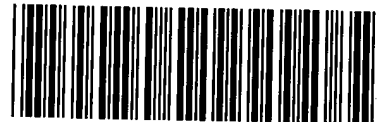


**AGE CONCERN CHRISTCHURCH
(A Company Limited by Guarantee)**

Company number: 08039848

**REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS
FOR THE
YEAR ENDED 31 MARCH 2015**

TUESDAY



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COMPANIES HOUSE

AGE CONCERN CHRISTCHURCH
(A Company Limited by Guarantee)
Company Number 08039848
Charity number 1147081

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AGE CONCERN CHRISTCHURCH
(A Company Limited by Guarantee)
Company Number 08039848
Charity number 1147081
Trustees Report
For the year ended 31 March 2015

The Trustees present their report together with the financial statements of the charity for the period ended 31 March 2015.

Administrative Details:

Registered Charity Number 1147081

Company Number 08039848

Principal and Registered Office 85 Bargates, Christchurch Dorset, BH23 1QQ

President Mayor of Christchurch

Honorary Vice President Mrs K A N Wimshurst

Voting Board Members and Trustees

Mr B Kenyon	Chairman
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Councillor F Neale	Vice Chairman
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Mrs N K Fox

Ms C E Ratcliffe	Appointed 7 July 2014- resigned 18 January 2015
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Mr S A Spendlowe	Appointed 7 July 2014
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Councillor Mrs S Spittle	Appointed 9 July 2014
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Bankers

HSBC 15 High Street Christchurch Dorset BH23 1AF

Independent Examiner

I M Rodd ACA FCCA

c/o Ward Goodman

Chartered Accountants

4 Cedar Park, Cobham Road

Ferndown Industrial Estate

Wimborne

Dorset BH21 7SF

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081
Trustees' Report
For the period ended 31 March 2015

Structure, Governance and Management

The charitable company is a company limited by guarantee. The charitable company was incorporated on 20 April 2012 and registered as a Charity on 1 May 2012. The charitable company is the successor of an unincorporated charity of the same name originally set up in October 1981. The charitable company is governed by its Articles of Association with "The Board of Trustees" responsible for ensuring it is run in accordance therewith.

The make up of the Board of Trustees is stipulated in Article 7 of the Articles of Association. The charitable company is run by the Board together with the support of Special and Standing Committees as deemed necessary from time to time. The Board meet on a regular basis. The trustees are appointed at the Charity's Annual General Meeting, honorary officers are eligible for re-election however the Chair shall not hold office for more than two consecutive terms of three years. Elected members (trustees) serve for a period of three years from the date of their election and shall be eligible for re-election. The position of trustees is honorary, remuneration or benefits in respect of their office can only be paid with the prior written approval of the Charity Commissioners.

Objectives and Activities

The principal activity of the charity during the period under review was that of promoting the relief of elderly in any manner which now is or hereafter may be deemed to be charitable and for the public benefit in and around the Borough of Christchurch. The charity is in the main self-funding, on a local basis, and receives minor grants or subsidies.

The trustees have referred to the duty in section 17(5) of the 2011 Charities Act to have due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set and believe that the information provided within this report demonstrates the various ways in which this is done.

Review of Activities

Age Concern Christchurch is an independent local charity created to improve the quality of life for thousands of older people across the borough of Christchurch, helping them to retain their independence safely and with dignity to get the most out of life. Christchurch has one of the highest elderly populations in the UK with 18,000 people over the age of 60 (2012). Across England and Wales, the percentage of the population over the age of 65 is 16%, in Christchurch it is almost 31%.

Age Concern Christchurch runs 2 charity shops, operating in Bargates and Tuckton, supported by donations from the public of goods of all sorts. The shops provide the majority of the charity's income, with additional monies from donations and bequests. In addition we receive some grants from the local authority targeted at specific areas; however of recent years these monies have fallen away as local authorities have themselves had their revenues constrained. The staff and volunteers have worked hard over the past 2 years to ensure that the income from the shops has risen so that in today's difficult economic climate we are able to maintain our independence.

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081
Trustees' Report
For the period ended 31 March 2015

The charity delivers services to the older people of Christchurch in the following areas:

Information & Advice: Having access to the correct information and advice is crucially important in promoting the independence, involvement and interests of older people. We provide an information & advice service from our Bargates offices. Working with partner organisations we can help people access advice on a wide range of issues including benefits advice, social care, housing, consumer issues, health, keeping warm in the winter, transport, power of attorney, wills and funeral planning, and many other areas. Where we are unable to directly assist we signpost client to deal with the appropriate body.

Befriending: Age Concern Christchurch provides direct one-to-one befriending support to vulnerable individuals in the Borough, often acting upon referrals from Social Services, relatives, Health Visitors, Doctors, Nurses, or anyone in contact with an older person. This service supports isolated individuals in their own home, and aims to encourage and support people and make them aware of the opportunities and activities available to them.

Friendship Clubs: We operate 5 friendship clubs around the borough, providing a weekly meeting place offering care, support, socialising and entertainment to people in their locality. Activities include guest speakers, exercise, games and competitions (including bingo), outings to places of interest using the minibus, and so on. This is a very important outreach activity for ACC, touching over 100 people each week.

Transport: Transport is one of the most frequently identified problems for older people in our community. We operate two 16-seater minibuses ('Thelma' & 'Louise') that provides transport to underpin several of the activities that we deliver. We provide door-to-door service for the Friendship Clubs, regular weekly shopping trips, outings and day trips, and support for other local charity groups when required. Our second minibus was purchased this year following a donation by County Councillor Margaret Phipps, and the services that we provide have grown to make good use of it.

Resources: Age Concern Christchurch currently operates with a small team of paid staff and over 70 volunteers. Without the commitment, dedication and skill of our workforce we would be unable to provide the services that we deliver. Our work with vulnerable people in our community requires skills, understanding and compassion to determine an individual's problems and provide the appropriate solutions required. Our workforce is our greatest asset.

During the year we had identified a misappropriation of funds at one of the Friendship Clubs. This was immediately reported to the police and the Charity Commission, and following investigation the leader of the Friendship Club has pleaded guilty to Fraud by False Representation at Bournemouth Magistrates Court. He has been sentenced to unpaid community service work and to pay compensation to Age Concern Christchurch.

Looking to the future, Age Concern Christchurch will be reviewing the range of services that we deliver to extend what we currently provide. Society is constantly changing, and the needs of an aging population are affected by the economy, legislation, financial cutbacks, and health provision. We will continue to grow our services to meet local needs, working with partners where appropriate to expand our operation in a sustainable, friendly and professional manner.

Financial Review and reserves policy

The charity's rules permit the Board of Trustees, where applicable, to apply either the option of an audit or independent examination of the charity's statement of accounts. The Board consider that exemptions from the audit requirements of Section 144(2) of the Charities Act 2011 and Section 477 of the Companies Act 2006 applies and these financial statements have been subjected to an Independent Examination.

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081
Trustees' Report
For the period ended 31 March 2015

The charity's net deficit for the year was £8,894 resulting in total funds of £43,984. The charity aims to retain at least 6 months' worth of expenditure within reserves.

Principle Funding Sources

The principle funding sources for the charity are voluntary income from grants, donations and legacies and fundraising income from shop sales. This funding has been used in the year to support the key objectives of the charity, for example through the provision of the minibus service to provide transport to elderly residents of the area and the operation of Friendship Clubs where elderly residents can meet and socialise.

Trustees' Responsibilities in Relation to the Financial Statements

The trustees 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).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity for that period. 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 judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable law, regulations and the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

I M Rodd ACA FCCA of Ward Goodman, Chartered Accountants, has expressed his willingness to continue as "Independent Examiner" of the charity.

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 of Part 15 of the Companies Act 2006 relating to small entities.


B Kenyon – Chairman & Trustee

Dated:

18/9/2015

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081
Independent Examiner's Report To The Trustees
and Members of Age Concern Christchurch

I report on the accounts of Age Concern Christchurch for the year ended 31 March 2015, which are set out on pages 6 to 13.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act), or under Part 16 of the Companies Act 2006, and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioner under Section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

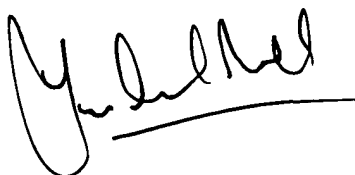
My examination was carried out in accordance with the General Directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of 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, I do not express an audit opinion on 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:

- Which gives me reasonable cause to believe that, in any material respect, the requirements:
 - a. to keep proper accounting records in accordance with Section 386 of the Companies Act 2006; and
 - b. to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met;
- or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I M Rodd ACA FCCA
c/o Ward Goodman
4 Cedar Park
Cobham Road
Ferndown Industrial Estate
Wimborne
Dorset BH21 7SF



Dated: 18th September 2015

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081
Statement of Financial Activities (including Income & Expenditure Account) for the
Year ended 31 March 2015

	Note	Unrestricted Funds £	Restricted Funds £	Total 2015 £	Total 2014 £
Incoming Resources					
Incoming Resources from generated funds					
Voluntary income	2	5,064	8,145	13,209	2,127
Activities for generating funds	2	95,343	-	95,343	86,063
Investment income	2	23	-	23	9
Incoming resources from Charitable Activities					
Pop-in centres	2	18,521	-	18,521	5,350
Transfer of funds from unincorporated charity					
					-
Total Incoming Resources		<u>118,951</u>	<u>8,145</u>	<u>127,096</u>	<u>93,549</u>
Resources Expended					
Costs of generating funds	4	109,220	1,000	110,220	68,502
Charitable activities	4	15,027	4,145	19,172	40,422
Governance costs	5	6,598	-	6,598	3,201
Total Resources Expended		<u>130,845</u>	<u>5,145</u>	<u>135,990</u>	<u>112,125</u>
Net Movement in Funds		(11,894)	3,000	(8,894)	(18,576)
Total funds brought forward at 31 March 2014		52,878	-	52,878	71,454
Total funds carried forward at 31 March 2015		<u>40,984</u>	<u>3,000</u>	<u>43,984</u>	<u>52,878</u>

All operations have been classed as continuing.

There are no other recognised gains and losses other than those shown above.

The notes form part of these financial statements

AGE CONCERN CHRISTCHURCH

Company Number 08039848

Charity number 1147081

Balance Sheet at 31 March 2015

	Note	31.03.15	31.03.14
Fixed Assets			
Minibus	8	6,347	5,026
Current Assets			
Debtors	9	5,032	3,224
Cash at bank and in hand		37,732	47,694
		-----	-----
		42,764	50,918
		-----	-----
Less: Liabilities			
(amounts falling due within one year)			
Creditors and accruals	10	(5,127)	(3,066)
		-----	-----
Net Current Assets		37,637	47,852
		-----	-----
Net Assets		£43,984	£52,878
		=====	=====
Funds	11		
Unrestricted		40,984	52,878
Restricted		3,000	-
		-----	-----
		£43,984	£52,878
		=====	=====

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 March 2014.

The members have not required the company to obtain an audit of its financial statements for the period ended 31 March 2014 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Approved by the Committee (Trustees) on



 B Kenyon - Chairman & Trustee



 S Spittle - Treasurer & Trustee

The notes form part of these financial statements

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081

Notes to the Financial Statements for the Year Ended 31 March 2015

1. Accounting Policies

Basis of Accounting

The accounts have been prepared under the historic cost convention.

The financial statements have been prepared in accordance with the Companies Act 2006 and the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued in March 2005 and with the Financial Reporting Standards for Smaller Entities (effective April 2008).

Transfer of trade and assets

On 1 August 2012, the trade and assets of the unincorporated charity, charity number 283432, were transferred to the incorporated charity in accordance with the charity's constitution.

Fund accounting

Unrestricted funds are funds which the trustees are free to use in accordance with the charitable objects.

Restricted funds are funds which have been given for particular purposes and projects.

Incoming resources

Incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability. Where income is received in advance, recognition is deferred and included in creditors and where entitlement arises before income is received, the income is accrued.

Donations and legacies are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

Resources expended

Liabilities are recognised as resources expended when the Charity has legal or constructive obligations committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including attracting sponsorship. The cost of generating funds includes an apportionment of support costs. Support costs are allocated on a basis designed to reflect the use of the resource and allocated according to time spent on each category as set out in note 4.

Charitable activities

Costs of charitable activities comprise those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and includes an apportionment of support costs. Support costs are allocated on a basis designed to reflect the use of the resource and allocated according to time spent on each category as set out in note 4.

Governance costs

Governance costs comprise all the costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include those relating to the strategic management of the Charity together with an apportionment of support costs. Support costs are allocated on a basis designed to reflect the use of the resource and allocated according to time spent on each category as set out in note 4.

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081

Notes to the Financial Statements for the Year Ended 31 March 2015
(continued)

Management and administration costs

Costs which cannot be attributed directly are apportioned between the different categories of resources expended on the basis of the amount of time spent by office staff on the various activities.

Tangible fixed assets and depreciation

The policy adopted by the trustees for capital expenditure incurred is "All assets costing more than £1,000 are capitalised and valued at historic cost".

Depreciation is charged on the Mini-bus at 25% on the reducing balance basis over its estimated useful life.

Depreciation is charged on the Office equipment at 25% on a straight line basis over its estimated useful life.

Stocks

Unsold donated items are not included in closing stock since their cost is nil and their value is uncertain until sold.

Taxation

No liability to UK taxation arises on any of the charity's sources of income due to its charitable status and all investment income is received gross of tax.

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081

Notes to the Financial Statements for the Year Ended 31 March 2015
(continued)

2. Incoming Resources

	Unrestricted Funds	Restricted Funds	Total 2015	Total 2014
Incoming resources from generated funds				
Voluntary Income				
Memberships	1,904	-	1,904	2,079
Donations	3,160	4,000	7,160	48
Legacies	-	-	-	-
Grants	-	4,145	4,145	-
	-----	-----	-----	-----
	5,064	8,145	13,209	2,127
Activities for generating funds				
Raffles	-	-	-	927
Shop sales	92,866	-	92,866	72,741
Recycling	2,477	-	2,477	12,395
	-----	-----	-----	-----
	95,343	-	95,343	86,063
Investment income				
Interest on cash deposits	23	-	23	9
	-----	-----	-----	-----
	23	-	23	9
Incoming resources from charitable Activities				
Pop-in centres:				
Refreshments	-	-	-	999
Minibus	10,322	-	10,322	2,869
Other income	8,199	-	8,199	1,160
Entertainment	-	-	-	322
	-----	-----	-----	-----
	18,521	-	18,521	5,350
	-----	-----	-----	-----
Total incoming resources	118,951	8,145	127,096	93,549
	=====	=====	=====	=====

3. Resources Expended

	2015	2014
Resources expended are stated after charging:		
Depreciation – owned assets	2,179	1,675
Independent examiners' remuneration	5,798	3,147
	=====	=====

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081

Notes to the Financial Statements for the Year Ended 31 March 2015
(continued)

4. Total Resources Expended

	Direct Costs	Management & Admin Attributed Directly	Support Costs	Total 2015	Total 2014
Costs of generating funds					
Voluntary income: memberships, donations and grants	-	-	2,180	2,180	4,808
Fundraising trading: cost of goods sold and other costs	12,105	88,232	7,703	108,040	63,694
	-----	-----	-----	-----	-----
	12,105	88,232	9,883	110,220	68,502
Costs of charitable activities					
Pop-in centres:					
Refreshments	260	-	-	260	1,419
Minibus and trips	1,974	4,936	2,961	9,871	18,413
Chiropody	-	-	-	-	100
Entertainment	197	-	-	197	1,975
Befriending	-	3,633	908	4,541	6,806
Other charitable expenditure		861	3,442	4,303	11,709
	-----	-----	-----	-----	-----
	2,431	9,430	7,311	19,172	40,422
Governance costs					
Accountancy year-ended 31/03/14	5,798	-	-	5,798	3,147
Professional Fees	800	-	-	800	54
	-----	-----	-----	-----	-----
	6,598	-	-	6,598	3,201
	-----	-----	-----	-----	-----
Total resources expended	21,134	97,662	17,194	135,990	112,125
	=====	=====	=====	=====	=====

Management and Administration	Attributed Directly	Support Costs	Total 2015	Total 2014
Staff costs	50,931	22,685	73,616	61,640
Rent and rates	14,299	-	14,299	19,487
Telephone	1,440	2,837	4,277	2,294
Heat and light	4,808	-	4,808	2,218
Insurance	20	727	747	783
Printing, postage and stationery	-	2,828	2,828	2,025
Travel	4,541	-	4,541	2,918
Repairs and renewals	3,483	1,662	5,145	3,229
Subscriptions	-	-	-	155
Bank charges	139	-	139	76
Depreciation	2,179	-	2,179	1,675
Advertising	1,930	-	1,930	895
	-----	-----	-----	-----
	83,770	30,739	114,509	97,395
	=====	=====	=====	=====

Management and administration costs have been attributed directly to categories of resources expended where possible. Those costs which it has not been possible to attribute directly because they are in the nature of support costs have been apportioned according to the time spent on each activity.

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081

Notes to the Financial Statements for the Year Ended 31 March 2015
(continued)

5. Governance Costs

	2015	2014
Independent examination and accountancy costs	5,798	3,147
Professional Fees	800	54
	<u>6,598</u>	<u>3,201</u>

6. Trustees and Related Party Transactions

	2015	2014
Trustees remuneration and other benefits	Nil	Nil
Transactions with undertakings in which a trustee or connected person has a material interest	Nil	Nil
Reimbursement of expenses to trustees	1,017	1,010

7. Staff Costs and Emoluments

	2015	2014
Gross wages	73,142	59,923
Employer's national insurance	474	1,717
	<u>73,616</u>	<u>61,640</u>

There are no members of staff with emoluments above £60,000.

The average number of employees during the year, calculated on the basis of full time equivalents, was as follows:

	2015	2014
Charitable activities	5	5

8. Tangible Fixed Assets

	Motor Vehicles	Office Equipment	Company Total
	£	£	£
Cost	44,540	756	45,296
Additions	3,500	-	3,500
	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2015	<u>48,040</u>	<u>756</u>	<u>48,796</u>
Depreciation			
Accumulated Depreciation	(48,081)	189	(40,270)
Charge for period	(1,990)	(189)	(2,179)
	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2014	<u>(42,071)</u>	<u>(189)</u>	<u>(42,449)</u>
Net Book Value			
At 31 March 2015	<u>5,969</u>	<u>378</u>	<u>6,347</u>
Net Book Value			
At 31 March 2014	<u>4,459</u>	<u>567</u>	<u>5,026</u>

AGE CONCERN CHRISTCHURCH
Company Number 08039848
Charity number 1147081

Notes to the Financial Statements for the Year Ended 31 March 2015
(continued)

9. Debtors	2015	2014
Debtors	200	200
Prepayments and accrued income	4,832	3,024
	-----	-----
	5,032	3,224
	=====	=====

10. Creditors	2015	2014
Creditors and accrued expenses	4,713	3,066
Social security and other tax	414	-
	-----	-----
	5,127	3,066
	=====	=====

11. Movements in Funds

	At 1 April 2014	Incoming Resources	Outgoing Resources	At 31 March 2015
Unrestricted funds:				
General funds	52,878	118,951	130,845	40,984
	-----	-----	-----	-----
	52,878	118,951	130,845	40,984
	=====	=====	=====	=====

	At 1 April 2014	Incoming Resources	Outgoing Resources	At 31 March 2015
Restricted funds:				
Minibus fund	-	4,000	1,000	3,000
Telephone Befriending	-	1,978	1,978	-
Friendship Groups	-	2,167	2,167	-
	-----	-----	-----	-----
	-	8,145	5,145	3,000
	=====	=====	=====	=====

- The minibus fund was restricted to the purchase of a new minibus
- The telephone befriending grant was restricted to the setup of the new telephone system including contribution to Charity log purchase
- Friendship groups fund was restricted to friendship group expenditure including transport and advice service.