

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 2019
126th ANNUAL GENERAL MEETING
Tuesday, 3rd September, 2019 at 10.30 a.m.
In the Town Hall, Blackpool

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 Cath Rowson (Deputy Mayor)
Chairman: Mrs Colette Ardron, 149 Hardhorn Road, Poulton-le-Fylde

Honorary Treasurer

Miss J. Priestley, 24 Scarborough Road, Lytham St. Annes

Joint Honorary Secretaries

Mrs P. Dimuantes, 22 James Avenue, Marton, 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, "Rochelle" 53a North Park Drive, Blackpool

Mrs M. Gregson, 9 Village Way, Bispham

Mrs I. Henshaw, 11 Village Way, Blackpool

Mrs J. Jones, 6 Boston 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

Mrs J. Wells

Mrs G. Winward

(Appointed 28/02/19)

BLACKPOOL LADIES' SICK POOR ASSOCIATION

REPORT

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

This year has seen the need for us to evolve with the times and make better use of technology, when our Trustees warned that our investments were not performing as well, due to current financial climate. They felt it is essential to develop a Memorandum of Understanding to be completed by organisations before engaging with us. It will efficiently confirm that the person needing immediate help meets our criteria, such as being a Blackpool resident and will cover the safeguarding requirements. It was also decided, to enable us to support as many people as possible, that our main help would be food vouchers, thus allowing money to be freed up to pay other bills.

As with most Charities a lot of work is done in the background. We have had meetings with Children Centres, Hostels and support organisations. Completed reports like the Charity Commissions Annual Report. Our Treasurer works tirelessly to keep our accounts in order. Our Welfare Officer/s being on call 7 days a week, to give out food vouchers and organise essential items immediately. Meeting people to get new donors. Our Entertainments Committee organising fundraising events that bring in a large part of our income. Again these events don't just happen, it takes lots of meetings, sourcing venues, setting up rooms and organising entertainment.

The BIG difference with our Charity is that no one is paid for the work they do!

Our fundraising events started in August with a lovely Sunset Supper. September brought a very lucrative week in the Charity Shop, due to a lot of hard work collecting quality donations, setting up, serving and clearing up. One lady then did several car boot sales with the left over items and brought in another good amount. Later in the month was an enjoyable Afternoon Tea and Fashion Show put on by one of our members. Our Christmas Coffee Morning at the Cliffs Hotel was opened by our President the Deputy Mayor Cllr Kath Rowson. It had stalls with donated homemade cakes, raffle/tombola prizes and other friends bringing their stalls. The New Year brought our Burns Night Supper. This event is always sold out, as the food and atmosphere are so enjoyable.

September also saw Mrs Colette Ardron becoming the new Executive Committee Chairman taking over from Mrs Shirley Appleby, who had a very successful and well supported term of office. Shirley gave us our new mission statement.

"We support where we live"

We had sadness during the year with the passing of two former members, Mrs Margaret Staveley and Mrs Barbara Gribbon. These wonderful ladies gave many years dedicated service to our Charity.

One donation certainly gave the feeling it is all worthwhile. A lady who received help from us many years ago when she had no food, clothes or place to live was helped until things stabilised for her. Over the following years she worked to put herself through University, on passing became a Nurse then a Social Worker. She was so pleased to get that support at such a low point in her life. Now she is in a good place felt she wanted to give us a donation to help us help others in similar situations.

Gratitude like this continues to gives us the boost we need to carry on the wishes of our founders from over a 125 years ago.

Dianne Halsted

BLSPA Executive Committee Minutes Secretary

BLACKPOOL LADIES' SICK POOR ASSOCIATION

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2019

Contents	Page
Reference and Administrative Details	6
Trustees' Annual Report	7
Independent examiner's report to the Trustees	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13

BLACKPOOL LADIES' SICK POOR ASSOCIATION

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Blackpool Ladies Sick Poor Association
Charity number	220639
Trustees	Mrs I Henshaw Mrs E Robinson Miss J Priestley, Chair of Trustees Mrs J. Wells Mrs G. Winward (Appointed 28/02/19)
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 2019 TRUSTEES ANNUAL REPORT

The Committee of Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2019.

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:

Mrs I Henshaw

Mrs E Robinson

Mrs G D Winward

Mrs J Wells

Miss J Priestley

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

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 2019

TRUSTEES ANNUAL REPORT *(Continued)*

Review of the Year

The Trustees express their sincere thanks to:-

- all members past and present of have given the charity practical support
- the financial supporters without whom our efforts would be severely limited
- those potential members who might join us in the years ahead to enhance and maintain the work of the charity

The year has been difficult for a variety of reasons:-

- the demands on the association's resources were greater than the income by a significant amount
- Mr Graham Goldstone-Creasey resigned as Treasurer in May 2018 and has yet to be replaced
- Mrs Joan Jones and Mrs Joan Pickering resigned as Welfare Officers at the start of March 2019

Thanks go to all three officers for their hard work and commitment to the organisation.

The Trustees met four times during the year and two of the meetings were attended by Directors of Gore Browne our Investment Managers (GBIM Ltd) . During the year the Trustees reviewed the investment policy and concluded no changes were necessary.

The value of our investment portfolio increased by £7,787 from £400,105 to £407,972.

The Trustees have agreed that it is important that Association maintains, as far as possible, the value of our investments as the returns which they provide (£13,309) is an important part of the income required to fund the support offered to clients. In this respect the Trustees would like to express appreciation to our Investment Advisors (Gore Brown Investment Management Ltd) who keep a careful watch on our portfolio and attend meetings of the Trustees to personally deliver their advice and support.

The Trustees started to review the governance of the Association and the action's necessary to meet the requirements of the Charity Commission. Working has been undertaken to develop policies and procedures setting out the basic rules as to how we conduct our business and manage our assets.

The Trustees remain grateful to those members of the Entertainments Committee who this year generated a splendid £11,079 (2017-18 £11,488), as a result of their hard work and efforts. A Spring Lunch has been organised for 5th April 2019 and payments of £1,191 have been made in respect of the event.

The Association is grateful to the many donors who support our good work. We continued to benefit from the John Slater Foundation and Glasdon Staff Giving Scheme. This year the Russell Haldene Trust made a donation of £3,000. The charity also benefits from many other personal donations. 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 £32,012. The majority of this (£22,010) was in the form of food vouchers and fuel payments with the balance (£10,002) in the form of material help with household items and living costs.

BLACKPOOL LADIES' SICK POOR ASSOCIATION

YEAR ENDED 31st MARCH 2019

TRUSTEES ANNUAL REPORT *(Continued)*

Plans for future periods

The economic climate will continue to make huge demands on the local Council, NHS Services and the many other support agencies in the Borough. The Association will do their best provide instant and short term support from those in urgent need that are referred to them. The Association intends to introduce a Memorandum of Understanding for agencies in 2019-20 to ensure an acceptable level of professionalism and integrity is sustained in respect of support given to clients.

The Trustees will seek to meet the requirements of all relevant legislation and adopt good practice wherever possible.

The Association continues to seek opportunities to provide wider support both of a financial and practical nature.

Action needs to be taken to increase membership of the Association.

Approved by the Trustees on 6 August 2019 and signed on their behalf by:

Miss Jean Priestley
Trustee

BLACKPOOL LADIES' SICK POOR ASSOCIATION
YEAR ENDED 31st MARCH 2019
INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES

I report on the accounts of the Trust for the year ended 31 March 2019, 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 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:
 - 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: 6 August 2019

BLACKPOOL LADIES' SICK POOR ASSOCIATION
YEAR ENDED 31st MARCH 2019
STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds	Total Funds 2019 £	Total Funds 2018 £
Incoming resources				
Incoming resources from generated funds:				
Voluntary income	2	12,227	12,227	14,164
Investment income	4	13,309	13,309	11,774
Incoming resources from charitable activities	5	11,079	11,079	11,448
Total incoming resources		<u>36,615</u>	<u>36,615</u>	<u>37,386</u>
Resources expended				
Charitable activities	6	38,413	38,413	35,256
Governance costs	6	5,838	5,838	5,058
Total resources expended		<u>44,251</u>	<u>44,251</u>	<u>40,314</u>
Net outgoing resources before other recognised gains and losses		(7,636)	(7,636)	(2,928)
Other recognised gains/losses				
(Losses)/gains on investment assets		<u>7,787</u>	<u>7,787</u>	<u>(17,237)</u>
Net movement in funds		151	151	(20,165)
Reconciliation of funds				
Total funds brought forward		<u>413,071</u>	<u>413,071</u>	<u>433,236</u>
Total funds carried forward		<u>413,222</u>	<u>413,222</u>	<u>413,071</u>

All incoming resources and resources expended derive from continuing activities.

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

BLACKPOOL LADIES' SICK POOR ASSOCIATION
YEAR ENDED 31st MARCH 2019
BALANCE SHEET

	Notes	2019		2018	
		£	£	£	£
Fixed assets					
Investments	8		407,792		400,105
Current assets					
Cash at bank and in hand:		6,090		13,806	
Creditors: Amounts falling due within one year	9	(840)		(840)	
		<hr/>		<hr/>	
Net current Assets			5,250		12,966
			<hr/>		<hr/>
Net assets			413,222		413,071
			<hr/>		<hr/>
The funds of the charity:					
Unrestricted funds					
Unrestricted income funds			413,222		413,071
			<hr/>		<hr/>
Total charity funds			413,222		413,071
			<hr/>		<hr/>

Approved by the Board on 6 August 2019 and signed on its behalf by:

Miss Jean Priestley
Trustee
Chair of the Trustees and Acting Treasurer

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

BLACKPOOL LADIES' SICK POOR ASSOCIATION
YEAR ENDED 31st MARCH 2019
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 11.

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.

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 2019
NOTES TO THE FINANCIAL STATEMENTS

2	Voluntary income	Unrestricted Funds	Total Funds 2019	Total Funds 2018
		£	£	£
	Donations and legacies			
	Appeals and donations	1,202	1,202	5,789
	Grants - other agencies	11,000	11,000	8,000
	Subscriptions	25	25	375
		<hr/>	<hr/>	<hr/>
		12,227	12,227	14,164
		<hr/>	<hr/>	<hr/>
3	Grants receivable			
	Grants - other agencies	11,000	11,000	8,000
		<hr/>	<hr/>	<hr/>
4	Investment income			
	Income from listed investments	13,309	13,309	11,774
		<hr/>	<hr/>	<hr/>
5	Incoming resources from charitable activities			
	Shop & Fundraising			
	Sales of donated goods	768	768	723
	Other income	10,311	10,311	10,725
		<hr/>	<hr/>	<hr/>
		11,079	11,079	11,448
		<hr/>	<hr/>	<hr/>
6	Total resources expended			
		Shop & Fundraising	Charitable Activities	Governance
		£	£	£
	Direct costs			
	Fundraising costs	6,472	—	—
	Administration of investments	—	—	4,480
	Establishment costs	—	—	238
	Office expenses	—	—	280
	Accountancy fees	—	—	840
		<hr/>	<hr/>	<hr/>
		6,472	—	5,838
		<hr/>	<hr/>	<hr/>
	Support costs			
	General relief	—	21,267	—
	Special relief	—	10,674	—
		<hr/>	<hr/>	<hr/>
		—	31,941	—
		<hr/>	<hr/>	<hr/>
		6,472	31,941	5,838
		<hr/>	<hr/>	<hr/>
				44,251
		<hr/>	<hr/>	<hr/>

Establishment costs consist of insurance premiums.

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

BLACKPOOL LADIES' SICK POOR ASSOCIATION
YEAR ENDED 31st MARCH 2019
NOTES TO THE FINANCIAL STATEMENTS

8 Investments held as fixed assets

	Listed investments £	Cash deposits £	Total £
Market value			
As at 1 April 2018	365,720	34,385	400,105
Revaluation	7,788	—	7,788
Additions	44,105	60,841	104,946
Disposals	(47,548)	(57,319)	(104,867)
	<hr/>	<hr/>	<hr/>
As at 31 March 2019	370,065	37,907	407,972
	<hr/>	<hr/>	<hr/>
Net book value			
As at 31 March 2019	370,065	37,907	407,972
	<hr/>	<hr/>	<hr/>
As at 31 March 2018	365,720	34,385	400,105
	<hr/>	<hr/>	<hr/>

All investment assets were held in the UK.

	2019 £	2018 £
9 Creditors: Amounts falling due within one year		
Accruals and deferred income	840	804
	<hr/>	<hr/>
	840	804
	<hr/>	<hr/>

10 Related parties
Controlling entity

The charity is controlled by the trustees.

11 Analysis of funds

	At 1 April 2018 £	Incoming resources £	Resources expended £	Other recognised gains/losses £	At 31 March 2019 £
General Funds					
Unrestricted income fund	413,071	36,615	(44,251)	7,787	413,222

12 Net assets by fund

	Unrestricted Funds £	Total Funds 2019 £	Total Funds 2018 £
Investments	407,972	407,972	400,105
Current assets	6,090	6,090	13,806
Creditors: Amounts falling due within one year	(840)	(840)	(840)
	<hr/>	<hr/>	<hr/>
Net assets	413,222	413,222	413,071
	<hr/>	<hr/>	<hr/>

BLACKPOOL LADIES' SICK POOR ASSOCIATION
YEAR ENDED 31st MARCH 2019
STATEMENT OF FINANCIAL ACTIVITIES BY FUND

	Unrestricted Income Fund 2019 £	Unrestricted Income Fund 2018 £
Incoming resources		
Incoming resources from generated funds:		
Voluntary income	12,227	14,164
Investment income	13,309	11,774
Incoming resources from charitable activities	11,079	11,448
Total incoming resources	<u>36,615</u>	<u>37,386</u>
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Total resources expended	<u>44,251</u>	<u>40,314</u>
Net outgoing resources before other recognised gains and losses	(7,636)	(2,928)
Other recognised gains/losses		
(Losses)/gains on investment assets	<u>7,787</u>	<u>(17,237)</u>
Net movement in funds	151	(20,165)
Reconciliation of funds		
Total funds brought forward	413,071	433,236
Total funds carried forward	<u>413,222</u>	<u>413,071</u>

SUBSCRIPTIONS

Mrs S. Appleby	Ms D. Halstead	Mrs J. Pickering
Mrs C. Ardron	Mrs I. Henshaw	Miss J. Priestley
Mrs S. Boydell	Mrs J. Jones	Mrs K. Rawlinson
Mrs L. Cocker	Mrs K. McPhee	Mrs M. Vowell
Mrs P. Dimuantas	Mrs E. Morris	Mrs J. Wells
Mrs F. Dwyer	Mrs A. O'Hara	Mrs G. D. Winward
Mrs M. Gregson	Ms I. Olsen	Mrs M. Woodcock