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AGE CONCERN ST HELENS  
REPORT OF THE BOARD OF TRUSTEES  
AND CONSOLIDATED ACCOUNTS  
FOR THE YEAR ENDED  
31 MARCH 2004



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AGE CONCERN ST HELENS

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FOR THE YEAR ENDED 31 MARCH 2004

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# AGE CONCERN ST HELENS

## COMPANY INFORMATION

Board of Trustees	Prof M Thomas - Chairman Mr P Ashton - Hon Treasurer Mrs M Brooks Mr J Caunce Mrs D Worton Mr W Ball Mrs D A Dalton Mr R Martland Dr P J Tunstall
Chief Executive	Mr P J Longworth
Secretary	Mr P J Longworth
Registered Office	24/28 Cloughton Street ST HELENS Merseyside WA10 1RZ
Company Number	2625647
Charity Number	1003476
Auditors	Livesey Spottiswood Chartered Accountants and 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 ST HELENS

### REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2004

The Board of Trustees, who are also the directors of the company, present their report, together with the audited accounts for the year ended 31 March 2004.

#### **Governing Instrument**

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.

#### **Objects And Principal Activities**

The charity's object and principal activity continues to be to promote the welfare of older people within the borough of St Helens.

The principal activities of the subsidiary company, St Helens Age Concern Trading Limited, continued to be that of acting as insurance agents in respect of policies for the aged and carrying out ancillary trading activities for the benefit of Age Concern St Helens.

The charity is a member of the National Age Concern Federation. Our policy continues to be to work to improve the quality of life for local older people through:-

The charity's mission statement is "to promote the well-being of all older people and to help make their lives fulfilling and enjoyable".

**Social Advocacy** including public education and campaigning, influencing legislation and decisions on specific issues, encouraging positive attitudes towards older people and promoting understanding between generations.

**Innovation And Research** including identifying new needs and opportunities amongst the older population pioneering new models of care and monitoring effectiveness of services for older people.

**Providing Direct Services** including helping individual older people, providing care services for older people, providing training and support for those caring for older people, providing information.

**Partnership In Joint Social Planning** including working with other local and national agencies to improve the quality of life for local older people.

**Support** for organisations concerned with older people in the borough.

#### **Organisation**

The trustees who have served during the year are set out on page 3. Trustees are appointed by the members and serve for three years after which period they may put themselves forward for reappointment. The trustees meet regularly to manage the charity's affairs.

#### **Reserves Policy**

The trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and have issued a detailed reserves policy. 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.

REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

**Reserves Policy (continued)**

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 2004, this analysis revealed that of total reserves of £1,733,967, £1,504,326 was held as tangible fixed assets, £38,572 was held as restricted funds and the balance of £191,069 represented less than six months running costs.

**Risk Management**

The Board of Trustees has conducted its own detailed review of the major risks to which the charity is exposed and systems have been introduced to mitigate those risks.

**Investment Policy**

The trustees have engaged the treasury reserve centre of National Westminster Bank to monitor their investments, which meet the charity's requirements to generate income. The trustees consider the return on investments to be satisfactory.

**Board Of Trustees**

The Trustees who served during the year and up to the date of this report, were as follows:-

Prof M Thomas	- Chairman
Mr P Ashton	- Hon Treasurer (appointed 31.07.03)
Mrs M Brooks	
Mr J Caunce	
Mrs D Worton	
Mr W Ball	
Mrs D A Dalton	
Mr R Martland	
Dr P J Tunstall	

In accordance with the Articles of Association, Mrs M Brooks, Prof M Thomas and Mr R Martland retire by rotation, who, being eligible, offer themselves for re-election.

**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.

REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

**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.

**Developments, Activities And Achievements**

Following the challenges of the previous year, 2003/4 has been a time of consolidation, with the Organisation yielding some benefit from the difficult decisions (e.g re-alignment of activity fees, and increase in room hire charges) which had to be taken to protect the organisation for the future. We have turned a deficit of £26,177 into a surplus of £19,161.

At a service level, we have altered the focus of our Day Care services in an effort to be more responsive to individuals' needs, providing the support where it is needed. This enables those people with support needs to actively participate in a broader range of active age activities. Our Active Age Development Officer, (seconded from the Local Authority) has introduced a range of activities, both at the Mansion House site and across the Borough in line with the strategic direction contained within our Annual Development Plans.

We have experienced tremendous growth in our Information Technology Service now offering 10 computer classes each week. We operate a franchise agreement through St Helens College and, through their audit process, it was recognised that the tuition offered through Age Concern St Helens is at "an exceptionally high standard".

The Senior Voice Forum, which is facilitated through Age Concern St Helens, now has its own Committee and, following the disbandment of the Steering Group which was set up to oversee the establishment of a Forum, their Committee has overseen the setting of priorities which includes; Health, Transport and Safety. We would like to acknowledge the funding allocated through the Older Peoples Partnership Board and the Primary Care Trust, which continues to support the costs of administering the Forum.

In May, the organisation nominated five of our volunteers to St Helens CVS for recognition under their Volunteer Awards Programme. The volunteers and nominating staff attended a pleasant evening in June. During May and June, the Organisation was involved in the national Silver Surfer Festival. Through creativity of lesson plans this initiative was a tremendous success, with more people visiting Age Concern St Helens than any other Age Concern across the country.

Partnership working continues to be a high priority for the Organisation. Our staff have been involved in the establishment and formation of the Community Empowerment Network, which provides the vehicle through which voluntary and community groups can, in a more structured way, be involved in influencing the local priorities identified through S Helens Community Plan 2002 - 2012 and collate the views of the community, which can then be presented in a more unified, coherent way. Additionally, during the year we worked closely with the local Primary Care Trust, and at a national level, to promote Medicine Management Week. Our Art and I.T. Tutors designed stimulating lesson plans to facilitate more creative learning and understanding of the issues of managing medicines.

Further examples of good partnership working are the links between ourselves and the Princess Royal's Trust St Helens Carers Centre, which is a relatively new service. We have undertaken joint Information Surgeries and plan to further develop this partnership working over the forthcoming year.

REPORT OF THE BOARD OF TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

## Developments, Activities And Achievements (continued)

Following an extensive funding bid to the Community Fund, we learned in December that the bid had been successful. This will bring in £298,000 over three years to support the costs of expanding our existing Information & Advice Service. We will be able to re-locate it into the Millenium Centre, which is a purpose-built facility in the town centre. We will also strive to achieve the next level of quality standards through the Legal Service Commission's Quality Mark scheme.

The external environment is changing rapidly. Age Concern St Helens maintains effective management controls to ensure that we continue to compete effectively within this environment. We are entering a difficult climate with regard to our Insurance services. The competition now for older peoples' business is much tougher than it was over recent years. The consequence for us over the next few years is that we are likely to see a decline in our income. With the other Age Concerns on Merseyside we are currently exploring the potential, and thus possible benefits, of establishing one single Trading Company on Merseyside instead of operating four independent companies. Despite the increased competitiveness our Insurance Team have worked tirelessly to maintain our levels of income. As a result of increased competitiveness with regard to Charity Shops within the town centre, we are also noticing a decline in income levels through our Shops. The Board recognises the need to review this activity during 2004/5.

The Seminar Room Hire and Catering activities have responded well to increased competition. Whilst there has been a shift in the proportion of income attributable to room hire as opposed to refreshments, the overall income level is continuing to make a significant contribution to the Organisation.

During the year, we have conducted a review of our Befriending Scheme. The original concept (when it was established four years ago), suggested that there were perhaps more individuals who would benefit from the scheme than in practice. This is proving to be the case. As a result, we have reduced this service to a part time activity and we are indebted to Social Services for allowing flexibility to re-allocate the funding to support the costs of establishing an Advocacy service for older people.

The Challenges now for the Organisation are around recognising how much we have grown over recent years and the need to ensure that the growth in activity does not result in a stretch on resources, which would inevitably have a knock-on effect and possible deterioration in the quality of what we provide. The Board are about to embark upon a review of the organisational structure to ensure that we are fit for the next part of our development.

We have continued to receive donations from a wide variety of sources during the year. We are grateful for the continued support offered through the Colonel William Windle Pilkington Trust and would also like to recognise the £5,000 grant presented by the John Moores Foundation, which helped us to establish the Outreach work with St Helens Carers Centre. We would place on record our thanks to all those individuals and organisations who have given donations and grants, full details of which are shown in note 2 to the accounts.

We would like to acknowledge and thank the trustees of Haven Trust for their kind donation of £18,274. The trustees asked that the money be used to refurbish our Victoria Bistro at the Mansion House site and repair the roof and replace the dance floor in our Village Hall. The facilities were re-opened on 4 March 2004.

We are also indebted to the support and encouragement offered through St Helens MBC and in particular their Social Service Department and Energy Efficiency Team.

## AGE CONCERN ST HELENS

### REPORT OF THE BOARD OF TRUSTEES (continued) FOR THE YEAR ENDED 31 MARCH 2004

#### Developments, Activities And Achievements (continued)

We would not be able to achieve anything without the dedication and commitment of our staff, tutors and volunteers. They are Age Concern St Helens. The work they do and the contributions they make to the organisation are always on the minds of the Trustees. The appreciation of the work carried out cannot adequately be expressed in words. Philip's leadership skills, the enthusiasm, cheerfulness and expertise of our dedicated staff, tutors and volunteers and the input of health, the local authority and other important groups are, together, Age Concern St Helens' most important assets. The Trustees thank and respect you.

#### Transactions And Financial Position

The net incoming resources of the group for the year, amounted to £19,161 (2003 net expended resources - £26,177).

The performance of the group in the opinion of the Board of Trustees was satisfactory.

#### Tangible Fixed Assets

Movements in tangible fixed assets are shown in note 10 to the accounts.

#### Auditors

A resolution to re-appoint Livesey Spottiswood, Chartered Accountants, as auditors will be put to the members at the Annual General Meeting.

This report was approved by the Board of Trustees and signed on its behalf by:-



P J Longworth (Secretary)

7 July 2004



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

We have audited the accounts on pages 8 to 24 which have been prepared under the historical cost convention and the accounting policies set out on pages 12 and 13.

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 United Kingdom Auditing Standards.

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 Auditing Standards issued by the Auditing Practices 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.

**Opinion**

In our opinion, the accounts give a true and fair view of the state of affairs of the charitable company and of the group as at 31 March 2004 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  
17 George Street  
St Helens  
Merseyside  
WA10 1DB

CHARTERED ACCOUNTANTS  
AND REGISTERED AUDITORS

7 July 2004

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2004**

	Notes	Unrestricted Funds £	Restricted Funds £	2004 Total £	2003 Total £
<b>Incoming Resources:</b>					
Grants and donations	2	31,598	304,692	336,290	263,606
Operating activities:					
Furtherance of charity objects	3	207,605	7,844	215,449	198,306
Generating funds	4	12,663	-	12,663	14,535
Investment Income		1,794	-	1,794	1,922
Other		3,762	-	3,762	1,128
Commercial trading operations	5	<u>147,826</u>	<u>-</u>	<u>147,826</u>	<u>140,888</u>
<b>Total Incoming Resources</b>		<b>405,248</b>	<b>312,536</b>	<b>717,784</b>	<b>620,385</b>
<b>Cost of Generating Funds:</b>					
Commercial trading operations	5	89,668	-	89,668	98,266
Fundraising and publicity	7	<u>83,154</u>	<u>-</u>	<u>83,154</u>	<u>54,827</u>
		<u>172,822</u>	<u>-</u>	<u>172,822</u>	<u>153,093</u>
<b>Net Incoming Resources Available for Charitable Application</b>		<b><u>232,426</u></b>	<b><u>312,536</u></b>	<b><u>544,962</u></b>	<b><u>467,292</u></b>
<b>Charitable Expenditure:</b>					
Cost of activities in furtherance of the objects of the charity:					
Community & Mansion House					
Support Services		37,288	118,749	156,037	162,826
Active Age		49,237	52,737	101,974	74,235
Community development		-	29,274	29,274	24,398
Information advocacy & advice service		13,617	15,000	28,617	39,526
Senior voice project		-	40,277	40,277	34,693
Bistro		46,037	4,397	50,434	48,791
Donations	6	-	7,500	7,500	-
Management and administration		<u>68,367</u>	<u>43,321</u>	<u>111,688</u>	<u>109,000</u>
<b>Total Charitable Expenditure:</b>	<b>7</b>	<b><u>214,546</u></b>	<b><u>311,255</u></b>	<b><u>525,801</u></b>	<b><u>493,469</u></b>
<b>Net Incoming Resources/(Resources Expended) For The Year</b>					
		17,880	1,281	19,161	(26,177)
Funds at 31 March 2003		<u>1,677,515</u>	<u>37,291</u>	<u>1,714,806</u>	<u>1,740,983</u>
Funds at 31 March 2004		<u>1,695,395</u>	<u>38,572</u>	<u>1,733,967</u>	<u>1,714,806</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 12 to 24 form part of these accounts.

## AGE CONCERN ST HELENS

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2004

	Notes	2004 £	2003 £
<b>Income</b>			
Gross income of continuing operations		717,784	620,385
Total expenditure of continuing operations		(698,623)	646,562
<b>Net Income/(Expenditure) For The Year Before Taxation</b>	8	19,161	(26,177)
Taxation	9	—	—
<b>Net Income/(Expenditure) For The Year</b>		<u>19,161</u>	<u>(26,177)</u>

The group had no recognised gains or losses in either of the above years other than those shown in the Statement of Financial Activities.

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

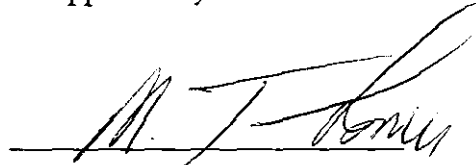
The notes on pages 12 to 24 form part of these accounts.

AGE CONCERN ST HELENS  
CONSOLIDATED BALANCE SHEET  
AS AT 31 MARCH 2004

	Notes	2004 £	2003 £
<b>Fixed Assets</b>			
Tangible assets	11	<u>1,504,326</u>	<u>1,536,456</u>
<b>Current Assets</b>			
Stock		2,102	2,018
Debtors	12	40,805	42,308
Cash at bank and in hand		<u>221,117</u>	<u>175,714</u>
		264,024	220,040
<b>Creditors: Amounts falling due within one year</b>	13	<u>(34,381)</u>	<u>(41,688)</u>
<b>Net Current Assets</b>		<u>229,643</u>	<u>178,352</u>
<b>Net Assets</b>		<u>1,733,969</u>	<u>1,714,808</u>
<b>Capital And Reserves</b>			
Share Capital - Equity	14	2	2
Restricted funds	15	38,572	37,291
Unrestricted general funds		1,694,572	1,676,368
Non-charitable trading funds		<u>823</u>	<u>1,147</u>
		<u>1,733,969</u>	<u>1,714,808</u>

The accounts were approved by the Board of Trustees on 7 July 2004 and signed on its behalf by:-

M Thomas  
(Chair)



D Worton  
(Trustee)



The notes on pages 12 to 24 form part of these accounts

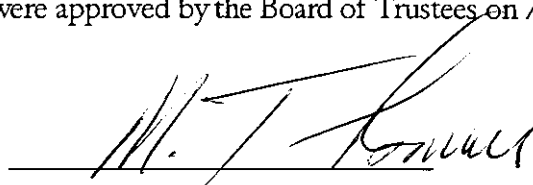
## AGE CONCERN ST HELENS

CHARITY BALANCE SHEET  
AS AT 31 MARCH 2004

	Notes	2004 £	2003 £
<b>Fixed Assets</b>			
Tangible assets	11	<u>1,504,080</u>	<u>1,535,844</u>
<b>Current Assets</b>			
Stock		1,409	1,689
Debtors	12	77,967	64,461
Cash at bank and in hand		<u>178,414</u>	<u>149,052</u>
		257,790	215,202
<b>Creditors: Amounts falling due within one year</b>	13	<u>(28,726)</u>	<u>(37,387)</u>
<b>Net Current Assets</b>		<u>229,064</u>	<u>177,815</u>
<b>Net Assets</b>		<u>1,733,144</u>	<u>1,713,659</u>
<b>Reserves</b>			
Restricted funds	15	38,572	37,291
Unrestricted funds		<u>1,694,572</u>	<u>1,676,368</u>
		<u>1,733,144</u>	<u>1,713,659</u>

The accounts were approved by the Board of Trustees on 7 July 2004 and signed on its behalf by:-

M Thomas  
(Chair)



D Worton  
(Trustee)



The notes on pages 12 to 24 form part of these accounts

NOTES TO THE CONSOLIDATED ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2004

**1 Accounting Policies**

**1.1 Basis Of Preparation Of Accounts**

The Accounts are prepared under the historical cost convention in accordance with applicable accounting standards. The accounts have also been prepared in accordance with the Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2000) 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.

**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% 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 2004

**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 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.

## AGE CONCERN ST HELENS

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

## 2 Grants &amp; Donations

	Unrestricted Funds £	Restricted Funds £	2004 Total £	2003 Total £
<b>Grants:</b>				
Age Concern England	-	1,676	1,676	-
St Helens MBC	-	143,011	143,011	141,750
The Baring Foundation	-	-	-	10,000
St Helens Health Partnership (HAZ)	-	20,000	20,000	-
Awards for All	-	5,000	5,000	-
John Moores Foundation	-	5,000	5,000	-
Dunhill Medical Trust	-	10,000	10,000	-
St Helens PCT (LIT Funding)	-	11,500	11,500	23,000
Learning Skills Council	-	3,252	3,252	-
Riverside Housing	-	500	500	-
Helena Housing	-	250	250	-
Job Centre Plus	-	2,817	2,817	-
Neighbourhood Renewal Community Learning Chest, Greater Merseyside	-	5,000	5,000	5,000
St Helens Healthy Living Programme	-	1,140	1,140	5,170
Nationwide Foundation	-	5,000	5,000	10,000
St Helens Chamber of Commerce	2,000	2,446	4,446	7,635
Neighbourhood Renewal Community Chest Greater Merseyside	-	5,000	5,000	-
Charles Hayward Trust	-	-	-	9,620
Providence Hospital Endowment Fund	-	-	-	1,000
<b>Donations:</b>				
Colonel W W Pilkington Trust Fund	5,000	-	5,000	5,000
Boxing Day Sponsored Event	-	790	790	1,858
St Helens Community U.V.O	-	260	260	250
Sir Alistair Pilkington Trust	100	-	100	100
St Helens Business Club	550	-	550	485
General Social Care Council	850	-	850	-
The Lord Cozens - Hardy Trust	500	-	500	1,000
The Ravensdale Trust	2,000	-	2,000	7,000
The United Reform Church	63	-	63	-
The Stroke Association	-	300	300	366



NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

## 2 Grants &amp; Donations (cont'd)...

## Donations (cont'd):

	Unrestricted Funds £	Restricted Funds £	2004 Total £	2003 Total £
Estate of the late Countess of Sefton	-	500	500	-
Estate of the late George Frank Corbin	-	31,609	31,609	-
Estate of the late Ms Agnes Masy Tidder	19,124	-	19,124	-
Ramblers club	160	-	160	-
The Haven Trust	-	18,274	18,274	-
Parkinson Disease Society	-	600	600	-
Nugent Care Society	-	190	190	-
Manchester Unity Friendly Society	-	100	100	200
Merseytravel	-	166	166	-
In memory of Claire Knight	-	375	375	-
Newton-le-Willows Rotary Club	-	50	50	-
Winifred Travis	150	-	150	-
Scottish Power Company (MANWEB)	-	-	-	10,000
St Helens Council (Health Partnership)	-	-	-	4,237
Lloyds TSB Foundation	-	-	-	8,500
Percy Bilton Trust	-	-	-	4,665
Windle United Charity	-	-	-	1,638
The Green & L Ainsworth Family Benevolent Fund	-	-	-	750
Girobank Plc	-	-	-	500
St Helens MBC	-	-	-	300
Mr A J Craven (in memory of James Craven)	-	-	-	200
Mrs M Hope & Family (in memory of Mr J Hope)	-	-	-	235
Mrs S Tebb (in memory of Gladys Troillett)	-	-	-	131
Enid Sumner	-	-	-	100
Mrs L Casey (in memory of Ada Melling)	-	-	-	175
Mrs Mercer	-	-	-	155
Fight the Freeze Campaign	-	-	-	660
Sundry Donations	1,101	175	1,276	1,926
<b>Gifts In Kind:</b>				
St Helens Healthy Living Programme	-	27,611	27,611	-
Age Concern England	-	2,100	2,100	-
	<u>31,598</u>	<u>304,692</u>	<u>336,290</u>	<u>263,606</u>

Gifts in kind comprise of:

1) Secondment of one member of staff for the Active Age project kindly provided by St Helens Healthy Living Programme. A corresponding amount is included within Active Age expenditure.

2) Provision of computers by Age Concern England for the Active Age project. Depreciation is included within Active Age expenditure.

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

## 3 Charity Objects:

	Unrestricted Funds £	Restricted Funds £	2004 Total £	2003 Total £
Service user fees	6,372	-	6,372	25,698
Active Age user fees	44,629	-	44,629	7,815
Shop sales	69,302	-	69,302	70,939
Catering	56,941	-	56,941	54,691
Rental income	27,983	-	27,983	31,349
Trainee fees	925	-	925	1,000
St Helens College Franchise	-	6,893	6,893	5,547
Lottery	<u>1,453</u>	<u>951</u>	<u>2,404</u>	<u>1,267</u>
	<u>207,605</u>	<u>7,844</u>	<u>215,449</u>	<u>198,306</u>

## 4 Generating Funds:

Fundraising	<u>12,663</u>	<u>-</u>	<u>12,663</u>	<u>14,535</u>
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## 5 Commercial Trading Operations in Trading 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:-

	2004 £	2003 £
Turnover	147,826	140,888
Cost of sales and administrative expenses	<u>(89,668)</u>	<u>(98,266)</u>
Net Profit	58,158	42,622
Tax on profit on ordinary activities	<u>-</u>	<u>-</u>
	58,158	42,622
Amount gifted to the charity	<u>(58,482)</u>	<u>(42,933)</u>
Retained in the subsidiary	<u>(324)</u>	<u>(311)</u>

The assets and liabilities of the subsidiary were:

Fixed assets	246	612
Current assets	65,065	51,271
Creditors: amounts falling due within one year	<u>(64,486)</u>	<u>(50,734)</u>
Total net assets	<u>825</u>	<u>1,149</u>
Aggregate share capital and reserves	<u>825</u>	<u>1,149</u>

## 6 Donations

Donations totalling £7,500 (2003 Nil), were made to Age Concerns Wirral, Knowsley and Liverpool, from the restricted legacy received from the estate of Mr George Frank Corbin.

AGE CONCERN ST HELENS

NOTES TO THE CONSOLIDATED ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2004

7 ANALYSIS OF TOTAL RESOURCES EXPENDED

	Community & Mansion House Support Services	Active Age	Community Development	Information, Advocacy & Advice Service	Senior Voice Project	Bistro	Fundraising & Publicity	Management & Admin	2004 Total	2003 Total
	£	£	£	£	£	£	£	£	£	£
Operational costs allocated	44,503	22,929	9,976	11,197	16,691	5,674	36,065	(147,035)	-	-
Wages and social security	59,660	11,303	18,336	14,342	20,302	22,787	38,398	127,393	312,521	290,198
Secondment	-	27,611	-	-	-	-	-	-	27,611	4,237
Honoraria	1,991	-	-	-	-	-	3,614	-	5,605	5,561
Repairs and renewals	147	-	-	144	296	1,428	-	25,717	27,732	20,307
Rent	1,880	-	-	-	607	-	-	-	2,487	2,104
Heat, light and water	-	-	-	-	-	-	-	20,218	20,218	11,992
Telephone	751	1,258	188	75	53	-	-	7,460	9,989	7,938
Printing, stationery and postage	250	-	-	-	-	-	204	13,355	13,605	15,367
Advertising and promotions	315	25	-	1,650	-	-	508	1,641	4,139	2,596
Insurance	4,009	-	-	-	-	-	-	10,401	14,410	16,840
Catering costs	16,400	1,284	-	-	-	19,228	541	824	38,277	35,761
Motor and travel costs	16,434	2,814	607	1,027	2,233	989	2,851	4,685	31,640	30,295
Board meetings expenses	-	-	-	-	-	-	-	706	706	427
Garden costs	-	-	-	-	-	-	-	1,880	1,880	1,793
Training costs	1,331	661	167	182	95	40	135	1,304	3,915	5,133
Tutor fees and materials	-	33,294	-	-	-	-	-	-	33,294	29,230
Consultancy	-	-	-	-	-	-	-	-	-	13,829
Legal and professional fees	-	-	-	-	-	-	-	-	-	595
Audit	-	-	-	-	-	-	-	3,855	3,855	4,178
Cleaning and sundry	1,503	480	-	-	-	288	-	3,209	5,480	7,540
Depreciation	6,680	315	-	-	-	-	-	36,075	43,070	40,590
Purchases	-	-	-	-	-	-	838	-	838	1,785
Loss on Sale of Fixed Assets	183	-	-	-	-	-	-	-	183	-
	<u>156,037</u>	<u>101,974</u>	<u>29,274</u>	<u>28,617</u>	<u>40,277</u>	<u>50,434</u>	<u>83,154</u>	<u>111,688</u>	<u>601,455</u>	<u>548,296</u>
Fundraising and Publicity									83,154	54,827
Charitable Expenditure									518,301	493,469
Donation									7,500	-
<b>Total</b>									<u>608,955</u>	<u>548,296</u>

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued) FOR THE YEAR ENDED 31 MARCH 2004

### 8 Net Income For The Year Before Taxation

	2004 £	2003 £
The net income for the year is stated after charging:-		
Depreciation of owned assets	43,436	40,956
Auditors' remuneration	<u>4,000</u>	<u>4,000</u>

### 9 Taxation

On trading activities	<u>-</u>	<u>-</u>
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### 10 Staff Costs - Charity

	2004 £	2003 £
Wages and salaries	281,092	263,578
Social security costs	21,773	17,312
Pension contributions	9,656	9,308
Secondment	<u>27,611</u>	<u>4,237</u>
	<u>340,132</u>	<u>294,435</u>

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

	2004	2003
Direct charitable expenditure	20	20
Management and administration	<u>5</u>	<u>5</u>
	<u>25</u>	<u>25</u>

No employee earned £50,000 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 2004

11 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 2003	230,640	1,435,484	40,087	96,225	55,160	1,857,596
Additions	-	-	9,839	1,800	-	11,639
Disposals	-	-	-	-	(2,000)	(2,000)
At 31 March 2004	<u>230,640</u>	<u>1,435,484</u>	<u>49,926</u>	<u>98,025</u>	<u>53,160</u>	<u>1,867,235</u>
<b>Depreciation</b>						
At 1 April 2003	-	170,322	25,410	91,840	33,568	321,140
Charge for the year	-	28,709	6,889	1,157	6,681	43,436
Eliminated	-	-	-	-	(1,667)	(1,667)
At 31 March 2004	<u>-</u>	<u>199,031</u>	<u>32,299</u>	<u>92,997</u>	<u>38,582</u>	<u>362,909</u>
<b>Net Book Value</b>						
At 31 March 2004	<u>230,640</u>	<u>1,236,453</u>	<u>17,627</u>	<u>5,028</u>	<u>14,578</u>	<u>1,504,326</u>
At 31 March 2003	<u>230,640</u>	<u>1,265,162</u>	<u>14,677</u>	<u>4,385</u>	<u>21,592</u>	<u>1,536,456</u>
<b>Charity</b>						
<b>At Cost</b>						
At 1 April 2003	230,640	1,435,484	37,047	96,225	55,160	1,854,556
Additions	-	-	9,839	1,800	-	11,639
Disposals	-	-	-	-	(2,000)	(2,000)
At 31 March 2004	<u>230,640</u>	<u>1,435,484</u>	<u>46,886</u>	<u>98,025</u>	<u>53,160</u>	<u>1,864,195</u>
<b>Depreciation</b>						
At 1 April 2003	-	170,322	22,982	91,840	33,568	318,712
Charge for the year	-	28,709	6,523	1,157	6,681	43,070
Eliminated	-	-	-	-	(1,667)	(1,667)
At 31 March 2004	<u>-</u>	<u>199,031</u>	<u>29,505</u>	<u>92,997</u>	<u>38,582</u>	<u>360,115</u>
<b>Net Book Value</b>						
At 31 March 2004	<u>230,640</u>	<u>1,236,453</u>	<u>17,381</u>	<u>5,028</u>	<u>14,578</u>	<u>1,504,080</u>
At 31 March 2003	<u>230,640</u>	<u>1,265,162</u>	<u>14,065</u>	<u>4,385</u>	<u>21,592</u>	<u>1,535,844</u>

All 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 2004

	Group		Charity	
	2004	2003	2004	2003
	£	£	£	£
12 Debtors				
Trade debtors	24,615	25,398	2,946	1,118
Other debtors	-	-	58,831	46,433
Prepayments and accrued income	<u>16,190</u>	<u>16,910</u>	<u>16,190</u>	<u>16,910</u>
	<u>40,805</u>	<u>42,308</u>	<u>77,967</u>	<u>64,461</u>

	Group		Charity	
	2004	2003	2004	2003
	£	£	£	£
13 Creditors: Amounts falling due within one year				
Trade creditors	14,223	23,885	14,176	23,826
Social security and other taxes	7,738	6,823	6,226	6,180
Accruals	<u>12,420</u>	<u>10,980</u>	<u>8,324</u>	<u>7,381</u>
	<u>34,381</u>	<u>41,688</u>	<u>28,726</u>	<u>37,387</u>

	2004	2003
	£	£
14 Share Capital - Trading Subsidiary		
Authorised Equity Shares		
100 Ordinary shares of £1 each	<u>100</u>	<u>100</u>
Allotted, Called Up And Fully Paid: Equity Shares		
2 Ordinary shares of £1 each	<u>2</u>	<u>2</u>

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

## 15 Restricted Funds

	Movement in Resources			
	Balance at 1.4.03 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31.3.04 £
Various Donations from Tyresave				
Customers (Boxing Day Party)	1,654	790	892	1,552
St Helens PCT (LIT Funding)	11,500	11,500	23,000	-
St Helens & Knowsley NHS	500	-	500	-
Individual Lottery Supporters	99	951	968	82
Providence Hospital Endowment Fund	800	-	200	600
Lloyds TSB Foundation	6,000	-	6,000	-
Neighbourhood Renewal Community				
Learning Chests - Greater Merseyside	4,000	5,000	6,500	2,500
Percy Bilton Trust	3,732	-	933	2,799
Charles Hayward Trust	7,696	-	1,924	5,772
Windle United Charity	1,310	-	328	982
St Helens MBC	-	143,011	143,011	-
Estate of the late George Frank Corbin	-	31,609	11,609	20,000
St Helens Healthy Living Programme	-	27,611	27,611	-
St Helens Health Partnership (HAZ)	-	20,000	20,000	-
The Haven Trust	-	18,274	18,274	-
Dunhill Medical Trust	-	10,000	10,000	-
St Helens College	-	6,893	6,893	-
Awards for All	-	5,000	5,000	-
John Moores Foundation	-	5,000	5,000	-
Neighbourhood Renewal Community Chest				
Greater Merseyside	-	5,000	2,500	2,500
Nationwide Foundation	-	5,000	5,000	-
Age Concern England	-	3,776	1,991	1,785
Learning Skills Council	-	3,252	3,252	-
Job Centre Plus	-	2,817	2,817	-
St Helens Chamber of Commerce	-	2,446	2,446	-
Healthy Living Programme	-	1,140	1,140	-
St Helens UVO Community Trust	-	260	260	-
Estate of the late Countess of Sefton	-	500	500	-
The Stroke Association	-	300	300	-
Riverside Housing	-	500	500	-
Helena Housing	-	250	250	-
Manchester Unity Friendly Society	-	100	100	-
Parkinson Disease Society	-	600	600	-
Nugent Care Society	-	190	190	-
Merseytravel	-	166	166	-
In Memory of Clare Knight	-	375	375	-
Newton-le-Willows Rotary Club	-	50	50	-
Sundry Donations	-	175	175	-
	<u>37,291</u>	<u>312,536</u>	<u>311,255</u>	<u>38,572</u>

NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

**Restricted Funds (continued)**

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

Funds received from St Helens PCT (LIT Funding) are towards the provision of Senior Voice Forum.

Funds received from St Helens & Knowsley NHS are towards the provision of Peer Activity Motivators.

Funds received from individual supporters are towards weekly lottery payments.

Funds received from Providence Hospital Endowment Fund are towards the provision of loop systems.

Funds received from Lloyds TSB Foundation are towards training days and venue costs.

Funds received from Neighbourhood Renewal Community Learning Chests Greater Merseyside are towards computer training classes.

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

Funds received from The Charles Hayward Foundation are towards security measures.

Funds received from Windle United Charity are towards provision of loop systems.

Funds received from St Helens MBC are towards the provision of Active Care Services & Befriending Scheme, and Pensioners Parliament and Senior Voice Forum events.

Funds received from Estate of the Late George Frank Corbin are towards Age Concern Merseyside Collaborative Project.

Funds received from St Helens Healthy Living Programme (St Helens MBC) are secondment costs of Active Age tutor fees.

Funds received from St Helens Health Partnership (HAZ) are towards Participation & Facilitation Service.

Funds received from Haven Trust are towards the refurbishment and running costs of the Mansion House Premises.

Funds received from Dunhill Medical trust are towards the salary of Active Care Co-ordinator.

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

Funds received from Awards For All are towards Senior Voice Forum.

Funds received from John Moores Foundation are towards Community Care Outreach Advisory Service.

Funds received from Neighbourhood Renewal Community Chest Greater Merseyside are towards the provision of Senior Voice training costs.

Funds received from Nationwide Foundation are towards the Information & Advice Service.

Funds received from Age Concern England are towards computer equipment and tutors fees.



NOTES TO THE CONSOLIDATED ACCOUNTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2004

Restricted Fund (continued)

Funds received from Learning Skills Council are towards computer induction courses and marketing.

Funds received from Job Centre Plus are towards the salary cost of employing an Assistant Cook and Receptionist.

Funds received from St Helens Chamber of Commerce are towards the salary cost of employing a Kitchen Assistant.

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

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

Funds received from the late Countess of Sefton are towards Senior Voice Forum events.

Funds received from The Stroke Association are towards the use of premises at the Mansion House.

Funds received from Riverside Housing are towards activity tutor cost.

Funds received from Helena Housing are towards activity tutor cost.

Funds received from Manchester Unity Friendly Society are towards provision of Mansion House Active Care.

Funds received from Parkinson Disease Society are towards Active Age Activities.

Funds received from Nugent Care Society are towards Senior Voice Forum event.

Funds received from Merseytravel are towards Senior Voice Forum events.

Funds received (in memory of Clare Knight) are towards Mansion House Active Care.

Funds received from Newton-le-Willows Rotary Club are towards Active Care centre at Newton-le-Willows.

Funds received from sundry donations are towards Mansion House Active Care.

# AGE CONCERN ST HELENS

## NOTES TO THE CONSOLIDATED ACCOUNTS (continued)

FOR THE YEAR ENDED 31 MARCH 2004

### 16. Analysis Of Group Net Assets By Fund

	Tangible Fixed Assets £	Current Assets £	Creditors Due Within One Year £	Total £
Equity	2	-	-	2
Restricted funds	16,363	22,209	-	38,572
Unrestricted funds	<u>1,487,961</u>	<u>241,815</u>	<u>(34,381)</u>	<u>1,695,395</u>
	<u>1,504,326</u>	<u>264,024</u>	<u>(34,381)</u>	<u>1,733,969</u>

### 17. Pension Costs

The charity contributes to defined contribution pension schemes and stakeholder pension schemes for certain employees and the charge for the year was £6,366 (2003 £6,269).

The Charity participates in the Age Concern Retirement Benefits Scheme for 1 employee, 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 £3,290 (2003 - £3,039).

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 2001 showed a deficit for the whole scheme of £2.7m using an ongoing assessment of the funding position. The employer contribution rate has been increased to 17.2% of pensionable salaries with the aim of eliminating the deficit over the future working lifetime of the membership.

The Financial Reporting Standard 17 is being phased in over the next two years. Using this as a basis the deficit for the whole scheme would stand at £7.4m (2003 - £7.1m).

### 18 Subsidiary Undertaking

Included in the group are the accounts of St Helens Age Concern Trading Limited, a company operating within the United Kingdom.

St Helens Age Concern Trading Limited is controlled by the Board of Trustees of the Charity in accordance with its Memorandum and Articles of Association and the principal activities of the trading subsidiary are detailed in the Board of Trustees' report.