

BLACKPOOL LADIES' SICK POOR ASSOCIATION  
YEAR ENDED 31st MARCH 2017  
**NOTES TO THE FINANCIAL STATEMENTS**

<b>10</b>	<b>Related parties</b>				
	<b>Controlling entity</b>				
	The charity is controlled by the trustees.				
<b>11</b>	<b>Analysis of funds</b>				
	<b>At 1 April 2016</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Other recognised gains/losses</b>	<b>At 31 March 2017</b>
	£	£	£	£	£
	<b>General Funds</b>				
	Unrestricted income fund	405,179	37,325	(41,165)	31,897
					433,236
<b>12</b>	<b>Net assets by fund</b>				
		<b>Unrestricted Funds</b>	<b>Total Funds 2017</b>	<b>Total Funds 2016</b>	
		£	£	£	
	Investments	422,669	422,669	398,127	
	Current assets	11,371	11,371	7,856	
	Creditors: Amounts falling due within one year	(804)	(804)	(804)	
	Net assets	433,236	433,236	405,179	

## BLACKPOOL LADIES' SICK POOR ASSOCIATION

The Association is constituted by Deed of Trust and is a registered charity, No. 220639, which is supported by voluntary contributions

# REPORT AND BALANCE SHEET

For the Year Ended 31st March 2017  
124th ANNUAL GENERAL MEETING  
Wednesday, 12th July, 2017 at 3.00 p.m.  
In the Victoria Suite of the Cliffs Hotel

### BUSINESS

To receive the REPORT and BALANCE SHEET of the work of the Association for the past twelve months.  
To elect the Executive Committee "en bloc" for the current year.  
To transact such other business as the Meeting may deem proper.

# BLACKPOOL LADIES' SICK POOR ASSOCIATION

## OFFICIALS AND COMMITTEE

President: Councillor Mrs K. Rowson (The Mayor)

Chairman: Mrs B. Hardy, Flat 21, The Sycamores, Blackpool Old Road, Poulton-le-Fylde

### Joint Honorary Treasurers

Mr P. McBride, 584 Devonshire Road, Blackpool

### Joint Honorary Secretaries

Mrs P. Dimuantes, J.P., 22 James Avenue, Blackpool

Ms D. Halsted, 7 Salop Avenue, Bispham

Auditor: Mr D. A. Harben, BSc FCA

Honorary Solicitor: Mr P. Atkin

### Executive Committee

Mrs S. Appleby, 53a North Park Drive, Blackpool

Mrs C. Ardron, 149 Hardhorn Road, Poulton-le-Fylde

Mrs M. Gregson, 9 Village Way, Bispham

Mrs I. Henshaw, 11 Village Way, Blackpool

Mrs K. Jolly, 13 Miller Crescent, Singleton

Mrs J. Jones, 6 Boston Avenue, Blackpool

Mrs W. Kruszynska, 1 Arundel Road, Ansdell

Mrs N. Lynch, 75 Samlesbury Avenue, Blackpool

Mrs E. Morris, 24 Leys Road, Blackpool

Mrs A. O'Hara, 57 Headroomgate Road, St. Annes-on-Sea

Mrs J. Pickering, 49 Layton Road, Blackpool

### Trustees

Mrs I. Henshaw

Miss J. Priestley

Mrs E. Robinson

Mr R. A. Shaw

Mr G. Goldstone Creasey

(Appointed 29/11/16)

# BLACKPOOL LADIES' SICK POOR ASSOCIATION

YEAR ENDED 31st MARCH 2017

## NOTES TO THE FINANCIAL STATEMENTS

	2017	2016
	£	£
<b>Breakdown of resources expended</b>		
Charitable activities	30,007	30,029
Shop and fundraising	5,253	3,538
Governance	5,905	5,473
<b>Total resources expended</b>	<b>41,165</b>	<b>39,040</b>

**7 Trustees' remuneration and expenses**  
No trustees received any remuneration during the year.

### 8 Investments held as fixed assets

	Listed investments £	Cash deposits £	Total £
<b>Market value</b>			
As at 1 April 2016	374,660	23,467	398,127
Revaluation	31,897	—	31,897
Additions	35,028	62,666	97,694
Disposals	(54,174)	(50,875)	(105,049)
<b>As at 31 March 2017</b>	<b>387,411</b>	<b>35,258</b>	<b>422,669</b>
<b>Net book value</b>			
As at 31 March 2017	387,411	35,258	422,669
<b>As at 31 March 2016</b>	<b>374,660</b>	<b>23,467</b>	<b>398,127</b>

All investment assets were held in the UK.

	2016	2015
	£	£
<b>9 Creditors: Amounts falling due within one year</b>		
Accruals and deferred income	804	804
	<b>804</b>	<b>804</b>

BLACKPOOL LADIES' SICK POOR ASSOCIATION  
YEAR ENDED 31st MARCH 2017  
**NOTES TO THE FINANCIAL STATEMENTS**

2	Voluntary income	Unrestricted Funds £	Total Funds 2017 £	Total Funds 2016 £
	<b>Donations and legacies</b>			
	Appeals and donations	7,047	7,047	395
	Grants - other agencies	8,000	8,000	8,000
	Subscriptions	40	40	230
	Income from listed investments	104	104	—
	Gift aid payments from group undertakings	6	6	—
		<u>15,197</u>	<u>15,197</u>	<u>8,625</u>
3	<b>Grants receivable</b>			
	Grants - other agencies	<u>8,000</u>	<u>8,000</u>	<u>8,000</u>
4	<b>Investment income</b>			
	Income from listed investments	<u>11,842</u>	<u>11,842</u>	<u>14,321</u>
5	<b>Incoming resources from charitable activities</b>			
	<b>Shop &amp; Fundraising</b>			
	Sales of donated goods	552	552	522
	Other income	9,734	9,734	6,522
		<u>10,286</u>	<u>10,286</u>	<u>7,044</u>
6	<b>Total resources expended</b>			
	<b>Shop &amp; Fundraising</b>	<b>Charitable Activities</b>	<b>Governance</b>	<b>Total</b>
	£	£	£	£
	<b>Direct costs</b>			
	Fundraising costs	5,253	—	5,253
	Establishment costs (insurance)	468	—	468
	Office expenses	—	326	326
	Accountancy fees	—	804	804
	Legal and professional costs	—	4,300	4,300
	Bank charges	—	7	7
		<u>5,721</u>	<u>5,437</u>	<u>11,158</u>
	<b>Support costs</b>			
	General relief	—	21,040	21,040
	Special relief	—	8,967	8,967
		<u>—</u>	<u>30,007</u>	<u>30,007</u>
		<u>5,721</u>	<u>5,437</u>	<u>41,165</u>

BLACKPOOL LADIES' SICK POOR ASSOCIATION

**REPORT**  
**TO THE DONORS AND SUBSCRIBERS OF THE**  
**BLACKPOOL LADIES' SICK POOR ASSOCIATION**

It gives me great pleasure to write this report for 2016/17; the beginning of our 125th anniversary year.

At this 124th Annual General Meeting, we wish to welcome our new President Mrs Mavis Coleman, the Mayoress of Blackpool. To her and the Mayor, Councillor Ian Coleman, we extend our good wishes for a happy and successful year of office.

At our A.G.M. last year, many local groups were represented, showing what a spirit of co-operation exists within the town. It was good to have our President, the Mayor of Blackpool, Councillor Kath Rowsen speak at the meeting, and we give our sincere thanks to her for all the support she has given at our fundraising activities. We convey our good wishes for the future.

We began the year on a happy note with a summer dinner in July at North Shore Golf Club. This was followed in August by our popular Sunset Supper held at North Shore Golf Club. Good food, good company and a fun quiz was enjoyed by all.

September proved to be a busy month starting with our ladies doing their usual stint at the Poulton Charity Shop and, despite the ever-increasing number of charity shops in the town, still brought in a good return. Later in the month, a Fashion Show and Afternoon Tea was held at the Cliffs Hotel. This was a new venture and an opportunity to meet friends old and new. Still in September, our lovely retiring Chairman Barbara Hardy handed over her badge of office to Shirley Appleby. Many thanks to Barbara for all her support and hard work in keeping us all in order!

Sadly, in October one of our longest standing members Maureen Edmondson passed away. Maureen was joint Treasurer for over 30 years and is greatly missed. Our sincere condolences go out to her family.

Come December, in the festive atmosphere of the Cliffs, our Christmas Coffee Morning was a great success. Thanks go to Isabel Henshaw for securing the hospitable venue on this and so many other occasions.

The new year started with a Burns Night Supper at North Shore Golf Club. This was great fun with people joining in the spirit of the occasion. Our last social engagement of the year was the ever popular Spring Luncheon held at the Cliffs Hotel. The combination of a lovely meal in pleasant surroundings with a very entertaining speaker - Trish Green made for a great afternoon.

As you can see from the above, our Entertainments Committee have been particularly busy this year raising in excess of £10,000 (£5,000 net after costs) and their effort is much appreciated.

But, of course, all of our fund-raising efforts are done so that we can help the people of Blackpool in their time of need. Our Executive Committee members and Welfare Officers have visited people in their homes and distributed hundreds of food vouchers and also provided fridges, freezers, washing machines, beds, coats and various other essentials as required. We have also made several donations to local groups (particularly over the Christmas period) to help with the provision of soup kitchens, food hampers, toiletries and Christmas Dinners.

As we enter our 125th year it is a time to celebrate but also to reflect. Sadly, at the end of this year, after much discussion and soul-searching, we had to end our home visits due, in the main, to changes in legislation (safeguarding, Health & Safety, etc). This was not a decision that was taken lightly as many of our clients tend to live in isolation and look forward to our visits; we will also miss the human contact but have to move with the times. Over the years although our methods of working have changed, we still remain faithful to the principles set out by our founding members all those years ago.

On a happier note, I do hope that you will join us on 4th November 2017 at the Imperial Hotel for our 125th Anniversary Dinner. Details about this and any of our other special events are available from any of our committee members.

Finally, I'd like to take this opportunity of thanking our ladies and network of helpers who make all of this possible. Also the Town Hall staff, North Shore Golf Club and the Cliffs Hotel for their hospitality at our monthly meetings and events.

Here's to another 125 years!

Pat Dimuantes  
Joint Honorary Secretary

## SUBSCRIPTIONS

Mrs J. Ansell	Mrs T. Hounslow	Mrs A. O'Hara
Mrs S. Appleby	Mrs K. Jolly	Ms I. Olsen
Mrs C. Ardron	Mrs J. Jones	Mrs J. Pickering
Mrs P. Dimuantes JP	Mrs W. Kruszynska	Mrs K. Rawlinson
Mrs F. Dwyer	Mrs N. Lynch	Mrs W. Smart
Mrs M. Gregson	Mrs B. Mann	Mrs L. Smithurst
Ms D. Halstead	Mr P. McBride	Mrs H. Spencer
Ms A. Hardman	Mrs K. McPhee	Mrs R. Szweda, JP
Mrs B. Hardy	Mrs S. Middleton	Mrs M. Vowell
Mrs I. Henshaw	Mrs E. Morris	Mrs M. Woodcock

## BLACKPOOL LADIES' SICK POOR ASSOCIATION YEAR ENDED 31st MARCH 2017 NOTES TO THE FINANCIAL STATEMENTS

### 1 Accounting policies

#### Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities (SORP 2005)', issued in March 2005, applicable accounting standards and the Charities Act 2011.

#### Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Further details of each fund are disclosed in note 12.

#### Incoming resources

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

#### Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation 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 are the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

#### Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### Investments

Fixed asset investments are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the statement of the financial activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the statement of financial activities based on the market value at the year end.

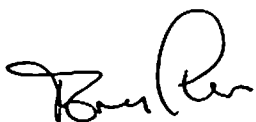
BLACKPOOL LADIES' SICK POOR ASSOCIATION

YEAR ENDED 31st MARCH 2017

**BALANCE SHEET**

	Notes	2017 £	2016 £
<b>Fixed assets</b>			
Investments	8	422,669	398,127
<b>Current assets</b>			
Cash at bank and in hand:		11,371	7,856
<b>Creditors: Amounts falling due within one year</b>	9	<u>(804)</u>	<u>(804)</u>
<b>Net current Assets</b>		10,567	7,052
<b>Net assets</b>		<u>433,236</u>	<u>405,179</u>
<b>The funds of the charity:</b>			
<b>Unrestricted funds</b>			
Unrestricted income funds		<u>433,236</u>	<u>405,179</u>
<b>Total charity funds</b>		<u>433,236</u>	<u>405,179</u>

Approved by the Board on 5h May 2017 and signed on its behalf by:



Mr R A Shaw  
Trustee

The notes on pages 13 to 16 form part of these financial statements

BLACKPOOL LADIES' SICK POOR ASSOCIATION

**FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31st MARCH 2017

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BLACKPOOL LADIES' SICK POOR ASSOCIATION

**REFERENCE AND ADMINISTRATIVE DETAILS**

Registered charity name	Blackpool Ladies Sick Poor Association
Charity number	220639
Trustees	Mr R A Shaw, Chair of Committee of Trustees Mrs I Henshaw Mrs E Robinson Miss J Priestley Mr G G Creasey (Appointed 29 November 2016)
Bankers	Royal Bank of Scotland Talbot Road Blackpool FY1 1LE
Accountant	Beckett Rawcliffe Beckett House Sovereign Court Wyrefields Poulton le Fylde Lancashire FY6 8JX
Investment Advisor	Gore Brown Investment Management LLP Belvedere House 2 Victoria Avenue Harrogate HG1 1EL

BLACKPOOL LADIES' SICK POOR ASSOCIATION

YEAR ENDED 31st MARCH 2017

**STATEMENT OF FINANCIAL ACTIVITIES**

	Notes	Unrestricted Funds	Total Funds 2017	Total Funds 2016
			£	£
<b>Incoming resources</b>				
Incoming resources from generated funds:				
Voluntary income	2	15,197	15,197	8,625
Investment income	4	11,842	11,842	14,321
Incoming resources from charitable activities	5	10,286	10,286	7,044
Total incoming resources		<u>37,325</u>	<u>37,325</u>	<u>29,990</u>
<b>Resources expended</b>				
Costs of generating funds:				
Costs of generating voluntary income	6	–	–	30
Charitable activities	6	35,728	35,728	33,828
Governance costs	6	5,437	5,437	5,182
Total resources expended		<u>41,165</u>	<u>41,165</u>	<u>39,040</u>
Net outgoing resources before other recognised gains and losses		(3,840)	(3,840)	(9,050)
<b>Other recognised gains/losses</b>				
(Losses)/gains on investment assets		<u>31,897</u>	<u>31,897</u>	<u>(10,113)</u>
Net movement in funds		28,057	28,057	(19,163)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>405,179</u>	<u>405,179</u>	<u>424,342</u>
Total funds carried forward		<u>433,236</u>	<u>433,236</u>	<u>405,179</u>

All incoming resources and resources expended derive from continuing activities.

The notes on pages 13 to 16 form part of these financial statements

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES**

I report on the accounts of the Trust for the year ended 31 March 2017, which are set out on pages 11 to 16.

**Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- 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 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 report**

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 130 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



Mr David A Harben BSc FCA  
Beckett Rawcliffe, Chartered Accountants  
Beckett House, Sovereign Court, Wyrefields  
Poulton le Fylde, Lancashire FY6 8JX

Date: 5th May 2017

**TRUSTEES ANNUAL REPORT**

The Committee of Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2017.

**Reference and administrative details**

Reference and administrative details are shown in the schedule of committee of trustees and professional advisers on page 1 of the financial statements.

**The Committee of Trustees**

The Committee of Trustees who served the charity during the period were as follows:

Mr R A Shaw	Mrs E Robinson
Mrs I Henshaw	Miss J Priestley
Mr G G Creasey	

**Structure, governance and management**

The trustees of the Association are fully responsible for the overall management of the Association and they meet regularly to manage its affairs.

The Charity Commission requires trustees, within their Annual Report, to sign a declaration that during the year there were no serious incidents or other matters that may impair the activities, beneficiaries, property, work or reputation of the Association and that should have been brought to the attention of the Commission but have not. (sections 11 and 48 Charities Act 1993).

The trustees actively review the major risks which the Association faces on a regular basis and believe that maintaining reserves at their current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

The trustees have also examined operational and business risks faced by the Association and confirm that they have established systems to identify, mitigate and duly report any significant risks.

The future responsibility for recording any serious events or the potential problems will lie with the Secretary of the Association in liaison with the Chair of Trustees.

The Trustees confirm that there have been no serious risks identified or brought to their attention during the year

Under the trust deed the association has the power to make investments as the trustees see fit.

**Objectives and activities**

The objects of the Association are the provision for the sick and poor within the Borough of Blackpool of such medical and nursing assistance and such relief in money, food, clothing, heating and other necessities of life.

Also for the protection of the deserving poor within the said borough and their relief in cases of unavoidable misfortune or of extreme or temporary distress.

These objects assist to safeguard the public against vagrancy and imposture.

## BLACKPOOL LADIES' SICK POOR ASSOCIATION

### YEAR ENDED 31st MARCH 2017 TRUSTEES ANNUAL REPORT *(Continued)*

#### Review of the Year

The Trustees met as usual twice during the year and both meetings were attended by Directors of Gore Browne our Investment Managers (GBIM Ltd).

During the year we appointed a new Trustee - Mr Phillip McBride but his tenure was short as he agreed to move to the position of Treasurer following the decision by Mrs Joan Jones to step down from that post. Joan has made a most valuable contribution to BLSPA over many years and is still serving as one of our Welfare Officers. Phillip has regretfully had to relinquish his post as Treasurer due to personal commitments - he will be sorely missed and we wish him well.

Phillip's role as Trustee has been taken over by Mr Graham Goldstone Creasey who I am sure will bring new strengths to our team. At the current time we are in discussion with two potential new Trustees which will reinforce our team of Trustees and provide stronger succession planning for that important role.

The value of our investment portfolio increased by 6.1% (from £398,127 to £422,669 an increase of £24,542). This was largely due to the improvement in share values during the year and somewhat aided by the short term consequences of Brexit (which may of course, be the cause of future more fluctuations). But there was a slight drop in Investment income (£2479) as dividend income in general was depleted.

It is important to the Trustees that we maintain, as far as possible, the value of our investments as the returns which they provide (£11,842 this year) are a major part of the income we require to fund our support for an increasing number of clients. In this respect I would like to express appreciation to our Investment Advisors (GBIM of Harrogate) who keep a careful watch on our portfolio and attend bi-annual meetings of the Trustees to personally deliver their advice and support).

But our funds are not derived only from investment income. The Trustees remain grateful to those members of the Entertainments Committee who this year generated a splendid £10,286 from their efforts. They are already planning to increase this figure for 2017 as we move into the year where we will celebrate our 125 years anniversary.

And, yet again to we are grateful to many donors who support our good work - both large and small. We continued to benefit from the John Slater Foundation and the Glasdon Staff Giving Scheme and new donors Farm Foods, Beaverbrooks the Jewellers, St Anne's Church Council (Bispham), Masonic Fidelity Lodge (Poulton), Dr. Avasthi, and Martin & Wyles Roofing - (for 2017/18), and others in memory of Frances Curtis, James Blackmore and many others. To all of them, both corporate and individual, we are most grateful.

During the year we provided support to the sick and poor of Blackpool to the tune of £30,007. The majority of this (£21,040) was in the form of food vouchers (largely from Farm Foods who made a matching, very generous donation) with the balance (£8,967) in the form of material help with household items and living costs. These figures compared very favourably with last year's total.

## BLACKPOOL LADIES' SICK POOR ASSOCIATION

### YEAR ENDED 31st MARCH 2017 TRUSTEES ANNUAL REPORT *(Continued)*

#### Plans for future periods

The economic climate (to say nothing of Brexit) will continue to make huge demands on the local Council and NHS Services, thus reducing the opportunities that they can give to organisations such as BLSPA who do their best to take some of the strain by providing "third sector" facilities. The demand from single parent families and the frail elderly who very often live lonely lives without much support, will almost certainly increase.

We will have to try harder to attract wider financial support. Any organisation or individual who could make a donation (however large or small) rather than volunteering can give a cheque (payable to BLSPA) to any member of the Association for our Treasurer to deal with. All donations will be gratefully accepted and acknowledged. Potential qualifying donors who are individual UK Taxpayers can benefit from Gift Aid support which will then enhance their donations to the Charity. A "win-win" situation.

The Association has an Investment policy setting out the basic rules as to how we conduct our business and manage our assets and which is reviewed annually. A copy can be obtained by asking any Association member to have a copy forwarded (please provide a postal or e-mail address).

But as well as cash we always need more hands to the pump and (although Ladies never grow old!) we continue to see a reduction in our numbers and need more younger people and innovative ideas to ensure that the next 125 years will be just as good as the last - and perhaps even better.

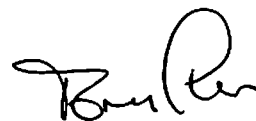
We urgently need more volunteers to continue and expand our work so, if you would like to help us in any way, please contact any member of the Association (listed on page 2 of this report) to discuss the opportunities and potential involvement.

And finally

- to the officers and members of the Association for their wonderful practical support
- to our financial supporters without whom our efforts would be severely limited
- to those who might join us in the year ahead to enhance and maintain our work

**my fellow Trustees and I say "Thank you, from the bottom of our hearts".**

Approved by the Trustees on 5th May 2017 and signed on their behalf by:



Tony Shaw, Trustee