

Registered Charity No: 1113294

Company Registration No: 5401464



AGE CONCERN BOURNEMOUTH
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2010



AGE CONCERN BOURNEMOUTH
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2010

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AGE CONCERN BOURNEMOUTH
INCORPORATED ASSOCIATION HAVING CHARITABLE STATUS
LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 MARCH 2010

CHARITY REGISTRATION NUMBER	1113294
COMPANY REGISTRATION NUMBER:	5401464
REGISTERED ADDRESS	700 Wimborne Road Bournemouth Dorset BH9 2EG
TELEPHONE NUMBER	01202 530530
BANKS	Barclays Bank Plc 54 Lombard Street London EC3P 3AH CAF Bank Limited P O Box 289 West Malling Kent ME19 4TA CCLA Investment Management Limited 80 Cheapside London EC2V 6DZ
INDEPENDENT EXAMINER	N J Love FCCA ACA (a partner of) Princetown Willis LLP Chartered Accountants Towngate House 2-8 Parkstone Road Poole BH15 2PW

AGE CONCERN BOURNEMOUTH

**UNAUDITED STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

FOR THE YEAR ENDED 31 MARCH 2010

	Notes	Unrestricted £	Restricted £	Total 2010 £	2009 £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary Income	2(a)	68,437	7,097	75,534	6,145
Activities for generating funds	2(b)	543	3,353	3,896	7,197
Investment Income	4	708	-	708	7,034
Donation from Trading Subsidiary		7,412	-	7,412	8,175
Incoming Resources from charitable Activities	3	155,837	259,180	415,017	328,871
Other Incoming Resources	5	11,780	329	12,109	9,543
TOTAL INCOMING RESOURCES		<u>244,717</u>	<u>269,959</u>	<u>514,676</u>	<u>366,965</u>
RESOURCES EXPENDED					
Costs of generating funds	6	3,623	286	3,909	4,940
Costs of Charitable Activities	7	207,072	263,171	470,243	399,909
Governance costs	8	17,148	155	17,303	16,010
TOTAL RESOURCES EXPENDED		<u>227,843</u>	<u>263,612</u>	<u>491,455</u>	<u>420,859</u>
Net Income/(Expenditure) for the Year		16,874	6,347	23,221	(53,894)
Transfer of Funds		-	-	-	-
Reconciliation of Funds		16,874	6,347	23,221	(53,894)
Funds at 1 April 2009		<u>115,357</u>	<u>11,494</u>	<u>126,851</u>	<u>180,745</u>
Funds at 31 March 2010	14	<u>132,231</u>	<u>17,841</u>	<u>150,072</u>	<u>126,851</u>

AGE CONCERN BOURNEMOUTH
BALANCE SHEET AS AT 31 MARCH 2010

5401464

	Notes	2010 £	2009 £
Fixed Assets			
Tangible assets	9	3,858	19,472
Investments	10	2	2
		<u>3,860</u>	<u>19,474</u>
Current Assets			
Debtors and Prepayments	11	93,590	27,718
Cash at Bank and in Hand		79,770	156,019
		<u>173,360</u>	<u>183,737</u>
Current Liabilities	12	(26,658)	(65,438)
		<u></u>	<u></u>
Net Current Assets		146,702	118,299
Total Assets less Current Liabilities		<u>150,562</u>	<u>137,773</u>
Creditors due after more than 1 year	13	(490)	(10,922)
Net Assets		<u>150,072</u>	<u>126,851</u>
The Funds of the Charity			
Unrestricted Funds	14	132,231	115,357
Restricted Funds	14	17,841	11,494
Total Charity Funds		<u>150,072</u>	<u>126,851</u>

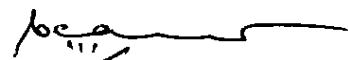
For the year ending 31 March 2010 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

Directors' responsibilities

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The Accounts were approved by the Trustees on 11 Oct 2010



W Kennedy
DIRECTOR

The notes on pages 4 – 13 form part of these Accounts

AGE CONCERN BOURNEMOUTH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2010

1. Principal Accounting Policies

a) Basis of Accounting

The Accounts have been prepared under the historical cost accounting convention and include the results of the Charity's operations which are described in the Trustees' Report and all of which are continuing

The Accounts have been prepared in accordance with the Statement of Recommended Practice Accounting by Charities, the Companies Act 2006 and the Financial Reporting Standard for Smaller Entities (effective April 2008).

b) Income

Voluntary Income and grants are accounted for in the period in which the cash is received. If grants have been given to cover specific periods, the income is spread over the period to which they refer, any income relating to future periods is deferred and is carried forward in creditors

Investment Income, receipts for services provided and trading income are recognised in the period to which the income relates. Legacies are recognised where there is reasonable certainty of receipt, entitlement has been established and the amount is measureable with sufficient accuracy.

c) Fund Structure

Restricted funds are to be used for specified purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund, together with a fair allocation of management and support costs

Unrestricted funds are donations and other income received or generated for the objects of the Charity with out further specified purpose and are available as general funds to meet the Charity's objectives

Designated funds are unrestricted funds set aside by the Trustees for particular purposes.

d) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any irrecoverable V.A.T and is reported as part of the expenditure to which it relates

Staff Costs and overhead expenses are allocated to activities on the basis of staff time spent on those activities

Fund-raising and publicity costs comprise the costs actually incurred in producing materials for promotional purposes, and of raising funds through events

Governance costs of the Charity relate to the costs of meeting the constitutional and statutory requirement of the Charity such as the costs of meetings, audit and statutory compliance

e) Fixed Assets

Fixed Assets are capitalised at cost, if purchased, and at value to the Charity if wholly or partially donated for use in the Charity. They are depreciated on a straight line basis to write off the cost over the following estimated useful lives

Motor Vehicles	4 years
Computers and Office Equipment	4 years
Furniture, Fixtures and Fittings	5 years
Leasehold Improvements	5 years

AGE CONCERN BOURNEMOUTH
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
FOR THE YEAR ENDED 31 MARCH 2010

f) Investment in Joint Venture

The Charity has been involved in joint ventures to run charity shops. The initial investment made by the Charity was used for refurbishment and to cover initial set-up costs.

The investment was amortised over the first two years of trading of the shop.

g) Pension

The Charity participates with other employers in a defined benefit pension scheme, the Dorset County Council Scheme.

From 2007 a defined contribution scheme has been introduced for new employees. Contributions are charged in the profit and loss account as they become payable in accordance with the rules of the scheme. The pension charge represents the amount payable in respect of the year.

h) Going Concern

The Charity has been reliant on a series of significant legacies during recent years and has been notified of further legacies totalling £41,662 since 31 March 2010. Whilst it is reasonable to expect that an amount of legacy income will continue there is a present risk to the Charity should little legacy income be received over a two year period. The Trustees are taking steps to increase income from all other sources and are confident that the Charity will be able to continue its current operations for the foreseeable future.

AGE CONCERN BOURNEMOUTH

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2010

2. Incoming resources from generated funds

(a) Voluntary income

	Unrestricted £	Restricted £	Total 2010 £	2009 £
Legacies	66,000	-	66,000	3,250
Donations	2,437	7,097	9,534	2,895
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	68,437	7,097	75,534	6,145
	<hr/>	<hr/>	<hr/>	<hr/>

(b) Incoming Resources from Activities for Generating Funds

	Unrestricted £	Restricted £	Total 2010 £	2009 £
Fundraising	543	3,353	3,896	7,197
	<hr/>	<hr/>	<hr/>	<hr/>
	543	3,353	3,896	7,197
	<hr/>	<hr/>	<hr/>	<hr/>

3. Incoming Resources from charitable activities

	Unrestricted £	Restricted £	Total 2010 £	2009 £
By Activity				
Management charges to AGE Concern Bournemouth Trading Ltd	28,545	-	28,545	15,995
Core and Support Costs	46,529	-	46,529	22,059
Information Service	52,286	-	52,286	66,177
Affordable Warmth	-	10,750	10,750	-
Bournemouth Buddies	-	19,995	19,995	-
Internet Home Shopping	-	7,812	7,812	-
Project Purple Poole	-	20,744	20,744	-
Support Services	-	58,753	58,753	56,885
Community Support	-	44,149	44,149	55,372
Transport	-	26,822	26,822	32,109
Tuckton Lunch Club	-	-	-	122
Southbourne Lunch Club	-	1,192	1,192	2,808
Turbary Park Lunch Club	-	10,326	10,326	14,830
Springbourne Pop In	-	1,114	1,114	2,898
Ensburry Pop In	-	996	996	1,555
Wallisdown Lunch Club	-	-	-	455
Charminster Pop In	-	2,399	2,399	629
Project Purple	-	31,327	31,327	31,194
Footcare	28,477	22,801	51,278	25,783
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	155,837	259,180	415,017	328,871
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AGE CONCERN BOURNEMOUTH

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2010

4. Investment Income

	Unrestricted £	Restricted £	Total 2010 £	2009 £
Bank Interest	708	-	708	7,034
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5. Other Incoming Resources

	Unrestricted £	Restricted £	Total 2010 £	2009 £
Joint Venture - Boscombe Shop share of profit	7,653	-	7,653	4,483
Miscellaneous	4,127	329	4,456	5,060
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	11,780	329	12,109	9,543
	<hr/>	<hr/>	<hr/>	<hr/>

6. Costs of Generating Funds

	Unrestricted £	Restricted £	Total 2010 £	2009 £
Fundraising and Publicity	3,623	286	3,909	4,940
	<hr/>	<hr/>	<hr/>	<hr/>
	3,623	286	3,909	4,940
	<hr/>	<hr/>	<hr/>	<hr/>

7. Charitable Expenditure

	Unrestricted £	Restricted £	Total 2010 £	2009 £
By Activity				
Core and Support Costs	64,437	-	64,437	82,594
Information Service	81,309	-	81,309	51,977
Affordable Warmth	-	11,074	11,074	36
Support Services	-	57,623	57,623	49,277
Community Support	-	49,603	49,603	52,548
Transport	15,524	33,822	49,346	59,256
Tuckton Lunch Club	-	-	-	79
Southbourne Lunch Club	3,089	1,180	4,269	5,383
Turbary Park Lunch Club	5,989	11,158	17,147	19,192
Springbourne Pop In	362	1,405	1,767	3,245
Ensbury Pop In	585	996	1,581	2,002
Wallisdown Lunch Club	-	-	-	797
Charminster Pop In	47	2,689	2,736	1,144
Project Purple	-	31,402	31,402	41,262
Project Purple Poole	10,879	20,744	31,623	551
Footcare	24,851	22,760	47,611	30,566
Bournemouth Buddies	-	14,387	14,387	-
Internet Home Shopping	-	4,328	4,328	-
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	207,072	263,171	470,243	399,909
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AGE CONCERN BOURNEMOUTH

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2010

8. Governance Costs

	Unrestricted	Restricted	Total	2009
	£	£	£	£
Independent Examiner's Fee	3,500	-	3,500	2,779
Book-keeping & Accountancy Costs	4,887	-	4,887	4,153
AGM Costs	491	-	491	1,596
Sundries	1,107	155	1,262	1,603
Trustees' Expenses	79	-	79	171
Legal Fees	460	-	460	-
Membership Fees	1,131	-	1,131	215
Salaries and National Insurance	5,493	-	5,493	5,493
	<u>17,148</u>	<u>155</u>	<u>17,303</u>	<u>16,010</u>

9. Fixed Assets

	Motor Vehicles	Computer Office Equipment	Furniture Fixtures & Fittings	Short Leasehold & Improvements 700 Wimborne Road	Total
	£	£	£	£	£
Cost					
Brought Forward at 1 April 2009	59,400	31,324	8,244	17,258	116,226
Additions	-	1,360	-	-	1,360
Disposals	-	-	-	-	-
	<u>59,400</u>	<u>32,684</u>	<u>8,244</u>	<u>17,258</u>	<u>117,586</u>
31 March 2010	<u>59,400</u>	<u>32,684</u>	<u>8,244</u>	<u>17,258</u>	<u>117,586</u>
Depreciation					
Brought Forward at 1 April 2009	44,738	28,285	6,473	17,258	96,754
Charge for Year	14,662	1,869	443	-	16,974
Released	-	-	-	-	-
	<u>59,400</u>	<u>30,154</u>	<u>6,916</u>	<u>17,258</u>	<u>113,728</u>
31 March 2010	<u>59,400</u>	<u>30,154</u>	<u>6,916</u>	<u>17,258</u>	<u>113,728</u>
Net Book Value					
31 March 2010	<u>-</u>	<u>2,530</u>	<u>1,328</u>	<u>-</u>	<u>3,858</u>
31 March 2009	<u>14,662</u>	<u>3,039</u>	<u>1,771</u>	<u>-</u>	<u>19,472</u>

Included within the net book value above is £nil (2009 £14,662) in respect of assets under Hire Purchase agreements. The depreciation charged in respect of these assets was £14,662 (2009 £14,663)

AGE CONCERN BOURNEMOUTH
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
FOR THE YEAR ENDED 31 MARCH 2010

10. Investments

	2010	2009
Age Concern Bournemouth Trading Limited Cost (100% of ordinary shares)	2	2
	<hr/>	<hr/>
Joint Venture – shop (see below)		
Cost	13,500	13,500
Provision	(13,500)	(13,500)
	<hr/>	<hr/>
	-	-
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The results for Age Concern Bournemouth Trading Limited are as follows, turnover £67,180 (2009 £52,484), profit £7,412 which has been donated to Age Concern Bournemouth (2009 £8,175) and the aggregate capital and reserves at the year end were £1,066 (2009 £893)

The Charity has an interest in a joint venture with Age Concern England in respect of a charity shop in Boscombe. The Charity is entitled to 40% of net profits payable in quarterly instalments. Profits of £7,653 have been received for the year to 31 March 2010 (2009 - £4,483).

The original investment of £13,500 has been fully provided in accordance with accounting policies note 1(f)

Unless otherwise agreed, on termination of the joint venture agreement the Charity would be liable for 40% of accumulated losses

11. Debtors

	2010	2009
	£	£
Trade Debtors	11,299	7,776
Legacy	65,000	10,000
Prepayments	4,781	5,196
Amount owed by subsidiary undertaking (Age Concern Bournemouth Trading Limited)	12,510	4,746
	<hr/>	<hr/>
	93,590	27,718
	<hr/>	<hr/>

AGE CONCERN BOURNEMOUTH
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
FOR THE YEAR ENDED 31 MARCH 2010

12. Current Liabilities

Creditors

Due within one year

	2010	2009
	£	£
Pension Contributions	-	1,181
Accruals	9,512	7,598
Deferred Income	-	30,151
BBC Carers Grant	-	3,900
Hire Purchase Liability	10,432	10,432
PAYE and NIC Liability	6,714	12,176
	<hr/>	<hr/>
	26,658	65,438
	<hr/>	<hr/>

13. Creditors

Due after more than one year

	2010	2009
	£	£
Hire Purchase Liability	490	10,922
	<hr/>	<hr/>

AGE CONCERN BOURNEMOUTH

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2010

14. Details of Funds

Restricted

	At 1.4.2009 £	Incoming £	Outgoing £	Transfer between funds £	At 31.3.2010 £
Project Purple Poole	-	20,744	(20,744)	-	-
Support Services	7,646	58,753	(57,628)	-	8,771
Community Support	3,848	46,113	(49,961)	-	-
Transport	-	33,822	(33,822)	-	-
Turbary Park Lunch Club	-	11,158	(11,158)	-	-
Southbourne Lunch Club	-	1,192	(1,192)	-	-
Springbourne Pop In	-	1,405	(1,405)	-	-
Ensbury Pop In	-	996	(996)	-	-
Charminster Pop In	-	2,689	(2,689)	-	-
Project Purple	-	31,405	(31,405)	-	-
Affordable Warmth	-	11,074	(11,074)	-	-
Bournemouth Buddies	-	19,995	(14,402)	-	5,593
Internet Home Shopping	-	7,812	(4,335)	-	3,477
Footcare	-	22,801	(22,801)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	11,494	269,959	263,612	-	17,841
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Unrestricted

General	20,357	244,717	(227,843)	95,000	132,231
Designated Fund	95,000	-	-	(95,000)	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	115,357	244,717	(227,843)	-	132,231
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Details of each restricted fund can be found in the appended Annual Report

Designated funds were released during the year.

AGE CONCERN BOURNEMOUTH
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

FOR THE YEAR ENDED 31 MARCH 2010

15. Emoluments

a) Trustees' Remuneration and Expenses

Age Concern Bournemouth is a registered Charity and wholly owns its trading subsidiary, Age Concern Bournemouth Trading Limited, which is a registered company. The Trustees of Age Concern Bournemouth received no remuneration. The Directors of Age Concern Bournemouth Trading Limited (some of whom are also Trustees of Age Concern Bournemouth) received no remuneration.

During the year 5 (2009 5) trustees were reimbursed travel, subsistence and subscriptions expenses totalling £79 (2009. £171)

b) There was an average of 27 employees in the year (2009 20). No employee earned over £60,000 p a

The remuneration charge of the Charity comprised.

	2010	2009
	£	£
Gross	273,754	263,103
Employers' National Insurance	21,810	19,902
Employer Pension Contributions	8,974	7,340
	<u>304,538</u>	<u>290,345</u>

16. Analysis of Net Assets between Funds

	Restricted	Unrestricted	Total
	£	£	£
Fixed Assets	230	3,630	3,860
Net Current Assets	18,101	128,601	146,702
Creditors – due after one year	(490)	-	(490)
Total Net Assets at 31 March 2010	<u>17,841</u>	<u>132,231</u>	<u>150,072</u>

17. Leasing Commitments

Age Concern Bournemouth are committed to leasing premises at 700 Wimborne Road to August 2015.

Age Concern Bournemouth are committed to photocopier leasing costs until October 2012.

	2010	2009
	£	£
Premises Lease	12,750	12,750
Photocopier Lease	1,710	1,710
	<u>14,460</u>	<u>14,460</u>

AGE CONCERN BOURNEMOUTH
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

FOR THE YEAR ENDED 31 MARCH 2010

18. Trustee Interests and Related Party Transactions

The Trustee, Ted Taylor, is a Bournemouth Councillor and Trustee of Help & Care Age Concern Bournemouth works with both of these organisations on an arm's length basis

During the year Age Concern Bournemouth made Management Charges to Age Concern Bournemouth Trading Limited, a wholly owned company of £28,545 (2009 £15,995) The profits made by Age Concern Bournemouth Trading Limited during the year which amounted to £7,412 (2009 £8,175) were donated to Age Concern Bournemouth At the year end £12,510 was due to Age Concern Bournemouth Limited from Age Concern Bournemouth Trading Limited (2009 £4,746)

Age Concern in Dorset Limited was set up in 2008 It is a joint venture trading company owned by Age Concern in Dorset and all profits are used to provide Dorset wide (including Bournemouth and Poole) services to older people The accounts are administered by Age Concern Dorchester and accounted for in their records

Trustee representatives from Age Concern Dorchester, North Dorset and Bournemouth are the Directors of Age Concern in Dorset Limited.

19. Pension Scheme

The company participates in and contributes to the Dorset County Pension Fund in relation to three of its employees This local government pension scheme is a multi-employer defined benefit scheme, and the company, whilst having no direct constitutional link with Dorset County Council, has been permitted to participate in the scheme as an Admitted Body The assets of the scheme are held in separate trustee administered funds

The employer's contribution rate for Admitted Bodies is determined by the scheme with reference to the advice of the scheme's actuary, and the applicable rate from time to time is notified to the company The employer's contribution rate is set so as to spread the cost of providing pensions over the average service lives of employees in the scheme

Although the Dorset County Pension Fund is a defined benefit scheme, in view of the size of the scheme and the extent of its membership, it is not practicable or cost effective to commission an actuarial report to separately identify the assets and liabilities relating specifically to those employees of the company, past and present, who have a retained interest in the scheme Consequently, from the perspective of the company as an individual employer, the scheme is effectively treated for accounting purposes as a defined contribution scheme Pension costs are therefore recognised in the financial statements based on the contributions payable to the scheme as they fall due

The last full actuarial valuation of the Dorset County Pension Fund, completed in March 2007, revealed an overall deficit in the scheme, resulting in a requirement for increased employer contributions The company is liable to contribute to any deficit in the scheme on a proportional basis linked to the accrued interests of past and present employees of the company who are still members of the scheme Providing the charitable company continues to have active members in the scheme, such liability is reflected in the ongoing employer funding rate as calculated and advised by the scheme's actuary

The trustees have therefore not been able to identify the charitable company's share of the pension scheme deficit and it is not therefore recognised in these financial statements

20. Control

The company is controlled by the Trustees elected by the members

AGE CONCERN BOURNEMOUTH
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
ON THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2010

Independent Examiner's Report to the Trustees of Age Concern Bournemouth

I report on the accounts of the company for the year ended 31 March 2010 which are set out on pages 2 to 13

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to

- examine the accounts under section 43 of the 1993 Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the Act, as amended), and
- state whether particular matters have come to my attention

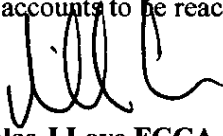
Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with section 386 of the Companies Act 2006, and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charitieshave not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached


Nicholas J Love FCCA ACA
A partner of Princecroft Willis LLP
Chartered Accountants
Towngate House
2-8 Parkstone Road
Poole
BH15 2PW

11 October 2010

Annual Report – 2010

Age Concern Bournemouth is a registered charity which meets the requirements for public benefit by working with older people especially those in need.

OUR VISION

To ensure that ACB is positioned to provide the best possible support to older people, in a variety of ways, and to ensure that older people's voices are heard and reflected upon To achieve this ACB needs to be a strong, dynamic, financially sound and responsive organisation

OUR MISSION STATEMENT

To promote the wellbeing of all older people and help make later life a fulfilling and enjoyable experience

OUR PRINCIPLES

Ageism is unacceptable we are against all forms of unfair discrimination and challenge unfair treatment on the grounds of age

All people have the right to make decisions about their lives we help older people to discover and exercise these rights

People less able to help themselves should be offered support we seek to support older people to live their lives with dignity

Diversity is valued in all that we do we recognise the diversity of older people and their different needs, choices and values

Unity is our strength it is only through working together that we can use our local, regional and national presence to the greatest effect

OUR VALUES

- ✓ to recognise and celebrate diversity and difference and challenge discrimination
- ✓ to influence decision makers and strategies affecting older people
- ✓ to promote independent thinking and empower others
- ✓ to respond to the needs of clients

- ✓ to ensure collective & partnership working
- ✓ to respect confidentiality
- ✓ to value and respect our staff, volunteers, clients and others
- ✓ to promote sustainability through professional competence and adequate resources

**Principal address
& registered offices**

Age Concern Bournemouth
700 Wimborne Road
Bournemouth
BH9 2EG
Tel 01202 530530
Fax 01202 530598
Email info@acbournemouth.org
www.ageconcernbournemouth.org.uk
Charity number 1113294
Company registration 5401464

President

Mrs Jacky Harris – MBE

Trustees

Mr Bill Kennedy (2005) Chair
Mr Ted Taylor (2005)
Mrs Pamela Munford (2005)
Mr John Farnhill (elected 2009)
Mrs Valerie Passmore (2008)
Ms Joanne Upton (elected 2009)
Mr Stuart MacFarlane (co-opted Nov 2009,
resigned March 2010)

Finance Committee

This has, in the past, been held as part of the board meeting each month. More recently it has been held monthly, with Mr Kennedy and Mr MacFarlane comprising the committee.

**Directors of ACB Trading
Co number 3108277**

Meets quarterly
Mr Bill Kennedy - Director
Mr Peter Johnson External Director
(resigned March 2010)
Ms Hazel Walker Company Secretary
retired 31/3/2010

Chairman's report

You will recall that last year I reported the merger between Age Concern England and Help the Aged. That event has been followed by a great deal of consultation between the new charity Age UK and members of the Federation of Age Concerns, the culmination of which has been an invitation to all Age Concerns to join Age UK as either a "brand partner" or a "friend". In simple terms we were asked to be a full partner, providing all the services that we currently do, or be a local charity centre that looks to a full partner for such services as trading, qualified information & advice and so forth. We, along with Age Concern Dorchester with whom we work very closely on the POPP Wayfinder project, have elected to become full partners of Age UK. We are likely to be the only two in the county.

This has been a major decision and heralds a new future for us as a major element of the Age UK charity. Coincidentally, our Chief Officer for fourteen years, Hazel Walker, has opted to retire at the end of March 2010. Her contribution to ACB has been enormous and she will be sadly missed. Her leaving created the opportunity to reconstruct parts of our organisation. So, with the incoming Chief Officer, David Leighton, late of Bournemouth Council for Voluntary Service, we have also recruited in a part-time capacity a Finance Officer and a Fund-raiser.

With this newly enhanced team, and a quite different future as Age UK Bournemouth, we must now look forward to embracing the fresh opportunities and challenges that will certainly greet us. I am absolutely confident that with the excellent staff and volunteers we have, coupled with an active Board of Trustees, we shall move on to even greater achievements. It is an exciting time both politically and in the world of charities.

All our services and projects continue to prosper, energised by your enthusiasm and skills. I wish to thank all of you – staff, volunteers and trustees – for your unfailing support, not only for this year but for all those in the past. It has been a privilege to have served Age Concern Bournemouth as a trustee and Chairman. I know that my successor will find the experience both interesting and rewarding.

Thank you.

Bill Kennedy

Chair of Board of Trustees

Chief Officer Update

2009-2010 has been another successful year for all of us at ACB. It also ensures that ACB is in a position to reflect the views and concerns of older people to policy makers and influence decisions, as well as developing staff and being effective in our service delivery and campaigning.

As part of our ongoing commitment to quality we have achieved the ISO 9001 quality standard, and successfully renewed our Investors in People award.

This year has been one of consolidation, with all our services seeing significant growth both in terms of numbers and in the spread of geographical areas. We have not started new services, but concentrated on expanding our existing services so that more older people over a wider area have access to them.

Project Purple- these activities for older people such as computer courses, yoga and walking groups have been extremely well received, with many different activities held on a regular basis (either weekly or monthly) with over 700 participants.

The success of this project has led the delivery of similar activities in Poole which started in April 2009 and to date has seen the development of computer courses, belly dancing and various walking activities.

With AC Dorchester the **Wayfinder** project as part of Dorset **Partnership for Older people Programme** has gone from strength to strength. A further year's funding has been agreed for 2010, although considerably less than in previous years which will mean a reduction in the staff team.

Foot care has really taken off with Bournemouth, Poole, Christchurch, East Dorset and parts of North Dorset all being covered by the team. In the year 2009/10 over 1,000 clients were seen, highlighting the need for this very popular service.

Our **clubs, centres and pop-ins** have all been performing well overall, although regrettably 2009/10 saw the closure of 2 of them.

The **Community Connections** services funded by Bournemouth Borough Council has seen considerable growth. Thanks to funding from HBOS/ACE a new Befriending Coordinator was appointed in April 2009.

All our other services have been running well, with ever increasing demands, which are often hard to meet.

Age Concern Bournemouth Trading The company has seen steady growth in commission bringing much needed cash into the charity. The trading team, like all the other teams working for ACB, step in and help where they can in other areas.

Campaigns- we have always participated in the Age Concern campaigns, but this year were more active. We participated in '*Down but not out*' focussing on mental health and depression.

As always my sincere thanks go to the **excellent team of volunteers, trustees and staff** at ACB. They work unstintingly for the benefit of older people. They are resourceful, enthusiastic, enjoy their work and always do their very best for older people.

Regretfully, this will be my last annual report as I retire at the end of March. I will take this opportunity to thank everyone for their support over the past 14 years. I shall miss you all and I will really miss working with Age Concern, having been involved in one way or another (volunteer, trustee, chair and paid employee) of several different Age Concerns all my working life. I wish you all the very best for the future.

Hazel Walker
Chief Officer

Volunteering

As ever, we continue to rely extensively on volunteers to ensure we can continue to run our services and as we develop new services we look for and recruit new volunteers for them.

We are most fortunate that we have access to a Volunteer Resources Manual on the Intranet developed by the Federation's Volunteer Partnership. This is a great asset to help us in all areas of volunteering.

Once again this year has been an excellent year for recruiting volunteers but we always need more in almost all our volunteering areas. The three key productive ways that have encouraged people to consider volunteering for us has been our own website, having details of our volunteering opportunities at both Bournemouth & Poole Volunteers Centres and also having the details on the hub University website. Sadly of the course our success in recruiting volunteers has been partly due to the present economic situation as many have said they would like to maintain their skills and use spare time usefully while out of work.

The Volunteer Consultation Group meets four times a year and is an opportunity for a group of volunteers, one from each of our volunteering areas, to meet and discuss volunteering issues and also an opportunity to explain in a bit more detail everything that is happening at Age Concern Bournemouth. This has been especially relevant this year with the merger of Age Concern England and Help the Aged to form AgeUK and the impact it will have on us here. Also of course we will have a new Chief Officer.

During the year we have continued to hold Induction Days for new volunteers to ensure they have an overview of Age Concern Bournemouth. After all, once volunteering for us they are going to be representing the Charity and it is important they feel part of the organisation as inevitably they will be important ambassadors for us.

It is all very well recruiting volunteers, but it is even more important to ensure that once with us, they are happy to stay. We make every effort to support our volunteers and make sure they feel valued – if they don't we would like to know! All volunteers should have an opportunity for a Volunteer Review which enables them to have a one to one talk with the manager of their particular

service to discuss how volunteering for Age Concern Bournemouth is going. Also when a volunteer does leave they are sent an Exit Questionnaire so that we can find out what they enjoyed and also what wasn't so good.

Showing our appreciation of what all volunteers do for us is very important. We have a Christmas party which seems to be appreciated and this year we had a summer afternoon cream tea with wonderful scones and cakes. Fortunately it was one of the few good days we had last summer so we were able to hold it in the garden at Sutton Road.

We always welcome new volunteers so if when reading this you feel you would like to help or know someone who would then I'd be delighted to hear from you.

Robert Langdon
Volunteers Officer

Community Services

This has been another successful year for Community Services.

Project Purple Bournemouth has continued to be a success in 2009, and due to the huge success of the project, a further year's funding was obtained by Age Concern England to run the scheme until March 2010.

We also successfully obtained funding from Bournemouth & Poole Primary Care Trust to operate the project in Poole, and that has now been successfully running for a year.

Over 700 clients are benefiting from activities provided in both areas, with new developments such as Belly Dancing, Pilates and a Women's Adventure group for 2010.

Our foot care service continues to grow, with over 1,000 clients. The provision provides simple toe nail cutting, general foot care hygiene and a referral system to further podiatry services, and is available in Bournemouth, Poole, East Dorset and some areas of North Dorset.

We still have two funded services provided by service level agreements with Bournemouth Borough Council. The Community Support Centre based at Sutton Road in Charminster operates twice a week between 10 and 3, with between 30- 40 clients attending each session.

The second service is our Community Connections. This is a unique service in Bournemouth providing one to one support to older people in their own homes. The service is designed for those who have become isolated for one reason or another, and is there to help them reintegrate back into the community. 2 part time employees currently work in the service with 28

volunteers also working with those who require long term, low level support
Community Connections supported 209 clients in the year 2009/2010

The other community services receive no funding from the local authority and are supported where necessary from Age Concern Bournemouth's own funds, The two pop-in centre's are based in Charminster and Ensbury park, and these groups support 30-35 clients each session, with just over 4000 client visits in the year 2009/2010 All of our pop-ins are run by volunteers
Unfortunately Springborne closed its doors in December 2009 after 20 years

Likewise our lunch clubs continue at Turbary Park, and more recently at Southbourne. However due to decreasing numbers at our lunch club at Southbourne this will close in March 2010 The Mobile lunch club continues to run once a fortnight at venues across Southbourne, and provides a much needed social outing for 8 people These clubs are run by paid members of staff and volunteers with over 3500 client visits in the last year

Transport continues to be a vital part of delivering these services as without this many clients would not be able to attend our groups or other activities.

The service on a whole would not be able to run without the dedication and hard work of all the volunteers and staff who continuously give their time and support each week

Information and advice (I&A)

This year has again been another busy year for the Information and Advice service and has seen an increase in our enquiries Total client contact for the period was 4,097, showing a marked increase on last year's total of 3,590

By adopting a holistic approach we believe that we have offered clients a high standard of service ranging from maximising their income through financial benefits, saving them money on household repairs with the use of handy van schemes to negotiating on their behalf with creditors For the past three years we have assisted clients to claim extra financial benefits totalling approximately £400,000 per year.

We have also strongly promoted the name of ACB within the community by taking part in local events such as the Winton Carnival and Older People's Day, and by giving talks to community groups such as the Towns Women's Guild, local Church groups, Parkinson's disease Suffers group and War Widows group

Our team of excellent volunteers assist in allowing us to provide our service We have seen two of our longest standing volunteers retire in this past year, one of whom offered 18 years service We presently have a team of 9 volunteers within our service who represent our diverse community

Top 6 I&A Enquiries in 2009/10

1 - Benefits	850	(Top benefit Attendance Allowance 201)
2 - Trades people	756	(Top trade required Plumbers 180)
3 - Care related calls	215	
4 - Equipment & Aids	144	
5 - Housing issues	143	
6 - Heating & Insulation	109	

We continually work to further improve links with partnership organisations to maintain the referral processes for

- Free home insulation/heating improvements through Dorset Energy Advice Centre
- Free home safety checks through Dorset Fire and Rescue
- Free Handy Van home repair service through the East Boro Handyvan or provide clients the contacts of reputable trades people through the Fair Builders Trade Scheme

We now have our own Benefits Adviser to take claims for Attendance Allowance, Pension Credit, Carers Allowance, Disability Living Allowance, Housing Benefit etc, providing us with accredited alternative office status. She can also verify client documentation and find results of claims from The Pension Service. During the period November 2009 to January 2010, a total of 48 clients were seen by our ACB Benefits Adviser.

We were successful in gaining funding to pilot the National Toolkit for Service User Involvement and were awarded £2,000 to complete the research. The research indicated that there was a need for an outreach I&A service for those who were unable to access our ACB office. We are now developing outreach I&A clinics to assist clients who require access to the service.

We have increased our I&A service to include low level debt assistance. This service has saved older people over £2,400 in the last 6 months, since the service became operational, and has seen 38 clients seek advice.

One of our main goals within the I&A service is to continually strive to provide clients with a professional service and reach older people and their carers within the community that may be unaware of the services that we offer.

Wayfinders

Funded jointly by Dorset County Council and Dorset PCT, 66 Wayfinders work across rural Dorset to help meet a range of objectives. The programme has been a great success and the funders are committed to seeing it continue in the coming years.

Wayfinders help older people to achieve an inter-dependent way of life in local communities based on mutual support, and practical help. The number of

rewarding opportunities for older people in communities is increased enabling them to contribute to community development

The project develops preventative approaches that promote health and well-being and ensures greater access to, and choice of, healthy living activities Partnerships and networks between older people, professionals and service providers are an essential element securing well-being, choice and control in old age

Overall the project contributes to strong, sustainable local neighbourhoods that provide better opportunities for older people to stay in their local community as long as possible

The project uses a standardised process of referrals both to and from partner agencies and has developed good and effective working relationships by networking through Wayfinder Information Days for service providers and the public and by making presentations at staff meetings for agencies such as The Pension Service, GP Practices and Social Services.

Steve Collins

Way finder Project Manager
Head of Information and Development

Age Concern Bournemouth Trading Ltd

Despite the effects of recession Age Concern Bournemouth Trading Ltd has increased it's gross revenue in 2009 – 2010 by approximately 28% on the previous year This includes additional revenue from Age Concern Enterprises, based upon our performance in Fortis Insurance products over the last three years

My thanks go to each member of the team for their efforts on behalf of Age Concern Bournemouth during a very difficult year They have all uncomplainingly varied their workdays and times, sometimes at short notice, to keep our service available every weekday to our clients

Travel Insurance is still one of the mainstays of our new business each month and we have recently seen signs that it is emerging from the "doldrums" New policies and renewals of existing Home Insurances, Gas and Electric supply contracts and weekly lottery then make up another 60% of our total business This year we have managed to increase our sales of Funeral Plans and Aid Call personal alarm devices These two areas, in addition to providing a solution to many older peoples concerns, are having the effect of making ours a more sustainable business for the long term

In last year's report I mentioned my joining the Trading Liaison Group representing the Age Concerns in the South West to Age Concern Enterprises This has been a great success and has placed Age Concern

Bournemouth well to benefit from the some of the initiatives of the new merged (Age Concern and Help the Aged) charity

In addition to these initiatives, I also know of some exciting new products which will come our way during the year 2010 – 2011 I therefore look forward with confidence to presenting an equally positive report to you this time next year

Peter Kendall
Trading Manager

Grants and donors

Our thanks go to the following people who have either given us grants or kindly remembered ACB in their will, in memoriam or made donations Others have chosen to remain anonymous To them all we give our very grateful thanks

Grants

Ellen Cooper Dean £5,000
HBOS
OVP
PCT
AC Poole

Legacies

Marjorie Knights
Vera Porter
M Waite
Cynthia Allen

John Matthews
Olive Squires
M Wall
Miss Herbert

In memoriam

Mrs G Johns
Mrs M Knights
Rev C Smith

Mrs J Carmichael
Mrs M Reilly
Mr G Stoneley

Donors

Bournemouth Townswomans Guild
Mr Bevir
Mrs Gittins
Mr Clark
Mr Higgins
Marsham Court Hotel

Mr M Chapman
Mr Pyett
Mr & Mrs Light
Mrs Harris
Mr S MacFarlane

Results

Gross income for the year was £514,676 (2009: £350,970) The overall result was a surplus of £23,221 (2009: a deficit of £53,894)

Resources

Trustees are aware of the specific need to raise unrestricted funds in the future as project funding often does not produce sufficient return to cover the overheads of Age Concern Bournemouth, even when employing a full cost recovery approach to finance

Risk management

The trustees have a risk management strategy which comprises

- An annual review of the risks the charity may face,
- The establishment of systems and procedures to manage those risks identified, and
- The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise

A key element in the management of financial risk is the setting of a reserves policy and its regular review by trustees

Reserves

Trustees are mindful of the need to retain sufficient reserves to protect the charity in the future and these have been set at a minimum of 3 months and a maximum of 9 months running costs (including commitments on leases etc) At the year end free unrestricted reserves were £128,601 which equates to 6 months unrestricted expenditure

Governance

Age Concern Bournemouth, a charitable Company, is constituted by way of its governing document, the Memorandum and Articles of Association being a company limited by Guarantee, incorporated in March 2005 Charity number 1113294 and company registration 5401464

Age Concern Bournemouth is totally autonomous and independent from any other Age Concern However, it is a member of Age Concern, the federation Trustees are elected for a 3 year term at the Annual General Meeting, and can be re-elected for further terms All trustees are volunteers and are recruited in line with our volunteer recruitment policy Trustees receive generic induction training about ACB and specific training on their role as a trustee

Age Concern Bournemouth has a separate company, (Age Concern Bournemouth Trading Ltd (reg number 3108277) for trading purposes This company trades in products approved by the Age Concern Trading Alliance (a national agreement) and includes insurances (FSA regulated), energy supply, Aid Call, charity flowers and the Age Concern Lottery. Other products may be added with agreement from the Age Concern Trading Alliance The profits from this separate trading are covenanted back to the charity as unrestricted funds

Two trustees of Age Concern Bournemouth are also directors of Age Concern in Dorset- a company set up in conjunction with all other Age Concerns operating in Dorset, Bournemouth and Poole to enable Dorset wide services to be provided. The directors do not receive any remuneration for this.

Public Benefit

The Trustees have given due regard to public benefit when planning the charity's activities, in accordance with Sections G2 and G3 of the Charity Commission's General Guidance on Public Benefit (January 2008).

The paragraphs above set out our activities, achievements and performance during the year, which are directly related to the objects and purposes for which the charity exists. The charity achieves its principal objects and purposes through general and specialist advice delivered free to any member of the public in the local community to provide immediate and lasting assistance with all types of problem, and through specific services for the benefit of older people, their carers, families and relatives. These benefits are directly related to the aims of the charity and are fully compliant with Principles 1 and 2 of the Charity Commission Principles on Public Benefit.

.....

Every effort is taken to ensure that expenditure on general running costs of the charity is kept to a minimum. Budgets for all projects, contracts etc are as far as possible prepared on a full cost recovery basis, ensuring that the central costs of the charity are covered. This includes preparation of accounts, audit, legal fees, payroll, stationery and premises costs.

Trustees are responsible for the strategic planning of the charity with operational matters delegated to the Chief Officer.

To ensure that the charity is planning for its future, regular planning and 'away days' are held. They form the basis of the annually updated business plan. However opportunities that present themselves during the year are maximised as appropriate.

STAFF

Name	Position	Hours per week	Start date	End date
Dorothy Allen	Befriending coordinator	18	2009	2010
Andrea Bailey	Information Advisor	18.5	2008	
Kerry Bidgood	Community Support Worker	16	2007	
Ray Burgess	Support Worker	10	2007	
Sarah Carroll	Head of Community Services	37	2000	
Steve Collins	Head of Information & Development	37	2001	
Cathy Cook	Debt worker	10	2009	

Brian Deedman	Minibus Driver	18	2006	2009
Audrey Donaldson	Footcare	16	2009	2009
Sarah Elliott	Insurance Arranger	14	2000	.
Dorothy Galbraith	Office Manager	22 5	2004	
Linda Gibbings	Activities coordinator Sutton Rd	12	2006	
Carol Goodman	Foot care	16	2008	
Jeff Homer	Minibus Driver	29	1988	
Nikki Kimber	Warmth partnership	15	2009	2010
Peter Kendall	Trading manager	22 5	2005	
Robert Langdon	Volunteers Officer	16	2004	
Donna Lewis	Foot care	16	2009	
Linda Norman	Cook (Sutton Road, Turbary Park and Southbourne)	31	2003	
Steph Quinn	Project Purple Poole coordinator	18	2009	
Julia Van Boven	Footcare	16	2009	2010
Hazel Walker	Chief Officer	37	1996	2010
Nathan Watson	Admin support	28	2007	
Diane Williamson	Day Services Manager	35	2000	
Jean Williams	Foot care	13	2007	
Janet Webb	Information Advisor	18 5	2008	
Kerith Wylie	Project Purple Coordinator	20	2007	2009

Staff

There have been a number of staff leavers, and some of those staff have not been replaced, as a cost saving measure

However we have been fortunate to recruit staff for other posts namely Debt help, warmth partnership, Project Purple Poole, befriending and Foot Care

ACB has a policy which enables people to work past retirement age and we have had several staff who have continued to work for several years after this ACB will also recruit people who are over state pension age.

To you all thanks and best wishes for the future

Bankers

Barclays Bank Plc
61 Old Christchurch Road
Bournemouth
BH1 1ER

COIF Charity Funds
80 Cheapside
London
EC2V 6DZ

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiners

N J Love FCCA ACA (a partner of)
Princetown Willis LLP
Towngate House
2-8 Parkstone Road
POOLE
BH15 2PW

Solicitors

Rawlins Davey
Rowland House
Hinton Road
Bournemouth
BH1 2EG

Statement of trustees responsibilities

The trustees (who are also directors of Age Concern Bournemouth for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

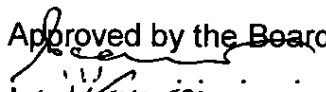
Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to

select suitable accounting policies and then apply them consistently,
observe the methods and principles in the Charities SORP,
make judgements and estimates that are reasonable and prudent,
state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements,
prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

The report of the directors has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006

Approved by the Board on 11 Oct 10 (date) and signed on their behalf by


W. KENNEDY Director