

AGE CONCERN HALTON & ST HELENS  
REPORT OF THE BOARD OF TRUSTEES  
AND CONSOLIDATED ACCOUNTS

FOR THE YEAR ENDED  
31 MARCH 2008

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AGE CONCERN HALTON & ST HELENS  
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FOR THE YEAR ENDED 31 MARCH 2008

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**AGE CONCERN HALTON & ST HELENS**

**REPORT OF THE BOARD OF TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2008**

The Trustees are pleased to present their report together with the financial statements of the charity for the year ending 31 March 2008.

**Reference and Administrative Details**

**Charity Number:** 1003476

**Company Number:** 2625647

**Chief Executive and Company Secretary**  
Mr P J Longworth, MBA

**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

## AGE CONCERN HALTON & ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2008

#### 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 (Resigned 12.12.07)  
Mr J Caunce, MBE, JP  
Mrs D A Dalton  
Dr P J Tunstall, JP  
Mr R Travies  
Mrs H Catt (Appointed 12 12.07)  
Mrs M Hill (Appointed 12 12.07)  
Mr B Miller (Appointed 12.12 07)  
Mrs D Shotton (Appointed 12 12.07)  
Mr I Taylor (Appointed 12.12.07)

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

Mr J Caunce, MBE, JP  
Dr P J Tunstall, JP  
Mr P Ashton  
Mrs D Worton

The above trustees appointed on 12<sup>th</sup> December 2007 will also retire at the above Annual General Meeting and offer themselves for re-election.

#### 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.

## AGE CONCERN HALTON & ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2008

#### Organisation

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

#### Risk Management

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

#### OBJECTIVES AND ACTIVITIES

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

REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

**ACHIEVEMENTS AND PERFORMANCE**

In last year's report, the trustees described a challenging year in which significant remedial actions had to be taken to manage a forecasted £70,000 deficit in November 2006 with the aim of moving the organisation back into surplus by 31 March 2008. We are pleased to report that this has been achieved and we are delighted to report that at the same time, we have been able to maintain and grow our services.

**LAST YEAR'S OBJECTIVES**

Objectives identified in last year's report are highlighted below. The report this year is compiled linked to these objectives

One of our key objectives during the year was to "work 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." We have seen considerable development here with the trustees agreeing in principle to merge with Age Concern Halton on or around 1 October 2008. Both organisations have considerable strengths and work to very similar communities and it is hoped that by combining these strengths we will be able to provide higher quality services that more effectively meet the needs of older people in both boroughs; to improve relationships with key agencies at a time when they are looking for strong voluntary sector partners to help them in the planning and provision of services, and to make Age Concern 'fit for purpose' by improving efficiency and value for money. We have consulted widely with our stakeholders and partners and have received support and encouragement with regard to the merger. Following advice and approval from the Charity Commission, in order to facilitate the merger process, it was decided to change the name of the organisation from Age Concern St Helens to Age Concern Halton & St Helens and to extend the area of benefit to include Halton. We are indebted to Age Concern England for their financial support in enabling the due diligence activities to be undertaken. A new board and chief executive designate were appointed in December 2007 and transitional arrangements are now in place with one management team overseeing activities across both boroughs.

Another key objective during the year was to "provide access to a brokerage and navigation service supporting older people in identifying reliable tradespeople, securing benefits and/or community care entitlements, and finding their way around the array of information and services available to them." In the context of the merger, the brokerage part of this objective has been put on hold as this activity may be enhanced if considered and developed across both boroughs. It is proving more difficult each year to secure funding to sustain information and advice services. Despite this, our two part-time officers have supported just over 150 people in navigating their way around services locally and in particular by encouraging and supporting the Age Concern "more money in your pocket" benefits take up campaign.

"Facilitating the further development of St Helens Senior Voice Forum" remains a high priority in our work. The forum continues to go from strength to strength with the Membership levels having now exceeded 2,000. The executive committee of the forum annually reviews its work and determines priorities for the following year. A key initiative this year has been to raise concerns with St Helens & Knowsley (NHS) Hospitals Trust with regard to feedback that the dispensing of medications through Whiston Hospital pharmacy was not being undertaken with the needs of the older patient being taken into account, e.g. length of time taken to dispense medications often resulting in delays to discharge from hospital. The forum believes that this dialogue has been useful, the hospital have been keen to take on their suggestions regarding enhancements to the service. The forum aims to raise the voice of older people with key decision makers within St Helens and links in closely with our Advocacy, Information and Advice services. This link has proven to be invaluable in helping us identify social policy issues.

"Providing access to an advocacy service for/with older people" continues to be an important part of our work. We offer independent advocacy to older people in terms of helping them get their voices heard or in submitting complaints and challenging on a variety of decisions.

## AGE CONCERN HALTON & ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2008

#### ACHIEVEMENTS AND PERFORMANCE (continued)

Active Ageing activities and our Active Care Services, which is supported by a fleet of accessible minibuses ensure that we continue to achieve our next objective, i.e. "Providing access to a range of Health & Wellbeing Activities & Services." Additionally, we have been successful in securing 4 year funding from the National Lottery Wellbeing fund to run two projects. With this funding we are setting up a professional counselling service for older people in St Helens, which will be called "Trust Matters". We do not intend to reinvent the wheel here, as we are working in partnership with our sister organisation, Age Concern Warrington to extend their service into the St Helens area. The second project will see the introduction of a service called "Men2Mentor" which will focus on men's health issues encouraging older men to take the lead in encouraging other men to reflect upon and take action around men's health issues. This project will also offer a men only slimming club entitled "Slimmin wi' no Women" and yes, it is legal to target a service in this way if there is a need.

We have also added telephone befriending to our portfolio of services, which enhances our home visiting befriending scheme. As a result we have been able to support 50 isolated older people each week.

With funding through the Neighbourhood Renewal Fund and the Deprived Area Fund, we have continued to deliver the "WorkWise" service, targeting support for older people 50+, in the most deprived areas within the borough to help them regain confidence with the aim of securing employment. We have delivered the targets agreed with the funders and we have received funding for a further year, at which point it is expected that we will have to tender for this service. During the year, our partner Age Concern Training were also successful in securing funding from the Department of Work & Pensions to deliver one of only six national pilot projects in St Helens and Halton, entitled Work Options, which aims to encourage those aged 50+ in employment to plan for the future. This project will target employers in addition to the 50+ themselves.

We are keen to explore as many ways as possible to generate as much unrestricted income as we can to continue to maintain and hopefully develop service for the future. Given the difficult last year, we are delighted to report that we have increased profitability across the range of trading activities undertaken through our trading company and as part of the merger transition; we seconded our Insurance Supervisor to oversee the development of the insurance service in Halton. This meant that the development of the e-bay income stream has been hindered, given limited resources. The objective associated with these activities stated that we would strive to "Develop the potential of the Mansion House, e.g. weddings, functions, conferences etc, and establishing a "market-based sales" service, e.g. e-bay, Amazon books etc, to generate funds to support the work of the Charity." Thanks to an invaluable donation of £20,000 from the Clothworkers Foundation Trust, we have also been able to undertake much needed redecoration of the external elevations of the Mansion House. It has been a challenging year with regard to the building, not least of which has been the numerous visits from burglars intent on stripping the lead from the building. Through the due diligence process for the merger it was agreed to conduct a full feasibility of the new organisation which will include the Mansion House and all other resources. This decision has meant that planned feasibility work on the Mansion House site was deferred into 2008/09.

With the support of the funding from the National Lottery Breathing Spaces fund, we have been able to develop our intergenerational project, which is centred around our Victorian kitchen garden. Youngsters from Sure-Start with their parents/grandparents and pupils from Parish School, all ably supported by a group from the Youth Offending team who help with the more physical aspects of maintaining the garden, have designed a garden which proves the right habitat for animals and insects to survive in, have established a visitor centre for use by the wider community and developed an area where the older people using our care services can join in activities and generally enjoy the garden.

REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

ACHIEVEMENTS AND PERFORMANCE (continued)

OUR MISSION STATEMENT:

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

OUR VALUES:

Enabling	- enabling older people to make informed decisions about their lives
Influential	- draw strength from the combined voices of older people
Dynamic	- innovative, effective and result driven
Caring	- passionate about what we do
Expert	- 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
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 HALTON & 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



## AGE CONCERN HALTON & ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2008

#### OUR VISION (continued):

##### IN 5 YEARS, AGE CONCERN HALTON & ST HELENS WILL:

- 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
8. Have proved that by merging with Age Concern Halton, greater opportunities have opened up for older people and staff and volunteers are able to achieve more through joint working.

#### 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 tradespeople, securing benefits and/or community care entitlements, and finding their way around the array of information and services available to them.

#### OBJECTIVES 2008/2009

- 1 To consult with and listen to the views of older people so as to strengthen their voice by promoting and facilitating greater involvement in key decision making arenas Making sure that the needs and aspirations of older people are on everyone's agenda.
2. To improve the organisation and team performance through making best use of all the information available to us We know who we are supporting, the outcomes that are being achieved and the impact we are making in older people's lives
3. To establish and implement a volunteering strategy, to attract and retain quality volunteers to support all that we do Volunteers are at the heart of what we do and we can adapt and change to meet their diverse needs and aspirations
- 4 To promote the brand of Age Concern Halton & St Helens with older people, the wider community and stakeholders. Others know and appreciate what we do and how we can work together
5. To utilise the resources available to and within Age Concern to more proactively campaign and shape the policy agenda for older people We are able to make a difference in the lives of older people by raising awareness about the issues affecting their lives.
- 6 To establish the potential for the organisation by undertaking a business feasibility/review, which encompasses activities, premises and human resources. We know what we've got and are seeking to make the best use of it.

## AGE CONCERN HALTON & ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2008

#### OBJECTIVES 2008/2009 (Continued)

- 7 To maximise the income opportunities with particular emphasis on creating a variety of unrestricted income sources. We are making best use of what we've got and striving to bring in additional funds
- 8 To develop individuals to achieve their potential and be motivated and able to deliver the business objectives of the organisation. We have the right people with the right skills
9. To promote integration and cohesion across all sites of the organisation. We will work as a team and have effective and efficient services
- 10 To work collaboratively with Age Concern Warrington to review and strengthen infrastructure and service delivery activities. We want to be the right size to provide the right services and give older people a stronger voice.

#### FINANCIAL REVIEW

The net incoming resources/(resources expended) of the group for the year amounted to £8,105. (Year to 31 March 2007 (£50,481)).

#### Volunteer Contribution

The organisation currently has 118 volunteers delivering 564 hours of service each week. If the minimum wage is used as the basis of calculating these contributions (£5.52 per hour) over the course of the year, volunteers have provided 29,328 hours, which equates to a contribution of £161,890. 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 2007/08 were £903,944 compared with £942,034 in the previous year, which represents a marginal decrease of 4%. Services have continued to develop but Trustees and Senior Officers are monitoring incoming resources from charitable activities, which are down by 4% to £514,250. 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 2007/08 were £140,779 compared with £146,206 in the previous year. This represents a 4% decrease

The insurance commission income is up by £2,681 on last year. Total trading commission income is up by £2,737 to £88,910 in 2007/08.

In spite of the continued development of Weddings at the Mansion House as an activity the Trading Company Conference and Wedding income is down by 13% on the previous year to £47,645 in 2007/08, due to the decrease in conference bookings

#### Expenditure

Expenditure decreased by £96,676 (9.7%) over the previous year. £58,000 of this decrease relates to secondment and payroll costs.

## AGE CONCERN HALTON & ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2008

#### **Expenditure (continued)**

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

The Trading Company expended resources for 2007/08 were £120,180 compared with £143,493 in the previous year. This is a decrease of 16%

#### **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 £5,369 to be satisfactory.

Age Concern Halton & St Helens investments are small; never the less Trustees and Senior Officers review these on a regular basis.

#### **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 2008 this analysis revealed that of total reserves of £1,657,637, £1,399,850 was held as tangible fixed assets, £53,618 was held as restricted funds less £20,801 (restricted fixed assets) and the balance of £224,970 represented less than three months running costs. The trustees continue to explore ways in which this can be brought closer to the requirements of the reserves policy

### **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

AGE CONCERN HALTON & ST HELENS

REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

**Responsibilities of the Board of Trustees (continued)**

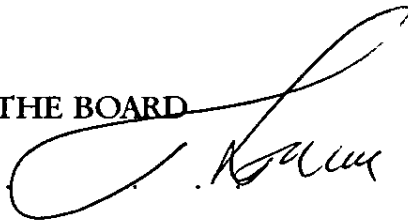
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and of the group and to enable them to ensure that the accounts comply with the Companies Act 1985. They are also responsible for safeguarding the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

**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: 3rd July 2008

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

We have audited the accounts on pages 13 to 34, which have been prepared under the historical cost convention, and the accounting policies set out on pages 17 and 18

This report is made solely to the charitable company's members, as a body, in accordance with 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.

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 2008 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.

*Livesey Spottiswood*

CHARTERED ACCOUNTANTS  
AND REGISTERED AUDITORS

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

*30 July 2008*

**AGE CONCERN HALTON & ST HELENS**

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2008**

	Notes	Unrestricted Funds £	Restricted Funds £	2008 Total £	2007 Total £
<b>Incoming Resources:</b>					
Incoming resources from generated funds					
Voluntary income	2	10,980	48,376	59,356	66,564
Activities for generating funds	3	321,944	-	321,944	331,635
Investment Income		5,369	-	5,369	3,782
Incoming resources from charitable activities	4	71,170	443,080	514,250	535,769
Other incoming resources	5	<u>3,025</u>	<u>-</u>	<u>3,025</u>	<u>4,284</u>
<b>Total Incoming Resources</b>		<b><u>412,488</u></b>	<b><u>491,456</u></b>	<b><u>903,944</u></b>	<b><u>942,034</u></b>
<b>Resources Expended:</b>					
Cost of generating funds:					
Costs of generating voluntary income	6	21,559	-	21,559	27,339
Fundraising trading : cost of goods sold and other costs	7	153,119	-	153,119	178,887
Charitable activities	8	218,004	457,807	675,811	766,270
Governance costs	9	<u>16,150</u>	<u>29,200</u>	<u>45,350</u>	<u>20,019</u>
<b>Total resources expended</b>		<b><u>408,832</u></b>	<b><u>487,007</u></b>	<b><u>895,839</u></b>	<b><u>992,515</u></b>
<b>Net Incoming Resources/(Resources Expended)</b>					
<b>For The Year</b>		<b>3,656</b>	<b>4,449</b>	<b>8,105</b>	<b>(50,481)</b>
Funds at 31 March 2007		<u>1,600,363</u>	<u>49,169</u>	<u>1,649,532</u>	<u>1,700,013</u>
Funds at 31 March 2008		<u><u>1,604,019</u></u>	<u><u>53,618</u></u>	<u><u>1,657,637</u></u>	<u><u>1,649,532</u></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 17 to 34 form part of these accounts

**AGE CONCERN HALTON & ST HELENS**  
**CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2008**

	Notes	2008 £	2007 £
<b>Income</b>			
Gross income of continuing operations		903,944	942,034
Total expenditure of continuing operations		<u>(895,839)</u>	<u>(992,515)</u>
<b>Net Income/(Expenditure) For The Year Before Taxation</b>	12	8,105	(50,481)
Taxation	13	—	—
<b>Net Income/(Expenditure) For The Year</b>		<u>8,105</u>	<u>(50,481)</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 17 to 34 form part of these accounts.



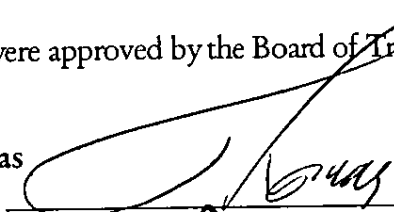
## AGE CONCERN HALTON &amp; ST HELENS

CONSOLIDATED BALANCE SHEET  
AS AT 31 MARCH 2008

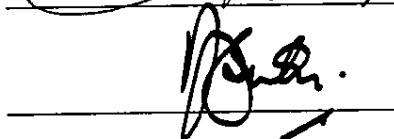
	Notes	2008 £	2007 £
<b>Fixed Assets</b>			
Tangible assets	15	<u>1,399,850</u>	<u>1,425,040</u>
<b>Current Assets</b>			
Stock		2,709	2,361
Debtors	17	108,437	63,815
Cash at bank and in hand		<u>221,687</u>	<u>224,557</u>
		332,833	290,733
<b>Creditors: Amounts falling due within one year</b>	18	<u>(75,046)</u>	<u>(66,241)</u>
<b>Net Current Assets</b>		<u>257,787</u>	<u>224,492</u>
<b>Net Assets</b>		<u>1,657,637</u>	<u>1,649,532</u>
<b>Funds</b>			
Restricted funds	20	53,618	49,169
Unrestricted general funds		1,603,434	1,599,982
Non-charitable trading funds		<u>585</u>	<u>381</u>
		<u>1,657,637</u>	<u>1,649,532</u>

The accounts were approved by the Board of Trustees on 3rd July 2008 and signed on its behalf by-

Prof M Thomas  
(Chair)



Mr P Ashton  
(Treasurer)



The notes on pages 17 to 34 form part of these accounts

## AGE CONCERN HALTON &amp; ST HELENS

CHARITY BALANCE SHEET  
AS AT 31 MARCH 2008

	Notes	2008 £	2007 £
<b>Fixed Assets</b>			
Tangible assets	15	1,398,647	1,423,235
Investments	16	<u>2</u>	<u>2</u>
		<u>1,398,649</u>	<u>1,423,237</u>
<b>Current Assets</b>			
Stock		1,914	1,365
Debtors	17	111,180	73,294
Cash at bank and in hand		<u>207,383</u>	<u>210,958</u>
		320,477	285,617
<b>Creditors:</b> Amounts falling due within one year	18	<u>(62,074)</u>	<u>(59,703)</u>
<b>Net Current Assets</b>		<u>258,403</u>	<u>225,914</u>
<b>Net Assets</b>		<u>1,657,052</u>	<u>1,649,151</u>
<b>Funds</b>			
Restricted funds	20	53,618	49,169
Unrestricted funds		<u>1,603,434</u>	<u>1,599,982</u>
		<u>1,657,052</u>	<u>1,649,151</u>

The accounts were approved by the Board of Trustees on 3rd July 2008 and signed on its behalf by:-

Prof M Thomas  
(Chair)

Mr P Ashton  
(Treasurer)

The notes on pages 17 to 34 form part of these accounts

# AGE CONCERN HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2008

### 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 HALTON & ST HELENS

### NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

#### 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 HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

### 2 Voluntary Income

	Unrestricted Funds £	Restricted Funds £	2008 £	2007 £
<b>Grants:</b>				
St Helens MBC	-	12,181	12,181	12,181
Age Concern England	-	19,200	19,200	-
<b>Donations:</b>				
Col WW Pilkington Will Trust	5,000	-	5,000	5,000
The Ravendale Trust	2,000	-	2,000	2,000
The Lord Cozens-Hardy Trust	500	-	500	500
Sir Alister Pilkington Trust	400	-	400	400
More Media	500	-	500	-
The Stroke Association	400	-	400	-
Anonymous	-	-	-	5,000
Tesco Charity Trust	-	-	-	1,228
Business Link (Greater Merseyside)	-	-	-	1,000
Parkinson Disease Society	-	-	-	1,000
Prescot Ladies Circle	-	-	-	500
Sundry Donations	1,188	-	1,188	1,543
In Memory	992	-	992	2,635
<b>Gifts in Kind:</b>				
St Helens Healthy Living Programme	-	16,995	16,995	33,027
HBOS Foundation	-	-	-	550
	<u>10,980</u>	<u>48,376</u>	<u>59,356</u>	<u>66,564</u>

### 3 Activities for generating funds

Shop Sales	50,091	-	50,091	44,287
Catering	66,026	-	66,026	60,750
Rental income and recharges	49,633	-	49,633	61,174
Trainee fees	7,040	-	7,040	12,845
Lottery	295	-	295	336
Fundraising	8,080	-	8,080	6,037
Gross Income Trading Company	<u>140,779</u>	<u>-</u>	<u>140,779</u>	<u>146,206</u>
	<u>321,944</u>	<u>-</u>	<u>321,944</u>	<u>331,635</u>

# AGE CONCERN HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

### 4 Incoming resources from charitable activities

	Unrestricted Funds £	Restricted Funds £	2008 £	2007 £
St Helens MBC	-	175,578	175,578	163,640
The Big Lottery	-	9,526	9,526	94,181
St Helens Neighbourhood Renewal Fund	-	84,037	84,037	81,589
Halton & St Helens PCT	-	35,800	35,800	25,800
St Helens Healthy Living Programme	-	11,178	11,178	20,695
Age Concern Training	-	36,018	36,018	14,798
European Social Fund	-	18,639	18,639	19,688
Clothworkers Foundation Trust	-	20,000	20,000	-
St Helens Deprived Areas Fund	-	12,900	12,900	-
Percy Bilton Trust	-	5,302	5,302	-
Ward Blenkinsop Trust	-	9,200	9,200	-
Go Learn Funding	-	10,294	10,294	-
Age Concern Halton	-	10,000	10,000	-
Help the Aged	-	125	125	-
The Stroke Association	-	40	40	160
St Helens Community Empowerment Network	-	470	470	500
Providence Hospital Endowment Fund	-	3,020	3,020	1,000
St Helens UVO Community Trust	-	300	300	300
Service User Fee	12,261	-	12,261	12,120
Active Age Fee	58,909	-	58,909	57,127
Other	-	653	653	199
Age Concern England New Opportunities Fund	-	-	-	14,243
Legal Services Commission (PIB)	-	-	-	6,155
Awards for All Lottery Funding	-	-	-	4,995
St Helens Community Support Fund	-	-	-	4,988
HBOs Foundation	-	-	-	5,000
Retail Trust	-	-	-	1,000
Friends of the Elderly	-	-	-	300
St Helens Council (TOPPS Funding)	-	-	-	825
The Hemby Trust	-	-	-	500
Christ Church Haydock	-	-	-	580
The Extra Care Charitable Trust	-	-	-	500
The Confectioners Benevolent Fund	-	-	-	600
St Helens College	-	-	-	2,739
Windle United Charities	-	-	-	250
Minibus Appeal	-	-	-	1,297
	<u>71,170</u>	<u>443,080</u>	<u>514,250</u>	<u>535,769</u>

**AGE CONCERN HALTON & ST HELENS  
NOTES TO THE CONSOLIDATED ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2008**

**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		2008	
	£		£		£		£		£		£		£	
St Helens MBC	99,005		-		22,518		44,055		10,000		-		175,578	
The Big Lottery	-		9,516		-		10		-		-		9,526	
St Helens Neighbourhood Renewal Fund	-		-		-		-		-		84,037		84,037	
Halton & St Helens PCT	-		-		-		-		35,800		-		35,800	
St Helens Healthy Living Programme	-		11,178		-		-		-		-		11,178	
Age Concern Training	-		-		-		-		-		36,018		36,018	
European Social Fund	-		18,639		-		-		-		-		18,639	
Clothworkers Foundation Trust	-		20,000		-		-		-		-		20,000	
St Helens Deprived Areas Fund	-		-		-		-		-		12,900		12,900	
Percy Bilton Trust	-		5,302		-		-		-		-		5,302	
Ward Blenkinsop Trust	-		9,200		-		-		-		-		9,200	
Go Learn Funding	-		10,294		-		-		-		-		10,294	
Age Concern Halton	-		10,000		-		-		-		-		10,000	
Help the Aged	125		-		-		-		-		-		125	
The Stroke Association	-		40		-		-		-		-		40	
St Helens Community Empowerment Network	470		-		-		-		-		-		470	
Providence Hospital Endowment Fund	-		3,020		-		-		-		-		3,020	
St Helens UVO Community Trust	300		-		-		-		-		-		300	
Service User Fees	12,261		-		-		-		-		-		12,261	
Active Age Fees	-		58,909		-		-		-		-		58,909	
Other	453		200		-		-		-		-		653	
	<u>112,614</u>		<u>156,298</u>		<u>22,518</u>		<u>44,065</u>		<u>45,800</u>		<u>132,955</u>		<u>514,250</u>	

# AGE CONCERN HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

### 5 Other incoming resources

	Unrestricted Funds £	Restricted Funds £	2008 £	2007 £
Online filing tax free payment	150	-	150	500
Insurance claims	382	-	382	355
Sundry income	<u>2,493</u>	<u>-</u>	<u>2,493</u>	<u>3,429</u>
	<u>3,025</u>	<u>-</u>	<u>3,025</u>	<u>4,284</u>

### 6 Costs of generating voluntary income

Wages and Social Security	7,792	-	7,792	9,070
Telephone	240	-	240	204
Motor & travel costs	13	-	13	751
Cleaning & sundry	368	-	368	93
Legal fees	20	-	20	-
Support costs	<u>13,126</u>	<u>-</u>	<u>13,126</u>	<u>17,221</u>
	<u>21,559</u>	<u>-</u>	<u>21,559</u>	<u>28,369</u>

### 7 Costs of goods sold and other costs

Wages and Social Security	15,901	-	15,901	18,917
Honoraria	5,940	-	5,940	6,028
Repairs and renewals	-	-	-	294
Telephone	-	-	-	190
Advertising and promotions	-	-	-	121
Catering costs	611	-	611	882
Motor & travel costs	2,007	-	2,007	1,781
Printing, stationery & postage	1,510	-	1,510	260
Cleaning & sundry	407	-	407	32
Support costs	6,563	-	6,563	6,889
Commercial trading operations	<u>120,180</u>	<u>-</u>	<u>120,180</u>	<u>143,493</u>
	<u>153,119</u>	<u>-</u>	<u>153,119</u>	<u>178,887</u>



## AGE CONCERN HALTON &amp; ST HELENS

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

	Unrestricted Funds £	Restricted Funds £	2008 £	2007 £
<b>8 Charitable Activities</b>				
Wages and Social Security	-	175,436	175,436	213,766
Secondment	-	16,995	16,995	33,027
Honoraria	-	495	495	825
Repairs & renewals	-	1,743	1,743	2,290
Rent	-	1,020	1,020	4,781
Telephone	-	1,316	1,316	3,425
Printing, stationery & postage	-	-	-	1,775
Advertising & promotions	-	1,156	1,156	4,525
Insurance	-	2,317	2,317	3,053
Catering costs	-	30,302	30,302	33,119
Motor & travel costs	-	22,328	22,328	27,580
Training costs	-	70,891	70,891	67,325
Tutor fees and materials	-	35,501	35,501	48,353
Consultancy	-	(5,000)	(5,000)	5,000
Garden maintenance	-	2,053	2,053	-
Cleaning & sundry	-	948	948	3,991
Depreciation	-	9,840	9,840	9,185
Loss on sale of fixed assets	-	-	-	750
Support costs	<u>218,004</u>	<u>90,466</u>	<u>308,470</u>	<u>303,500</u>
	<u>218,004</u>	<u>457,807</u>	<u>675,811</u>	<u>766,270</u>

**AGE CONCERN HALTON & ST HELENS**

**NOTES TO THE CONSOLIDATED ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2008**

**8a ANALYSIS OF CHARITABLE ACTIVITIES**

	Community & Mansion House Support Services	Project Developments and Active Age	Information, Advocacy & Advice Service	Senior Voice Project	Bistro	Workwise Project	2008	2007
	£	£	£	£	£	£	£	£
Wages and social security	40,210	48,439	28,113	11,688	30,509	-	175,436	213,766
Secondment	-	16,995	-	-	-	-	16,995	33,027
Honoraria	495	-	-	-	-	-	495	825
Repairs and renewals	687	248	-	-	808	-	1,743	2,290
Rent	1,020	-	-	-	-	-	1,020	4,781
Telephone	414	604	298	-	-	-	1,316	3,425
Printing, stationery and postage	-	-	-	-	-	-	-	1,775
Advertising and promotions	-	-	-	-	-	1,156	1,156	4,525
Insurance	2,317	-	-	-	-	-	2,317	3,053
Catering costs	5,695	3	307	-	24,297	-	30,302	33,119
Motor and travel costs	16,022	3,028	351	2,443	344	-	22,328	27,580
Training costs	-	873	2,645	500	-	66,873	70,891	67,325
Tutor fees and materials	-	35,501	-	-	-	-	35,501	48,353
Consultancy	-	-	(5,000)	-	-	-	(5,000)	5,000
Garden Maintenance	-	2,053	-	-	-	-	2,053	-
Cleaning and sundry	-	-	-	-	948	-	948	3,991
Depreciation	1,800	3,238	4,472	-	-	330	9,840	9,185
Loss on sale of fixed assets	-	-	-	-	-	-	-	750
Support costs	65,632	65,632	49,224	55,787	6,563	49,224	308,470	303,500
	<u>134,292</u>	<u>176,614</u>	<u>80,410</u>	<u>70,418</u>	<u>63,469</u>	<u>117,583</u>	<u>675,811</u>	<u>766,270</u>

AGE CONCERN HALTON & ST HELENS

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

9 Governance costs	Unrestricted Funds £	Restricted Funds £	2008 £	2007 £
Wages and Social Security	8,070	10,000	18,070	12,688
Training costs	48	3,308	3,356	-
Catering costs	518	-	518	-
Motor and travel costs	255	-	255	228
Board meeting expenses	793	-	793	665
Legal and professional fees	-	15,892	15,892	65
Audit and accountancy	5,304	-	5,304	5,219
Subscriptions	<u>1,162</u>	<u>-</u>	<u>1,162</u>	<u>1,154</u>
	<u>16,150</u>	<u>29,200</u>	<u>45,350</u>	<u>20,019</u>

	Voluntary Income £	Cost of Goods Sold £	Charitable Activities £	2008 £	2007 £
10 Support Costs					
Wages and Social Security	7,767	3,883	182,519	194,169	198,775
Repairs and renewals	1,301	651	30,571	32,523	22,178
Rents	-	-	16	16	-
Heat, light and water	869	434	20,419	21,722	20,936
Telephone	225	113	5,288	5,626	7,976
Printing, stationery and postage	497	248	11,672	12,417	14,560
Advertising and promotion	158	79	3,721	3,958	2,679
Insurance	537	269	12,616	13,422	12,367
Catering costs	24	12	573	609	1,277
Motor and travel costs	164	82	3,847	4,093	2,004
Garden costs	-	-	-	-	2,463
Training costs	43	22	1,017	1,082	1,795
Legal and professional fees	20	10	467	497	-
Cleaning and sundry	64	32	1,506	1,602	1,495
Depreciation	<u>1,457</u>	<u>728</u>	<u>34,238</u>	<u>36,423</u>	<u>39,105</u>
	<u>13,126</u>	<u>6,563</u>	<u>308,470</u>	<u>328,159</u>	<u>327,610</u>

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

# AGE CONCERN HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

### 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:-

	2008 £	2007 £
Turnover	140,779	146,206
Cost of sales and administrative expenses	<u>(120,180)</u>	<u>(143,493)</u>
Operating Profit	20,599	2,713
Tax on profit on ordinary activities	<u>-</u>	<u>-</u>
	20,599	2,713
Amount gifted to the charity	<u>(20,395)</u>	<u>(3,958)</u>
Profit/(Loss) for the year in subsidiary	<u>204</u>	<u>(1,245)</u>

The assets and liabilities of the subsidiary were:

Fixed assets	1,203	1,805
Current assets	32,465	29,645
Creditors amounts falling due within one year	<u>(33,081)</u>	<u>(31,067)</u>
Total net assets	<u>587</u>	<u>383</u>
Aggregate share capital and reserves	<u>587</u>	<u>383</u>

### 12 Net Expenditure For The Year Before Taxation

	2008 £	2007 £
The net expenditure for the year is stated after charging:-		
Depreciation of owned assets	46,865	50,660
Auditors' remuneration	4,000	4,000
Loss on sale of fixed assets	<u>-</u>	<u>750</u>

### 13 Taxation

No liability to UK Corporation Tax arose on trading activities either for the year ended 31 March 2008 or for the previous year

### 14 Staff Costs - Charity

	2008 £	2007 £
Wages and salaries	370,210	408,562
Social security costs	28,752	32,637
Pension contributions	12,406	12,017
Secondment	<u>16,995</u>	<u>33,027</u>
	<u>428,363</u>	<u>486,243</u>

# AGE CONCERN HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

### 14 Staff Costs – Charity (cont'd)

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

	2008	2007
Costs of generating voluntary income	1	1
Costs of goods sold and other costs	2	1
Charitable activities	15	23
Governance costs	<u>1</u>	<u>1</u>
	<u>19</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 HALTON & ST HELENS

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

15 Tangible Fixed Assets	Land £	Freehold & Long Leasehold Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
<b>Group</b>						
<b>At Cost</b>						
At 1 April 2007	230,640	1,449,288	81,389	117,444	40,071	1,918,832
Additions	-	-	18,167	3,508	-	21,675
At 31 March 2008	<u>230,640</u>	<u>1,449,288</u>	<u>99,556</u>	<u>120,952</u>	<u>40,071</u>	<u>1,940,507</u>
<b>Depreciation</b>						
At 1 April 2007	-	285,710	72,779	104,007	31,296	493,792
Charge for the year	-	28,985	9,668	6,412	1,800	46,865
At 31 March 2008	-	<u>314,695</u>	<u>82,447</u>	<u>110,419</u>	<u>33,096</u>	<u>540,657</u>
<b>Net Book Value</b>						
At 31 March 2008	<u>230,640</u>	<u>1,134,593</u>	<u>17,109</u>	<u>10,533</u>	<u>6,975</u>	<u>1,399,850</u>
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>
<b>Charity</b>						
<b>At Cost</b>						
At 1 April 2007	230,640	1,449,288	71,240	117,444	40,071	1,908,683
Additions	-	-	18,167	3,508	-	21,675
At 31 March 2008	<u>230,640</u>	<u>1,449,288</u>	<u>89,407</u>	<u>120,952</u>	<u>40,071</u>	<u>1,930,358</u>
<b>Depreciation</b>						
At 1 April 2007	-	285,710	64,435	104,007	31,296	485,448
Charge for the year	-	28,985	9,066	6,412	1,800	46,263
At 31 March 2008	-	<u>314,695</u>	<u>73,501</u>	<u>110,419</u>	<u>33,096</u>	<u>531,711</u>
<b>Net Book Value</b>						
At 31 March 2008	<u>230,640</u>	<u>1,134,593</u>	<u>15,906</u>	<u>10,533</u>	<u>6,975</u>	<u>1,398,647</u>
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>

£1,398,647 of fixed assets are for use in direct furtherance of the charity's objects.

# AGE CONCERN HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

			2008 £	2007 £	
16	Fixed Asset Investments				
	Investments (neither listed nor unlisted) were as follows:-				
	At 1 April 2007 and 31 March 2008		<u>2</u>	<u>2</u>	
	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			
		%			
	Class of Shares	holding			
	Ordinary	100	2008 £	2007 £	
	Aggregate capital and reserves		587	383	
	Profit/(Loss) for the year		<u>204</u>	<u>(1,245)</u>	
		Group	Charity		
		2008 £	2007 £	2008 £	2007 £
17	Debtors				
	Trade debtors	49,827	16,504	41,788	8,433
	VAT recoverable	152	-	152	-
	Amounts owned by group company	-	-	20,109	24,529
	Prepayments	19,939	18,694	19,939	18,694
	Accrued income	<u>38,519</u>	<u>28,617</u>	<u>29,192</u>	<u>21,638</u>
		108,437	63,815	111,180	73,294

AGE CONCERN HALTON & ST HELENS

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

	Group		Charity	
	2008	2007	2008	2007
	£	£	£	£
<b>18 Creditors: Amounts falling due within one year</b>				
Trade creditors	29,855	28,980	29,075	28,400
Social security and other taxes	11,421	13,669	8,767	11,964
Accruals and deferred income	<u>33,770</u>	<u>23,592</u>	<u>24,232</u>	<u>19,339</u>
	<u>75,046</u>	<u>66,241</u>	<u>62,074</u>	<u>59,703</u>
<b>19 Share Capital - Trading Subsidiary</b>			2008	2007
			£	£
<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>



AGE CONCERN HALTON & ST HELENS

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

20 Restricted Funds

	Movement in Resources			
	Balance at 1.4.07 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31.3.08 £
St Helens Council	-	187,759	187,759	-
The Big Lottery	22,634	9,526	30,141	2,019
St Helens Neighbourhood Renewal Fund	-	84,037	84,037	-
Halton & St Helens PCT	-	35,800	35,800	-
Age Concern England	-	19,200	19,200	-
St Helens Healthy Living Programme	-	11,178	11,178	-
Age Concern Training	505	36,018	12,190	24,333
European Social Fund	3,267	18,639	21,906	-
Clothworkers Foundation Trust	-	20,000	20,000	-
St Helens Deprived Areas Fund	-	12,900	12,900	-
Percy Bilton Trust	-	5,302	2,009	3,293
Ward Blenkinsop Trust	-	9,200	6,369	2,831
Go Learn Funding	-	10,294	5,709	4,585
Age Concern Halton	-	10,000	10,000	-
Help The Aged	-	125	125	-
The Stroke Association	-	40	40	-
St Helens Community Empowerment Network	-	470	470	-
Providence Hospital Endowment Fund	257	3,020	1,952	1,325
St Helens UVO Community Trust	-	300	300	-
Other	-	653	653	-
St Helens Healthy Living Programme	-	16,995	16,995	-
Alliance & Leicester Fund	266	-	149	117
Various Donations from Tyresave Customers (Boxing Day Party)	2,005	-	-	2,005
Various individual supporters (minibus appeal)	3,012	-	1,800	1,212
Albert Hunt Trust	800	-	200	600
Kathleen Laurence Chantable Trust	600	-	150	450
Home Front Recall	366	-	366	-
Age Concern England New Opportunities Fund	14,243	-	4,227	10,016
HBOS Foundation	414	-	182	232
Hemby Trust	400	-	100	300
Prescot Ladies Circle	400	-	100	300
	<u>49,169</u>	<u>491,456</u>	<u>487,007</u>	<u>53,618</u>

AGE CONCERN HALTON & ST HELENS

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2008

20 Restricted Funds (continued)

Funds received from St Helens Council towards the provision of Active Care Services, Befriending Scheme, Advocacy Service and Senior Voice Forum.

Funds received from The Big Lottery, towards Information Advocacy and Advice Service and Garden Development Project

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

Funds received from Halton & St Helens PCT towards the Senior Voice Forum.

Funds received from Age Concern England, towards the forthcoming merger with Age Concern Halton

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

Funds received from Age Concern Training towards Workwise Service and Work Options Service for over 50's.

Funds received from European Social Fund, towards Lifelong Learning Technologist.

Funds received from Clothworkers Foundation Trust, towards Mansion House renovation work.

Funds received from St Helens Deprived Areas Fund, towards Workwise Service for over 50's.

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

Funds received from Ward Blenkinsop Trust towards Active Learning Research.

Funds received from Go Learn Funding towards the refurbishment of the IT Suite.

Funds received from Age Concern Halton, towards the forthcoming merger with Age Concern Halton and joint project development costs.

Funds received from Help the Aged towards garden party for Billinge Active Care.

Funds received from The Stroke Association towards Active Age Tutor Costs.

Funds received from St Helens Community Empowerment Network towards the provision of Active Care Services.

Funds received from Providence Hospital Endowment Fund towards Active Age Services and the refurbishment of furniture

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

Funds received from an individual towards Active Care Service and Active Age Activities

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

# AGE CONCERN HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

### 20 Restricted Funds (continued)

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

Funds received from various donations from Tyresave customers 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 Albert Hunt Trust towards replacement of stair carpet

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

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 HBOS Foundation towards IT training courses and IT equipment.

Funds received from The Hemby Trust towards replacement of stair carpet.

Funds received from Prescott Ladies Circle towards replacement of stair carpet.

### 21 Analysis Of Group Net Assets By Fund

	Tangible Fixed Assets £	Current Assets £	Creditors Due Within One Year £	Total £
Restricted funds	20,801	88,913	(56,096)	53,618
Unrestricted funds	<u>1,379,049</u>	<u>243,920</u>	<u>(18,950)</u>	<u>1,604,019</u>
	<u>1,399,850</u>	<u>332,833</u>	<u>(75,046)</u>	<u>1,657,637</u>

# AGE CONCERN HALTON & ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2008

### 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 £5,339 (2007 £5,139)

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 £7,067 (2007 - £6,878)

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 2007 showed a deficit for the whole scheme of £13.7M using an ongoing assessment of the funding position.

Age Concern England as the principal employer currently proposes to close the scheme from 30<sup>th</sup> June 2008, at which point a deficit of £14,340,000 is anticipated. It is proposed that this deficit is met by a contribution to the scheme by the various participators over a 10 year period commencing in July 2008. As a result of this Age Concern Halton & St Helens will need to pay £4,488 per annum over this period.

A further Actuarial valuation will take place at 1<sup>st</sup> April 2010 and the trustees will need to consider further action, should the results be worse than anticipated.

### 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

### 24 Operating Lease Commitments

At 31 March 2008, the group had annual commitments under non-cancellable operating leases as set out below:-

	Group		Charity	
	2008	2007	2008	2007
	£	£	£	£
Operating leases which expire				
Within one year				
Between two and five years	<u>4,196</u>	<u>4,645</u>	<u>4,196</u>	<u>4,645</u>
	<u>4,196</u>	<u>4,645</u>	<u>4,196</u>	<u>4,645</u>

### 25 Capital Commitments

At 31 March 2008 and 31 March 2007 there were no future commitments for capital expenditure.