

# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	1st	April	2019		31st	March	2020

## Section A Reference and administration details

<b>Charity name</b>	Age Concern St Albans		
<b>Other names charity is known by</b>			
<b>Registered charity number (if any)</b>	229773		
<b>Charity's principal address</b>	1A Hall Place Close		
	St Albans		
<b>Postcode</b>	AL1 3SD		

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	IRWoods	Chair		
2	C.Almond	Treasurer		
3	CWebb	Secretary		
4	PDade			
5	G. Brown			
6	V.Harris			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Association
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed or reappointed annually at the Annual General Meeting

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- ☐ policies and procedures adopted for the induction and training of trustees;
- ☐ the charity's organisational structure and any wider network with which the charity works;
- ☐ relationship with any related parties;
- ☐ trustees' consideration of major risks and the system and procedures to manage them.

Age Concern St Albans is a Friend of Age UK

## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

The object of the Charity shall be to promote the relief of the elderly in any manner which now is, or hereafter may be deemed by law to be charitable in and around the City and District of St Albans.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

In all our activities the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

The primary focus of our activities is to run day centres for the elderly of St Albans. In addition, we run a minibus to provide transport for our day centres and day centres run by other voluntary groups in the City and District. In providing for the elderly (particularly those with mobility problems) who would otherwise be confined to their homes we believe we are making a significant contribution to addressing isolation and loneliness suffered by this vulnerable section of the community.

We also organise subsidised chiropody services for those attending day centres throughout the City and District: this service bridges a gap between the service provided by the NHS and services that have to be paid for privately.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- ☐ policy on grantmaking;
- ☐ policy programme related investment;
- ☐ contribution made by volunteers.

Our activities are only made possible by the time and support given by our network of volunteers – both in helping to run day centres and by providing supporting transport using their own cars. Without this voluntary resource we would not be able to operate. Trustees also give their time voluntarily and receive no remuneration or other benefits.

## Section D

## Achievements and performance

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

The Charity runs three lunch clubs, each accommodating up to 24 elderly people. At each meeting a range of activities were organised including talks, seated exercises, and entertainment. We ran an annual outing and a Christmas party. We ran a minibus to provide transport for our day centres and also provided the bus with a driver to other day centres in the City and District.

The bus was also hired to church groups for transporting the elderly to

Church events.

We lease the building we occupy from the local authority and we successfully sub-let this facility to a range of community groups - both to

provide a community service and to generate an income to defray the costs of maintaining the building.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

We rely primarily on income from investments and voluntary donations to fund our activities. While our current capital reserves are sufficient for our immediate needs, we are conscious of the poor returns that investments currently provide, particularly affected this year by the impact of the Covid pandemic. .

**Details of any funds materially in deficit**

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- ☐ the charity's principal sources of funds (including any fundraising);
- ☐ how expenditure has supported the key objectives of the charity;
- ☐ investment policy and objectives including any ethical investment policy adopted.

We benefitted from a number of donations from local businesses and private benefactors.. In addition, the St Albans Old Peoples Trust agreed to continue to finance our provision of subsidised chiropody services for the financial year.

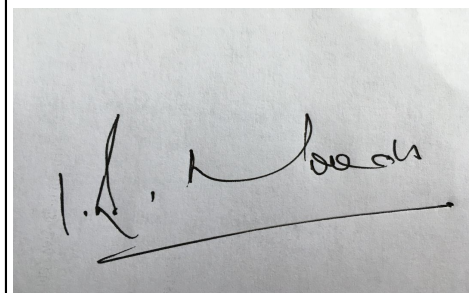
**Section F Other optional information**

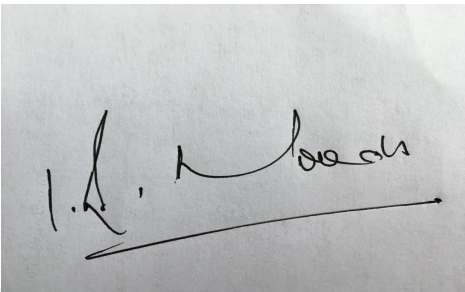
**Section G Declaration**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees**

**Signature(s)**

A photograph of a handwritten signature in black ink on a white background. The signature appears to be 'I. J. ...' followed by a long horizontal line.

<b>Full name(s)</b>	 IRWoods	C. Al m on d
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Tre as ur er
<b>Date</b>	23 Jan 2022	



Charity Name  
Age Concern St Albans

## Receipts and pay

For the period  
from

Period start date  
1st April 2019

### Section A Receipts and payments

	Unrestricted funds	Restricted funds
	to the nearest £	to the nearest £

#### A1 Receipts

Welfare Hall	8,463	
Minibus	13,073	
Donations	37,544	
Investment Income		
Day Centres	23,842	
Central		-
Transfer Virgin Account		-
<b>Sub total</b> (Gross income for AR)	<b>82,922</b>	<b>-</b>

#### A2 Asset and investment sales, (see table).

	-	-
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>

**Total receipts** **82,922** **-**

#### A3 Payments

Welfare Hall	41,297	
Minibus	14,437	
Chiropody	4,060	
Day Centres	25,274	
Central Costs	7,560	
	-	-
	-	-
	-	-
<b>Sub total</b>	<b>92,628</b>	<b>-</b>

#### A4 Asset and investment purchases, (see table)

	-	-
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>



<b>Total payments</b>	<b>92,628</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>- 9,706</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>20,000</b>	
<b>A6 Cash funds last year end</b>	<b>45,239</b>	
<b>Cash funds this year end</b>	<b>55,533</b>	

Section B Statement of assets and liabilities at the

Categories	Details
B1 Cash funds	HSBC Current A/C
	Total cash funds
	(agree balances with receipts and payments account(s))

B2 Other monetary assets	Details
	CAF Managed Portfolio
	Scottish Widows

B3 Investment assets	Details

B4 Assets retained for the charity's own use	Details

Details

**B5 Liabilities**


Signed by one or two trustees on behalf of  
all the trustees

Signature


	No (if any)	CC16a
ments accounts		
To	Period end date 31 March 2020	

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Endowment funds	Total funds	Last year
to the nearest £	to the nearest £	to the nearest £
	8,463	-
	13,073	-
	37,544	-
		-
	23,842	-
-		-
-		-
-	82,922	-

-	-	
-	-	-
-	-	-

-	82,922	-
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	41,297	-
	14,437	-
	4,060	-
	25,274	-
	7,560	-
		-
-	-	-
-	-	-
-	-	-
-	92,628	-

-	-	
-	-	
-	-	-

-	92,628	-
-	9,706	-
	20,000	-
	45,239	-
	55,533	-

## end of the period

### Unrestricted funds

to nearest £

55,533
-
-
55,533

OK

### Restricted funds

to nearest £

-
-
-
-

OK

### Endowment funds

to nearest £

-
-
-
-

OK

### Unrestricted funds

to nearest £

101,812
506
-
-

#

### Restricted funds

to nearest £

-
-
-
-
-

### Endowment funds

to nearest £

-
-
-
-
-
-
-

### Fund to which asset belongs


### Cost (optional)

-
-
-
-
-

### Current value (optional)

-
-
-
-
-

### Fund to which asset belongs


### Cost (optional)

-
-
-
-
-
-
-
-
-

### Current value (optional)

-
-
-
-
-
-
-
-
-

### Fund to which liability relates

### Amount due (optional)

### When due (optional)

	-	
	-	
	-	
	-	
	-	

Print Name	Date of approval
I R Woods	
C D J Almond	



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name

ACE CONCRETE ST ALBANS

On accounts for the year  
ended

Charity no  
(if any)

229773

Set out on pages

ONE + TWO

(Remember to include the page numbers of additional sheets.)

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended 31 03 16 16

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the  
accounts in accordance with the requirements of the Charities Act 2011  
("the Act").

I report in respect of my examination of the Trust's accounts carried out  
under section 145 of the 2011 Act and in carrying out my examination, I  
have followed all the applicable Directions given by the Charity Commission  
under section 145(5)(b) of the Act.

Independent  
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to  
undertake the examination by being a qualified member of [insert name of  
applicable listed body]]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have  
come to my attention in connection with the examination (other than that  
disclosed below \*) which gives me cause to believe that in any material  
respect:

- the accounting records were not kept in accordance with section 130  
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements  
concerning the form and content of accounts set out in the Charities  
(Accounts and Reports) Regulations 2008 other than any requirement  
that the accounts give a 'true and fair' view which is not a matter  
considered as part of an independent examination.

I have no concerns and have come across no other matters in connection  
with the examination to which attention should be drawn in this report in  
order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Judith

Date:

31/1/22

Name:

MR JAMES NICOL HAINES

Relevant professional  
qualification(s) or body