

# AGE CONCERN ST ALBANS

England & Wales · Charity number 229773

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1963-11-20

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Welfare Centre  
1a Hall Place Close  
St. Albans  
AL1 3SD

**Phone** 01727856741

**Email** [info@ageconcernstalbans.org.uk](mailto:info@ageconcernstalbans.org.uk)

**Website** [www.ageconcernstalbans.org.uk](http://www.ageconcernstalbans.org.uk)

## Activities

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**Objects:** TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW IS OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN AN AROUND THE CITY AND DISTRICT OF ST ALBANS (HEREINAFTER CALLED "THE AREA OF BENEFIT").

**Activities:** Hall for activities in central St Albans including two weekly day centres, and hire for age-related activities.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

## Geography

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- **Area of benefit:** CITY AND DISTRICT OF ST ALBANS
- Hertfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£27,973	£29,173	-	-
2024-03-31	£27,279	£32,482	-	-
2023-03-31	£21,023	£22,574	-	-
2022-03-31	£24,647	£37,932	-	-
2021-03-31	£31,961	£38,374	-	-
2020-03-31	£82,922	£92,628	-	-

## Trustees

Name	Role	Appointed
Claire Louise Jones		2024-10-17
Conrad Almond		2016-09-14
Ian Woods		2023-02-21
Victoria Ryder Harris		2016-09-14

**AGE CONCERN ST ALBANS**

England & Wales - Charity number 229773

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# Accounts

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Age Concern St Albans

Charity Number

## Report on 2024/25 Activities

Age Concern St Albans exists to improve the lives of older people in the City through addressing loneliness and isolation .

Numbers of clients have increased - we continue to run lunch clubs two days a week.

Claire Jones joined as a new trustee bringing a professional background in analysis and extensive experience in volunteering in St Albans .

One manager left in early 2025 and was quickly replaced with an excellent candidate after considerable interest.

The backbone of the charity is its volunteers. Club volunteer numbers remained strong despite turnover. Driver numbers increased to support the greater number of older clients requiring transport assistance.

The charity aims to break even, retaining reserves to cover potential costs of reinstating/repairing the hall we lease and operate. This was broadly achieved during this year with a strong balance sheet.

The governance of the charity was reset to deliver consistent coverage of key issues and risks by trustees with a rationalised and revised set of policies supported by documented procedures.



Charity Name Age Concern St Albans	No (if any) 229773
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CC16a

## Receipts and payments accounts

For the period from	Period start date 1st April 2024	To	Period end date 31 March 2025
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Welfare Hall	12,088			12,088	-
Minibus					-
Donations	4,114			4,114	-
Investment Income					-
Day Centres	11,771			11,771	-
Furlough Payments Received		-	-		-
Transfer Virgin Account		-	-		-
<b>Sub total (Gross income for AR)</b>	<b>27,973</b>	<b>-</b>	<b>-</b>	<b>27,973</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>27,973</b>	<b>-</b>	<b>-</b>	<b>27,973</b>	<b>-</b>
<b>A3 Payments</b>					
Welfare Hall	13,307			13,307	-
Minibus					-
Chiropody					-
Day Centres	15,866			15,866	-
Central Costs					-
		-	-	-	-
		-	-	-	-
		-	-	-	-
<b>Sub total</b>	<b>29,173</b>	<b>-</b>	<b>-</b>	<b>29,173</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>29,173</b>	<b>-</b>	<b>-</b>	<b>29,173</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>- 1,200</b>	<b>-</b>	<b>-</b>	<b>- 1,200</b>	<b>-</b>
A5 Transfers between funds					-
A6 Cash funds last year end	1,817			1,817	-
<b>Cash funds this year end</b>	<b>4,117</b>			<b>4,117</b>	<b>-</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Metro Current A/Cs	4,117	-	-
	Metro Deposit Accounts	56,636	-	-
		-	-	-
	<b>Total cash funds</b>	<b>60,753</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	<b>to nearest £</b>	<b>to nearest £</b>	<b>to nearest £</b>
	CAF Managed Portfolio	84,392 #		-
			-	-
			-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		C D J Almond		

Age Concern St Albans

Due to bereavement and subsequent absence of examiner the review has not yet taken place .

This has been arranged and will be completed shortly . In the meantime we have submitted accounts as they were presented to Trustees during 2025.

**AGE CONCERN ST ALBANS**

England & Wales - Charity number 229773

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# Accounts

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# Trustees' Annual Report for the period

	Period start date				Period end date		
<b>From</b>	1st	April	2023	<b>To</b>	31st	March	2024

## Section A Reference and administration details

<b>Charity name</b>	Age Concern St Albans
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	229773
<b>Charity's principal address</b>	1A Hall Place Close
	St Albans
	<b>Postcode</b> AL1 3SD

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	IRWoods	Chair		
2	C.Almond	Treasurer		
3	V.Harris	Secretary		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Names of the trustees for the charity, if any, (for example, any custodian trustees)**

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Association
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed or reappointed annually at the Annual General Meeting

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Age Concern St Albans is a Friend of Age UK
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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

The object of the Charity shall be to promote the relief of the elderly in any manner which now is, or hereafter may be deemed by law to be charitable in and around the City and District of St Albans.
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**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

In all our activities the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

The primary focus of our activities is to run day centres for the elderly of St Albans. In addition, we run a minibus to provide transport for our day centres and day centres run by other voluntary groups in the City and District. In providing for the elderly (particularly those with mobility problems) who would otherwise be confined to their homes we believe we are making a significant contribution to addressing isolation and loneliness suffered by this vulnerable section of the community.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Our activities are only made possible by the time and support given by our network of volunteers – both in helping to run day centres and by providing supporting transport using their own cars. Without this voluntary resource we would not be able to operate. Trustees also give their time voluntarily and receive no remuneration or other benefits.

**Summary of the main achievements of the charity during the year**

The Charity is still recovering from the effects of lockdown but we have two lunch clubs up and running and numbers are slowly returning to pre-covid levels. We have a good supply of enthusiastic and capable volunteers and feedback from club clients is very positive.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

We rely primarily on income from investments and voluntary donations to fund our activities.  
Our current capital reserves are sufficient for our immediate needs.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

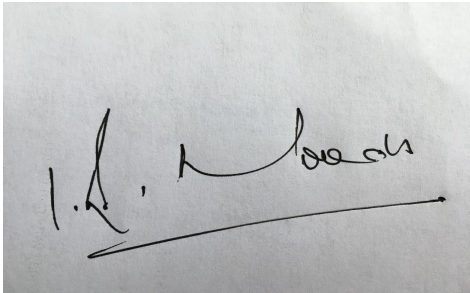
## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



A photograph of a handwritten signature in black ink on a light-colored background. The signature appears to be 'I. J. H. Jones' with a horizontal line underneath. The signature is written on a piece of paper that is slightly tilted.

<b>Full name(s)</b>	Ian Richard Woods	C. Al mo nd
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Tr ea sur er
<b>Date</b>	23 Jan 2025	



Charity Name Age Concern St Albans	No (if any) 229773
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CC16a

## Receipts and payments accounts

For the period from	Period start date 1st April 2023	To	Period end date 31 March 2024
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Welfare Hall	11 218			11 218	-
Minibus					-
Donations	4 222			4 222	-
Investment Income					-
Day Centres	11 839			11 839	-
Furlough Payments Received		-	-		-
Transfer Virgin Account		-	-		-
<b>Sub total (Gross income for AR)</b>	<b>27 279</b>	<b>-</b>	<b>-</b>	<b>27 279</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>27 279</b>	<b>-</b>	<b>-</b>	<b>27 279</b>	<b>-</b>
<b>A3 Payments</b>					
Welfare Hall	17 187			17 187	-
Minibus					-
Chiropody					-
Day Centres	15 295			15 295	-
Central Costs	-				-
					-
					-
					-
<b>Sub total</b>	<b>32 482</b>	<b>-</b>	<b>-</b>	<b>32 482</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>32 482</b>	<b>-</b>	<b>-</b>	<b>32 482</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>- 5 203</b>	<b>-</b>	<b>-</b>	<b>- 5 203</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>- 28 030</b>			<b>- 28 030</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>35 050</b>			<b>35 050</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>1 817</b>			<b>1 817</b>	<b>-</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Metro Bank Current Accounts	1 817	-	-
	Metro Bank Deposit Accounts	59 430	-	-
		-	-	-
	<b>Total cash funds</b>	<b>61 247</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments account(s))

Agreement Error	OK	OK
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Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	IFSL Managed Portfolio	82 762	#	-
				-
			-	-
			-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	I R Woods	
	C D J Almond	



Independent Examiners Report – 2023-24

**AGE CONCERN ST ALBANS**

England & Wales - Charity number 229773

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	1st	April	2020		31st	March	2021

## Section A Reference and administration details

**Charity name** Age Concern St Albans

**Other names charity is known by**

**Registered charity number (if any)** 229773

**Charity's principal address** 1A Hall Place Close  
St Albans

**Postcode** AL1 3SD

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	IRWoods	Chair		
2	C.Almond	Treasurer		
3	CWebb	Secretary		
4	PDade			
5	G. Brown			
6	V.Harris			
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10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Association
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed or reappointed annually at the Annual General Meeting

**Additional governance issues (Optional information)**

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> policies and procedures adopted for the induction and training of trustees;</li> <li><input type="checkbox"/> the charity's organisational structure and any wider network with which the charity works;</li> <li><input type="checkbox"/> relationship with any related parties;</li> <li><input type="checkbox"/> trustees' consideration of major risks and the system and procedures to manage them.</li> </ul>	<p>Age Concern St Albans is a Friend of Age UK</p>
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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

The object of the Charity shall be to promote the relief of the elderly in any manner which now is, or hereafter may be deemed by law to be charitable in and around the City and District of St Albans.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

In all our activities the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

The primary focus of our activities is to run day centres for the elderly of St Albans. In addition, we run a minibus to provide transport for our day centres and day centres run by other voluntary groups in the City and District. In providing for the elderly (particularly those with mobility problems) who would otherwise be confined to their homes we believe we are making a significant contribution to addressing isolation and loneliness suffered by this vulnerable section of the community.

We also organise subsidised chiropody services for those attending day centres throughout the City and District: this service bridges a gap between the service provided by the NHS and services that have to be paid for privately.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Our activities are only made possible by the time and support given by our network of volunteers – both in helping to run day centres and by providing supporting transport using their own cars. Without this voluntary resource we would not be able to operate. Trustees also give their time voluntarily and receive no remuneration or other benefits.

## Section D

## Achievements and performance

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

The Charity was effectively closed for the year as a result of the Covid epidemic. Volunteers kept in touch with our club members to ensure they were looked after by friends or family . Our staff were retained on the government's furlough scheme'

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

We rely primarily on income from investments and voluntary donations to fund our activities. While our current capital reserves are sufficient for our immediate needs, we are conscious of the poor returns that investments currently provide, particularly affected this year by the impact of the Covid pandemic. .

**Details of any funds materially in deficit**

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**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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**Section F Other optional information**

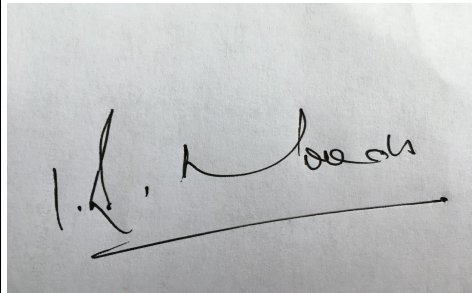
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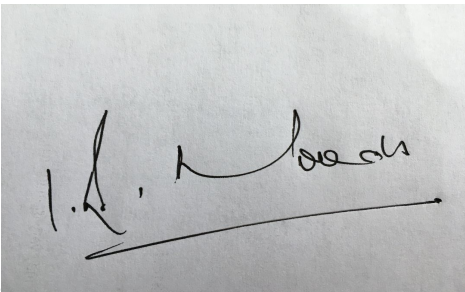
**Section G Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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<b>Full name(s)</b>	 IRWoods	C. Al m o n d
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Tre as ur er
<b>Date</b>	23 Jan 2022	



Charity Name  
Age Concern St Albans

## Receipts and pay

For the period  
from

Period start date  
1st April 2020

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £
<b>A1 Receipts</b>		
Welfare Hall	2,910	
Minibus	1,376	
Donations	3,890	
Investment Income		
Day Centres	128	
Furlough Payments Received	23,657	-
Transfer Virgin Account		-
<b>Sub total</b> (Gross income for AR)	<b>31,961</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>		
	-	-
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>31,961</b>	<b>-</b>
<b>A3 Payments</b>		
Welfare Hall	4,826	
Minibus	7,334	
Chiropody	-	
Day Centres	12,710	
Central Costs	8,504	
Grant returned to OPT	5,000	
	-	-
	-	-
	-	-
<b>Sub total</b>	<b>38,374</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>		
	-	-
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>

<b>Total payments</b>	<b>38,374</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>6,413</b>	<b>-</b>
<b>A5 Transfers between funds</b>		
<b>A6 Cash funds last year end</b>	<b>55,533</b>	
<b>Cash funds this year end</b>	<b>49,120</b>	

# Section B Statement of assets and liabilities at the

## Categories

## Details

### B1 Cash funds

HSBC Current A/C

**Total cash funds**

(agree balances with receipts and payments account(s))

### B2 Other monetary assets

#### Details

CAF Managed Portfolio
Scottish Widows

### B3 Investment assets

#### Details


### B4 Assets retained for the charity's own use

#### Details


#### Details

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**B5 Liabilities**


Signed by one or two trustees on behalf of  
all the trustees

Signature


	No (if any)
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# ments accounts

To	Period end date 31 March 2021
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<b>CC16a</b>
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Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
	2,910	-
	1,376	-
	3,890	-
		-
	128	-
-	23,657	-
-		-
-	31,961	-

-	-	
-	-	-
-	-	-

-	31,961	-
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	4,826	-
	7,334	-
	-	-
	12,710	-
	8,504	-
	5,000	-
-	-	-
-	-	-
-	-	-
-	38,374	-

-	-	
-	-	-
-	-	-

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-	<b>38,374</b>	-
-	<b>6,413</b>	-
		-
	<b>55,533</b>	-
	<b>49,120</b>	-

# end of the period

## Unrestricted funds

to nearest £

49,120
-
-
49,120

OK

## Restricted funds

to nearest £

-
-
-
-

OK

## Endowment funds

to nearest £

-
-
-
-

OK

## Unrestricted funds

to nearest £

117,520 #
506
-
-

## Restricted funds

to nearest £

-
-
-
-

## Endowment funds

to nearest £

-
-
-
-
-
-

## Fund to which asset belongs


## Cost (optional)

-
-
-
-
-

## Current value (optional)

-
-
-
-
-

## Fund to which asset belongs


## Cost (optional)

-
-
-
-
-
-
-
-
-

## Current value (optional)

-
-
-
-
-
-
-
-
-

## Fund to which liability relates

## Amount due (optional)

## When due (optional)


-
-
-
-
-


Print Name

Date of approval

I R Woods
C D J Almond




Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name

AGE CONCERN ST ALBANS

On accounts for the year  
ended

31 MARCH 2021

Charity no  
(if any)

229773

Set out on pages

ONE TWO

Indicates to include the page numbers of additional sheets

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 03 2021.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below") which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

• Please delete the words in the brackets if they do not apply.

Signed:

*Jurkovic*

Date:

31/1/22

Name:

MR JAMES NISSEL HAINES

Relevant professional  
qualification(s) or body

[Empty box for professional qualification(s) or body]