



**REPORT OF THE TRUSTEES  
AND  
FINANCIAL STATEMENTS  
2012/2013**

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**Age UK Suffolk**

Age UK Suffolk is the operating name of Age Concern Suffolk

**Company No. 4150543**

**Registered Charity No. 1085900**

# **I N D E X**

## **Page No:**

2	ANNUAL STATEMENT 2013
3-5	TRUSTEES' REPORT
6	AUDIT REPORT
7	CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
8	BALANCE SHEETS
9 – 19	NOTES TO THE CONSOLIDATED ACCOUNTS
20 - 21	REFERENCE AND ADMINISTRATIVE INFORMATION

## **Head Office**

Age UK Suffolk  
14 Hillview Business Park  
Old Ipswich Road  
Claydon  
Suffolk  
IP6 0AP  
Tel 01473 359911  
Fax 01473 287955  
Email [office@ageuksuffolk.org](mailto:office@ageuksuffolk.org)  
Website [www.ageuksuffolk.org](http://www.ageuksuffolk.org)

**Age UK Suffolk** is an independent Suffolk charity, the local partner of Age UK and a member of the Age England Association of autonomous Age UK charities that share a commitment to making later life fulfilling, enjoyable and productive for older people

### **Suffolk older people tell us their key challenges are:**

- Loneliness, sometimes linked with vulnerability
- Isolation (physical, rural, social) and discrimination
- Insufficient income to meet their daily living needs
- The impact of life-changing events (eg loss of life-partner, onset of illness)
- Physical and/or mental impairment, including dementia
- Maintaining their independence and dignity
- Having control over their lives

### **The Age UK Philosophy**

Ageing is a normal process. Whatever their age, each person is an individual with different needs and desires who has the right as an equal citizen to influence decisions that affect them. Later life should be as fulfilling and enjoyable as possible through maintaining independence and benefitting from physical, mental and social well-being. However and whenever we touch older people's lives, our aim is to enable people to

- be in control of their lives
- live later life as they wish and where they wish
- still get involved and make a difference
- do and learn new things
- go on enjoying life and having fun
- enjoy the positive aspects of life and make the best of the negative ones
- receive help if they need it

### **Our Vision**

A Suffolk where every older person is respected for their past, can enjoy their present and look forward to their future, knowing that support will be available if and when they need it

### **Our Mission**

Our mission is to enable older people and their family carers to

- manage the challenges that sometimes come with ageing
- retain choice in and control over their lives
- enjoy later life rather than endure it

### **Our five guiding 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** and we recognise the diversity of older people and their different needs, choices, cultures and values
- **by working in partnership we will be more effective.** Our main partnership is with older people themselves and we maximise the outcomes of our work through working in partnership with local communities, the voluntary sector, local authorities and the NHS

## Annual Statement 2013

The Chairman and Chief Executive present this statement for the year on behalf of the Trustees

The year from April 2012 to March 2013 saw some significant milestones and subsequent changes at Age UK Suffolk. During the year Daphne Savage, Chief Executive of the organisation, in its various forms over the years, announced her retirement and left the organisation in late December. A tribute to Daphne's hard work over the last 22 years is the strong financial position that Age UK Suffolk finds itself at the end of another very busy year.

Martyn Green joined the organisation at the end of January as the new Chief Executive and has quickly picked up the reins to start tackling the ever changing future needs of the charity to ensure we continue to focus our efforts to expand our services to those needs for the growing numbers of older people in Suffolk.

This year saw us enter the first year of a 3 year Strategic Partnership with Suffolk County Council. We are indebted to the confidence of our key stakeholder for their continued investment and support and continue to work closely with Suffolk County Council to set and meet strategic objectives to support older people countywide.

Some of the significant events during the course of the year have included the opening of our new Furniture Shop in Ipswich, selling donated furniture, which took place in April with the significant support of the East of England Coop. The new shop has made a strong contribution to our fundraising and continues to go from strength to strength.

We also relocated our Lowestoft Shop, bringing together our information and Advice Service and other support teams in the north of the county. This has seen a large increase in enquiries since the new centre has had a much more visible High Street presence.

During the year we also launched our new Dementia Partnership together with Sue Ryder, and Suffolk Family Carers, with the intention of offering an holistic approach to dementia support. The early indications are positive and a significant number of people are already using this service.

It was with regret due to a change in contract during the year that the Advocacy Service came to an end. This contract was re-let to a single organisation to provide total advocacy rather than on a group by group basis.

We are once again indebted to our many volunteers, who help deliver a large amount of our work and support across Suffolk. This year saw our active volunteer base increase to 754 contributing some 72,644 hours time.

Donors continue to play a major role in supporting Age UK Suffolk and we are grateful to the many individuals, charitable trusts, businesses and other grant making bodies for the help and support. This year saw a significant increase in Legacy Income with two large legacies being realised during the year. Legacies demonstrate the high regard with which people hold Age UK Suffolk and we are extremely grateful to those individuals and their families for recognising us in this way.

There are many challenges ahead of us as an organisation, not least the significant growth in the number of older people living in Suffolk.

On behalf of the Trustees we thank all our many staff and volunteers for all their efforts which we know are appreciated by the many people they help.



**John Robinson**  
Chairman



**Martyn Green**  
Chief Executive

## **TRUSTEES' REPORT**

(The Trustees' Report includes the information on pages 2 to 5, 20 and 21)

### **Constitution**

The object for which the Charity is established is 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 the county of Suffolk. Relevant powers to achieve this object are granted by its Memorandum and Articles of Association.

### **Age UK Suffolk's approach**

We believe in an enabling approach to all our work that focuses on older people and their family carers

- ⇒ knowing their rights,
- ⇒ achieving their personal choices
- ⇒ and retaining control over their own lives

### **Public Benefit Requirement**

The charity's Trustees have referred to the Charity Commission's guidance on public benefit when reviewing our aims and objectives and in planning our activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. The Trustees also considered those few services for which a fee is paid (as a part or whole contribution to the service costs) and believe that the offering of a range of free services (eg help centres, benefits advice, independence support, advocacy etc) enables people to achieve their maximum income and thereby afford those services for which there is a fee, if they so choose.

### **Financial Review 2012-13**

We, like all other charities, are having to weather the storm of reduced funding from both central and local government authorities. This has meant we are more dependent than ever on private giving and our own income generation to meet the cost of our charitable activities. Our income during the year rose by £310,000 to £4,177,512, mainly helped by generous donations and legacies and an increase in fundraising and shops income. The operating surplus was £325,767 before actuarial losses, much of which relates to income received from legacies in the year, which will help us to maintain and enhance our level of activity in future years.

During the year, the actuarial valuation of the pension scheme has resulted in a decrease of the deficit to £421,000, but we are aware that the pension scheme's funds will show both decreases and increases in the future as a result of financial market fluctuations.

### **Risk Management**

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finance of the Charity, and are satisfied that systems are in place to mitigate the Charity's exposure to the major risks. Members of the Executive Management Team with the Chair and delegated Trustees meet specifically to review risks and quality standards, reporting to the Finance and General Purposes Committee (F&GPC) and to the Board of Trustees. Actions taken to mitigate risk include Key Performance Indicators, which are reported each month to the F&GPC and bi-monthly to the Board. This enables a close watch to be kept on areas where performance is critical to the Charity's success and ongoing viability. Work continues to extend this approach, through the implementation of a comprehensive Performance Management Framework.

## Statement of trustees' responsibilities

Company law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the Charity and the group at the end of the financial year and of its surplus or deficit for the year. In doing so the Trustees are required to

- Select suitable accounting policies and then apply them consistently,
- Make judgements and estimates that are reasonable and prudent,
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and the group and which enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware

- there is no relevant audit information of which the Charity's auditors are unaware, and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

## Reserves Policy

- 1 The charity has calculated the amount that would be needed in order to meet its obligations using agreed parameters and assumptions. That figure totalled in the order of £355,000.
- 2 Whilst endeavouring to increase the charity's reserves, the trustees and management are conscious of the tight funding environment in which charities such as ours are working, which is likely to continue for the foreseeable future. The charity is experiencing both funding restraint from local government and increasing difficulty in obtaining money from grant giving trusts (especially if the charity's reserves are perceived as 'significant') as well as from other fund raising activities.
- 3 Due to these factors, we do not anticipate being able to increase our reserves significantly in the near future, nor do we see it as particularly desirable in a second year of a minimal pay increase (1%) for staff and with the criteria of grant-making trusts becoming tighter as their available funds have reduced. There are potential financial problems that we have identified in our risk analysis, especially those around the pension deficit, Saxon House and day care, the latter associated with the introduction of personal budgets for social care customers. By constant and vigilant monitoring by the Board and the executive, these potential problems will be managed with actions being taken quickly to minimise any effects.
- 4 In summary therefore, whilst recognising that, in an ideal world, having unrestricted reserves of over £500,000 would be desirable, the trustees consider a level of £350,000 to be appropriate.
- 5 Unrestricted general funds shown in the statement of financial activities show a surplus of £678. However this includes the pension deficit of £421,000 which represents a long term debt and will be repaid using future surpluses of the Charity. Adding this back the Charity is left with general unrestricted funds of £421,678. General unrestricted funds of £142,524 are invested in fixed assets, to give free reserves of £279,154 (note 4). The Trustees, supported by the management team, will continue their efforts to further improve this position, through a combination of increased fundraising and tight financial controls.

## **Investment policy**

The Charity has no fixed asset investments, however surplus cash maintained in accordance with the Charity's reserves policy is invested in a business reserve account. The return from this investment continues to be at low levels.

## **Auditors**

A resolution to re-appoint Ensors as auditors for the ensuing year will be proposed at the annual general meeting in accordance with the Charity's articles.

This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (issued in March 2005) and in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008).



**Signed:** Kevin Lewis, Company Secretary

**Date:** 19 September 2013

# **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN SUFFOLK**

**For the year ended 31st March 2013**

We have audited the financial statements of Age Concern Suffolk for the year ended 31 March 2013 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable 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 charitable company and its members as a body, for our audit work, for this report, or for the opinions we have formed.

## **RESPECTIVE RESPONSIBILITIES OF THE TRUSTEES AND AUDITOR**

As explained more fully in the Trustees' Responsibilities Statement set out on page 4, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

## **SCOPE OF THE AUDIT OF THE FINANCIAL STATEMENTS**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed, the reasonableness of significant accounting estimates made by the Trustees, and the overall presentation of the financial statements.

In addition, we read all the financial and non-financial information in the annual report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

## **OPINION ON THE FINANCIAL STATEMENTS**

In our opinion the financial statements

- give a true and fair view of the state of the Charity and group's affairs as at 31 March 2013 and of the results of the group for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice (applicable to smaller entities), and
- have been prepared in accordance with the requirements of the Companies Act 2006

## **OPINION ON OTHER MATTER PRESCRIBED BY THE COMPANIES ACT 2006**

In our opinion the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

## **MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION**

**We have nothing to report in respect of the following matters** where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us, or
- the financial statements are not in agreement with the accounting records and returns, or
- certain disclosures of Trustees' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit, or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report

Helen Rumsey (Senior Statutory Auditor)  
For and on behalf of Ensors  
Chartered Accountants  
Statutory Auditor

Date 26/09/13  
46 St Nicholas Street  
IPSWICH  
IP1 1TT



# **CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES** **(incorporating an Income and Expenditure Account)**

**For the year ended 31 March 2013**

	<u>Note</u>	<u>Restricted</u> £	<u>Designated</u> £	<u>Unrestricted</u> £	<u>2013</u> £	<u>2012</u> £
<b>INCOMING RESOURCES</b>						
<b>Incoming resources from generated funds</b>						
Voluntary income						
Donations and Legacies		45,066	-	431,557	476,623	194,292
Activities to generate funds						
Fundraising		21,780	26,822	75,649	124,251	141,953
Charity Shops*		-	-	675,190	675,190	567,980
Trading income		-	-	123,583	123,583	126,033
Investment Income	2	-	-	3,529	3,529	2,839
Rental Income		-	-	93,848	93,848	93,291
<b>Activities to further the Charity's objectives.</b>						
Information, Advice & Advocacy		291,212	-	235,019	526,231	541,627
Care Services		19,658	-	590,761	610,419	646,061
Dementia Services		169,944	-	-	169,944	200,371
Independence Support		337,126	66,737	28,638	432,501	422,466
Home Help Service		-	-	940,271	940,271	926,083
Service Support & Projects		-	-	1,122	1,122	4,528
<b>Total incoming resources</b>		<b>884,786</b>	<b>93,559</b>	<b>3,199,167</b>	<b>4,177,512</b>	<b>3,867,524</b>
<b>RESOURCES EXPENDED</b>						
<b>Cost of generating funds</b>						
Charity Shops		1,452	15,741	614,892	632,085	492,657
Voluntary and fundraising		40,498	-	31,493	71,991	76,243
Trading expenditure		-	-	70,533	70,533	68,808
Cost of Rental Income		-	-	53,668	53,668	61,638
<b>Charitable activities</b>						
Information, Advice & Advocacy		243,808	-	359,445	603,253	573,580
Care Services		2,021	8,154	687,789	697,964	741,953
Dementia Services		128,379	37,000	4,431	169,810	214,128
Independence Support		287,761	-	165,257	453,018	421,657
Home Help Service		-	-	965,483	965,483	941,330
Service Support & Projects		16,323	-	71,802	88,125	82,570
Governance costs		-	-	45,815	45,815	45,558
<b>Total resources expended</b>		<b>720,242</b>	<b>60,895</b>	<b>3,070,608</b>	<b>3,851,745</b>	<b>3,720,122</b>
<b>Net incoming resources before transfers</b>		<b>164,544</b>	<b>32,664</b>	<b>128,559</b>	<b>325,767</b>	<b>147,402</b>
<b>Transfers between funds</b>		<b>-</b>	<b>34,079</b>	<b>(34,079)</b>	<b>-</b>	<b>-</b>
<b>Net incoming resources before other recognised (losses)/gains</b>		<b>164,544</b>	<b>66,743</b>	<b>94,480</b>	<b>325,767</b>	<b>147,402</b>
Actuarial losses	16	-	-	(59,616)	(59,616)	(219,000)
<b>Net movement in funds</b>		<b>164,544</b>	<b>66,743</b>	<b>34,864</b>	<b>266,151</b>	<b>(71,598)</b>
Funds brought forward		627,582	251,854	(34,186)	845,250	916,848
<b>Funds carried forward at 31 March 2013</b>		<b>792,126</b>	<b>318,597</b>	<b>678</b>	<b>1,111,401</b>	<b>845,250</b>

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above. \* **Shops expenditure** includes £65,974 (2012 £48,391) of contribution to the core activities of the Charity (see Note 6) and should be added to the Charity shops' profit of £43,105 (2012 £75,323) shown above.

The notes on pages 9 to 19 form part of these financial statements.

# BALANCE SHEETS - As at 31 March 2013

		<u>Notes</u>	<u>GROUP</u> <u>2013</u> £	<u>2012</u> £	<u>CHARITY</u> <u>2013</u> £	<u>2012</u> £
<b><u>FIXED ASSETS</u></b>						
Tangible assets		9	544,642	516,577	544,642	516,577
Investments		10	-	-	12	12
<b><u>CURRENT ASSETS</u></b>						
Debtors		11	351,274	292,284	404,873	350,610
Stock			749	-	749	-
Cash at bank and in hand			937,645	717,785	873,872	648,884
			<u>1,289,668</u>	<u>1,010,069</u>	<u>1,279,494</u>	<u>999,494</u>
<b><u>CREDITORS</u></b> amounts falling due within one year		12	<u>301,909</u>	<u>258,396</u>	<u>298,872</u>	<u>254,959</u>
<b><u>NET CURRENT ASSETS</u></b>			<u>987,759</u>	<u>751,673</u>	<u>980,622</u>	<u>744,535</u>
<b><u>TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION SCHEME LIABILITY</u></b>			<u>1,532,401</u>	<u>1,268,250</u>	<u>1,525,276</u>	<u>1,261,124</u>
<b><u>DEFINED BENEFIT PENSION SCHEME LIABILITY</u></b>			16	(421,000)	(410,000)	(412,000)
<b><u>NET ASSETS</u></b>			<u>1,111,401</u>	<u>845,250</u>	<u>1,115,276</u>	<u>849,124</u>
<b><u>FUNDS</u></b>						
Restricted Funds	- Capital	3	310,066	306,061	310,066	306,061
	- Revenue	3	482,060	321,521	482,060	321,521
Designated Funds	- Capital	4	92,052	80,971	92,052	80,971
	- Revenue	4	226,545	170,883	226,545	170,883
General Unrestricted Funds	- Capital	4	142,524	129,545	142,524	129,545
	- Revenue	4	279,154	259,269	272,029	252,143
	- Pension deficit	4	(421,000)	(423,000)	(410,000)	(412,000)
<b><u>TOTAL FUNDS</u></b>			<u>1,111,401</u>	<u>845,250</u>	<u>1,115,276</u>	<u>849,124</u>

These financial statements have been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

Approved by the Board of Trustees on 19 September 2013 and signed on its behalf by



J ROBINSON (Chairman and Treasurer – Trustee)

Company Registration No 4150543

The notes on pages 9 to 19 form part of these financial statements

# NOTES TO THE CONSOLIDATED ACCOUNTS

For the year ended 31 March 2013

## 1. ACCOUNTING POLICIES

### a) Accounting standards

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) These accounts have also been prepared in accordance with the Statement of Recommended Practice – Accounting by Charities (SORP 2005) and other applicable accounting standards

### b) Resources arising - income

All income is recognised in the statement of financial activities when conditions for receipt have been met and there is reasonable assurance of receipt Where a claim for repayment of income tax has or will be made, such income is grossed up for the tax recoverable The following accounting policies are applied to income

#### **Grants receivable**

Grants are recognised in the statement of financial activities when conditions for receipt have been complied with

#### **Donations and Legacies**

Donations and all other receipts from fundraising are reported gross and accounted for on a receivable basis The related fundraising costs are reported in costs of generating voluntary income

Legacies are accounted for on a receivable basis when the following conditions for their receipt have been met

- the final estate accounts have been approved
- the legacy is capable of measurement and
- there is no reversionary interest

#### **Other income**

Other significant income receivable represents amounts receivable for goods and services net of VAT

### c) Resources expended

Expenditure is recognised when a liability is incurred

#### **Cost of generating funds**

Costs of generating funds are those costs incurred in attracting voluntary income, shop operating costs and those incurred in trading activities

#### **Charitable activities**

Charitable activities includes expenditure associated with the services the Charity provides and includes both direct costs and support costs relating to these activities

#### **Governance costs**

These costs include those incurred in the governance of the Charity and its assets and are primarily associated with constitutional and statutory requirements as opposed to the direct management functions inherent in generating funds and service delivery

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with use of resources

### d) Leasing

Rentals paid under operating leases are charged to the profit and loss account when incurred

**e) Tangible fixed assets**

Tangible fixed assets are stated at cost at the date of purchase less depreciation

Depreciation is calculated to write off the cost less estimated residual value of fixed assets on a straight line basis over their estimated useful lives. The following rates have been applied

Computer systems	3 years
Office furniture	5/6 years
Equipment	3/4 years
Leasehold improvements	Period of lease

**f) Stocks**

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

**g) Restricted funds**

Restricted funds represent grants, donations and legacies received which are allocated by the donor for specific purposes. Where funds cease to be restricted at the year end a transfer is made from the restricted fund to an unrestricted designated fund

**h) Unrestricted funds – Designated**

Designated funds are amounts which have been put aside at the discretion of the Trustees for specific charitable activities

**i) Unrestricted funds – General**

General unrestricted funds represent funds which are expendable at the discretion of the Trustees in the furtherance of the objects of the Charity

**j) Pension costs**

For defined benefit schemes, the pension costs are assessed using the projected unit credit method. The cost of providing pensions is charged to the profit and loss account so as to spread the regular costs over the service lives of employees. The pension obligation is measured at the present value of the estimated future cash flows using interest rates on government securities that have terms to maturity approximating the terms of the related liability

When the benefits of a scheme are improved, past service costs are recognised as an expense on a straight-line basis over the average period until the benefits become vested. To the extent that the benefits are already vested immediately, following the introduction of, or changes to, a defined benefit plan, the past service cost is recognised as an expense immediately

The Charity also provides a Stakeholder Scheme for its employees, costs are charged as incurred

**k) Basis of Consolidation**

The group financial statements comprise the financial statements of Age UK Suffolk and its subsidiaries, Age Concern (Suffolk) Trading Limited and Voluntree Limited, made up to 31 March 2013

As the consolidated accounts are publicly available the Charity has taken advantage of the exemptions in FRS 8 from disclosing transactions with its subsidiaries

As a consolidated statement of financial activities is published a separate statement of financial activities is omitted from the group accounts as permitted by the Companies Act 2006. The surplus of the Charity after actuarial gains for the year was £266,152 (2012 Deficit £68,469)

**2. INVESTMENT INCOME**

	<u>2013</u> £	<u>2012</u> £
Bank interest	<u>3,529</u>	<u>2,839</u>

### 3. **RESTRICTED FUNDS**

	<b>Balance 31 March 2012 £</b>	<b>Income in the year £</b>	<b>Expenditure in the year £</b>	<b>Balance 31 March 2013 £</b>
<b>Revenue</b>				
ACCESS Dementia Respite Centre (ARC Appeal) Fund	5,124	-	-	5,124
ACCESS Client Welfare Funds	34,715	-	-	34,715
Dementia Services Fund	43,050	170,294	(128,729)	84,615
Care Services Fundraising & General Funds (for service users' welfare)	116,390	321,629	(232,619)	205,400
Carers Fund	23,548	-	-	23,548
Funds managed for other organisations	1,412	-	-	1,412
Advocacy Fund	15,325	68,893	(68,603)	15,615
Independence Advisers Fund	79,957	205,234	(175,560)	109,631
Conference Fund	2,000	-	-	2,000
Restricted Grants received and fully spent in year	-	96,956	(96,956)	-
	<b>321,521</b>	<b>863,006</b>	<b>(702,467)</b>	<b>482,060</b>
<b>Capital</b>				
Bury Day Centre Project Fund	306,061	-	(16,323)	289,738
Lowestoft Relocation Fund	-	21,780	(1,452)	20,328
	<b>627,582</b>	<b>884,786</b>	<b>(720,242)</b>	<b>792,126</b>

<b>Name of fund</b>	<b>Description, nature and purpose of the fund</b>
ACCESS Respite Centre (ARC Appeal) Fund	Donations for setting up a respite and day care centre and services for older people with dementia and their family carers
ACCESS Client Welfare Funds	Donations received to support the work of the dementia teams and the welfare of older people with dementia and their family carers
Dementia Services Fund	This is a fund that is solely for dementia support services provision in ensuing years
Care Services Fundraising & General Funds (for service users' welfare)	Fundraising income raised by individual services to provide extra benefits for or meet the welfare needs of the users of each service or their family carers
Carers Fund	Fund for meeting the needs of family carers
Funds managed for other organisations	Fundraising income of Babergh District Council Contact Care Appeal, to benefit older people in their areas, managed on their behalf
Advocacy Fund	For use by the Advocacy Service to support increased costs in later years of the contract
Independence Advisers Fund	Grant received for the Independence Advisers scheme which supports people to maintain their independence
Conference Fund	Grant received to help fund future conferences
Bury Day Centre Project Fund	Grants and Donations received which were used to build Saxon House and is being reduced by depreciation every year
Lowestoft Relocation Fund	Grants and donations received which were used to refurbish the Lowestoft building and is being reduced by depreciation every year

#### 4. UNRESTRICTED FUNDS

	Balance 31 March <u>2012</u> £	Actuarial Gains and Transfers £	Income in the year £	Expenditure in the year £	Balance 31 March <u>2013</u> £
<b>Designated Funds - Revenue</b>					
ACCESS Respite Centre (ARC Appeal) Fund	92,967	-	-	(37,000)	55,967
Dementia Events Fund	1,950	-	-	-	1,950
ACCESS General Funds	25,388	-	-	-	25,388
Potential Death in Service costs Fund	27,401	-	-	-	27,401
Clients Welfare Fund (General)	4,837	-	-	-	4,837
Community Support Fund	-	-	66,737	-	66,737
Premises Fund	4,075	4,079	-	(8,154)	-
Broadband Line Fund	-	30,000	-	-	30,000
Training Fund	14,265	-	-	-	14,265
	<b>170,883</b>	<b>34,079</b>	<b>66,737</b>	<b>(45,154)</b>	<b>226,545</b>
<b>Designated Funds - Capital</b>					
Upper Brook Street Fund	80,971	-	-	(13,951)	67,020
Lowestoft Relocation	-	-	26,822	(1,790)	25,032
<b>General Funds – Capital and long term debt</b>					
Fixed assets	129,545	-	36,220	(23,241)	142,524
Pension deficit – Charity	(412,000)	22,476	-	(20,476)	(410,000)
– Subsidiary	(11,000)	-	-	-	(11,000)
<b>General Funds – Revenue</b>					
Free Funds – Charity	252,143	(63,120)	3,039,364	(2,956,358)	272,029
– Subsidiary	7,126	(53,051)	123,583	(70,533)	7,125
<b>Group</b>	<b>217,668</b>	<b>(59,616)</b>	<b>3,292,726</b>	<b>(3,131,503)</b>	<b>319,275</b>
<b>Charity</b>	<b>221,542</b>	<b>(6,565)</b>	<b>3,169,143</b>	<b>(3,060,970)</b>	<b>323,150</b>

Name of fund	Description, nature and purpose of the fund
ACCESS Respite Centre (ARC Appeal) Fund	Fundraising for setting up a respite and day care centre and services for older people with dementia and their family carers
Dementia Events Fund	Fund to support information/advice events about dementia
ACCESS General Funds	Funds for the welfare and benefit of people with dementia
Potential Death in Service costs Fund	Fund to cover potential uninsured costs in respect of home service employees
Clients Welfare Fund (General)	Fundraising income and donations to help older people in need Administered by our Information Service
Community Support Fund	Fund to support continuing Community based projects
Premises Fund	Fund for the repairs and ongoing maintenance of the Charity's premises
Broadband Line Fund	Commitment for a 3 year leased broadband line
Training Fund	Monies related to specific training courses and staff professional development commitments
Upper Brook Street Fund	Fund set up when Ipswich shop/information centre was developed, it now represents the capital cost shown in fixed assets
Lowestoft Relocation Fund	Fund set up when the Lowestoft building was refurbished, it now represents the capital cost shown in fixed assets

## 5. ANALYSIS OF TOTAL RESOURCES EXPENDED

	<u>Support Costs</u> £	<u>Direct Staff Costs</u> £	<u>Other Direct Costs</u> £	<u>2013</u> £	<u>2012</u> £
Information, Advice & Advocacy	73,308	383,155	146,790	603,253	573,580
Care Services	77,193	402,966	217,805	697,964	741,953
Dementia Services	11,997	111,763	46,050	169,810	214,128
Independence Support	45,700	239,122	168,196	453,018	421,657
Home Help Service	112,352	720,830	132,301	965,483	941,330
Cost of Rental Income	3,037	7,932	42,699	53,668	61,638
Service Support & Projects	5,263	28,073	54,789	88,125	82,570
Mgt of other funds	-	-	-	-	-
Charity Shops	65,974	272,372	293,739	632,085	492,657
Voluntary and Fundraising	-	53,004	18,987	71,991	76,243
Trading subsidiary	7,565	47,710	15,258	70,533	68,808
Governance costs	45,815	-	-	45,815	45,558
<b>Total resources expended</b>	<b>448,204</b>	<b>2,266,927</b>	<b>1,136,614</b>	<b>3,851,745</b>	<b>3,720,122</b>

## 6. ALLOCATION OF SUPPORT

	<u>Office Salaries</u>	<u>Other office Costs</u>	<u>Depreciation</u>	<u>Professional Fees</u>	<u>Total</u>
Information, Advice & Advocacy	63,696	3,841	5,771	-	73,308
Care Services	67,072	4,044	6,077	-	77,193
Dementia Services	10,424	629	944	-	11,997
Independence Support	39,708	2,394	3,598	-	45,700
Home Help Service	97,620	5,887	8,845	-	112,352
Cost of Rental Income	2,639	159	239	-	3,037
Service Support & Projects	4,573	276	414	-	5,263
Charity Shops	57,323	3,457	5,194	-	65,974
Trading subsidiary	6,519	418	628	-	7,565
Governance	30,719	4,092	-	11,004	45,815
<b>Total</b>	<b>380,293</b>	<b>25,197</b>	<b>31,710</b>	<b>11,004</b>	<b>448,204</b>

## 7. STAFF COSTS

	<u>2013</u> £	<u>2012</u> £
Wages and salaries	2,476,331	2,433,840
National Insurance	97,121	102,489
Pensions	73,768	57,013
<b>Total</b>	<b>2,647,220</b>	<b>2,593,342</b>

There are no employees with emoluments exceeding £60,000 in either year

The average number of full time equivalent employees was 170 (2012 164), split as follows -

	<u>2013</u>	<u>2012</u>
Dementia Services	7	6
Care Services	29	31
Home Help Service	55	55
Information, Advice and Advocacy	22	21
Independence Support	13	15
Charity Shops	21	15
Management and support	15	12
Fundraising/Trading	5	4
Service Support	3	5
<b>Total</b>	<b>170</b>	<b>164</b>

8. <u>AUDITORS' REMUNERATION</u>	<u>2013</u> £	<u>2012</u> £
Audit	11,004	10,950

9. TANGIBLE FIXED ASSETS (GROUP AND CHARITY)

	<u>Leasehold</u> <u>Improvements</u> £	<u>Equipment</u> £	<u>Total</u> £
<u>COST</u>			
At 1 April 2012	741,787	237,885	979,672
Additions in year	48,602	36,220	84,822
At 31 March 2013	790,389	274,105	1,064,494
<u>DEPRECIATION</u>			
At 1 April 2012	247,644	215,451	463,095
Charge for year	39,416	17,341	56,757
At 31 March 2013	287,060	232,792	519,852
<u>NET BOOK VALUE</u>			
At 31 March 2013	503,329	41,313	544,642
At 31 March 2012	494,143	22,434	516,577

10. FIXED ASSET INVESTMENTS – GROUP UNDERTAKINGS

	<u>CHARITY</u> <u>2013</u> £	<u>2012</u> £
Shares in subsidiary companies	12	12

The above investments are unlisted. The Charity owns 100% of the share capital of Age Concern (Suffolk) Trading Company Limited, a company incorporated and registered in England and Wales. The principal activities of the company are acting as agents for Age UK Enterprises Limited. The subsidiary is a trading company which transfers its taxable profit to the Charity by a Gift Aid Declaration. A summary of the trading result is shown below.

Turnover	123,583	124,593
Administrative expenses	(70,533)	(68,808)
Other Income	-	1,440
Profit before amount to charity	53,050	57,225
Amount to Charity	50,435	53,354
Net profit	2,615	3,871
Actuarial loss on pension scheme	(2,616)	(7,000)
Retained in subsidiary	(1)	(3,129)

During 2012 a new company was formed, Voluntree Limited. The charity owns 100% of the share capital of Voluntree Limited, a company incorporated in England and Wales. The company was dormant throughout the year.

11. DEBTORS

	<u>GROUP</u> <u>2013</u> £	<u>2012</u> £	<u>CHARITY</u> <u>2013</u> £	<u>2012</u> £
Amounts due within one year				
Trade debtors	185,707	200,594	173,672	189,608
Amounts due from subsidiary	-	-	65,634	69,312
Other debtors	64,949	6,423	64,949	6,423
Prepayments and accrued income	100,618	85,267	100,618	85,267
	351,274	292,284	404,873	350,610



**12. CREDITORS DUE WITHIN 1 YEAR**

	<b>GROUP</b>		<b>CHARITY</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	£	£	£	£
Trade creditors	39,494	77,234	39,494	77,234
PAYE & Social Security	31,663	32,868	29,996	31,067
Amounts due to subsidiary	-	-	10	10
Grants received in advance (note 13)	97,936	29,999	97,936	29,999
Other creditors	101,086	66,207	100,562	65,685
Accruals	31,730	52,088	30,874	50,964
	<b>301,909</b>	<b>258,396</b>	<b>298,872</b>	<b>254,959</b>

Included within the above is £1,536 of monies managed on behalf of the Suffolk Older People's Council (SOPC), an independent group of older people who are being supported by the Charity as they develop the SOPC to be the collective voice of older people in Suffolk

**13. GRANTS RECEIVED IN ADVANCE**

	<b>At 1 April 2012</b>	<b>Amounts released to incoming resources</b>	<b>Amount deferred in year</b>	<b>At 31 March 2013</b>
	£	£	£	£
Involving older people	-	-	3,000	3,000
Independence Support	4,999	(4,999)	4,617	4,617
Information Services	5,000	(5,000)	6,667	6,667
Fundraising	20,000	(20,000)	20,000	20,000
Prevention	-	-	63,652	63,652
	<b>29,999</b>	<b>(29,999)</b>	<b>97,936</b>	<b>97,936</b>

Deferred income comprises grants which the donor has specified must be used in future periods

**14. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS**

	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Unrestricted Funds</b>	<b>Total Funds</b>
	£	£	£	£
<b>Fund Balances At 31 March 2013 are represented by</b>				
Tangible fixed assets	310,066	92,052	142,524	544,642
Current assets	579,996	226,545	483,127	1,289,668
Current liabilities	(97,936)	-	(203,973)	(301,909)
Pension scheme deficit	-	-	(421,000)	(421,000)
Total net assets	<b>792,126</b>	<b>318,597</b>	<b>678</b>	<b>1,111,401</b>

**15. OTHER FINANCIAL COMMITMENTS**

At 31 March 2013 the Charity was committed to making the following payments under non-cancellable operating leases in the year to 31 March 2014 -

	<b>Land and Buildings</b>		<b>Equipment</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	£	£	£	£
Operating leases which expire				
Within 1 year	20,232	9,000	2,222	-
Within 2 to 5 years	21,250	29,982	41,869	41,320
After 5 years	173,937	185,437	-	-
	<b>215,419</b>	<b>224,419</b>	<b>44,091</b>	<b>41,320</b>

## 16. PENSION COMMITMENTS

### Stakeholder schemes

The Charity provides three Stakeholder Pension Schemes operated by Norwich Union, the Bank of Scotland and Age UK on behalf of the members

The cost for the period was £53,292 (2012 - £47,537)

### Defined benefit scheme

The Charity operates a pension scheme providing benefits based on final pensionable pay. This is part of 'The Age Concern Retirement Benefit Scheme' which was closed to new members on the 1<sup>st</sup> October 2001 and closed to accruals on the 1 November 2008

The most recent full actuarial valuation was carried out at 1 April 2010 and the results of the valuation have been updated to 31 March 2013 by a qualified independent actuary

The expected employer contributions for the year ended 31 March 2014 are £82,092

The assets in the scheme and the expected rate of return were:

<u>GROUP</u>	<u>Long-term</u> <u>rate of</u> <u>return</u> <u>expected</u>	<u>Value</u> <u>2013</u>	<u>Long-term</u> <u>rate of</u> <u>return</u> <u>expected</u>	<u>Value</u> <u>2012</u>	<u>Long-term</u> <u>rate of</u> <u>return</u> <u>expected</u>	<u>Value</u> <u>2011</u>
	<u>2013</u>	<u>2013</u>	<u>2012</u>	<u>2012</u>	<u>2011</u>	<u>2011</u>
	<u>% pa</u>	<u>£000</u>	<u>% pa</u>	<u>£000</u>	<u>% pa</u>	<u>£000</u>
Equities	6.50	1,243	6.80	1,068	7.70	1,047
Gilts	3.00	681	3.30	642	4.20	566
Bonds	4.50	338	5.00	302	5.50	281
Property	5.00	153	5.30	148	6.20	147
Cash	0.50	5	3.30	(26)	4.20	1
Total market value of assets		2,420		2,134		2,042
Present value of scheme liabilities		(2,841)		(2,557)		(2,320)
<b>Net pension liability</b>		<b>(421)</b>		<b>(423)</b>		<b>(278)</b>

<u>CHARITY</u>	<u>Long-term</u> <u>rate of</u> <u>return</u> <u>expected</u>	<u>Value</u> <u>2013</u>	<u>Long-term</u> <u>rate of</u> <u>return</u> <u>expected</u>	<u>Value</u> <u>2012</u>	<u>Long-term</u> <u>rate of</u> <u>return</u> <u>expected</u>	<u>Value</u> <u>2011</u>
	<u>2013</u>	<u>2013</u>	<u>2012</u>	<u>2012</u>	<u>2011</u>	<u>2011</u>
	<u>% pa</u>	<u>£000</u>	<u>% pa</u>	<u>£000</u>	<u>% pa</u>	<u>£000</u>
Equities	6.50	1,209	6.80	1,039	7.70	1,019
Gilts	3.00	662	3.30	624	4.20	550
Bonds	4.50	329	5.00	294	5.50	273
Property	5.00	149	5.30	145	6.20	143
Cash	0.50	4	3.30	(27)	4.20	1
Total market value of assets		2,353		2,075		1,986
Present value of scheme liabilities		2,763		(2,487)		(2,256)
<b>Net pension liability</b>		<b>(410)</b>		<b>(412)</b>		<b>(270)</b>

**16. PENSION COMMITMENTS *(continued)***

	<b>GROUP</b>		<b>CHARITY</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>
<i>Analysis of the amount recognised in the Statement of Financial Activities</i>				
Current service cost	10	12	10	12
Expected return on pension scheme assets	(115)	(129)	(112)	(125)
Interest on pension scheme liabilities	125	125	122	122
<b>Total</b>	<b>20</b>	<b>8</b>	<b>20</b>	<b>9</b>
<i>Movement in scheme asset during the year</i>				
Assets in the scheme at the beginning of the year	2,134	2,042	2,075	1,986
Expected return on pension scheme assets	115	129	112	125
Actuarial gain/(loss) on pension scheme assets	179	(26)	175	(25)
Contributions by Group/Company	82	82	79	79
Contributions by Employees	-	-	-	-
Benefits paid	(90)	(93)	(88)	(90)
<b>ASSETS AT THE END OF THE YEAR</b>	<b>2,420</b>	<b>2,134</b>	<b>2,353</b>	<b>2,075</b>
<i>Movements in scheme liabilities during the year</i>				
Liabilities in scheme at beginning of year	2,557	2,320	2,487	2,256
Current service cost	10	12	10	12
Contributions by Employees	-	-	-	-
Interest cost	125	125	122	122
Experience loss arising on the scheme liabilities	(5)	37	(5)	35
Gain loss arising from changes in assumptions underlying the scheme liabilities	244	156	237	152
Benefits paid	(90)	(93)	(88)	(90)
<b>LIABILITIES AT THE END OF THE YEAR</b>	<b>2,841</b>	<b>2,557</b>	<b>2,763</b>	<b>2,487</b>
<i>Movements in deficit during the year</i>				
Deficit in scheme at beginning of the year	(423)	(278)	(412)	(270)
Movement in year				
Current service cost	(10)	(12)	(10)	(12)
Contributions	82	82	79	79
Other finance income	(10)	4	(10)	3
Actuarial loss	(60)	(219)	(57)	(212)
<b>DEFICIT IN SCHEME AT THE END OF THE YEAR</b>	<b>(421)</b>	<b>(423)</b>	<b>(410)</b>	<b>(412)</b>

## 16. PENSION COMMITMENTS (continued)

	<u>GROUP</u>		<u>CHARITY</u>	
	<u>2013</u>	<u>2012</u>	<u>2013</u>	<u>2012</u>
	<u>£000</u>	<u>£000</u>	<u>£000</u>	<u>£000</u>
<i>Historical Pension Scheme Information</i>				
Total market value of assets	2,420	2,134	2,353	2,075
Present value of scheme liabilities	(2,841)	(2,557)	(2,763)	(2,487)
Deficit in the scheme	(421)	(423)	(410)	(412)
Experience (gain)/loss on pension scheme liabilities	5	(37)	5	(35)
Actuarial gain/(loss) on pension scheme assets	179	(26)	175	(25)
Gain arising from changes in assumptions underlying the scheme liabilities	244	156	237	152
<i>Principle actuarial assumptions</i>				
	%	%	%	%
Discount rate	4.50	5.00	4.50	5.00
Rate of increase in payment of pre 2006 pensions	3.30	3.20	3.30	3.20
Rate of increase in payment of post 2006 pensions	2.50	2.50	2.50	2.50
Rate of revaluation of deferred pensions in excess of GMP	2.30	2.20	2.30	2.20
Inflation assumption (RPI)	3.30	3.20	3.30	3.20
Inflation assumption (CPI)	2.30	2.20	2.30	2.20
Expected Return of scheme assets	5.13	5.43	5.13	5.43
<i>The assumed life expectancies on retirement at age 65 are</i>				
	Years	Years	Years	Years
Retiring today - Males	86.6	86.5	86.6	86.5
Retiring today - Females	88.9	88.8	88.9	88.8
Retiring in 20 years - Males	87.1	87.0	87.1	87.0
Retiring in 20 years - Females	89.7	89.6	89.7	89.6

## 17. VOLUNTEERS

The Charity benefits from the contribution of volunteers in almost all areas of its work, including the help desks, advice and advocacy, administration, day care, befriending, transport, shops, fundraising, trustee board, support groups and Local Links

During the year 754 (2012 714) volunteers were directly involved in the work of the Charity, contributing an average of 1,397 (2012 1,245) hours a week

## 18. RELATED PARTIES

None of the Trustee directors (or any person connected with them) received any remuneration in either year. £1,427 (2012 £1,199) was paid out during the year to reimburse 9 (2011 8) Trustees for travelling expenses incurred. During the year the Charity purchased insurance costing £1,026 (2012 £1,021) in respect of Trustees' liability insurance.

## 19. SHARE CAPITAL

The company is limited by guarantee and accordingly does not have a share capital. Every member of the company undertakes to contribute such an amount as may be required (not exceeding £1) to the company's assets if it should be wound up whilst they are a member, or within one year after they cease to be a member, to cover the liabilities of the company.

## 20. FINANCIAL SUPPORT

The Charity received financial support during the year from the following:

Suffolk County Council (SCC) Adult Community Services  
 SCC (Strategic Partnership Agreement Grant)  
 SCC (Supporting People)  
 SCC (Transforming Suffolk Performance Reward Grant)  
 West Suffolk Clinical Commissioning Group  
 Ipswich East Clinical Commissioning Group

## **20. FINANCIAL SUPPORT (Continued)**

**In addition, the Charity received further generous financial support from the following:**

Henry Smith Charity, Annie Tranmer Charitable Trust, Mrs L D Rope 3<sup>rd</sup> Charitable Settlement, The Lord Belstead Trust, Suffolk Foundation, Florence Cohen Trust, Lovewell Blake, Miss B M Paul Charitable Settlement, Rank Foundation, Geoffrey Watling Charity, Thomas Roberts Trust, The Hospital Saturday Fund, Age UK (ex HelpTheAged funds), PJK Charitable Trust, R & J Gardner Trust, Freemasons Grand Charity

Three district and town councils and thirty parish councils gave grants to our work

*Town & District Councils* Aldeburgh Town Council, Woodbridge Town Council, Waveney District Council

*Parish Councils* Barrow cum Denham PC, Rattlesden PC, Chelmondiston PC, Cotton PC, Claydon & Whitton PC, Great Barton PC, Hopton cum Knettishal PC, Ingham PC, Monks Eleigh PC, Stanton PC, Fornham All Saints PC, Rendham PC, Barham PC, Thorndon PC, Lawshall PC, Darsham PC, Bardwell PC, Little Thurlow PC, Trimley St Martin PC, Wetheringsett cum Brockford PC, Rushmere St Andrew PC, Great Waldingfield PC, Kedington PC, Stutton PC, Polstead PC, Honington & Sapiston PC, Mildenhall PC, Wrentham PC, Blaxhall PC, Elmswell PC

### *Donors*

Mrs S Scott, Mr J H Catchpole, Mr A Lam, Mr G Wiseman, Mr & Mrs J L Gardner, Mr I Chapman, Mr R Scott, Mr G Potter, Mr D Rose, Mr J Fuller, Mr P Aldous, Mrs B Elsey, Mr W A Fortune, Mr R A Brand, Mr C Westgate, Mr & Mrs Ivy, Ms R Harrell, Mr & Mrs E & J Rumsey, Mrs D S Dye, Mrs B Hewiness, Mrs P Butler, Mrs M Wilson, Mrs A Chittock, Mrs A L Watts, Mrs E McArthur, Mr R Woolston, Mrs G Beckett, Mr K Whitehead, Mr G A Knight, Mr R J Oulton, Mrs A L Laing, Mrs C G, Mason, Mr G Tostevin, Mr A Ledger, Mrs S Hernott, Mr & Mrs J Hammond, Mrs S B Norton, Mrs P Ellis, Mrs E Davis, Mrs V J Lok, Mr & Mrs J & G Oldman, Mrs A L Watts, Mr A Smy, Mr C V Wentworth, Miss J M D Walker, Mr & Mrs G Zoeller, Ms J Smith, Miss A J Errington, Mrs J Hughes, Mrs I Berwick, Mrs A L Watts, Mrs V Ransome, S R Butterworth, S E Gordon, Mr R Murdy, Mr R W Collins, Mr B Rainbow, Mr & Mrs R & A Colthorpe, Mr C Clapham, Lady Euston, Mrs B Roberts, Mr R Barnes, Mrs V Wright, Mr A Ross, Mrs K Rowe, Mr & Mrs J Serra, Mr A Ledger, Mr & Mrs Bartram, Ms C Somerset, Mrs M Savill, Ms M Cook, Mrs E McArthur, Mr R Jones, B J Roberts, C & LJ Clapham, Mrs D M Harrold

Many businesses, Rotary & Lions clubs, golf clubs, retirement associations and groups, Over 60s social and lunch clubs, churches, schools and many individual supporters raised funds for us in the year (see below)

Suffolk Provincial Freemasons, Rotary Club of Sudbury, Rotary Club of Ipswich East, Rotary Club of Hadleigh, Rotary Club of Felixstowe, St Edmunds Wheel, ALA Lodge, Sudbury Municipal Charities, Freemasons (Abbot Baldwin Lodge),

### *Other supporters*

Charlie Haylock (Patron), Robbie Gladwell (Patron) & Friends, Andrew Norman Butler (High Sheriff of Suffolk), Peter and Sue Laycock, Knitters for Innocent Drinks Big Knit campaign, The Parkside Singers, The Late Ann Barbanell, Hayley Boreham, Rachel Loveridge, Jonathan Wiseman, Funky Voices, Orwell Singers, FunDancing, BBC Radio Suffolk, Town 102, EADT and Evening Star, Lowestoft Journal, Bury Free Press, ITFC, Willis, AXA, Ipswich Building Society, British Telecom, Tesco's Copdock, Tesco's Lowestoft, Tesco's Beccles, ASDA Bury St Edmunds, Sainsbury's Mildenhall, Marks & Spencer, Cabs Smart, The Hearing Care Centre, Legal and General PLC, Moves With Care, Bury St Edmunds Ladies Luncheon Club, St Edmunds Womens Guild of Friends, Probus Club Felixstowe, 95 Club (Sudbury), Rotary Club of Ipswich East, King Pin Bowling Centre, Douglas Bader Public House, Riverside Theatre Woodbridge, Ladies That Lunch, WIRE Network, Waitrose Bury St Edmunds, Dephi Engineering, SCC Endeavour House, BHE Farms, Claas UK, British Telecom Helping Hand, Suffolk Carpet Bowls Association, Woodbridge School, Woodbridge Bowls Club, St Benet's Wednesday Club, British Sugar, Stowmarket District Pensioners Club, Womens Fellowship Trinity Methodist Church, The United Reformed Church Stowmarket, The Thursday Club Beck Row, ASDA Ipswich Community Life, Bentley Tuesday Club, The Golden Days Club, Grundisburgh Chiropody Club, Catholic Womens League, Ferrymasters Ltd, Chediston & Linstead WI, Castle Inn Framlingham Ltd, Old Newton & Gipping, Evergreen Club, Brundish Church, Eastern & Otley College, Lowestoft College, Clare Community Primary School

Many other local companies, organisations and individuals supported the work of the Charity through the year with donations, large and small, gifts in kind, legacies and 'in memoriam' While too numerous to mention here, their generosity is deeply appreciated and essential to the ongoing work of the Charity

Many donations come from senior citizens and users of our services and their family carers – these are especially appreciated

We thank our President (Lady Euston), Vice Presidents (Mrs Sue Scott, Lady Hyde-Parker and Paul Butters) for their support and all the fundraising volunteers who have organised and helped with fundraising events and activities, taken part in sponsored events, given dedicated performances, and donated raffle and tombola prizes

## REFERENCE AND ADMINISTRATIVE INFORMATION

Name	Company No	Charity Registration No
Age UK Suffolk	4150543	1085900

### Legal Structure

On 30 September 2010 Age UK Suffolk became the operating name of Age Concern Suffolk  
The Organisation is a charitable company limited by guarantee,  
incorporated on 30 January 2001 and registered as a Charity on 1 April 2001

### President

Countess of Euston

### Vice Presidents

Mr Paul Butters      Lady Jeanie Hyde-Parker      Mrs Sue Scott

### Trustees

John Robinson	Chair (from 5/12/12) and Treasurer
Tess Wright Shirley Sadler Robin Chesterman OBE	Vice-Chair (from 5/12/12)
Julia Holloway	
Pamela Corder Claire Ladbroke Peter Jones Paul Jell (resigned 5/12/12) Chair (until 5/12/12)	
Ian Clark (resigned 10/10/12)	

### Committees

Finance and General Purpose Strategic Planning Task Group Risk Management Review Group
Strategic Planning Task Group Finance and General Purpose Strategic Planning Task Group Risk Management Review Group
Finance and General Purpose Policy Review Group
Policy Review Group
Finance and General Purpose Strategic Planning Task Group Risk Management Review Group
Finance and General Purpose Strategic Planning Task Group Risk Management Review Group

### Executive Management Team

Daphne Savage (Retired 31/12/12)  
Martyn Green (From 29/01/13)  
Paul Baker  
Kevin Lewis  
Debbie Dodd  
Sharron Cozens

Chief Executive  
Chief Executive  
Deputy Chief Executive  
Finance Director/Company Secretary  
Human Resources Director  
Services Director

### Principal Address

14 Hillview Business Park, Old Ipswich Road, Claydon, Ipswich, IP6 0AP

### Advisers

#### Bankers

Bank of Scotland  
The Mound  
Edinburgh  
EH1 1YZ

#### Auditors

Ensors  
Cardinal House  
46 St Nicholas Street  
Ipswich IP1 1TT

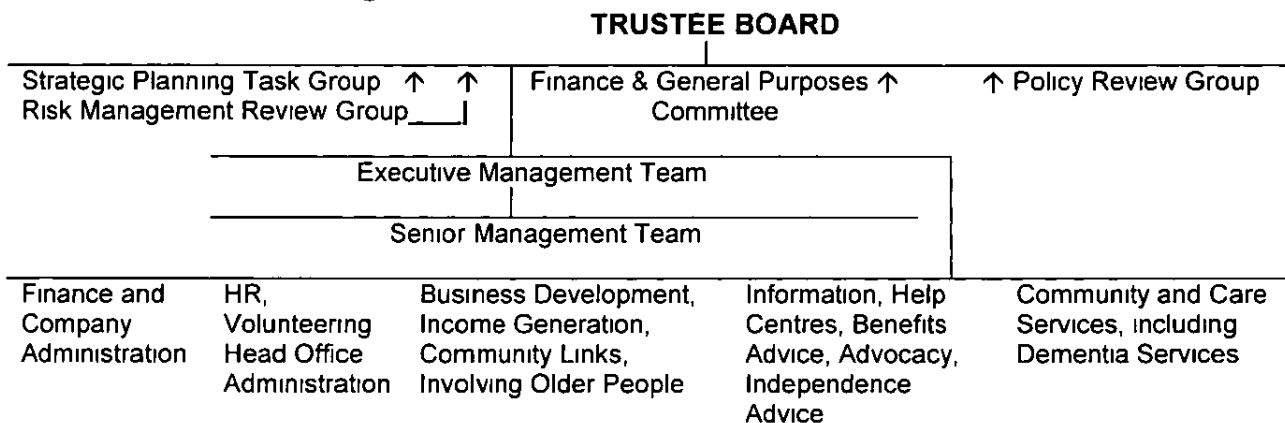
#### Solicitors

Ashton KCJ  
Water Front House  
Wherry Quay  
Ipswich IP4 1AS

## Recruitment and role of trustees

The Board of Trustees consists of the Chair and no fewer than six and not more than twelve trustees elected by members at the Annual General Meeting. Trustees serve for three years from the date of their election and are eligible for re-election, save that the Chair may serve for a maximum of six consecutive years. Business is conducted in accordance with the Charity's Memorandum and Articles of Association and agreed terms of reference for sub-groups of the Board. The Board has an open recruitment policy and seeks new trustees through public advertisement and a selection process including interviews with candidates. New trustees selected are co-opted to serve on the Board until the date of the next Annual General Meeting when they offer themselves for election. Through its open recruitment policy, the Board seeks to maintain the balance of skills and knowledge required to govern and support the Charity. New trustees undergo an induction process and all trustees are offered training to assist them in carrying out their role. Trustees carry out independent visits to the Charity's services and activities and take on external representation roles.

## Governance and Management



The Board of Trustees elects from its membership, trustees to serve on the Finance & General Purposes Committee, the Strategic Planning Task Group, the Policy Review Group and the Risk Management Review Group. Other time-limited working groups are set up as required (eg the Job Evaluation Working Group). Through these groups, the Board monitors and supports the strategic, financial and operational management of the Charity.

## Operation

The honorary officers and two other trustees together with the CE and two directors form the Finance and General Purposes Committee which meets monthly. This committee reports to the full trustee board which meets bi-monthly. Day to day management is in the hands of the Chief Executive who is supported by an Executive Management Team (EMT) of 4 directors. The Senior Management Team, comprising 7 senior managers, the CE and the 4 directors, meet bi-monthly as the strategic and operational link between the EMT and the wider team of over 400 staff and 754 volunteers. In alternate months, a larger group of managers meet with SMT to progress operational issues, also working groups form around specific emerging issues. The Charity is the local Brand Partner of Age UK, a full member of the Age England Association and an active member of that Association in the eastern region.

## Equalities and Diversity

Age UK Suffolk is committed to the principle and practice of equal opportunity in employment for all its employees, volunteers and applicants for employment. The organisation also believes that all older people should be able to receive services and support to meet their needs. Part of this commitment is working to ensure that our services and resources are relevant to the needs of all older people and are perceived by them to be so and to be accessible to them.

## Members

Age UK Suffolk has 21 individuals and 129 older people's clubs, associations and other organisations in membership.