



Annual Report and Financial Statements

31 March 2009

Ensors Chartered Accountants
Cardinal House, 46 St Nicholas Street
Ipswich IP1 1TT

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President	The Mayor of Colchester
Life Presidents	Ald. Mary Fairhead OBE Ald. Frank Wilkin
Board of Trustees	
Chair	Lt Col (Retd) Peter Andrews OBE (Resigned as Chair January 2009) (Resigned as Trustee February 2009)
Vice Chair	Tony Webb (Acting Chair from January 2009) Eric Green (to October 2008)
Treasurer	Collina Brett (to February 2009)
Members	Sonia Lewis (to November 2008) Avis Sharpe John Hutchinson (from January 2009)
Chief Officer	Rachel Fahie
Address	Globe House 6 George Street Colchester CO1 1TP
Registered Charity Number	233113

Reference and Administrative Information

Independent Examiner Mrs H Rumsey FCA
Ensors Chartered Accountants
Cardinal House
46 St Nicholas Street
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IP1 1TT

Bankers The Co-operative Bank plc
Delf House
Southway
Skelmersdale
WN8 6WT

Barclays Bank plc
9 High Street
Colchester
CO1 1DD

Solicitors Ellisons
Headgate Court
Head Street
Colchester
CO1 1NP

First of all I thank the staff, volunteers and trustees for their support and dedication to Age Concern Colchester throughout the last year. Several have been working long hours in order to promote the quality of service which older people deserve.

Our aim is simple. To help everyone to make the most of older life. We work for older people who live in the Borough of Colchester.

We continue to work closely with outside agencies including Essex County Council, Colchester Borough Council and the Royal British Legion. We run Day Centres in Tiptree and at Grymes Dyke Court in Stanway under contract to Essex County Council. Details of other services we provide can be found in the Financial Statement, Chief Officer and Trustees' Reports.

During the year it has been necessary to monitor our expenditure very closely. Grants towards the provision of our services to older people are becoming increasingly difficult to obtain.

The merger of Age Concern England and Help the Aged is making good progress which we hope will promote the cause for older people at a national level.

2010 will be another challenging year for Age Concern Colchester which will include a review of the structure of the organisation. We also expect more older people to use our services.

Tony Webb
Acting Chair

Welcome to the report on our activities for the year 2008-09. The year has proved to be exceptionally busy with older people turning to us for help in ever greater numbers. The economic climate has affected older people disproportionately with food and fuel inflation running higher than the baseline figure and the overall complexity of systems/services wearing down even the most stout-hearted.

Our various services, through the dedicated efforts of staff and volunteers, have risen to this challenge and have continued to deliver high quality services for the benefit of older people in the Borough. The following pages give detailed reports on the individual services operated by Age Concern Colchester during the year 2008-09.

External relations of all kinds have prospered during the year. New funding partnerships, short and long-term were established. For example, a three year contract for work with the ex-service community was agreed with the Royal British Legion during summer 2008 as well as sponsorship from local businesses. Our links to other organisations, statutory and voluntary, have strengthened, all of which enhances our work for the benefit of older people in Colchester.

On the national scene, plans were developed for the merger of Age Concern England with Help the Aged. We have high hopes that the creation of one charity to promote the cause of older people will ensure a louder voice on issues affecting the older population. Age Concern Colchester remains an independent local charity within the federation and our links to the merged Age Concern England/Help the Aged continue directly and through the federal structure.

The key aims which were set for the year 2008-09 have largely been achieved and details are set out in the following pages. One aim was not achieved through pressure of work and the development of a Campaigns Committee was therefore not followed through during the year.

As always and without hesitation, this introduction to the Annual Report 2009 carries heartfelt thanks to all those individuals and organisations who have supported us in various ways throughout the past year. Staff have worked long hours to ensure the delivery of services to older people. Our wonderful and dedicated volunteers, some 90 in number, continue their work ensuring that older people receive the services they need. Volunteers work in all aspects of Age Concern Colchester's operations – office work, information and advice, clubs, day centres, computer tuition, charity shops - bringing their unique talents to all work undertaken. A typical week incorporates 367 volunteer hours which if calculated at the national minimum wage equates to £2,103 per week and £109,356 per annum. We thank each and every volunteer for their contribution to the services we offer to older people.

The year 2009-10 is now well underway and there are positive things to report. One year funding from Colchester Borough Council was secured to support our welfare benefits work and we can develop our advocacy work through grant aid from Essex County Council. But we are aware that times are still fragile for the charitable sector. For Age Concern Colchester the challenges noted in last year's report remain. Our core information work remains without external funding as do our social clubs. Sustainability therefore remains an issue and we must also look to the growing needs of an increasing number of older people who need services to support them as they age.

A new board of trustees has taken up office during the current year and we are delighted to welcome the experience and expertise of those individuals. The new board has already commenced a review of services and governance to ensure that the charity is strongly placed to weather the worst of the economic climate and can continue to offer high quality services to older people in Colchester. The year 2009-10 is an exciting one for us all.

Chief Officer

Information Service

The year under review has been incredibly busy for our Information Service, with enquiries into the office whether by telephone, letter, email or personal callers, reaching in the region of 4,000. This is a significant increase on previous years. Our Information Service is free, comprehensive and impartial. It is the public's first point of contact and from here enquirers are referred onto services within ACC itself, other specialist agencies or given the information they need. Our dedicated staff and volunteers also take time to investigate the more detailed information needs of enquirers and assist in resolving problems.

An important part of our information work is to take the service out to the community and significant outreach work has been undertaken during the last year. This took the form of surgeries, presentations and participation in local events. Three outreach sessions were held in Mersea during the first half of the year and 5 presentations given to older peoples' clubs. Regular outreach sessions have been established at the Lion Walk and Abbots Activity Centres. We were also pleased to take part in the Welfare Advice Market held in Colchester Town Centre in March 2009. We have also built up links with other voluntary and statutory organisations through information sessions and meetings with key staff.

We have continued the production of a bi-monthly newsletter which provides a conduit for information to older peoples' clubs and other organisations also involved in the well-being of senior citizens. The newsletter provides information on issues and news, local and national, affecting older people. Through its circulation directly into older peoples' clubs the newsletter ensures that a wide audience is aware of the support we can offer together with free access to information on issues affecting them.

For the current year, the Information Service is beginning a review of types and quantities of information held and current information material is being updated. This will be its priority work for the year 2009-10 alongside its existing work for the Colchester community and developing outreach further.

The *Be Warm Be Safe project* has taken off during this last year and has developed into the successful service we aimed for. The project started properly in June 2008 and since its launch has assisted 83 clients with energy advice, access to grants for insulation and changing energy suppliers. In addition, 42 people have been helped with consumer issues which ranged from problems with walk-in showers to erroneous utility bills, including one person who was billed over £24,000 for gas never used!

The Be Warm Be Safe Project has been promoted in the press and other media outlets. Twenty six presentations to older peoples' clubs were given during the year ensuring that the benefits offered by the service were promoted directly to where older people meet.

In January 2009 a Winter Warmth Day was held at Lion Walk Activity Centre and was a tremendous success with well over 100 people attending. The event was a joint venture between ACC and the Colchester and North Essex Primary Care Trust. Those attending were able to find out more about home insulation grants and ways of saving money on energy costs. In addition representatives of Helpline, Community Wardens and Essex Police were present. There were opportunities to sample freshly prepared ready meals from two well known suppliers, while the NHS Trust gave health MOT's and offered advice about medicines and health services. We hope it will be possible to run similar events in the future.

A second year of funding (from Age Concern England) remains for this project and we anticipate an equally successful year two.

Working in Schools

We continue to offer a range of services to schools and these include school assemblies and the *Who's Sorry now* programme which identifies the differing thoughts of older and younger people over Halloween and Bonfire Night. Over the year we have worked with seven schools in these areas.

For older students in both the Gilberd School and St Benedict's College we have worked during their PSHE sessions to consider what life would be like for them when they are in their seventies – both in health and in being able to manage on a state pension.

Digital Inclusion

Another very successful year has been completed for our digital inclusion work. The aim of this work is to ensure that older people are not left out of the 'digital revolution'. 115 older people have completed computer courses run by the volunteer tutors. The courses offer one-to-one tuition of one hour per week for three weeks enabling older people to practise and consolidate newly found skills.

In March 2009 a Digital Inclusion event, My Friends and Family On-line, was held and over 20 members of the public attended and benefited from free access to the internet. Our volunteer tutors were on hand to assist people to use the internet, sometimes for the first time and a significant number signed up for the computer courses.

For the current year, places on the courses are being taken up at a steady pace and the Trustees are considering up-grading the computer suite so that older people can benefit from using more up-to-date equipment.

Legal Advice Surgeries

This service has had another successful year with 82 people benefiting from the free legal advice sessions offered by Goody Burrett at Globe House. We are grateful to this firm of solicitors for the provision of the fortnightly surgeries.

Advice Service

March 2009 saw the end of our second three-year grant from the Big Lottery Fund. We can safely say that the public supporting the Lottery have truly had value for money, because in the six years between 2003 and 2009, we generated benefits worth £5,281,397 for older people in the Borough of Colchester. The total for the year under review is £1,488,114. The lives of older people, especially those seriously disabled, have improved immeasurably through having this extra money and the entire community, particularly small businesses, have really felt the benefit as older people have been able to spend on goods and services.

Our work has not been restricted to benefits. We have built a marvellous crisis support service which consists of matching one of our volunteer advocates with someone in need of help with practical and emotional issues. We live in a complicated world where everything is bound up in red tape or where older people are told they have to go 'on line' to access services. Our A –Team cut through the red tape and have worked absolute wonders for those in their 9th decade who deserve better than being pushed from pillar to post.

Staff and volunteers have once again proved themselves worthy of high praise for their selfless dedication. They visit clients at weekends and in the evenings, they worry about them and fight the powers that be for them and simply do not give up until they have a result. Our advice work could not happen without such dedication.

Applications to major grant making trusts were made during the year under review but were unfortunately unsuccessful. It was a most worrying time during autumn 2008 as the future of our advice work was unclear.

Colchester Borough Council prioritised the needs of older people in its strategy for the future and helpful discussions led to the allocation of funding for benefits take-up work with ACC. We are very grateful to the council for recognising the needs of older people and our expertise in delivering high quality benefits work.

Also during the winter 2008-09, application was made to Essex County Council's Voluntary and Community Sector grants to develop our advocacy and advice (non-benefits) work for older people in Colchester. We are delighted to report that this application was successful and we look forward in the current year to strengthening our work through this dedicated funding.

As we are now half way through the current year, our priority is to plan and secure the long-term sustainability of the advice service, particularly with the developments that will doubtless be achieved this year. We hope to be able to report positively in next year's annual report.

Day Centres

Tiptree Day Centre and Grymes Dyke Court Day Centre have continued to operate under contract to Essex County Council. The Centres offer 96 places per week.

Last year's report identified the impact on the day centres of stricter eligibility criteria for assistance from Essex Social Care. This trend has been noted again this year and vacancy levels have averaged out at 25% for Tiptree and 50% for Grymes Dyke again. In order to help those people who are not meeting the eligibility criteria and for whom day care would be beneficial, we sought permission from the County Council to accept private guests. This was agreed in early summer 2008 and since then we have been able to accept guests who have not undergone a community care assessment. Their addition to the centres has been welcomed both for them as individuals and for us as a charity whose aim is to serve the older citizens of Colchester and we will continue to publicise the availability of places for those not meeting the relevant statutory criteria.

All guests at the day centres have benefited from a range of activities over the last year, ranging from fish and chip outings, to visiting entertainers as well as the in-house activities organised by staff and volunteers. Both centres benefited from generous harvest gifts from Lexden Primary School. Christmas was celebrated with style at Tiptree and Grymes Dyke. The Deputy Mayor and Mayoress visited Tiptree and enjoyed festivities with the guests and once again Colchester Royal Grammar School produced spectacular hampers for the Tiptree guests. The involvement of schools in the day centres is heartening and enhances the wellbeing of the guests and provides younger people with opportunities to understand the needs of the older generation.

We look forward to another year of working in partnership with Essex Social Care in providing day care to older residents in and around Colchester.

Social Clubs

Our social clubs have provided older people with companionship and activities over the past year. The Autumn Leaves Club at Highwoods has averaged an attendance of 20 for its weekly lunchtime gathering on Wednesdays. The club members have enjoyed a range of interesting activities such as outings,

quizzes, games and visiting speakers. Our aim with the club is to provide fun and companionship and also offer club members sessions covering important health and wellbeing topics.

The Thursday Get-together, meeting on Thursday mornings fortnightly, has also benefited from similar activities as the Autumn Leaves Club. Although the club is small with eight members, it is a valuable resource for those who attend.

The Friday Coffee Club at Globe House has thrived over the past year. The average attendance is now 15 and the club has expanded to such an extent that it has moved to the larger meeting room in Globe House. We look forward every week to greeting our regulars!

The Dining Out Club was reformed as the First Friday Club, starting with a Christmas buffet in December and now dines in or out on alternate Fridays of the month. On dining in days, activities are undertaken after lunch. The average attendance is 16.

Caring Fund

The remaining supply of hot cans (emergency food) purchased under the Caring Fund have been used up and no further activity has taken place within this fund.

Fundraising

During the year under review a Business Sponsorship Development Officer was appointed under a short term contract to develop links with the business sector. This had some initial successes but an increasingly difficult financial climate for the business sector led the trustees to believe that the time was not right to continue the post and it ceased during the late autumn 2008.

The knitting project in conjunction with Age Concern England and Innocent Drinks was very successful and knitters across Colchester were successful in raising £1,260 for us. We are very grateful to all those who knitted such stylish bottle bobble hats which have captured consumers' hearts and their willingness to buy. The project will continue this year in a slightly different format and we hope to be able to report favourably again next year.

New Services

Age Concern Colchester has developed two new initiatives during the past year.

The first has evolved from the recognition of the 70th anniversary of the start of the Second World War in September 1939, whereby the charity has been recording older peoples' memories of the conflict to provide a Key Stage 2 History Pack for pupils in Colchester's Junior Schools. We are very grateful to all those older people who have contributed to the recordings and feel privileged to hear their memories.

From this we have made close contact with Fordham All Saints Primary School. The Headteacher and Governors would like to continue links with an intergenerational project involving their pupils and older people. Currently, we are looking at the options available but certainly the new school buildings would offer the opportunity for older people to meet on the premises.

Health and Wellbeing with the Royal British Legion

Age Concern Colchester was pleased to set up a partnership with RBL in September 2008 to develop its work to the ex-service community. This work has been our second major initiative during the year under review. A three year partnership was established covering a range of interventions to ex-service personnel and their dependents. Our existing work had highlighted the needs of those who had served their country and we are delighted to be able to expand services and develop new ones with funding from RBL. The First Friday Club was the first of the new friendship clubs to be set up under this health and wellbeing agenda and a new multi themed activity club made its first tentative steps during summer 09. We look forward to the development of these and other services for the ex-service community.

Acknowledgements

- Age Concern England
- Age Concern Essex
- Age Concern Retail
- Association of Wrens
- Big Lottery Fund
- Church of St Peter and St Paul, Little Horkesley
- Cloud 9 Care Ltd
- Colchester Borough Council
- Colchester Mobility Centre
- Colchester Royal Grammar School
- Essex Concert Band
- Essex County Council
- Flakt Woods
- AM Franks, Painting & Decorating
- John Fowler LLP
- GoodyBurrett
- Great Horkesley Friendship Club
- R Gwinnell and Sons
- Hunnaball Funerals
- McCarthy Stone
- MCTC
- Marks and Spencer
- Molly Maids
- Mount Zion Club
- North East Essex PCT
- Lisa J Penny Decorating Services
- Retired UNISON Club
- Rotary Club of Kelvedon and District
- Royal British Legion
- St Albright's Ladies Fellowship
- Jane Sheridan Gardening Services
- Tesco (Tiptree Store)
- Tiptree Community Co-op Group
- Tiptree Meals Service

We would also like to thank the many people and other local organisations who have supported our work during the past year.

The trustees present their annual report and the financial statements of the charity for the year ended 31 March 2009.

The financial statements are prepared in accordance with the Trust Deed and the recommendations of the Statement of Recommended Practice—Accounting and Reporting by Charities and comply with applicable law.

Reference and Administrative Information

The information on pages 3 and 4 forms part of this Report.

Structure, Governance and Management

Age Concern Colchester is an unincorporated organisation and a registered charity governed by its constitution. It was established as Colchester Old Peoples Welfare Committee in February 1949 and registered as a charity in that name in July 1964 (Registered No. 233113). In 1972 the name of Age Concern Colchester was adopted. The current constitution was adopted in January 1998. Age Concern Colchester is an organisation member of Age Concern, the federation.

The trustees set out below have held office during the whole of the year to the date of this report, unless otherwise stated:

Lt Col (Ret'd) Peter Andrews OBE (to Feb 2009)	(Chair)
Tony Webb	(Vice Chair)
Collina Brett (to Feb 2009)	(Treasurer)
Sonia Lewis (to Nov 2008)	
Avis Sharpe	
Eric Green (to Oct 2008)	
John Hutchinson (from Jan 2009)	

The appointment of trustees is by election at the Annual General Meeting. The board has undertaken a skills audit to determine areas of expertise and they welcome prospective members who would be able to broaden or enhance the board's skills. Applications are sought by recommendation from the Colchester Association, but the Board of Trustees has the power to co-opt up to one-third of the total number of members.

Trustees serve for a period of three years and may stand for re-election. The chairman may not serve more than two consecutive terms.

The board of trustees meets at six weekly intervals and is supported by sub-committees; meetings include strategy and performance and financial review and the setting of operational plans and budgets. In case of emergency an extraordinary general meeting may be called upon written demand by the

chairman, the board of trustees or by ten members. The day-to-day management is the responsibility of the Chief Officer, who is accountable to the Board of Trustees through the Chair. Four senior managers—Information and Community Services Manager, Advice Manager, Day Centres & Administration Manager and Be Warm Be Safe Manager with the Finance Officer are accountable to the Chief Officer.

Induction for new trustees is available in-house and through the federation. Training for trustees may be commissioned through the ACE/HtA Regional Support Team.

Risk Management

The trustees have examined the major strategic, business and operational risks which the Charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Objective, Activities and Achievements

To promote the relief of elderly people and those over 60 years in any manner which now or hereafter may be deemed by law to be charitable in and around the Borough of Colchester.

Information on activities and achievements is on pages 5 to 13 of this Report.

Review of Financial Position

At £7,786, the deficit for the year ended 31st March, 2009 was little different to that for the previous year.

New funding has been brought into the charity during this financial year but it remains difficult to get specific, sizeable, charitable funding for the Advice and Information Services. At a time when funders are under financial pressure themselves, it is particularly difficult to secure significant independent project funding when potential donors see the level of reserves that we are carrying.

The appointment of a fundraiser to secure sponsorship from the business sector coincided with the worst of the economic downturn and although there were some modest, initial successes it was decided not to continue the post.

In a time of financial crisis, the Trustees are committed to maintaining services so that older people still have the support and advice needed to help them through their own crises.

However, the problems in securing new independent funding continue in 2009/10 even though new service contracts with local authorities are helping

to bridge the gap. But, low interest rates are dramatically affecting the charity's investments and the budget for the current year shows a £15,000 drop in earnings on investments. And, the success of the various services offered by Age Concern Colchester brings its own pressures on staff and resources.

Reserves Policy

The current reserves policy is to build up unrestricted reserves with due regard to the market conditions:

- As a precaution against adverse market conditions and subsequent decline in income
- To permit the development and expansion of our ambitious programme of work
- To provide assurance to members of staff and those to whom we have a commitment of Age Concern Colchester's reliability as an employer and partner.

The trustees are firm in their commitment to safeguard the future of the charity during this time of financial turmoil and uncertainty.

However, the trustees recognise that the charity started the year with a negative balance on the general reserve and that this negative balance has increased further during the year, whilst the designated fund containing funds set aside for a new headquarters for the charity remains unchanged at £453,919.

The new Board of Trustees has recognised the need to make an early decision on whether to commit to the purchase of a new home for the organisation or to use a prudent portion of the reserves to improve the charity's ability to raise funds and provide services.

It does seem highly likely that the reserves will be drawn on again in 2009/10 to maintain and properly support service levels. But, it is unlikely that the reserves will drop below £390,000 in the current financial year. This provides the new Board of Trustees with a sound financial position on which to finalise their future policies.

Investment Policy

Given market volatility and bearing in mind the need to safeguard the charity, the Trustees have decided that, for the time being, a substantial portion of investment funds will remain with COIF Charities Deposit Fund even though their interest rate has fallen to 1%. The security of the fund has much to recommend it and it is to be hoped that interest rates will improve over time. During this time alternative trustee quality investments will be considered.

Future Plans – Our key Aims for the year 2009-10

The aim for this year is to maintain or improve upon our existing services but also to undertake a full review of the charity's strategies and objectives. To this end the Trustees have set the following priorities:

- Governance Review – the determination of a strategic direction relevant to the next decade and a full review of the corporate structure;
- Finance Review – a reappraisal of all aspects including funding, allocation of resources, investment strategy and reserve policy;
- Service Review – a complete review of all services provided by ACC;
- Communication Review – to ensure full and inclusive communication within ACC, with other parts of the newly merged national charity and with our partner organisations.

This review will take a little time but the Trustees are keen to ensure that Age Concern Colchester is correctly positioned to continue to be fully relevant to the elderly people of the town.

Trustees' Responsibilities for the Financial Statements

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

- select suitable accounting policies;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 enable them to ensure that the financial statements comply with the Statement of Recommended Practice: Accounting and Reporting by Charities. 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.

Public Benefit Statement

In setting objectives, developing strategies and undertaking activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Our main activities during the past year are described over the previous pages. All our charitable activities support the well-being of all those aged 60+ living in the Borough of Colchester and are undertaken to further our charitable purposes for public benefit.

With the exception of the services commissioned by Essex County Council, which provide support for people meeting Day Care criteria, our services are available to all older people living in Colchester Borough.

Independent Examiner

A resolution to appoint Mrs H Rumsey FCA of Ensors Chartered Accountants as Independent Examiner of the charity will be submitted at the Annual General Meeting.

Approved by the trustees on 10 September 2009 and signed on their behalf by

(Chairman)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CONCERN COLCHESTER

I report on the accounts of the charity for the year ended 31 March 2009, which are set out on pages i to x.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

H Rumsey, Chartered Accountant
Ensors, Cardinal House
46 St Nicholas Street
Ipswich IP1 1TT

Date: