u>	<u>(48,426)</u>
<b>Net Current Assets</b>		<u>224,492</u>	<u>237,027</u>
<b>Net Assets</b>		<u>1,649,532</u>	<u>1,700,013</u>
<b>Funds</b>			
Restricted funds	20	49,169	53,990
Unrestricted general funds		1,599,982	1,644,397
Non-charitable trading funds		<u>381</u>	<u>1,626</u>
		<u>1,649,532</u>	<u>1,700,013</u>

The accounts were approved by the Board of Trustees on 11 July 2007 and signed on its behalf by -

Prof M Thomas  
(Chair)



Mr P Ashton  
(Treasurer)



The notes on pages 19 to 38 form part of these accounts

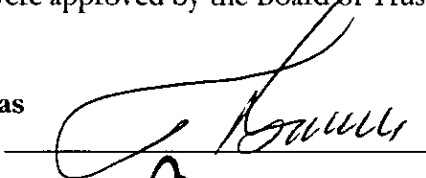
# AGE CONCERN ST HELENS

## CHARITY BALANCE SHEET AS AT 31 MARCH 2007

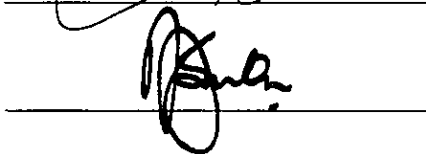
	Notes	2007 £	2006 £
<b>Fixed Assets</b>			
Tangible assets	15	1,423,235	1,458,811
Investments	16	<u>2</u>	<u>2</u>
		<u>1,423,237</u>	<u>1,458,813</u>
<b>Current Assets</b>			
Stock		1,365	1,315
Debtors	17	73,294	70,583
Cash at bank and in hand		<u>210,958</u>	<u>208,665</u>
		285,617	280,563
<b>Creditors</b> Amounts falling due within one year	18	<u>(59,703)</u>	<u>(40,989)</u>
<b>Net Current Assets</b>		<u>225,914</u>	<u>239,574</u>
<b>Net Assets</b>		<u>1,649,151</u>	<u>1,698,387</u>
<b>Funds</b>			
Restricted funds	20	49,169	53,990
Unrestricted funds		<u>1,599,982</u>	<u>1,644,397</u>
		<u>1,649,151</u>	<u>1,698,387</u>

The accounts were approved by the Board of Trustees on 11 July 2007 and signed on its behalf by -

Prof M Thomas  
(Chair)



Mr P Ashton  
(Treasurer)



The notes on pages 19 to 38 form part of these accounts

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2007

### 1 Accounting Policies

#### 1.1 Basis Of Accounting

The accounts have been prepared in accordance with applicable accounting standards under the historical cost convention and in accordance with the Companies Act 1985, Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005) and The Charities Act 1993

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

#### 1.2 Basis Of Consolidation

The accounts have been prepared for the charity and its subsidiary, St Helens Age Concern Trading Limited. A profit and loss account for the company has not been presented as permitted by Section 230 of the Companies Act 1985

#### 1.3 Fixed Assets

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

##### Depreciation

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

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

#### 1.4 Stocks

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

#### 1.5 Donations and Grants

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

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

## AGE CONCERN ST HELENS

### NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

#### **1 Accounting Policies (continued)**

##### **1.6 Investment Income**

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

##### **1.7 Expenditure and liabilities**

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

##### **1.8 Leased Assets**

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

##### **1.9 Pension Costs**

Age Concern St Helens contributes to defined contribution pension schemes and stakeholder pensions schemes for certain employees, and to Age Concern Retirement Benefits Scheme a defined benefit scheme for one employee. Contributions are charged in the Statement of Financial Activities.

##### **1.10 Fund accounting**

Funds held by the charity are either

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

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

### 2 Voluntary Income

	Unrestricted Funds £	Restricted Funds £	2007 £	2006 £
<b>Grants:</b>				
St Helens MBC	-	12,181	12,181	12,181
<b>Donations:</b>				
Col WW Pilkington Will Trust	5,000	-	5,000	5,000
Anonymous	5,000	-	5,000	-
The Ravendale Trust	2,000	-	2,000	2,000
Tesco Charity Trust	1,228	-	1,228	500
Buschem Link (Greater Merseyside)	-	1,000	1,000	-
Parkinson Disease Society	-	1,000	1,000	-
Prescot Ladies Circle	-	500	500	-
The Lord Cozem-Hardy Trust	500	-	500	500
Sir Alister Pilkington Trust	400	-	400	400
Sundry Donations	1,543	-	1,543	1,235
In Memory	2,318	317	2,635	220
Rainhill Rotary Club	-	-	-	2,500
St Helens Business Club	-	-	-	451
<b>Gifts in Kind:</b>				
St Helens Healthy Living Programme	-	33,027	33,027	31,151
HBOS Foundation	-	550	550	-
Pilkington Charitable Trust Fund	-	-	-	2,000
	<u>17,989</u>	<u>48,575</u>	<u>66,564</u>	<u>58,138</u>

### 3 Activities for generating funds

Shop Sales	44,287	-	44,287	44,908
Catering	60,750	-	60,750	52,271
Rental income and recharges	61,174	-	61,174	37,933
Trainee fees	12,845	-	12,845	5,960
Lottery	336	-	336	388
Fundraising	6,037	-	6,037	8,954
Gross Income Trading Company	<u>146,206</u>	<u>-</u>	<u>146,206</u>	<u>170,376</u>
	<u>331,635</u>	<u>-</u>	<u>331,635</u>	<u>320,790</u>

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

### 4 Incoming resources from charitable activities

	Unrestricted Funds £	Restricted Funds £	2007 £	2006 £
St Helens MBC	-	163,640	163,640	159,099
The Big Lottery	-	94,181	94,181	103,081
St Helens Neighbourhood Renewal Fund	-	81,589	81,589	-
St Helens PCT (LIT Funding)	-	25,800	25,800	25,800
St Helens Healthy Living Programme	-	20,695	20,695	19,617
Age Concern Training	-	14,798	14,798	15,229
Age Concern England New Opportunities Fund	-	14,243	14,243	-
European Social Fund	-	19,688	19,688	-
Legal Services Commission (PIB)	-	6,155	6,155	14,254
Awards for All Lottery Funding	-	4,995	4,995	4,702
St Helens Community Support Fund	-	4,988	4,988	-
HBOS Foundation	-	5,000	5,000	-
Retail Trust	-	1,000	1,000	-
Friends of the Elderly	-	300	300	-
St Helens Council (TOPPS Funding)	-	825	825	525
The Hemby Trust	-	500	500	-
Chrst Church Haydock	-	580	580	800
The Extra Care Charitable Trust	-	500	500	580
The Stroke Association	-	160	160	460
The Confectioners Benevolent Fund	-	600	600	-
St Helens Community Empowerment Network	-	500	500	-
Providence Hospital Endowment Fund	-	1,000	1,000	100
St Helens UVO Community Trust	-	300	300	260
Service User Fee	12,120	-	12,120	5,650
Active Age Fee	57,127	-	57,127	61,291
St Helens College	-	2,739	2,739	21,558
Windle United Charities	-	250	250	-
Other	80	119	199	-
St Helens Health Partnership (HAZ)	-	-	-	10,000
Helena Housing	-	-	-	6,000
Nugent Care Society	-	-	-	7,615
Alliance & Leicester Fund	-	-	-	499
Boxing Day Sponsored Event	-	-	-	1,345
Minibus Appeal	-	1,297	1,297	1,371
St Helens Council (Greenacres Day Opp)	-	-	-	940
Greenwell Road	-	-	-	100
St Theresa's Over 50	-	-	-	40
Haydock Womens' Club	-	-	-	140
St Helens Council (Kershaw Centre)	-	-	-	240
Albert Hunt Trust	-	-	-	1,000
Kathleen Laurence Charitable Trust	-	-	-	750
	<u>69,327</u>	<u>466,442</u>	<u>535,769</u>	<u>463,046</u>



AGE CONCERN ST HELENS  
NOTES TO THE CONSOLIDATED ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2007

4a INCOMING RESOURCES FROM  
CHARITABLE ACTIVITIES

Source	Community & Mansion House Support Services £	Project Developments and Active Age £	Community Development £	Information, Advocacy & Advice Service £	Senior Voice Project £	Workwise Project £	2007 £
St Helens MBC	96,590	600	21,969	42,981	1,500	-	163,640
The Big Lottery	-	-	-	94,181	-	-	94,181
St Helens Neighbourhood Renewal Fund	-	-	-	-	-	81,589	81,589
St Helens PCT (LIT Funding)	-	-	-	-	25,800	-	25,800
St Helens Healthy Living Program	-	20,695	-	-	-	-	20,695
Age Concern Training	-	-	-	-	-	14,798	14,798
Age Concern England New Opportunities Fund	-	14,243	-	-	-	-	14,243
European Social Fund	-	19,688	-	-	-	-	19,688
Legal Service Commission (PIB)	-	-	-	6,155	-	-	6,155
Awards for All Lottery Funding	-	-	-	-	4,995	-	4,995
St Helens Community Support Fund	-	4,988	-	-	-	-	4,988
HBOS Foundation	-	5,000	-	-	-	-	5,000
Retail Trust	-	-	-	1,000	-	-	1,000
Friends of the Elderly	-	-	-	300	-	-	300
St Helens Council (TOPPS Funding)	825	-	-	-	-	-	825
The Hemby Trust	500	-	-	-	-	-	500
Christ Church Haydock	-	580	-	-	-	-	580
The Extra Care Charitable Trust	-	500	-	-	-	-	500
The Stroke Association	-	160	-	-	-	-	160
The Confectioners Benevolent Fund	-	-	-	600	-	-	600
St Helens Community Empowerment Network	-	-	-	-	500	-	500
Providence Hospital Endowment Fund	1,000	-	-	-	-	-	1,000
St Helens UVO Community Trust	300	-	-	-	-	-	300
Service User Fee	12,120	-	-	-	-	-	12,120
Active Age Fee	-	57,127	-	-	-	-	57,127
St Helens College	-	2,739	-	-	-	-	2,739
Windle United Charities	250	-	-	-	-	-	250
Other	199	-	-	-	-	-	199
Mimibus Appeal	1,297	-	-	-	-	-	1,297
	<u>113,081</u>	<u>126,320</u>	<u>21,969</u>	<u>145,217</u>	<u>32,795</u>	<u>96,387</u>	<u>535,769</u>

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

### 5 Other incoming resources

	Unrestricted Funds £	Restricted Funds £	2007 £	2006 £
Online filing tax free payment	500	-	500	-
Insurance claims	355	-	355	23,372
Sundry income	<u>3,429</u>	<u>-</u>	<u>3,429</u>	<u>5,760</u>
	<u>4,284</u>	<u>-</u>	<u>4,284</u>	<u>29,132</u>

### 6 Costs of generating voluntary income

Wages and Social Security	9,070	-	9,070	15,328
Honoraria	6,028	-	6,028	6,028
Telephone	204	-	204	186
Printing, stationery and postage	260	-	260	-
Catering costs	817	-	817	492
Motor & travel costs	1,781	-	1,781	1,725
Cleaning & sundry	93	-	93	231
Purchases	-	-	-	242
Support costs	<u>17,221</u>	<u>-</u>	<u>17,221</u>	<u>13,461</u>
	<u>35,474</u>	<u>-</u>	<u>35,474</u>	<u>37,693</u>

### 7 Costs of goods sold and other costs

Wages and Social Security	18,917	-	18,917	15,356
Repairs and renewals	-	294	294	-
Telephone	190	-	190	75
Advertising and promotions	1	120	121	42
Catering costs	65	-	65	-
Motor & travel costs	751	-	751	666
Training costs	-	-	-	71
Cleaning & sundry	32	-	32	917
Support costs	6,889	-	6,889	2,692
Commercial trading operations	<u>143,493</u>	<u>-</u>	<u>143,493</u>	<u>136,423</u>
	<u>170,338</u>	<u>414</u>	<u>170,752</u>	<u>156,242</u>

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

	Unrestricted Funds £	Restricted Funds £	2007 £	2006 £
<b>8 Charitable Activities</b>				
Wages and Social Security	-	213,766	213,766	238,143
Secondment	-	33,027	33,027	31,151
Honoraria	-	825	825	1,397
Repairs & renewals	377	1,913	2,290	10,595
Rent	-	4,781	4,781	11,210
Telephone	-	3,425	3,425	4,830
Printing, stationery & postage	-	1,775	1,775	2,681
Advertising & promotions	-	4,525	4,525	8,051
Insurance	-	3,053	3,053	3,730
Catering costs	21,443	11,676	33,119	31,259
Motor & travel costs	2,353	25,227	27,580	27,894
Training costs	2,334	64,991	67,325	4,540
Tutor fees and materials	-	48,353	48,353	60,652
Consultancy	-	5,000	5,000	-
Legal & professional fees	-	-	-	2,632
Cleaning & sundry	887	3,104	3,991	3,681
Depreciation	-	9,185	9,185	14,585
Loss on sale of fixed assets	-	750	750	-
Support costs	<u>219,452</u>	<u>84,048</u>	<u>303,500</u>	<u>256,672</u>
	<u>246,846</u>	<u>519,424</u>	<u>766,270</u>	<u>713,703</u>

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2007

### 8a ANALYSIS OF CHARITABLE ACTIVITIES

	Community & Mansion House Support Services	Project Developments and Active Age	Community Development	Information, Advocacy & Advice Service	Senior Voice Project	Bistro	Workwise Project	2007
	£	£	£	£	£	£	£	£
Wages and social security	55,478	36,325	15,997	77,741	3,339	24,886	-	213,766
Secondment	-	33,027	-	-	-	-	-	33,027
Honoraria	825	-	-	-	-	-	-	825
Repairs and renewals	258	1,069	-	566	20	377	-	2,290
Rent	4,407	165	-	-	209	-	-	4,781
Telephone	686	887	-	1,852	-	-	-	3,425
Printing, stationery and postage	-	-	-	1,775	-	-	-	1,775
Advertising and promotions	-	830	-	979	722	-	1,994	4,525
Insurance	3,053	-	-	-	-	-	-	3,053
Catering costs	10,370	66	-	158	-	21,443	1,082	33,119
Motor and travel costs	16,997	4,333	72	2,996	2,395	787	-	27,580
Training costs	-	253	210	2,426	-	-	64,436	67,325
Tutor fees and materials	50	48,203	-	-	-	-	100	48,353
Consultancy	-	-	-	5,000	-	-	-	5,000
Legal and professional fees	-	-	-	-	-	-	-	-
Cleaning and sundry	709	490	-	1,905	-	887	-	3,991
Depreciation	1,925	-	-	6,927	-	-	333	9,185
Loss on sale of fixed assets	750	-	-	-	-	-	-	750
Support costs	65,414	79,218	30,998	47,764	44,775	6,889	28,442	303,500
	<u>160,922</u>	<u>204,866</u>	<u>47,277</u>	<u>150,089</u>	<u>51,460</u>	<u>55,269</u>	<u>96,387</u>	<u>766,270</u>

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

9 Governance costs	Unrestricted Funds	Restricted Funds	2007	2006
	£	£	£	£
Wages and Social Security	12,688	-	12,688	9,194
Advertising & promotions	-	-	-	450
Motor and travel costs	228	-	228	165
Board meeting expenses	665	-	665	294
Legal and professional fees	65	-	65	371
Audit and accountancy	5,219	-	5,219	3,941
Cleaning and sundry	<u>1,154</u>	<u>-</u>	<u>1,154</u>	<u>578</u>
	<u>20,019</u>	<u>-</u>	<u>20,019</u>	<u>14,993</u>

	Voluntary Income	Cost of Goods Sold	Charitable Activities	Governance Costs	2007	2006
	£	£	£	£	£	£
10 Support Costs						
Wages and Social Security	10,573	4,229	183,973	-	198,775	148,217
Repairs and renewals	1,109	444	20,625	-	22,178	25,256
Heat, light and water	1,047	419	19,470	-	20,936	15,993
Telephone	399	159	7,418	-	7,976	8,311
Printing, stationery and postage	728	291	13,541	-	14,560	15,055
Advertising and promotion	134	54	2,491	-	2,679	1,028
Insurance	618	247	11,502	-	12,367	12,010
Catering costs	64	26	1,187	-	1,277	1,192
Motor and travel costs	190	76	1,738	-	2,004	3,573
Garden costs	123	49	2,291	-	2,463	2,116
Training costs	206	83	1,506	-	1,795	466
Cleaning and sundry	75	30	1,390	-	1,495	1,278
Depreciation	<u>1,955</u>	<u>782</u>	<u>36,368</u>	<u>-</u>	<u>39,105</u>	<u>38,330</u>
	<u>17,221</u>	<u>6,889</u>	<u>303,500</u>	<u>-</u>	<u>327,610</u>	<u>272,825</u>

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

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

### 11 Commercial Trading Operations in Trading Subsidiary

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

	2007 £	2006 £
<b>Turnover</b>	146,206	170,376
Cost of sales and administrative expenses	(143,493)	(136,423)
<b>Operating Profit</b>	2,713	33,953
Tax on profit on ordinary activities	-	-
	2,713	33,953
Amount gifted to the charity	(3,958)	(34,180)
Loss for the year in subsidiary	(1,245)	(227)

The assets and liabilities of the subsidiary were

Fixed assets	1,805	4,175
Current assets	29,645	38,023
Creditors amounts falling due within one year	(31,067)	(40,570)
Total net assets	383	1,628
Aggregate share capital and reserves	383	1,628

### 12 Net Expenditure For The Year Before Taxation

	2007 £	2006 £
The net expenditure for the year is stated after charging -		
Depreciation of owned assets	50,660	55,237
Auditors' remuneration	4,000	4,000
Loss on sale of fixed assets	750	-

### 13 Taxation

No liability to UK Corporation Tax arose on trading activities either for the year ended 31 March 2007 or for the previous year

### 14 Staff Costs - Charity

	2007 £	2006 £
Wages and salaries	408,562	385,128
Social security costs	32,637	30,057
Pension contributions	12,017	11,053
Secondment	33,027	31,151
	486,243	457,389

## AGE CONCERN ST HELENS

### NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

#### 14 Staff Costs – Charity (cont'd)

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

	2007	2006
Costs of generating voluntary income	1	-
Costs of goods sold and other costs	1	1
Charitable activities	23	24
Governance costs	<u>1</u>	<u>1</u>
	<u>26</u>	<u>26</u>

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

**AGE CONCERN ST HELENS**

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2007**

<b>15 Tangible Fixed Assets</b>	<b>Land</b>	<b>Freehold &amp; Long Leasehold Buildings</b>	<b>Equipment</b>	<b>Furniture Fixtures &amp; Fittings</b>	<b>Motor Vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Group</b>						
<b>At Cost</b>						
At 1 April 2006	230,640	1,449,288	81,389	114,130	55,160	1,930,607
Additions	-	-	-	5,314	9,000	14,314
Disposals	-	-	-	(2,000)	(24,089)	(26,089)
At 31 March 2007	<u>230,640</u>	<u>1,449,288</u>	<u>81,389</u>	<u>117,444</u>	<u>40,071</u>	<u>1,918,832</u>
<b>Depreciation</b>						
At 1 April 2006	-	256,725	59,136	99,900	51,860	467,621
Charge for the year	-	28,985	13,643	6,107	1,925	50,660
Eliminated	-	-	-	(2,000)	(22,489)	(24,489)
At 31 March 2007	<u>-</u>	<u>285,710</u>	<u>72,779</u>	<u>104,007</u>	<u>31,296</u>	<u>493,792</u>
<b>Net Book Value</b>						
At 31 March 2007	<u>230,640</u>	<u>1,163,578</u>	<u>8,610</u>	<u>13,437</u>	<u>8,775</u>	<u>1,425,040</u>
At 31 March 2006	<u>230,640</u>	<u>1,192,563</u>	<u>22,253</u>	<u>14,230</u>	<u>3,300</u>	<u>1,462,986</u>
<b>Charity</b>						
<b>At Cost</b>						
At 1 April 2006	230,640	1,449,288	71,240	114,130	55,160	1,920,458
Additions	-	-	-	5,314	9,000	14,314
Disposals	-	-	-	(2,000)	(24,089)	(26,089)
At 31 March 2007	<u>230,640</u>	<u>1,449,288</u>	<u>71,240</u>	<u>117,444</u>	<u>40,071</u>	<u>1,908,683</u>
<b>Depreciation</b>						
At 1 April 2006	-	256,725	53,162	99,900	51,860	461,647
Charge for the year	-	28,985	11,273	6,107	1,925	48,290
Eliminated	-	-	-	(2,000)	(22,489)	(24,489)
At 31 March 2007	<u>-</u>	<u>285,710</u>	<u>64,435</u>	<u>104,007</u>	<u>31,296</u>	<u>485,448</u>
<b>Net Book Value</b>						
At 31 March 2007	<u>230,640</u>	<u>1,163,578</u>	<u>6,805</u>	<u>13,437</u>	<u>8,775</u>	<u>1,423,235</u>
At 31 March 2006	<u>230,640</u>	<u>1,192,563</u>	<u>18,078</u>	<u>14,230</u>	<u>3,300</u>	<u>1,458,811</u>

£1,423,235 of fixed assets are for use in direct furtherance of the charity's objects



# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

	2007 £	2006 £
<b>16 Fixed Asset Investments</b>		

Investments (neither listed nor unlisted) were as follows -

At 1 April 2006 and 31 March 2007	<u>2</u>	<u>2</u>
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The charity's investments at the balance sheet date in the share capital of companies include the following

St Helens Age Concern Trading Ltd

Country of Incorporation

England

Nature of Business

Insurance Agents and Hospitality Services

<b>Class of Shares</b>	<b>% holding</b>
Ordinary	100

	2007 £	2006 £
Aggregate capital and reserves	383	1,628
(Loss) for the year	<u>(1,245)</u>	<u>(227)</u>

	<b>Group</b>		<b>Charity</b>	
	2007 £	2006 £	2007 £	2006 £
<b>17 Debtors</b>				
Trade debtors	16,504	26,182	8,433	15,948
Amounts owned by group company	-	-	24,529	33,133
Prepayments	18,694	19,348	18,694	18,899
Accrued income	<u>28,617</u>	<u>23,750</u>	<u>21,638</u>	<u>2,603</u>
	<u>63,815</u>	<u>69,280</u>	<u>73,294</u>	<u>70,583</u>

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

	Group		Charity	
	2007	2006	2007	2006
	£	£	£	£
<b>18 Creditors:</b> Amounts falling due within one year				
Trade creditors	28,980	19,613	28,400	19,373
Social security and other taxes	13,669	12,066	11,964	9,931
Accruals and deferred income	<u>23,592</u>	<u>16,747</u>	<u>19,339</u>	<u>11,685</u>
	<u>66,241</u>	<u>48,426</u>	<u>59,703</u>	<u>40,989</u>
<b>19 Share Capital - Trading Subsidiary</b>			<b>2007</b>	<b>2006</b>
			£	£
<b>Authorised Equity Shares</b>				
100 Ordinary shares of £1 each			<u>100</u>	<u>100</u>
<b>Allotted, Called Up And Fully Paid: Equity Shares</b>				
2 Ordinary shares of £1 each			<u>2</u>	<u>2</u>

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2007**

**20 Restricted Funds**

	Movement in Resources			Balance at 31 3.07 £
	Balance	Incoming	Expenditure &	
	at 1.4.06 £	Resources £	Transfers £	
Pilkington Charitable Trust Fund	1,750	-	1,750	-
The Big Lottery	21,011	94,181	92,558	22,634
Legal Services Commission (PIB)	9,596	6,155	15,751	-
Nugent Care Society	3,410	-	3,410	-
Age Concern Training	1,655	14,798	15,948	505
Awards for All Lottery Funding	4,702	4,995	9,697	-
Alliance & Leicester Fund	415	-	149	266
Various Donations from Tyresave Customers (Boxing Day Party)	2,005	-	-	2,005
Various Individual supporters (minibus appeal)	2,468	1,297	753	3,012
St Helens Council (Kershaw Centre)	96	-	96	-
Albert Hunt Trust	1,000	-	200	800
Kathleen Laurence Charitable Trust	750	-	150	600
Providence Hospital Endowment Fund	589	1,000	1,332	257
Percy Bilton Trust	933	-	933	-
Charles Hayward Trust	1,924	-	1,924	-
Windle United Charity	326	250	576	-
Home Front Recall	751	-	385	366
Age Concern England New Opportunities Fund	609	14,243	609	14,243
St Helens MBC	-	175,821	175,821	-
St Helens Neighbourhood Renewal Fund	-	81,589	81,589	-
St Helens PCT (LIT Funding)	-	25,800	25,800	-
St Helens Healthy Living Programme	-	20,695	20,695	-
European Social Fund	-	19,688	16,421	3,267
St Helens Community Support Fund	-	4,988	4,988	-
HBOS Foundation	-	5,550	5,136	414
Retail Trust	-	1,000	1,000	-
Friends of the Elderly	-	300	300	-
St Helens Council (TOPPS Funding)	-	825	825	-
The Hemby Trust	-	500	100	400
Christ Church Haydock	-	580	580	-
The Extracare Charitable Trust	-	500	500	-
The Stroke Association	-	160	160	-
The Confectioners Benevolent Fund	-	600	600	-
St Helens Community Empowerment Network	-	500	500	-
St Helens UVO Community Trust	-	300	300	-
St Helens College	-	2,739	2,739	-
Other	-	119	119	-

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2007**

**20 Restricted Funds (continued)****Movement in Resources**

	Balance at 1.4.06 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31.3.07 £
Business Link (Greater Merseyside)	-	1,000	1,000	-
Parkinson Disease Society	-	1,000	1,000	-
Prescot Ladies Circle	-	500	100	400
In Memory of Mrs M Farrimond	-	317	317	-
St Helens Healthy Living Programme	-	33,027	33,027	-
	<u>53,990</u>	<u>515,017</u>	<u>519,838</u>	<u>49,169</u>

Funds received from Pilkington Charitable Trust Fund towards minibus

Funds received from The Big Lottery towards Information Advocacy and Advice Service and the purchase of furniture & equipment

Funds received from Legal Services Commission (PIB) towards Outreach project for Carers and Older People and purchase of laptop computers

Funds received from Nugent Care Society towards Medicine Management Road shows and Patient and Public event

Funds received from Age Concern Training towards Workwise Project for over 50's

Funds received from Awards for All Lottery Funding towards garden project plans and technical support, gardening tools and equipment, plants, shrubs and benches and Senior Voice Forum Consultation Events

Funds received from Alliance & Leicester Fund towards purchase of a laptop

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

Funds received from various individual supporters towards the Minibus Appeal

Funds received from St Helens Council (Kershaw Centre) towards Active Age Tutor Costs

Funds received from Albert Hunt Trust towards replacement of stair carpet

Funds received from Kathleen Laurence Charitable Trust towards replacement of stair carpet

Funds received from Providence Hospital Endowment Fund towards Active Age Services

Funds received from Percy Bilton Trust towards the purchase of computer equipment

Funds received from The Charles Hayward Trust towards security measures

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2007

**20 Restricted Funds (continued)**

Funds received from Windle United Charity towards provision of loop systems and Active Care Services

Funds received from Home Front recall towards production of booklets, video, audiotape materials and purchase of equipment for Exhibition Displays

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

Funds received from St Helens MBC towards the provision of Active Care Services, Befriending Scheme, Advocacy Service and Senior Voice Pensioners Parliament

Funds received from St Helens Neighbourhood Renewal Fund towards Workwise Project for the over 50's

Funds received from St Helens PCT (LIT Funding) towards the Senior Voice Forum

Funds received from St Helens Healthy Living Programme towards training, travel, publicity and the development of Active Age activities

Funds received from European Social Fund towards Lifelong Learning Technologist

Funds received from St Helens Community Support Fund towards IT training courses

Funds received from HBOS Foundation towards IT training courses and IT equipment

Funds received from Retail Trust towards property repairs for a service user

Funds received from Friends of the Elderly towards property repairs for a service user

Funds received from St Helens Council (TOPPS Funding) towards training costs for NVQ Qualifications

Funds received from The Hemby Trust towards replacement of stair carpet

Funds received from Christ Church Haydock towards Active Age Tutor Costs

Funds received from The Extracare Charitable Trust towards Active Age Tutor Costs

Funds received from The Stroke Association towards Active Age Tutor Costs

Funds received from The Confectioners Benevolent Fund towards property repairs for a service user

Funds received from St Helens Community Empowerment Network towards the Senior Voice Forum.

Funds received from St Helens U V O Community Trust towards the provision of Community Active Care Services

Funds received from St Helens College towards the provision of computer training classes

**AGE CONCERN ST HELENS**

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2007**

**20 Restricted Funds (continued)**

Funds received from an individual towards Active Care Service

Funds received from Business Link (Greater Merseyside) towards LSCI Inspiring Leaders

Funds received from Parkinson Disease Society towards Volunteer Development Programme

Funds received from Prescott Ladies Circle towards replacement of stair carpet

Funds received in Memory of Mrs M Farrmond towards the Active Age Art Class

Funds received from St Helens Healthy Living Programme towards secondment of Active Age Development Worker

## AGE CONCERN ST HELENS

### NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2007

#### 21 Analysis Of Group Net Assets By Fund

	Tangible Fixed Assets	Current Assets	Creditors Due Within One Year	Total
	£	£	£	£
Restricted funds	11,326	43,015	(5,172)	49,169
Unrestricted funds	<u>1,413,714</u>	<u>247,718</u>	<u>(61,069)</u>	<u>1,600,363</u>
	<u>1,425,040</u>	<u>290,733</u>	<u>(66,241)</u>	<u>1,649,532</u>

#### 22 Pension Costs

The charity contributes to defined contribution pension schemes and stakeholder pension schemes for certain employees and the charge for the year was £5,139 (2006 £5,839)

The Charity participates in the Age Concern Retirement Benefits Scheme which with effect from 1 October 2001 has a defined contribution section and a defined benefit section. The Scheme is a multi employer scheme as described by FRS17 – Retirement Benefits and it has not been possible to identify the charity's share of the underlying assets and liabilities. As a result all pension costs for the Charity will be reported on a defined contribution basis.

The cost for the period was £6,878 (2006 - £5,214)

There were no outstanding or prepaid contributions at the balance sheet date.

The last actuarial valuation of the Age Concern Retirement Benefits Scheme at 1 April 2004 showed a deficit for the whole scheme of £8.9m using an ongoing assessment of the funding position. The employer contribution rate was increased to 21% of pensionable salaries from 1 April 2004 and further increased to 25.2% from 1 April 2005 with the aim of eliminating the deficit over the future working lifetime of the membership.

Financial Reporting Standard 17 is being phased in over the next year. Using this as a basis the deficit for the whole scheme would be in the region of £13.4M (2006 - £14.022M).

#### 23 APB Ethical Standards

In common with many charities of our size and nature, we use our auditors to assist with the preparation of the statutory accounts.

**NOTES TO THE CONSOLIDATED ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2007**

**24 Operating Lease Commitments**

At 31 March 2007, the group had annual commitments under non-cancellable operating leases as set out below -

	<b>Group</b>		<b>Charity</b>	
	<b>2007</b>	<b>2006</b>	<b>2007</b>	<b>2006</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Operating leases which expire				
Within one year	-	6,279	-	6,279
Between two and five years	<u>4,645</u>	<u>-</u>	<u>4,645</u>	<u>-</u>
	<u>4,645</u>	<u>6,279</u>	<u>4,645</u>	<u>6,279</u>

**25 Capital Commitments**

At 31 March 2007 and 31 March 2006 there were no commitments for capital expenditure