

ANNUAL REPORT 2017-2018



Acknowledgement

The trustees would like to express their appreciation to Bournemouth Council, Companies and Individuals who have given us support throughout the year

Charity Number 1113294
Company Number 5401464

The Trustees are pleased to present the Annual Report together with the Financial Statements of the Charity for the year ending 31st March 2018 which are also prepared to meet the requirements for a Directors' report and accounts for Companies Act purposes. The financial statements comply with the Charities Act 2011, the Companies Act 2006 and the Memorandum and Articles of Association of the Charity. The accounts are prepared under the historical cost convention and are in accordance with the Statement of recommended Practice 'Accounting and Reporting by Charities' (SORP (FRS102)) and the applicable accounting policies.

Age Concern Bournemouth (trading as 'Age UK Bournemouth') is a registered charity which meets the requirements for public benefit by working with older people, especially those in need. We do not charge older people for our information and advice and befriending services and we make every effort to keep other charges to the absolute minimum whilst ensuring the ongoing viability of the Charity and hence its services. By providing benefits advice at no charge to vulnerable older people we enable them to access funding to which they are entitled and this in turn enables them to meet needs that would often otherwise go unmet. The majority of our services are subsidised to some degree by charitable income.

OUR VISION

To ensure that Age UK Bournemouth is positioned to provide the best possible support to older people, in a variety of ways, and to ensure that older people's voices are heard and reflected upon. To achieve this Age UK Bournemouth needs to be a strong, dynamic, financially sound and responsive organisation.

OUR MISSION STATEMENT

To promote the wellbeing of all older people and help make later life a fulfilling and enjoyable experience.

OUR PRINCIPLES

Ageism is unacceptable: we are against all forms of unfair discrimination and challenge unfair treatment on the grounds of age.

All people have the right to make decisions about their lives: we help older people to discover and exercise these rights.

People less able to help themselves should be offered support: we seek to support older people to live their lives with dignity.

Diversity is valued in all that we do: we recognise the diversity of older people and their different needs, choices and values.

Unity is our strength: it is only through working together that we can use our local, regional and national presence to the greatest effect.

OUR VALUES

- ✓ to recognise and celebrate diversity and difference and challenge discrimination
- ✓ to influence decision makers and strategies affecting older people
- ✓ to promote independent thinking and empower others
- ✓ to respond to the needs of clients

- ✓ to ensure collective & partnership working
- ✓ to respect confidentiality
- ✓ to value and respect our staff, volunteers, clients and others
- ✓ to promote sustainability through professional competence and adequate resources

**Principal address
& registered offices**

Age UK Bournemouth
 Age UK Bournemouth' is a working name of
 Age Concern Bournemouth
 700 Wimborne Road
 Bournemouth
 BH9 2EG

Tel 01202 530530

[Email info@ageukbournemouth.org.uk](mailto:info@ageukbournemouth.org.uk)
www.ageukbournemouth.org.uk

Charity number 1113294
 Company registration 5401464
 VAT number 152 1041 65 (group registration)

Trustees

Mr Christopher Lockyer (2013) Chair
 Mr Ted Taylor (2005)
 Mr Christopher Lewis (2010)
 Mr Brian Marsden (2011)
 Mr John Morris (2011)
 Mr Brendan Masterson (2017)
 Miss Amelia Adkins (2017)

Finance Committee

Mr John Morris (Chair from 2013)
 Mr Brian Marsden (Appointed 2012- left 2017)
 Mr Christopher Lewis (Appointed 2013)
 Miss Amelia Adkins (2017)

Our Strategic Aims:

Working in Local Communities

We will involve and engage older people in developing a diverse range of activities which promotes positive health and wellbeing, tackles disadvantage and creates safe, inclusive, sustainable local communities in which each individual feels valued.

Delivering Quality Services

We will design and deliver high quality, effective and efficient services that are person-centred, give choice, promote independence, wellbeing and enhance quality of life.

Campaigning and Influencing

We will campaign and lobby for change on the issues that matter to older people.

Raising our Profile

We will seek to make our organisation the charity of first choice for local older people, their families and carers. We will seek to engage other like-minded organisations and individuals to work with us.

To realise our Vision Mission and Aims we will:

- Put older people at the centre of everything we do
- Focus on priorities
- Generate sufficient resources to help fund the work of the Charity
- Develop mutual partnerships that deliver the best for older people
- Assess, influence and respond to the external environment in which we work
- Encourage high-performing, well-motivated, adaptable and valued volunteers and members of staff
- Have efficient and effective support and communications systems
- Have a culture of continuous improvement
- Develop specific annual plans across all areas of the organisation

In shaping our objectives for the year and planning our activities, the Trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

All of our services aim to enhance the quality of life and promote the wellbeing of all older people in Bournemouth, Poole, Christchurch and East Dorset. A charging policy is in place which is reviewed annually.

Chairman's Report

The need for a body like Age UK Bournemouth is today greater than ever and I know the work that it does is greatly appreciated and valued by the local community. My thanks as always go to the staff and volunteers whose hard work throughout the year has contributed to the Charity's reputational standing. Rest assured the Trustees as a body are grateful for the team's dedication to enhancing the lives of local, older people.

In the past twelve months the Chief Officer has done a lot to improve the appearance of our premises in Wimborne Road. The building now has improved decoration, carpeting, heating and air conditioning, and the front office has been made into a more welcoming space for the public - in all presenting a more pleasant and professional environment. In addition, sections of the roof have been repaired and renovated. On-line the website has also been re-shaped and modernised in appearance and is now more intuitive and attractive for users.

I am pleased to report that the Charity remains in a strong financial position. It continues to receive contract funding from Bournemouth Borough Council and from its own activities in insurance sales, from the turnover in the Parkstone shop and from the services it offers such as Help at Home, the Day Centre at Sutton Road and Foot Care Service. There are, however, always pressures on funds some of which are tightly ring-fenced - and some uncertainties about the long-term future of funding from trading. To ensure the future security of the organisation, the Chief Officer and Trustees are now exploring new sources of income and also hope to develop our existing services. In truth, we recognise the Charity often does best when it focuses on expanding those expertise and services it has traditionally offered, services which are needed and trusted by the community.

The Trustees are also concentrating on our own performance at this time using as a framework for our discussion 'The Charity Governance Code' which helps organisations measure their performance and effectiveness against a set of principles, rationale and outcomes which are universal to charities of all sizes and characters which deliver a community benefit. We trust this experience will strengthen our performance and purpose.

The Charity itself will be inspected later in the year as part of the Charity Quality Standards (CQS) programme instituted by our parent organisation, Age UK. The coming months will involve detailed planning for this. We will doubtless emerge from the process a more efficient and effective organisation.

Chris Lockyer

Chief Officer's Report

This year we have continued to improve the publicity for our services and this has seen an increase in the number of enquiries for most services. We have successfully recruited new staff and volunteers and this has had a huge impact to our service delivery. I feel that we are now in a much better position to meet the growing need and local demands.

Funding constraints are having a major impact on the wider social care sector and this is expected to become an increasing problem in the years to come. We have been very fortunate to continue to receive funding from Bournemouth Borough Council to operate two vital services in the Bournemouth area so are very grateful to them for the continued support.

The early part of last year saw some unwelcome press coverage of the national charity and our joint trading operations towards the end of the financial year. This affected our joint insurance business with Age UK Dorchester, with performance being impacted by circumstances that were fundamentally outside of our control. This in turn has affected income available to provide services in the future, and we anticipate a further drop in income for 2018/2019.

The tail end of last year saw the move of our ICT to a cloud-based system and an overhaul of our accountancy systems to ensure that we are working much more effectively and efficiently.

We have improved our offices at 700 Wimborne Road making this a more pleasant and professional environment for all.

Plans for future periods: Key aims for 2018/2019

During the next financial year we aim to:

1. Deliver Cognitive Stimulation Therapy to older people with mild/ moderate dementia
2. Deliver balance classes which will help with strength and coordination and help to prevent falls
3. Increase our Foot Care function into clinics
4. Introduce a new telephone system to improve functionality
5. Implement an action plan to ensure compliance with the General Data Protection Regulations that come into force in May 2018
6. Continue to increase publicity and marketing of the organisation
7. Work with the Trustees & staff team to form a new Strategic Plan for the next 3 years.

We have seen an overall increase in people accessing our services and benefiting from the good work that we do. This without doubt could not be achieved without the continuous hard work and commitment of the staff and volunteer teams and for that I would like to express my sincere thanks to them all. Without them the Charity would be nothing.

In addition, I would also like to thank the Board of Trustees for their expertise, knowledge and the time they bring to the Charity.

We can be very proud of the Charity's achievements for those people needing our support and time. We doubtless have many challenges over the coming years but look forward to continuing to support older people across Bournemouth, Poole and East Dorset.

Sarah Lloyd

Services in the Community

The services we provide in the community continue to go from strength to strength. We have seen an overall increase in older people accessing and benefiting from our services.

Services provided:

Day Care
Community Connections & Befriending
Project Purple
Foot Care
Help at Home
Transport
Pop in Centre
Melodies for Memories

Day Centres & Pop-in Centres

We provide a Day Centre for people over 60 living in Bournemouth. The Centre is part-funded by Bournemouth Borough Council with the clients paying a small charge for attendance & transport. The Centre operates three times a week providing a range of mental and physical activities as well as refreshments and a two-course meal.

The Centre is designed for those who do not meet the criteria for Social Services Day Care provision but do require assistance owing to mental or physical needs.

Our Pop-in Centre meets one afternoon per week and caters for those who just want to meet up for a few hours for a cup of tea & a chat.

An assessment is undertaken by our Day Services Manager to ensure that the right service is provided.



Clients enjoying light exercise at our Day Centre



Clients enjoying Flower arranging at our Day Centre

Community Connections & Befriending

Community Connections is a Bournemouth Borough funded project for people aged 60 and over living in Bournemouth.

Paid support workers work with clients on a one to one basis in their own homes for an initial 12 weeks with the hope of re-integrating them back into the community and their social networks. The client and support worker agree short and long term goals which can hopefully be achieved within the first 12 weeks; these goals can be such things as building confidence, encouragement to socialise, seeking other outside assistance, etc. After the initial 12 weeks the clients undergo a review to ascertain whether these goals have been met. If they haven't and more intensive support is required, then the 12 weeks can be, and quite often are, extended.

Support that is given within Community Connections is practical & emotional. We assist clients with a range of issues from benefit advice, advocacy, signposting to other services & agencies, liaising with social services, GPs and carers, arranging home safety checks, occupational therapy assessments, medications reviews, foot care services, other help around the house (domestic, etc), grants, message in a bottle, neighbourhood safety teams, environmental health, etc.

Community Connections deals with clients with more complex issues, but for those requiring long term low level help these clients will be transferred into our befriending service. Before a client is passed to a volunteer, all the above issues will have been dealt with, in the first instance, by Community Connections staff.

Age UK Bournemouth befriending service works hand in hand with Community Connections. Volunteers support the clients, and the volunteers are supported by the paid support workers.

Each client that comes into the organisation for community support will always have an assessment undertaken by paid staff; these staff will decide which service is most appropriate.

If a befriending client finds them self in a crisis situation which is outside a volunteer's remit, this client will then be transferred back into Community Connections; this could be for short term intervention or could be long term depending on the particular circumstances of each case.

We work closely with the local authority on Adult Protection cases.

This service is free to clients.

Project Purple

Project Purple gives opportunities to help keep people aged over 55 physically, mentally and socially active by providing various community based activities in Bournemouth & East Dorset such as:

Basic & Intermediate Computer Courses

Ipad courses

Gentle Yoga

Energetic walking groups

Pub Club

Day Trips

This is a charged for service but charges meet only a proportion of the costs. The remaining costs are met from other charitable income.



Some Project Purple Activities

Foot Care

This is a toenail cutting service to people aged over 60 in Bournemouth, Poole, Christchurch & East Dorset. This service is provided by trained, paid staff and is Care Quality Commission registered. We cater for people with Type 2 Diabetes, if referred by their GP.

The Foot Care Service also provides clients with a foot massage, information on foot hygiene and a referral process to more acute services if required. A charge is made for this service.

Help at Home

Our Help at Home provides support such as domestic, gardening, digital support, one to one computer tutorage, accompanying people to appointments & social activities & companionship. This service operates in Bournemouth, and is a charged for service.

Transport

Transport is vital to the operation of some activities within Community Services as without it most people would be unable to attend. Transport is currently used to assist clients to all of our day services & some activities under Project Purple.

These services are vital to ensuring clients live as independently and safely in their own homes for as long as possible, giving them support around the house and providing social outlets.

All services are monitored and we regularly ask for client feedback so that we are providing the best possible service we can.



Melodies for Memories

This is a fun music group for those affected by memory loss. It meets monthly and is led by an experienced musician. Clients enjoy singing a variety of different genres and playing a range of instruments. Clients don't need to be able to sing or play instruments but just have an enjoyment for music.



Information and Advice Service

The Information and Advice Service has gone through a period of change in the past year with staff, volunteers and the office. Despite this, we have still assisted over 3000 older people and their families. I am pleased to report that I & A have weathered this change and successfully filled the staff vacancy (with a former volunteer) who has taken on the challenge and we are already seeing an increase in the number of clients helped. Additionally, we have recruited a Receptionist who is able to take calls from clients and pass to the experienced volunteers or staff. Current feedback has indicated that clients are very happy with the service, and have recently welcomed three new volunteers to the team.

We have continued to offer low level benefits advice and high level help with Attendance Allowance form completion. Just over £12,000 has been identified in unclaimed benefits and 95% of the Attendance Allowance claims have proved successful. This means these clients are between £57.30 and £85.60 better off per week; this can make a massive difference to those who would otherwise struggle to pay for someone to help them wash and dress, etc. in the home. Our volunteer who helps with the forms has a drawer full of 'Thank You' cards!

The Service continues to have good relationships with organisations locally who have older people's welfare at heart. We are invited to various events promoting the support available to older people

to enable them to stay in their own homes; this is also a great way to network with like-minded organisations.

Finally, the office had a much-needed refurbishment and our reception is a much more welcoming environment for staff, volunteers and clients alike.



BEFORE



AFTER



Information Stand at one of the many events we attend

Shop

Our shop based in Parkstone, Poole has had varying success this year. This has been predominately the result of earlier only opening five days per week instead of six owing to changes to personnel. However, the shop has continued to make a profit and more recently has re-opened six days per week and is now going from strength to strength. In addition to items being sold in the shop, we have a range of items sold through our Ebay site. The manager has a fantastic eye for collectables and one item alone sold for just under £300.



Trading

Age Concern Bournemouth Trading Limited (ACBT) ceased trading on 31st March 2016 and its work was transferred into the new company Age UK Dorset Enterprises Ltd (AUKDEL). Where ACBT was wholly owned by Age Concern Bournemouth the new company AUKDEL is jointly owned by Age UK Bournemouth and Age UK Dorchester. Merging the trading operations has enabled the two partners to take advantage of some economies and so return a higher net donation to each charity.

The trading environment has been challenging owing largely to some unhelpful media coverage of our products and services but also in part to changes taking place in the areas in which the company trades. The Trading company continues to provide a net donation to both charities - but this is much lower than projected.

Age UK is re-branding its products and services in 2018 and will now be known as Age Co. Products sold under the Age Co. brand will include funeral plans, insurance, stair lifts and many others, all designed to give older people the freedom and confidence to live as they wish.

Volunteering

Age UK Bournemouth relies on volunteers to continue to run some of its services and the time and commitment a volunteer gives are highly valued. Last year we had 290 enquiries of which 23 are now volunteers making a total of 78 active volunteers. We have not had a dedicated Volunteers Administrator in place which we know has contributed to the decrease in numbers. We now have a Services Administrator in place who will oversee the recruitment and paperwork required for volunteers so we are hoping that numbers will increase.

Each year we organise two large social events for volunteers: a Summer Cream Tea and a Christmas 3-course dinner as 'a thank you' to all those who have given their time to us.





Christmas 2017 Volunteers' Party

At the Christmas Party we also present a volunteer or group of volunteers with an award in recognition of outstanding commitment to the Charity. The 2017 winners were our fabulous Walk leaders, who organise fortnightly walks throughout the year. In addition, we present volunteers who have achieved 5 or 10-years' service with us with a certificate of recognition, however, we are hugely grateful to any time a volunteer gives us, as we would not be able to run the valuable services we do without them.



Project Purple Walk Leaders receiving their award

Grants, donors and funders

Our thanks go to the following people who have either given us grants or kindly remembered the Charity in their will or in memoriam. We would also like to thank all of the people who have made donations to the Charity during the year. To them all we give our very grateful thanks.

Grants

Age UK

Legacies

Mr David Spiers
Mrs Sybil Humphries

In memoriam

Malcolm Livingstone
Davina Wainwright
Maureen Ford
Josephine Sibley
Hilda Bishop
Howard Wheeler
Peter George

Contracts

We would also like to thank Bournemouth Borough Council for supporting our work over the year through services we deliver under contract with it.

Results

Gross income for the year was £484,580. The overall result was a surplus of £4958 in total funds.

Resources

Trustees are aware of the specific need to raise unrestricted funds in the future as project funding often does not produce sufficient return to cover the overheads of Age Concern Bournemouth, even when employing a full cost recovery approach to finance.

Risk management

The Trustees have a risk management strategy which comprises:

- An annual review of the risks the Charity may face;
- The establishment of systems and procedures to manage those risks identified; and
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.

A key element in the management of financial risk is the setting of a reserves and Investment Policy and its regular review by trustees.

Reserves

Trustees are mindful of the need to retain sufficient reserves to protect the Charity in the future. The minimum reserve has been set by analysing the cost of winding up the organisation including outstanding lease commitments, staff notice periods and redundancy costs. The amount required for this is reviewed periodically and a sum of £150,000 is required as of 31st March 2018. This equates to approximately 4.5 months running costs.

At the year-end the following designated reserves were held and total £415,000. £150,000 to cover outstanding liabilities including redundancy payments and lease commitments. This is the minimum reserve that the Trustees believe it is prudent to hold.

£63,000 has been allocated towards the cost of replacing the two minibuses. The vehicles were replaced in May 2015 and will be depreciated over four years therefore funds will be set aside each year for their replacement. The vehicles are currently an essential element of our services and purchasing has been found to be the cheapest option.

In 2016 we obtained an accurate figure for the cost of the Charity leaving the Dorset County Council pension fund should the need to do so arise. There is only one employee left in the scheme and when this employee leaves a cessation fee will be triggered. This sum was assessed as £202,000 therefore whilst the liability relating to this scheme in terms of the charity SORP is nil the trustees believe it is essential that the termination fee be ring fenced.

At the year-end free reserves were £411,103 which equates to 12.3 months unrestricted expenditure. Whilst a relatively high figure, the Charity remains heavily reliant on contract funding which is currently only agreed year by year. As a result the trustees believe that it is necessary to maintain this level of reserves in order to mitigate against the potential reduction or loss of these contracts given the current public spending cuts.

The Trustees are mindful that charities must not retain unnecessarily high levels of reserves and the needs of the Charity in the coming years are balanced with the object of delivering charitable services. The Charity is following a medium term plan to diversify its income profile and so become less reliant on the contract funding and the trustees believe that it is essential to retain sufficient reserves to allow this plan to be pursued in the event that the contract income is reduced or lost. As of 31st March 2018 a free reserve of £411,103 is viewed as adequate to enable the Charity to build up unrestricted income whilst running with the deficit that would be caused by the loss of contract income. The Charity has achieved this level of reserves and is continuing to seek avenues through which to invest the excess to secure income for the future.

Age UK Bournemouth Reserves Policy

POLICY STATEMENT

The Reserves Policy is based on Charity Commission guidance. It seeks to clarify the position regarding the holding of reasonable reserves.

Reserves are that income which is not otherwise designated or restricted to any specific purpose, which has become available to Age UK Bournemouth to be expended at the trustee's discretion in accordance to our charitable objects.

It excludes permanent endowments; expendable endowment; restricted and designated funds, and income, which can only be realised by disposing of the Charity's fixed assets.

There is no legal definition of reserves and no specific rule about the amount or proportion of funds that the Charity can hold as reserves. However, funds are generally expected to be used in the furtherance of the Charity's objects.

Appropriate levels of reserves will help to maintain the financial stability of Age UK Bournemouth. The levels will be based on realistic assessment of needs, in accordance with good financial practice.

LEVELS OF RESERVES ARE BASED ON:

Forecast of levels of income in future years taking account of the reliability of each source of income, and potential new sources

Forecast of expenditure in future years based on planned activity

Analysis of future needs, opportunities, contingencies or risks, the effects of which are not likely to be met out of income. This will encompass outstanding leases, rental agreements, staff redundancies and any 'claw back' from funders.

ANNUAL REVIEW OF RESERVES

Age UK Bournemouth will undertake a review of planned/known income/expenditure and commitments. This will be reviewed on an annual basis and will reflect the known financial position and commitments of the Charity.

AGE UK BOURNEMOUTH INVESTMENT AND BORROWING POLICY

POLICY STATEMENT

It is the policy of the trustees of Age UK Bournemouth to invest funds that are viewed as very unlikely to be needed in the following three years in a way that maximises their value whilst not taking excessive risk.

This policy does not address funds likely to be needed within three years. These will be held in bank accounts and efforts will be taken to maximise interest on these whilst keeping each account at or below the Financial Service Compensation Scheme level.

The trustees do not foresee the need to borrow funds before this policy is next reviewed. However, should it be possible to borrow funds at a lower interest rate than it is anticipated will be earned on investments, then this will be considered by the Board. Borrowing will not however exceed the amount of funds held in bank accounts and investments.

RISK

Investments will be made with a cautious approach to risk but not to the extent that this too drastically restricts the potential for the value of the investments to keep pace with inflation. The attitude to risk will be 'the lower end of medium'.

PRACTICE

Investments will be made with the advice of an adviser regulated by the Financial Conduct Authority and appointed by the Age UK Bournemouth Finance Committee.

Investments will be made with a view to increasing their value and with the expectation that they will be invested for at least five years.

The value of the investments will be monitored at regular intervals. The portfolio will be reviewed with the independent adviser at least once each year.

The portfolio will be reviewed with the independent adviser at least once each year.

ETHICAL INVESTMENT CONSIDERATIONS

The Board has considered 'ethical investments'. It is accepted that one person's view of 'ethical' is not the same as another and that it is not the role of the Charity to attempt to define this. The trustees must maximise the value of the investments without taking too high a risk but there is an element of reputational risk to consider as well as financial risk. The Board is mindful that some charities have been heavily criticised in the media for their investments in industries including, amongst others, tobacco, alcohol, energy, arms, baby milk substitutes, cosmetics and pharmaceuticals. Should AUKB draw such criticism, donations may be reduced as a result. Whilst taking note of these risks the trustees believe that significant damage is not likely to be done to the Charity by them being viewed as unethical. The Board has therefore not currently set any restrictions on the types of funds the Charity may hold, however, this policy can be subject to further review as deemed necessary.

Governance

Age UK Bournemouth (AUKB) is a working name of 'Age Concern Bournemouth', a charitable company being a company limited by Guarantee, incorporated in March 2005. Charity number 1113294 and company registration 5401464.

The Charity is constituted and governed by its Memorandum and Articles of Association dated 22 March 2005.

Age Concern Bournemouth is independent from other Age Concerns/Age UKs. However, in April 2010 it entered into a partnership with the national charity Age UK and agreed to use the national branding. Trustees are elected for a 3-year term at the Annual General Meeting, and can be re-elected for further terms. All Trustees are volunteers and are recruited in line with our volunteer recruitment policy. Trustees receive generic induction training about AUKB and specific training on their role as a trustee.

Up to two Trustees of Age Concern Bournemouth plus the Chief Officer also serve as directors of Age UK Dorset Enterprises Ltd (Company No. 10054906) - a company owned in equal shares by Age Concern Bournemouth and Age UK Dorchester for trading purposes. This company trades in products approved by the Age UK Enterprises Trading Alliance (a national agreement) and includes insurances (FSA regulated), personal alarms, and the Age UK Lottery among other products designed for older people. Other products may be added with agreement from the Age UK Trading Alliance. The operating surplus from this separate trading are gifted back to the two charities as unrestricted funds. Neither shareholder has a controlling interest in the trading company with the national business partner, Age UK Enterprises Ltd, having the role of final arbiter in the event of an otherwise unresolvable dispute.

In the year to March 2018 Age UK Dorset Enterprises paid commission £38,807 to Age Concern Bournemouth.

Appointment, induction and training of trustees

Whilst the Charity has not adopted a formal policy for the appointment and induction of trustees the following practice applies in every case: -

When Trustees leave or the activities of the Charity change significantly the Board reviews the skills of the members and identifies any perceived gaps. Trustees are then identified to fill these gaps, either through personal contacts of existing board members or, more commonly, through advertisement for Trustees through the local volunteer centres. Most Trustees offer their services to the Charity without the need for canvassing of existing Trustees' contacts.

All potential Trustees who appear to have skills needed by the Charity at the time are interviewed by the Chair and given an overview of the structure and activities by the Chief Officer. They are then invited to attend a meeting of the Trustees and are provided with minutes of the previous meeting and financial reports. If they wish to apply for appointment they may then be co-opted to the Board to serve until the next annual general meeting at which they will be eligible for election to the Board by the members. The Chief Officer offers further induction briefing to the role and to the Charity.

Decision making

Trustees are responsible for the strategic planning of the Charity and for matters relating to governance with operational matters delegated to the Chief Officer. The Trustees agree the budgets at the beginning of the year and agree amendments to this. Minor amendments to budgets may be delegated to the Finance Committee. Trustees set the pay of the Chief Officer. The Chief Officer has, within parameters set by the Trustees, the authority to set pay rates for other staff.

Public Benefit

The Trustees have given due regard to public benefit when planning the Charity's activities, in accordance with the Charity Commission's Guidance on Public Benefit.

The paragraphs above set out our activities, achievements and performance during the year, which are directly related to the objects and purposes for which the Charity exists. The Charity achieves its principal objects and purposes through general and specialist advice delivered free to any member of the public in the local community to provide immediate and lasting assistance with all types of problem, and through specific services for the benefit of older people, their carers, families and relatives. These benefits are directly related to the aims of the Charity and are fully compliant with the Charity Commission Principles on Public Benefit.

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Every effort is taken to ensure that expenditure on general running costs of the Charity is kept to a minimum. Budgets for all projects, contracts, etc. are as far as possible prepared on a full cost recovery basis, ensuring that the central costs of the Charity are covered. This includes preparation of accounts, audit, legal fees, payroll, stationery and premises costs.

Trustees are responsible for the strategic planning of the Charity with operational matters delegated to the Chief Officer.

To ensure that the Charity is planning for its future, regular planning and 'away days' are held. They form the basis of the Strategic Plan. However, opportunities that present themselves during the year are maximised as appropriate.

Bankers

Barclays Bank Plc
61 Old Christchurch Road
Bournemouth
BH1 1ER

COIF Charity Funds
80 Cheapside
London
EC2V 6DZ

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Hanley Economic Building Society
Granville House
Festival Park
Stoke-on-Trent
ST1 5TB

Virgin Money plc,
Jubilee House,
Gosforth,
Newcastle upon Tyne
NE3 4PL

United Trust Bank
80 Haymarket
London
SW1Y 4TE

Cambridge and Counties Bank
Charnwood Court
New Walk
Leicester LE1 6TE

Investments

Poundbury Wealth Management LLP (Brokers)
Alan Wing House,
Holmead Walk
Dorchester
DT1 3GE

St. James's Place Wealth Management plc
St. James's Place House,
1 Tetbury Road,
Cirencester,
GL7 1FP

Independent examiner

PKF Francis Clark
Towngate House
2-8 Parkstone Road
POOLE
BH15 2PW

Statement of Trustees' responsibilities

The Trustees (who are also directors of Age Concern Bournemouth for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company 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 charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that

the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board on 12 December 2018 (date) and signed on their behalf by:

Christopher Alan Lockyer, Director