

**AGE CONCERN (BANSTEAD)**

**FINANCIAL STATEMENTS**  
**for the YEAR ended**  
**31 MARCH 2019**

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Davis, Burton, Williams & Co.  
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Wallington  
Surrey SM6 7AH

**AGE CONCERN (BANSTEAD)**

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**FOR THE YEAR ENDED 31 MARCH 2019**

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**AGE CONCERN (BANSTEAD)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2019**

Age Concern (Banstead) is a Charitable Incorporated Organisation registered as a charity under the Charities Act 2011 with registered number 1157342. Its address is at Banstead Centre, The Horseshoe, Banstead, Surrey SM7 2BQ. The governing document is a Constitution.

The charity trustees during the year were:

Mr N Pulsford (Chairman)  
Mr P Tickle (Treasurer)  
Miss G Lownsbrough  
Mr G Beattie (resigned as a Trustee on 4th October 2018)  
Mrs S Pulsford  
Mr P Jobson  
Mr M Owen  
Cllr J Stephenson  
Mr C Batty  
Mr D Crouch

The current trustees include individuals with management and practical health care experience, as well as a retired head teacher, company director, chartered accountant and individuals with a variety of relevant experience in the voluntary sector. Councillor J Stephenson was nominated as the representative of the Reigate & Banstead Council and joined the board of trustees in 2013.

The charity's banker is Barclays Bank plc.

The object of the charity is to promote the welfare of the aged throughout the area formerly covered by Banstead UDC in any manner which is deemed by law to be charitable. The main activities and achievements during the year have been the dissemination of information, the provision of a visiting service to assess needs which are then channelled appropriately, a toe nail cutting service, the provision of transport by the hiring out of a minibus, the operation of a voluntary car scheme and the running of a club for the housebound and handicapped.

The attached accounts show the financial activities for the year and the state of affairs at 31 March 2019. During the year under review there were net outgoing resources of £6,925 resulting in a decrease in total funds from £63,473 to £56,548


The charity's policy on the reserves, which it has built up from significant legacies, donations and local fund raising activities, is to attempt to maintain sufficient funds which would allow the funding of a deficit equivalent to twelve months operation. Surpluses in excess of this minimum defensive reserve are then allocated to special expenditure items as agreed by the trustees. All accumulated funds are presently held in a higher interest bearing account with CCLA.

Our thanks are due to all those who have donated so generously to our funds during the year, and to our staff and volunteers for their co-operation and assistance throughout this period.

Approved by the Trustees on

(Date) 11 July 2019

(Signed) .....



(Name) P Tickle - Treasurer

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**

### **AGE CONCERN (BANSTEAD)**

I report on the accounts of the charity for the year ended 31 March 2019, which are set out on pages 4 to 9.

#### **Respective responsibilities of the Trustees and Examiner**

As described on page 3 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) and that an independent examination is needed.

It is my responsibility to:-

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

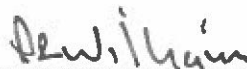
#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 I do not express an audit opinion on the view given by the accounts.

#### **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
  - a, to keep accounting records in accordance with section 130 of the 2011 Act; and
  - b, to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



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Surrey SM6 7AH

Date  2019

## **AGE CONCERN (BANSTEAD)**

### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's incoming resources and application of resources during the year and of its state of affairs at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Society will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

**AGE CONCERN (BANSTEAD)****STATEMENT OF FINANCIAL ACTIVITIES for the 31 MARCH 2019**

	Unrestricted Funds £	Restricted Funds £	2019 Total Funds £	2018 Total Funds £
<b><u>INCOMING RESOURCES</u></b>				
<b>Incoming Resources from Generated Funds- Grants:-</b>				
Core Activities	20,345	-	20,345	26,500
Minibus	-	-	-	-
Community Garden	-	-	-	-
Leaflets and Distribution	-	-	-	1,279
Computer Equipment	-	-	-	640
Subscriptions	1,248	-	1,248	1,314
Donations and Fund Raising	13,481	-	13,481	13,115
Interest Received	234	-	234	84
<b>Incoming Resources from Charitable Activities -</b>				
Lunch Clubs	1,782	-	1,782	2,615
Car Scheme	6,982	-	6,982	6,969
Minibus	4,254	-	4,254	5,458
Other	1,487	-	1,487	616
<b>Total Incoming Resources</b>	<b>49,813</b>	<b>-</b>	<b>49,813</b>	<b>58,590</b>
<b><u>RESOURCES EXPENDED</u></b>				
<b>Charitable Activities: -</b>				
Visiting Services	19,604	-	19,604	18,264
Community Garden	208	-	208	639
Information and Advice	8,970	-	8,970	9,392
Lunch Clubs	1,764	-	1,764	2,808
Footcare	530	-	530	497
Car Scheme	10,313	-	10,313	10,587
Minibus (including depreciation)	12,219	-	12,219	16,351
	<b>53,608</b>	<b>-</b>	<b>53,608</b>	<b>58,538</b>
<b>Governance Costs: -</b>				
Administration	1,326	-	1,326	1,241
Insurance	904	-	904	871
Independent Examiner's Fee	900	-	900	900
	<b>3,130</b>	<b>-</b>	<b>3,130</b>	<b>3,012</b>

**AGE CONCERN (BANSTEAD)**

**STATEMENT OF FINANCIAL ACTIVITIES for the 31 MARCH 2019 (continued)**

	Unrestricted Funds £	Restricted Funds £	2019 Total Funds £	2018 Total Funds £
<b><u>RESOURCES EXPENDED (continued)</u></b>				
<b><u>Total Expenditure</u></b>	<u>56,738</u>	<u>-</u>	<u>56,738</u>	<u>61,550</u>
<b><u>Net (Outgoing) / Incoming Resources for the year</u></b>	(6,925)	-	(6,925)	(2,960)
Total Funds brought forward	63,473	-	63,473	66,433
<b><u>TOTAL FUNDS CARRIED FORWARD</u></b>	<u>56,548</u>	<u>-</u>	<u>56,548</u>	<u>63,473</u>

All activities for the current and previous year derive from continuing operations.

There are no recognised losses and gains other than the (defecits) / surpluses for the current and previous year as shown above.

The notes on pages 7 to 9 form an integral part of these accounts.

**AGE CONCERN (BANSTEAD)****BALANCE SHEET as at 31 MARCH 2019**

	Note	2019	2018
		£	£
<b><u>FIXED ASSETS</u></b>			
Tangible Assets	3	16,118	21,491
<b><u>CURRENT ASSETS</u></b>			
Debtors	4	1,235	1,440
Cash at Bank and in Hand		5,971	6,755
Charities Deposit Account		42,790	36,790
		<u>49,996</u>	<u>44,985</u>
<b><u>CURRENT LIABILITIES</u></b>			
Creditors	5	<u>(9,566)</u>	<u>(3,003)</u>
<b><u>NET CURRENT ASSETS</u></b>		40,430	41,982
<b><u>NET ASSETS</u></b>		<u>56,548</u>	<u>63,473</u>
<b><u>RESTRICTED FUNDS</u></b>		-	-
<b><u>UNRESTRICTED FUNDS</u></b>			
General Purposes Fund		56,548	63,473
<b><u>TOTAL FUNDS</u></b>		<u>56,548</u>	<u>63,473</u>

Approved by the Trustees and signed on their behalf by:

Signed

(Name: N Pulsford)  
(Title: Chairman)

Signed

(Name: P Tickle)  
(Title: Treasurer)Date 11 July 2019

The notes on pages 7 to 9 form an integral part of these accounts.



## AGE CONCERN (BANSTEAD)

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2019

#### 1 Accounting Policies

##### (a) Basis of Accounting

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 and applicable UK Accounting Standards and the Charities Act 2011.

##### (b) Depreciation of Fixed Assets

Depreciation is provided on tangible fixed assets at rates calculated to write off the cost of each asset over its estimated useful life as follows:-

Minibus	25% on reducing balance
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##### (c) Incoming Resources

All 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.

##### (d) Allocation of Overhead and Support Costs

Overhead and support costs have been allocated between charitable activities and governance costs in proportion to the estimated administrative burden applicable to each activity. The allocation of overhead and support costs is analysed in note 2.

##### (e) Governance Costs

Governance costs comprise all costs involved in the public accountability of the charity and its compliance with regulation and good practice.

#### 2 Allocation of Support Costs and Overheads

The breakdown of support costs and how these were allocated between Charitable Activities and Governance is shown in the tables below.

	2019	2018
<u>Total Costs</u>	£	£
Administration expenses	3,434	3,708
Salaries	17,387	13,479
Rent	5,108	5,108
Office Equipment	595	2,530
	<u>26,524</u>	<u>24,825</u>

	2019	2018
<u>Allocated as follows:</u>	£	£
<u>Charitable activities-</u>		
Information and advice	30% 7,958	30% 7,447
Visiting service	20% 5,305	20% 4,965
Lunch clubs	2% 530	2% 497
Driving scheme	31% 8,223	30% 7,696
Minibus	10% 2,652	10% 2,482
Footcare	2% 530	2% 497
Governance	5% 1,326	5% 1,241
	<u>26,524</u>	<u>24,825</u>

**AGE CONCERN (BANSTEAD)****NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2019 (continued)****3 Fixed Assets**

	Minibus £	Total £
<b>COST</b>		
At 1.4.2018	39,655	39,655
Additions	-	-
Disposals		
At 31.3.2019	<u>39,655</u>	<u>39,655</u>
<b>DEPRECIATION</b>		
At 1.4.2018	18,164	18,164
Charge for year	5,373	5,373
Disposals		
At 31.3.2019	<u>23,537</u>	<u>23,537</u>
<b>NET BOOK VALUE</b>		
31.3.2019	<u>16,118</u>	<u>16,118</u>
31.3.2018	<u>21,491</u>	<u>21,491</u>

**4 Debtors**

	2019 £	2018 £
Debtors and Prepayments	1,235	1,440
	<u>1,235</u>	<u>1,440</u>

**5 Creditors - falling due within one year**

	2019 £	2018 £
Accruals	2,566	2,255
Other Creditors and Income in Advance	7,000	748
	<u>9,566</u>	<u>3,003</u>

**6 Funds**

	Unrestricted Funds £	Restricted Funds £	2019 Total Funds £	2018 Total Funds £
At 1 April 2018	63,473	-	63,473	66,433
Incoming resources	49,813	-	49,813	58,590
Outgoing resources	(56,738)	-	(56,738)	(61,550)
At 31st March 2019	<u>56,548</u>	<u>-</u>	<u>56,548</u>	<u>63,473</u>
Represented by:				
Tangible Fixed Assets	16,118	-	16,118	21,491
Net Current Assets	40,430	-	40,430	41,982
	<u>56,548</u>	<u>-</u>	<u>56,548</u>	<u>63,473</u>

**Restricted Funds**

These are amounts received by Age Concern Banstead to be expended on specific purposes.

## **AGE CONCERN (BANSTEAD)**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2019 (continued)**

#### **7 Employees' Remuneration**

Total remuneration (excluding employers' NI contributions) for the year amounted to £31,117. (2018 £26,778).

The average number of paid staff for the year were:

Welfare Services	:	2 part-time employees
Administration	:	3 part-time employee

#### **8 Trustees Remuneration and Expenses**

No remuneration was paid or payable out of the funds of the charity to any trustee or to any person or persons known to be connected with any of them in the past year.

A total of £500.05 (2018 - £660.00) was reimbursed to one trustee for sundry expenses related to the running of the charity

#### **9 Public Benefit Entity**

The Charity is a Public Benefit Entity.