

**AGE CONCERN PEMBROKESHIRE**

**REPORT AND FINANCIAL STATEMENTS**

**for the Year Ended 31st March 2010**

**Registered Charity Number : 1028903**

**ASHMOLE & CO**  
**CHARTERED CERTIFIED ACCOUNTANTS**  
**Haverfordwest**

## Age Concern Pembrokeshire

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**Age Concern Pembrokeshire**  
**Statement by the Chair**  
**for the year ended 31<sup>st</sup> March 2010**

I must start my report with a Tribute to our late President, Mrs Olive Evans, who sadly passed away in March after a long illness. Olive was an amazing woman and an inspiration to anyone working in the voluntary sector. She was a founding member of Age Concern Pembrokeshire and worked tirelessly for the Charity and her community in Solva despite her failing health. She is sorely missed by all who had the privilege of knowing her.

It's hard to believe that yet another year has gone by and we have been in our new premises for over 2 years now. I was honoured to be re-elected to the position of Chairman by my fellow Trustees and lead Age Concern Pembrokeshire through another eventful but satisfying year.

Independent Living – our person centred approach to assessing and supporting older people in Pembrokeshire continues to provide an effective and valuable service to customers with many people receiving help that would otherwise not be available. Feedback from clients shows that a listening ear and a flexible and responsive approach make a real difference to a person's quality of life and their ability and confidence to cope. Low level preventative support delivered in the right way at the right time is key to maintaining independence.

Trustees are indebted to staff who have shown the depth of their commitment to older people in Pembrokeshire but also accepting the financial difficulties we have faced by agreeing to a 40% pay cut in July 2009. Thankfully we were able to reinstate hours earlier this year but without the support of staff and their unwavering commitment, Age Concern Pembrokeshire would not exist in the way it does now with plans and developments finally coming to fruition, many other projects on the horizon and funding starting to come in again. Without staff and volunteers continuing to respond to older people and gathering the evidence and experiences, we would not have been able to secure funding and continue our work.

Despite the difficulties we have faced, staff morale has remained high and the team continue to work exceptionally well together, supporting and covering each other and ensuring the smooth running of the Organisation. On behalf of Trustees I want to personally thank all staff and volunteers for their hard work.

Volunteers continue to provide invaluable time, skills and experience and gave an incredible 10,000 hours during the year. This equates to £75,000 based on the WCVA rates and the equivalent of over 5 full time staff – more than the paid staff we employ. Our commitment to volunteers is as strong as ever and, despite financial difficulties, events to show the appreciation we have for their time and commitment is a priority and we have continued with the Christmas party and Summer event which are well attended and appreciated.

This year saw Trustees take the decision to move into new directions and develop chargeable services. This was in response to what older people were telling us they needed whilst recognising that some services cannot be delivered by volunteers. The Home Support Service recognises and meets the need for practical domestic help around the home such as cleaning, shopping and dog walking and employs a team of paid workers across the County. The Nail Cutting Service has been developed in partnership with the Hywel Dda Podiatry Service to provide basic nail cutting. Both of these services will also provide sustainable income streams as they evolve and expand.

As always, I am indebted to the support of my fellow Trustees and to Jane Slade, Chief Officer for helping lead us through another challenging year. As I said at the end of my report last year, I still believe we are a stronger and more effective Organisation than ever before, using the resources we have available to us to best effect and ensuring that we respond to the needs of older people as effectively as possible, making a real difference to their quality of life and maximising their independence..

**Christopher Blakemore**  
**Chairman**

Age Concern Pembrokeshire

**TRUSTEES' REPORT**  
**for the Year Ended 31st March 2010**

The trustees are pleased to present their report together with the financial statements of the charity for the year ended 31<sup>st</sup> March 2010.

**Reference and Administrative Details of the Charity**

**Charity Name:** Age Concern Pembrokeshire

**Charity registration number:** 1028903

**Registered Office:** 37 Merlins Hill  
Haverfordwest  
Pembrokeshire  
SA61 1PE

**Trustees**

The trustees during the year ended 31<sup>st</sup> March 2010, and up to the date of approval of the accounts, were:

Mr C Blakemore (Chair)  
Mrs B Thomas-Cleaver (Vice Chair)  
Mr W Stocker (Treasurer)  
Mrs V Stevenson  
Mr A Nicholas  
Mrs M Colgan  
Mr A Buckfield  
Mr M Lloyd

**Non Voting Executive Members:**

Cllr D Wildman  
Cllr EJ Codd  
Cllr Mrs A Hughes

**Chief Officer:** Mrs Jane Slade

**Bankers:** Barclays Bank PLC  
32 High Street  
Haverfordwest  
Pembrokeshire  
SA61 2DA

**Auditors:** Ashmole & Co.  
Chartered Certified Accountants  
& Registered Auditors  
Williamston House  
7 Goat Street  
Haverfordwest  
Pembrokeshire  
SA61 1PX

**Solicitors:** Bissmire Fudge & Co  
19 Market Street  
Haverfordwest  
Pembrokeshire  
SA61 1NF

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Mission Statement**

The mission of ACP remains:

**To promote the wellbeing of all older people and help make later life a fulfilling and enjoyable experience,  
whilst recognising the positive contribution that older people,  
with their knowledge and experience, can bring to Pembrokeshire.**

**Governing Document**

Age Concern Pembrokeshire (the Charity) is an unincorporated association with charitable status governed by a Constitution. Registered Charity Number 1028903.

The Charity was first registered in 1992 with latest amendment to the Constitution in July 2007 where a new constitution was adopted moving away from the representational model to one allowing individual membership.

**Membership**

Membership of the organisation is now open to individuals aged 18 and over living or working in the area of benefit as well as voluntary organisations, departments of central government and the local statutory authorities, corporate bodies, and unincorporated associations operating within the area of benefit. A record of membership is maintained by the Charity.

**Appointment of Trustees**

At the AGM in September 2008 a new Board of Trustees was elected by the membership. As this was the first full Board of Trustees to be elected following the adoption of the new Constitution in 2007, it was agreed that a rolling term of office would be adopted rather than all new Trustee appointments being for a three year period. This would minimise the risk of losing expertise and experience and having to rebuild the Board every three years. Trustees therefore agreed terms of office of one, two and three years allocated alphabetically.

Applications for potential Trustees are sought through registration with appropriate local networks and associations such as Pembrokeshire Association of Voluntary Services' Volunteer Bureau, through invitations sent out in member mailings and headhunting through members, volunteers and staff. The strengthening and development of outreach also provides a wider forum for promoting opportunities for volunteering, including Trustees.

Membership of the Board of Trustees consists of nine trustees elected by members of the Charity. The Board from within the nine trustees then elects officers. The Board also has the power to co-opt up to three persons to serve as members of the Board until the next AGM or such shorter time if co-option is for a specific piece of work.

Board members, including co-options, need not be members of the Charity at the time of their election, but will automatically become members from the time of their election and have the power to vote.

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**Trustee induction and Training**

Age Concern Pembrokeshire was awarded the Investing in Volunteers quality standard accreditation by the WCVA in October 2008 and was officially presented at the AGM in 2009 by Mark Bendon from the WCVA. Key to accreditation is a robust framework for volunteer opportunities and development which also includes trustees as they are also volunteers with the Charity.

Trustees and the Chief Officer are reviewing the recruitment, induction and development procedures for new trustees and ongoing development of the Board to develop a skills mix that provides a competent strategic steer has commenced with the completion of sessions for Trustees from PAVS. These sessions included governance, financial management and working with the Chief Officer.

**Organisation**

The Board has the overall responsibility for the governance of the Charity. It meets at least six times a year and is supported by two Sub Committees: Finance/Forward Planning and Personnel.

The Chief Officer manages the day to day running of the Charity, working within the financial framework, procedures and policies set down by the Board.

**Related Parties and Stakeholder Partners**

The Charity continues as an active member of Age Concern Partnership Wales with a Trustee continuing on the Partnership Wales Executive Committee. The Partnership is made up of independent and autonomous Age Concern organisations across Wales which share common aims and values working together to add value to and strengthen the work and role of Age Concern in Wales.

In addition to people who use our service, the work of the Charity also benefits the strategic vision and aims of local partners such as Pembrokeshire County Council, Hywel Dda NHS Trust and voluntary organisations.

**Risk Management**

The systems and internal controls established by the Board are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Trustees and senior staff carry out risk assessments in order to confirm that the major risks, to which the Charity is exposed, have been reviewed and systems established to mitigate those risks.

In recognition of the complexity of employment law, Trustees contract in external support from a Human Resources consultancy to provide support and guidance. All employment related policies have been reviewed with staff consultation, including the production of a revised staff handbook. Staff contracts were also revised in light of the move to new premises.

As part of the ongoing Business Plan implementation and review, Trustees regularly undertake risk assessment exercises and the following risks remain:

- insufficient funding
- capacity demands on staff
- high demand
- access to services
- services not addressing emerging needs

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The identified risks have been further assessed in relation to the likelihood of occurrence and severity of the impact, using the tool set out below. Major risks are those with a high likelihood of occurring and a high severity of impact. A scoring system has been adopted to help prioritise the major risks, so as to tackle the most important issues:

Likelihood of occurrence:            1 (least likely)                    5 (most likely)

Severity of impact:                    1 (least severe) 5 (most severe)

The degree of risk is obtained by multiplying the two scores.

The results of the assessment for the identified risks are set out below:

Identified Risk	Likelihood	Severity	Score
Insufficient Funding	5	5	25
Capacity demands on staff	4	3	12
High demand	4	3	12
Access to services	5	2	10
Services not addressing emerging needs	2	4	10

**Risk Management and Critical Success Factors**

In order to minimise the risks we will:

Risk	Risk Management	Success Factor	Progress
Insufficient funding	Reduce the breadth of the work we do to the level of income available. Review work programme regularly and negotiate with funders for increases. Develop a funding plan that includes submission to as wide a range of funding bodies as possible and increases income generation activities.	Review services. Subsequent changes are planned, communicated and implemented effectively. Financial risks are properly assessed and plans are in place to ensure the projects stay within agreed budgets. Fundraising plan identifies attempts to diversify funding	Cuts in staff hours, reduced opening hours and prioritization of workloads were implemented and new chargeable services were developed in response to demand from older people but also as a means to generate sustainable income streams for the Charity.

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<b>Risk</b>	<b>Risk Management</b>	<b>Success Factor</b>	<b>Progress</b>
Capacity demands on staff	Develop team structures further, clarify and expand roles of volunteers in line with the Investing in Volunteer standards, develop the regional volunteer structure across County and strengthen supervisory and appraisals processes to link with organisational, financial, service objectives. Focus on impact and outcomes. Create links to other support from partner organisations	The re-organisation of services is fully operational by end of the calendar year. Regional volunteer teams are established within the year and volunteer roles are implemented alongside staff roles.	Staff workloads were reviewed with priority afforded to contractual obligations from existing funders and duties more evenly distributed across roles in light of customer demand.  Two Future Jobs appointments secured to help run the new Home Support and Nail Cutting Services.
High demand Access to services	Monitor eligibility criteria within the client framework. Monitor eligibility criteria to ensure fairness and transparency	Staff/volunteers are supported to recognise the impact of demands on stretched services and managing criteria effectively. The communication and justification of any changes in service criteria is effective, timely and involves all stakeholders. Heads of service in LA and LHB's have a clear understanding of the services we provide and the demands / pressures.	Demand for support was mapped and matched against contracts and funding, thereby identifying areas of demand being met with no resources available.  These areas of need were then prioritized and, where appropriate, other agencies identified for signposting and referral in order to reduce workloads without affecting our person centred approach and promoting ourselves as a first port of call for older people in Pembrokeshire.
Addressing emerging needs	Review, consult, negotiate and modify services to ensure responsiveness	We demonstrate we adapt our services and our approach to service delivery to meet changing demands, diversity issues and equality. We clearly identify record obstacles to addressing identified gaps in services and our failure to responses to these demands.	The need for sustainable income streams was recognized and new services were developed in response to demand from older people and their families and carers.

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**Partnership Development**

Age Concern Pembrokeshire works in partnership with a wide range of statutory, voluntary and independent organisations in both informal and contractual arrangements, not just as a service provider but also as a campaigning, representative and strategic body for older people.

Active input at a strategic level is primarily the role of the Chief Officer who is involved in strategy development and implementation locally with Pembrokeshire County Council and Pembrokeshire Local Health Board through the networks facilitated by Pembrokeshire Association of Voluntary Services (PAVS). It also develops relationships independently by direct approach, and nationally through the Partnership Wales Age Concern movement.

ACP is also a key participant within the Age Concern movement in Wales which has direct links to the Welsh Assembly Government.

Age Concern Pembrokeshire makes a significant contribution to the development of services in Pembrokeshire and within the Age Concern movement. Trustees and staff are involved in networks and partnerships that generate the following activities:

- representing Age Concern Pembrokeshire and the voluntary sector for older people
- representing the needs and aspirations of older people in the development and implementation of the Strategy for Older People and the National Service Framework at a local and Wales wide level.
- research into service needs and gaps and the potential service development options
- innovation through developing service development proposals and client focused delivery.
- developing and supporting campaign themes and the promotion of key issues
- strategic planning
- joint planning with health and social care
- consulting and communicating the views of older people.

**ORGANISATIONAL OBJECTIVES**

The following objectives and associated actions were addressed over the last 12 months and will continue to underpin the work of the Charity in the next year:

**Objectives**

In order to achieve its aims, ACP must achieve the following objectives:

1. to continue to develop knowledge and understanding of the needs of older people in Pembrokeshire
2. strengthen and develop Outreach to ensure that resources are targeted at areas of greatest need and those older people who will benefit most from our help are identified and supported
3. continue to develop and strengthen the client centred approach through the Contact Centre and teams of trained volunteers within the regional structure
4. continue to develop a proactive, client-focussed approach in conjunction with the Outreach Programme
5. retain the Investing in Volunteers Quality Standard and continue to develop opportunities for volunteers in all areas of the Charity
6. continue to increase both the number of volunteers and the amount of volunteering time available to the Charity
7. develop and implement a publicity strategy that develops a good relationship with local media and other key organisations
8. develop and implement a fundraising programme that seeks a mixed source of income
9. continue to review the legal structure of the Charity in light of the changing environment

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10. continue to participate fully in local planning and advisory groups to further the interests of the people we represent, and the aims of ACP
11. ensure that adequate resources are maintained to provide a level of service that is relevant to older people and in keeping with the objectives, particularly the client centred approach
12. continue to work in partnership with other organisations and remain an active member of Age Concern Partnership Wales

## **PERFORMANCE AGAINST OBJECTIVES**

### **Background** *(Statistics taken from the End of Year Activity Report, March 2010)*

Client numbers have continued to increase with 566 new client contacts in the year. This is a 50% reduction on the previous year but reflects the reduction of staff time, (40% during July to November) and prioritisation of workloads. Referrals have totalled 807 (a 36% reduction on last year) for the year including 249 repeat referrals from existing clients (only an 11% reduction on last year). Referrals from statutory sources have again increased from around 25% of all referrals to 30% and self and family figures have remained constant at around 60% of all referrals.

As in previous years, the age profile of clients continues to shift upwards in the age range with nearly 50% of clients aged over 80 years. This shift is again reflected within the Hospital Discharge and Carers Support statistics.

Client level of need breakdown has seen a slight shift from 1:4:9 to 1:4:10 for High: Medium: Low showing an increase in the percentage of Low clients. Information continues to be the most common element of the Core Service though numbers have decreased by 28%, again reflecting the cut in staff hours during the year. Low Level Advocacy referrals have increased significantly though during the year to 125 on average per quarter compared to 80 per quarter in the previous year. 308 referrals were received for welfare benefit work during the year compared to 462 the previous year but over £1m was secured in new benefits for older people.

Care Calls have continued to provide a vital service to enable us to stay in contact with vulnerable older people within the restricted resources we have available with numbers maintained at around 500 and quarterly being the most common frequency as clients move to less frequent calls as independence and confidence increases.

Hospital Discharge figures show a total of 344 referrals during the year reflecting the loss of funding from Pembrokeshire County Council in March 2009. Again support provided averaged 2 hours per referral (not including ongoing care calls time). The number of people receiving ongoing care calls has increased slightly on last year to 89 at the year end.

Carers support statistics show a total of 225 referrals for the year with the highest monthly figures in September and October. Practical and emotional support continues as the most common support provided, with Core Service support showing information and advocacy work as the most provided showing the importance of informed choice and support to pursue options. At the end of the year 61 carers were receiving ongoing support through care calls and 55 people, ongoing home visits, an increase on last year of 27% and 35% respectively.

Volunteer numbers have remained constant through the year with 18 new volunteers recruited during the year. The number of hours provided has increased by 17% resulting in a total year figure of 9858 hours. This would total over £73,935 if calculated at a minimal rate of £7.50 per hour. The age profile of volunteers remain consistent with the majority aged between 60 and 74, this being the age group where people are retired but still active and mobile. Promoting and supporting older people as volunteers continues to relate to the mission of ACP to make '*later life fulfilling and enjoyable*' and promoting the '*positive contribution*' older people can make.

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Intensive work to complete the outreach reports has resulted in census information completed for all areas and links with Community Councils established. The number of clients as a percentage of the total older population has increased by 1.0% to 7.8%. The target within the Business Plan is to have between 7-10% of the older population identified and supported as clients of ACP by June 2009 and this was achieved.

Compliments from clients and contacts show how the new approach is appreciated, particularly the ability to respond more flexibly within the parameters of what volunteers are able and willing to provide.

### **MANAGEMENT STRUCTURE**

The main roles are as follows:

- **Chief Officer** – responsible for the overall management of the organisation responding to the strategic direction set by Trustees. Acts as Secretary to the Board of Trustees.
- **Volunteer Support** – responsible for the recruitment, induction and development of volunteers within the framework of Investing in Volunteers Quality Standard and developing and supporting the Regional Volunteer Structure
- **Office Manager** – responsible for the day to day management of the office and provides secretarial support to Trustees and other meetings
- **Contact Centre Manager** – responsible for the operation of the Contact Centre. Managing a team of volunteers and working closely with the Volunteer Support Worker to ensure effective deployment of volunteers
- **Outreach Worker** – responsible for the promotion of ACP and identifying and ensuring that those older people most likely to benefit from ACP support are aware and in touch with the organisation

### **VOLUNTEERS**

Volunteering continues to play a crucial role not only in supporting the delivery of services but also in building the capacity of individuals. It can provide:

- an interest and a sense of worth for those who have retired from work. This helps to prevent the development of poor mental and physical health
- an opportunity to build confidence and skills to enable an individual to enter the workplace for the first time, or to return to the workplace after a break in employment. Opportunities that help individuals to gain employment also helps to strengthen the local economy
- an environment where students can gain valuable experience and skills to support their future careers. This can also provide an opportunity to build intergenerational relationships and respect
- an opportunity for individuals to gain a greater insight into different career opportunities

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Volunteering provides significant added value to an organisation in terms of the time that is gifted by individuals. This is something that often fails to be acknowledged by funders.

Volunteer support is crucial to the maintenance of services in the community and ACP has invested significant time and finance in volunteers as they are the key to delivering flexible and responsive support to older people in Pembrokeshire.

ACP is currently supported by 113 volunteers and continues to benefit from a over 90% retention rate. Volunteers are mainly retired older people themselves. This is a strength in that they have more time available and are able to commit for longer periods.

Whilst volunteer numbers have slightly decreased to 113 from 120, output in terms of hours has increased by 17% to nearly 10,000 hours. This is due to the whole team approach and the use of volunteers across all areas rather than exclusive project based teams. Volunteers are now more actively involved in all aspects of the organisation with a greater variety of roles including working alongside paid staff within the new, larger premises.

The Investing in Volunteers accreditation provides a framework of continual improvement to ensuring Volunteers operate within a structure that is supportive and provides opportunities for personal development.

## **ACHIEVEMENTS**

Age Concern Pembrokeshire's person centred approach to providing support continues to ensure a proactive, flexible and responsive approach to supporting older people and their carers in Pembrokeshire. Feedback from older people continues to be very positive and shows the huge difference we are making to their lives through our intervention and support.

In response to the demand from older people in Pembrokeshire and recognising the need to develop sustainable income streams, Trustees agreed to take the Organisation in a new direction, developing chargeable services. These are:

- The Home Support Service – providing practical domestic help around the home.
- Nail Cutting Service – providing basic nail cutting

The Care Call system continues to provide vital contact with vulnerable older people and calls are now provided by 3 volunteers, 2 of whom are housebound and finding great satisfaction in being able to continue to play a valuable role.

The Hospital Discharge Service contract with the Local Health Board was renewed for a further year and the Service has been expanded to work with the Clinical Decision Unit within Witybush Hospital. Referral rates remain consistent with the level of funding now available but the average time given to each referral by volunteers has doubled to over 2 hours. We are also exploring prevention of admission support and working closely with neighbouring Age Concerns.

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Regional working has really come to the fore recently building on the strengths and benefits experienced over recent years as a part of the Age Concern movement in Wales coming together as Partnership Wales, meeting regularly and maintaining a national focus on working together across Wales for the benefit of older people. Working with Age Concerns Ceredigion and Sir Gar, joint initiatives and funding proposals have been developed and we are looking to work much more closely in the future.

Outreach continues to be an extremely valuable service, working closely with the Contact Centre to target areas, seeking to identify vulnerable older people and raise awareness of what we can now offer.

Despite funding difficulties and a reduction in staff hours of 40% between July 2009 to June 2010, activity levels have been maintained. Over 3700 contacts resulted in over 800 referrals and 349 new clients within the year. At the end of March 2010 there were 2265 'open' client records on the database, a 27% increase on the previous year's figure.

In terms of the aims and objectives within the 2009 -2012 Business Plan, we have achieved steady progress and achieved much of what we intended.

1. Knowledge and understanding of the needs and specific criteria affecting older people in Pembrokeshire has led to the development of new services and widened the scope of volunteer activity.
2. Volunteer roles have been strengthened and all new Contact Centre assessments now include a level of need assignment.
3. The Resource Centre is being developed with drop in surgeries for Tax and legal issues. Funding has been secured to develop the Café from South Hook LNG and an Awards for All grant has been received to develop active ageing sessions. The Pembrokeshire College STEP project runs craft sessions from the Centre and other organisations use the rooms for meetings.
4. Whilst volunteer numbers have remained steady, the hours volunteers give has increased to nearly 10,000 in the year.
5. We have worked with PBI to develop the new services and publicity strategy and contacts and also undertaken training available for setting up new businesses.
6. Trustees have taken on the role of establishing a 'Friends of Age Concern Pembrokeshire' group to arrange fundraising events.
7. Membership of Partnership Wales has continued with regular attendance at meetings and involvement in networks and task groups.

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## **GOVERNANCE**

ACP is an independent charity which is funded by a variety of grants, sponsorship, local support and fundraising. It amended its Constitution in July 2007 to a 'separate identity' model that enables individual members. This style of constitution will enable a wider, more flexible and inclusive membership. This enhanced membership base will strengthen the involvement and influence of older people in the policy making and governance of ACP.

ACP is a full member of Partnership Wales which is all Age Concerns in Wales coming together to promote and strengthen the Age Concern movement in Wales, and also an affiliate member of Age Concern England. In order to use the Age Concern licensed brand, the charity has to ensure that the charity operates to a minimum standard.

The Age Concern Pembrokeshire standards and principles will underpin the work of the Board of Trustees, and therefore the organisation. These are explained below and have been developed from the Charity Commission Publication 'The Hallmarks of an Effective Charity' (CC60):

(a) *A focus on impact and outcomes* - *We know what we want to achieve and can demonstrate outcomes, so we will:*

- plan and deliver our services consistent with our vision, mission and organisational objectives
- involve people in defining and producing the intended results
- have a written business plan that is reviewed regularly
- report annually on the work of the Charity

(b) *Fit for Purpose* - *We are fit for our purpose and effective and efficient in what we do, so we will:*

- regularly review our constitution, organisational and Trustee structure to assess achievements, performance and maximise potential
- identify risks associated with our work and decide how to manage them
- comply with relevant legislation and seek professional assistance where necessary
- produce and maintain a staff manual covering policies and procedures relating to employment
- promote volunteering in all relevant facets of our work and produce and maintain volunteer policies and procedures designed to support and maximise the contribution of volunteering
- treat people fairly, promote equality and embrace diversity

(c) *Sound Governance* - *We recognise the importance of good governance, so we will:*

- comply with the law and with the provisions of our Constitution
- identify the skills, knowledge, experience, commitment and value base required of our Trustees

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- select Trustees on the basis of these skills, knowledge, experience, commitment and value base
- undertake checks to ensure Trustees are eligible and suitable to work with the Charity
- develop and implement a training programme for Trustees to ensure that they are up to date with their roles and responsibilities.

(d) Maximising Potential - *We use resources effectively to achieve our potential, so we will:*

- manage all our resources appropriately, monitor actual performance against our plans and take corrective action when necessary
- have systems in place for internal financial control and the protection of our fund
- work to diversify our sources of funding to reduce the risk of overdependence on one or two sources
- deploy fundraising methods that are appropriate and work for us, are controlled and meet good practice standards
- have an agreed policy for investing funds and managing reserves
- have agreed plans and methods for recognising and maximising the value of donated goods and volunteer commitment.
- collaborate with others and develop partnerships to improve our efficiency for the benefit of service users

(e) Accountability - *We acknowledge our accountability to the public and to other stakeholders, so we will:*

- comply with our legal obligations to produce an annual report and accounts and present at an Annual General Meeting
- comply with relevant legal and good practice obligations for financial reporting, including the Charities Statement of Recommended Practice (SORP)
- explain our activities and decisions in an open and transparent way while maintaining confidentiality where appropriate
- be able to demonstrate our independence from other bodies
- welcome both positive and challenging feedback from our stakeholders and deal with complaints effectively and timely
- have a communications strategy to ensure that accurate and timely information is available to our stakeholders

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(f) Flexible - *We adapt to changes in our working environment to meet the needs of those that use our services, so we will:*

- gather and analyse information about emerging trends in our working environment
- welcome and encourage feedback from our service users
- try to influence the environment in which we work
- seek to continually improve our own performance
- share good practice development from, and with others
- use appropriate information and communications technologies (ICT) to improve our effectiveness.
- review the administration of the Charity
- develop our Human Resource Strategy to ensure we respond to needs and aspirations of trustees, staff and volunteers
- ensure that user feedback informs and influences service development

#### **QUALITY ASSURANCE**

The key quality assurance, standards and drivers for ACP are as follows:

- continuous improvement through the Investing in Volunteers Standard
- the Charity Commission's standards
- Partnership Wales Standards for Age Concern organisations in Wales
- terms and conditions of service from contracts with funding partners
- the Protection of Vulnerable Adults (POVA) Inter Agency Agreements
- ACP Compliments, Comments and Complaints Procedure
- ACP Evaluation and Quality Assurance policy and procedures

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**FINANCIAL REVIEW**

The financial statements are presented in the standard format by the Charities (Accounts and Reports) Regulations 2005 and the Charity statement of Recommended Practice 2005 and cover the activities of Age Concern Pembrokeshire. The Statement of Financial Activities (SOFA) and corresponding notes shows the gross income from all sources and the split between unrestricted, designated and restricted funds.

*Overview*

The SOFA records a net deficit for the year in the sum of £15,427. The consequence of the greater demands for funding in the charitable sector as a whole has resulted in a need for tighter controls over costs and the need for the Charity to pursue all sources of grant funding. The trustees are confident that the continued work by the Chief Officer will result once again in an active campaign to secure additional funding to ensure the continuity of the charitable projects in the years ahead.

**Reserves**

The Trustees have considered the requirement for free reserves which are those unrestricted funds not invested in fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of their work, this should amount to £40,000, which gives flexibility to cover temporary timing differences for grant claims and other funding, adequate working capital for our core costs, and will allow us to respond effectively to emergencies where immediate relief is necessary. The sum of £40,000 equates to the approximate equivalent of three months' charitable expenditure. As a 31<sup>st</sup> March 2010, the free reserves are minimal, and the trustees are committed to improving the reserves position as soon as income sources allow.

**Trustees' responsibilities in relation to the financial statements**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity 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 applicable accounting standards, Statement of Recommended Practice and the regulations made under the Charities Act 1993.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**On behalf of the Trustees**

..... **Mr C Blackmore**

**Date**

**REPORT OF THE INDEPENDENT EXAMINER  
to the Trustees of  
Age Concern Pembrokeshire**

We have examined the financial statements of Age Concern Pembrokeshire for the year ended 31<sup>st</sup> March 2010 on pages 17 to 23. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the charities trustees. Our independent examination has been undertaken so that we might state to the members those matters we are required to state to them and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its members as a body, for this report or for the opinions we have formed.

**Respective responsibilities of the committee of management and examiner**

As described on page three the committee of management is responsible for the preparation of financial statements in accordance with applicable law and United Kingdom Accounting Standards. The committee of management considers that an audit is not required for this year (under section 43(2) of the Charities Act 1993) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 43(3)(a) of the Charities Act 1993;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 43(7)(b) of the 1993 Act; and
- to state whether particular matters have come to my attention.

**Basis of independent examiners report**

Our 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 the seeking of explanations from you as the committee of management concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, we do not express an audit opinion on the view given by the accounts.

**Independent Examiners Statement**

In the course of our examination, no matter has come to my attention;

- (i) which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:
  - proper accounting records are kept in accordance with section 41 of the Charities Act 1993; and
  - accounts are prepared which agree with the accounting record and to comply with the accounting requirements of the Charities Act 1993 have not been met; or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ashmole & Co  
Chartered Certified Accountants  
Registered Auditors  
Williamston House  
7 Goat Street  
Haverfordwest  
Pembrokeshire  
SA61 1PX

Date: .....

Age Concern Pembrokeshire

STATEMENT OF FINANCIAL ACTIVITIES  
for the Year Ended 31st March 2010

	Notes	Unrestricted Funds £	Designated Funds	Restricted Funds £	Total 2010 £	Total 2009 £
<b>Incoming resources</b>						
Incoming resources from generated funds:						
<i>Voluntary Income</i>	3	12,765	-	-	12,765	14,205
<i>Activities for generating funds</i>						
Fundraising		1,976	-	-	1,976	375
<i>Investment income</i>		9	-	-	9	327
Incoming resources from charitable activities	4	-	-	119,637	119,637	221,417
<b>Total incoming resources</b>		<b>14,750</b>	<b>-</b>	<b>119,637</b>	<b>134,386</b>	<b>236,324</b>
<b>Resources expended</b>						
Charitable activities	5	30,096	-	114,165	144,261	266,479
Governance costs	6	422	-	5,130	5,552	10,010
<b>Total resources expended</b>		<b>30,518</b>	<b>-</b>	<b>119,295</b>	<b>149,813</b>	<b>276,489</b>
<b>Net movement in funds</b>	13	<b>(15,769)</b>	<b>-</b>	<b>342</b>	<b>(15,427)</b>	<b>(40,165)</b>
<b>Reconciliation of Funds</b>						
Total funds brought forward	13	90,651	15,399	8,646	114,696	154,862
Transfer between funds	13	-	-	-	-	-
<b>Total funds carried forward</b>	13	<b>74,883</b>	<b>15,399</b>	<b>8,988</b>	<b>99,269</b>	<b>114,697</b>

**Age Concern Pembrokeshire**

**BALANCE SHEET  
for the Year Ended 31st March 2010**

		2010		2009	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	9		260,140		262,106
<b>Current assets</b>					
Debtors	10	-		4,422	
Cash at bank and in hand			63	49,043	
			63	53,465	
<b>Creditors</b>					
Amounts falling due within one year	11	17,866		44,857	
			(17,803)	8,609	
<b>Net current assets</b>					
			242,337	270,715	
<b>Total assets less current liabilities</b>					
<b>Creditors</b>					
Amounts falling due after more than one year	12		143,068	156,018	
			99,269	114,697	
<b>Represented by :</b>					
Unrestricted funds	13		74,883	90,651	
Designated Funds	13				
Property Fund		15,399		15,399	
			15,399	15,399	
Restricted Funds					
Management & Development		7,063		7,063	
Volunteer Support		-		-	
Independent Living Team		1,583		1,583	
Outreach		-		-	
Capital Grants		-		-	
			8,988	8,647	
			£99,269	£114,697	

The financial statements were approved by the trustees and signed on their behalf by:

.....  
Member of Board of Trustees

.....  
Member of Board of Trustees

**Age Concern Pembrokeshire**  
**NOTES TO THE ACCOUNTS**  
**for the Year Ended 31st March 2010**

**2 NET (OUTGOING)/INCOMING RESOURCES**

Net outgoing resources are stated after charging:

	2010	2009
	£	£
Depreciation - owned assets	1,966	2,691
Accountancy & Payroll	1,175	2,085
Auditors' remuneration	705	1,250
	<u>3,846</u>	<u>6,026</u>

**3 VOLUNTARY INCOME**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2010	Total 2009
	£	£	£	£	£
Age Concern Cymru					
- Keep Warm this Winter	750	-	-	750	750
Donations	11,221	-	-	11,221	10,034
Inland Revenue Payroll Incentive	75	-	-	75	100
Miscellaneous	-	-	-	-	30
South Hook LNG	-	-	-	-	3,000
Bathlifts	719	-	-	719	291
	<u>12,765</u>	<u>-</u>	<u>-</u>	<u>12,765</u>	<u>14,205</u>

**4 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2010	Total 2009
	£	£	£	£	£
Pembrokeshire County Council	-	-	51,120	51,120	72,227
Big Lottery Community Fund	-	-	16,394	16,394	51,212
National Lotteries Charities Board	-	-	-	-	40,464
Pembrokeshire Local Health Board	-	-	35,000	35,000	35,000
Digital Outreach Funding	-	-	973	973	-
W.C.V.A	-	-	2,900	2,900	17,514
Lloyds TSB	-	-	13,250	13,250	5,000
	<u>-</u>	<u>-</u>	<u>119,637</u>	<u>119,637</u>	<u>221,417</u>

**Age Concern Pembrokeshire**  
**NOTES TO THE ACCOUNTS**  
**for the Year Ended 31st March 2010**

**5 TOTAL RESOURCES EXPENDED**

	Basis of allocation	Management & Development £	Volunteer Support £	Independent Living Team £	Outreach £	Total 2010 £	Total 2009 £
<b>Costs directly allocated to activities</b>							
Salaries	Staff time	14,726	12,614	37,369	13,579	78,288	137,296
Pension Contributions	Staff time	1,732	1,201	3,201	-	6,134	8,112
Staff Expenses, training & recruitment	Usage	1,463	163	204	1,225	3,055	4,775
Premises related costs	Usage	1,290	949	2,105	950	5,294	16,000
Office costs	Usage	1,690	1,798	3,982	1,798	9,268	10,220
Insurance, affiliations & subscriptions	Usage	946	216	478	216	1,856	1,813
Promotion & Publicity	Usage	33	24	55	25	137	1,680
Sundry Expenses	Usage	8	6	12	6	32	403
Project Costs & Materials	Usage	54	360	-	-	414	576
Volunteer Expenses, Training & Support	Usage	245	-	5,424	286	5,955	10,903
Professional fees	Usage	713	525	1,163	525	2,926	908
<b>Support costs allocated to activities</b>							
Salaries	Staff time	10,497	3,499	3,499	3,499	20,993	27,501
Pension Contributions	Usage	704	235	235	235	1,409	1,042
Staff Expenses, training & recruitment	Usage	222	74	74	74	444	132
Office costs	Usage	2,204	582	582	582	3,950	3,317
Premises related costs	Usage	462	147	147	147	903	1,322
Insurance, affiliations & subscriptions	Usage	170	57	57	57	341	759
Promotion & Publicity	Usage	21	6	6	6	39	8
Depreciation	Usage	1,966	-	-	-	1,966	2,691
Sundry Expenses	Usage	4	2	2	2	9	211
Mortgage Interest	Usage	387	129	129	129	774	3,038
Volunteer Expenses, Training & Support	Usage	37	13	13	13	75	770
Relocation Expenses	Usage	-	-	-	-	-	1,269
Property Renovation	Usage	-	-	-	-	-	31,736
		<b>39,574</b>	<b>22,599</b>	<b>58,736</b>	<b>23,353</b>	<b>144,261</b>	<b>266,479</b>

**Basis of support cost allocation**

Cost allocation includes an element of judgement and the charity has had to consider the cost benefit of detailed calculations and record keeping. To ensure full cost recovery on projects the charity adopts a policy of allocating costs to the respective cost heading through the year. This allocation includes support costs where they are directly attributable. Therefore the support costs shown are a best estimate of the costs that have been so allocated. Support Costs are included within Charitable Activities on the SOFA.

**6 GOVERNANCE COSTS**

	Basis of allocation	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2010 £	Total 2009 £
AGM, Trustee travel and expenses	Usage	422	-	-	422	1,420
Auditors Remuneration	Usage	-	-	1,880	1,880	3,090
Salaries	Staff time	-	-	2,500	2,500	4,500
Office costs	Usage	-	-	750	750	1,000
		<b>422</b>	<b>-</b>	<b>5,130</b>	<b>5,552</b>	<b>10,010</b>

**Age Concern Pembrokeshire**  
**NOTES TO THE ACCOUNTS**  
**for the Year Ended 31st March 2010**

**7 STAFF COSTS AND NUMBERS**

	<b>2010</b>	<b>2009</b>
	£	£
Gross salaries and wages	94,232	155,886
Employer's national insurance	7,549	13,409
Pension Costs	7,543	9,154
Payroll fees	345	345
	109,669	178,795

No employees received remuneration in excess of £60,000 during the year.

The average number of employees in the year was:

	<b>2010</b>	<b>2009</b>
Activities in furtherance of charity's objects	8.75	8.8
	8.75	8.8

**8 TRANSACTIONS WITH TRUSTEES**

During the year to 31 March 2010 there were 2 trustees who were paid expenses, this totalled £422.

No trustee received any remuneration from the charity.

There were no related trustee transactions.

**9 TANGIBLE FIXED ASSETS**

	Freehold Property £	Fixtures & Fittings £	Totals £
<b>COST</b>			
At 1st April 2009	246,139	76,538	322,677
Additions	-	-	0
Disposals	-	-	-
At 31st March 2010	246,139	76,538	322,677
<b>DEPRECIATION</b>			
At 1st April 2009	-	60,571	60,571
Charge for the Year	-	1,966	1,966
Disposals	-	-	-
At 31st March 2010	-	62,537	62,537
<b>NET BOOK VALUE</b>			
At 31st March 2010	246,139	14,001	260,140
At 31st March 2008	246,139	15,967	262,106

**Age Concern Pembrokeshire**  
**NOTES TO THE ACCOUNTS**  
**for the Year Ended 31st March 2010**

**10 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2010	2009
	£	£
Debtors	-	4,422
	<u>-</u>	<u>4,422</u>

**11 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2010	2009
	£	£
Bank Overdraft	1,173	10,452
Accruals	1,912	3,335
Deferred Income	8,750	23,394
Finance Lease	4,469	4,469
PAYE	1,561	3,207
	<u>17,866</u>	<u>44,857</u>

The movements on deferred income are analysed as follows:

	As at 1st April 2009	Transfer to 2010 Funding	Deferral of Income Received in year	As at 31st March 2010
	£	£	£	£
National Lotteries Charities Board				
- Management & Development	14,009	(14,009)	-	-
- Independent Living Team	2,385	(2,385)	-	-
Lloyds TSB				
- Outreach	7,000	(7,000)	8,750	8,750
	<u>23,394</u>	<u>(23,394)</u>	<u>8,750</u>	<u>8,750</u>

**12 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2010	2009
	£	£
Finance Lease	5,010	5,010
Commercial Mortgage	138,058	151,008
	<u>143,068</u>	<u>156,018</u>

**Age Concern Pembrokeshire**  
**NOTES TO THE ACCOUNTS**  
**for the Year Ended 31st March 2010**

**13 MOVEMENTS IN FUNDS**

<b>Unrestricted Funds</b>	As at 1 <sup>st</sup> April 2009	Movement in year	Transfers between Funds	As at 31 <sup>st</sup> March 2010
Unrestricted Funds	90,651	(15,769)	-	74,883
	<u>90,651</u>	<u>(15,769)</u>	<u>-</u>	<u>74,883</u>
<b>Designated Funds</b>				
Property Fund	15,399	-	-	15,399
	<u>15,399</u>	<u>-</u>	<u>-</u>	<u>15,399</u>
<b>Restricted Funds</b>				
Core Fund	-	-	-	-
Befriending Service Fund	-	-	-	-
Hospital Homecoming Fund	-	-	-	-
Active Ageing	-	-	-	-
Advocacy	-	-	-	-
Capital Grants	-	-	-	-
Management & Development	7,063	-	-	7,063
Volunteer Support	-	-	-	-
Independent Living Team	1,583	-	-	1,583
Outreach	-	-	-	-
	<u>8,646</u>	<u>-</u>	<u>-</u>	<u>8,646</u>

**14 RESERVES**

	Unrestricted funds £	Designated Funds £	Restricted funds £
At 1st April 2009	90,651	15,399	8,646
Net movement of resources in year	(15,769)	0	0
Funds Transfer	-	-	-
At 31st March 2010	<u>74,883</u>	<u>15,399</u>	<u>8,646</u>

Restricted funds carried forward are the unexpended portions of grants received and due for periods up to 31st March 2010.

In the trustees' opinion sufficient resources are held in an appropriate form to enable the funds to be applied in accordance with any restrictions.

**15 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total £
Fixed Assets	244,740	15,399	-	260,140
Debtors	-	-	-	-
Cash at Bank	63	-	-	63
Creditors - Short term	(17,866)	-	-	(17,866)
- Long term	(143,068)	-	-	(143,068)
	<u>83,870</u>	<u>15,399</u>	<u>-</u>	<u>99,269</u>

**Age Concern Pembrokeshire**  
**NOTES TO THE ACCOUNTS**  
**for the Year Ended 31st March 2010**

	Management & Development £	Volunteer Support £	Independent Living Team £	Outreach £	Total 2010 £	Total 2009 £
<b>Income</b>						
Pembrokeshire County Council	33,079	-	10,041	8,000	51,120	72,227
Miscellaneous	-	-	-	-	-	30
Donations	1,994	-	4,213	5,014	11,221	10,034
The Big Lottery Fund	11,584	-	4,811	-	16,395	91,676
Bank Deposit Interest	9	-	-	-	9	327
Fundraising Income	1,789	-	187	-	1,976	375
Pembrokeshire Local Health Board	-	8,000	27,000	-	35,000	35,000
Age Concern Cynru						
- Keep Warm this Winter	-	-	750	-	750	750
Materials	-	-	-	-	-	-
WCVA	-	-	2,900	-	2,900	17,514
Inland Revenue Payroll Incentive	75	-	-	-	75	100
Digital Outreach Funding	-	-	973	-	973	-
Age Concern England	-	-	-	-	-	-
The Wolfson Foundation	-	-	-	-	-	-
South Hook LNG	-	-	-	-	-	3,000
Lloyds TSB	-	-	-	13,250	13,250	5,000
Bathlifts	-	-	719	-	719	291
<b>Total income</b>	<b>48,530</b>	<b>8,000</b>	<b>51,593</b>	<b>26,264</b>	<b>134,386</b>	<b>236,323</b>
<b>Expenditure</b>						
Salaries	17,226	12,614	37,369	13,579	101,781	169,296
Pension Contributions	1,732	1,201	3,201	-	7,543	9,154
Postage & Carriage	258	190	421	190	1,358	1,518
Telephone Charges	643	474	1,049	474	3,384	5,408
Office stationery & printing	744	548	1,214	548	3,916	4,300
Repairs & Renewals	203	149	331	149	1,067	944
Office Machine Hire & Maintenance	618	456	1,009	456	3,255	3,850
Cleaning	177	130	289	130	931	1,534
Promotion & Publicity	33	24	55	25	176	1,688
Subscriptions	653	-	-	-	653	956
Executive Expenses	422	-	-	-	422	1,420
Sundry Expenses	8	6	12	6	41	517
Audit & Accountancy fees	1,880	-	-	-	1,880	3,090
Materials	54	360	-	-	414	68
Volunteer Expenses, Training & Support	245	-	5,424	286	6,030	11,673
Recruitment Expenses	26	-	-	-	26	-
Staff Training	-	-	-	-	-	1,169
Co-ordinator Expenses	1,437	163	204	1,225	3,473	3,738
Venue Hire	-	-	-	-	-	508
Professional Fees	713	525	1,163	525	3,751	908
Depreciation	1,966	-	-	-	1,966	2,691
Rent	-	-	-	-	-	1,300
Water Rates	35	26	58	26	186	547
Premises Insurance	293	216	478	216	1,542	1,617
Heating & Lighting	383	282	625	282	2,016	1,685
Mortgage Interest	669	492	1,091	493	3,519	13,810
Bank charges	480	-	-	-	480	97
Relocation Expenses	-	-	-	-	-	1,269
Property Renovation	-	-	-	-	-	31,736
Support Costs	14,226	4,742	4,742	4,742	-	-
<b>Total expenditure</b>	<b>45,124</b>	<b>22,600</b>	<b>58,736</b>	<b>23,352</b>	<b>149,811</b>	<b>276,489</b>
<b>Excess (expenditure over income)/ income over expenditure in the year</b>	<b>3,406</b>	<b>(14,600)</b>	<b>(7,143)</b>	<b>2,912</b>	<b>(15,425)</b>	<b>(40,166)</b>