



Charity Name Age Concern St Albans	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st April 2015	To	Period end date 31 March 2016
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Welfare Hall	8,736	-	-	8,736	-
Minibus	5,772	-	-	5,772	-
Donations	3,967	-	-	3,967	-
Investment Income	1,800	-	-	1,800	-
Day Centres	20,848	-	-	20,848	-
Transfer Virgin Account	20,000	-	-	20,000	-
		-	-		-
		-	-		-
Sub total (Gross income for AR)	61,123	-	-	61,123	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	61,123	-	-	61,123	-
A3 Payments					
Welfare Hall	7,073	-	-	7,073	-
Minibus	11,668	-	-	11,668	-
Chiropody	6,518	-	-	6,518	-
Day Centres	27,118	-	-	27,118	-
Central Costs	8,711	-	-	8,711	-
		-	-		-
		-	-		-
		-	-		-
Sub total	61,088	-	-	61,088	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	61,088	-	-	61,088	-
Net of receipts/(payments)	35	-	-	33	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	651	-	-	651	-
Cash funds this year end	686	-	-	686	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC Current A/C	686	-	-
		-	-	-
		-	-	-
	Total cash funds	686	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Scottish Widows	504	-	-
	Cater Allen	30,591	-	-
	Northern Rock	23,654	-	-
	Openwork	110,949	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		IRWoods		
		Jwarrilow		



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	April	2015		31st	March	2016

Section A Reference and administration details

Charity name

Age Concern St Albans

Other names charity is known by

Registered charity number (if any)

229773

Charity's principal address

1A Hall Place Close
St Albans

Postcode 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	JWarrilow	Treasurer		
3	CWebb	Secretary		
4	PDade			
5	G Smith			
6	V.Harris			
7	C.Almond			
8				
9				
10				
11				
12				
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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

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)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none">• 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.	<p>Age Concern St Albans is a Friend of Age UK</p>
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Section C Objectives and activities

<p>Summary of the objects of the charity set out in its governing document</p>	<p>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.</p>
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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.

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. We also need to make provision for the replacement of the bus at some point.

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 private individuals including a commitment to a longer term monthly donation from a local business.

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)		
Full name(s)	IRWoods	JWarrilow
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date		

**Independent Examiner's Report to the trustees of
Age Concern St Albans on accounts for the year ended
31 March 2016 Charity No 229773 set out on pages one and two**

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 of the Charity's Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's statement

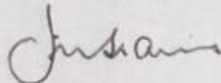
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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:
 - i) to keep accounting records in accordance with section 130 of the Charities Act;
 - ii) to prepare accounts which accord with the accounting records and comply with accounting requirements of the Charities Act have 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.

Signed



Date 27/9/16

Mr J N Haines
Registered Trust and Estate Practitioner (STEP)
15 Northfield
Witley, Godalming
Surrey GU8 5LN