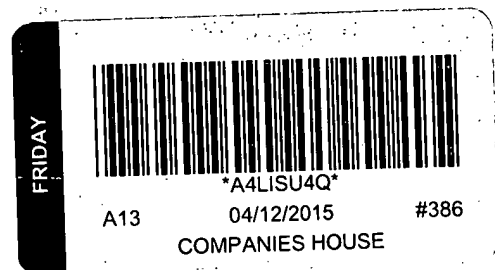


JUBILEE CITIZENS UK
(A company limited by guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2015



JUBILEE CITIZENS UK
(A company limited by guarantee)

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JUBILEE CITIZENS UK
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2015**

Trustees	Mr D A Leigh, Chair Mr B Geary, Treasurer (appointed 20 May 2014, resigned 31 July 2015) Mrs M P Birkett Mr M Malpas (resigned 13 June 2014) Dr P M Kevern Dr M Thompson (resigned 12 August 2014) Dr S Benbow (resigned 2 September 2015) Mrs V L Phillips (appointed 12 August 2014, resigned 9 June 2015)
Company registered number	04492376
Charity registered number	1095555
Registered office	76-78 Boldmere Road Sutton Coldfield West Midlands B73 5TJ
Company secretary	S Sharman
Chief executive officer	S Goode
Accountants	MHA MacIntyre Hudson Chartered Accountants Rutland House 148 Edmund Street Birmingham West Midlands B3 2FD
Bankers	Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB

JUBILEE CITIZENS UK
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2015

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their annual report together with the financial statements of Jubilee Citizens UK (the company) for the year ended 31 March 2015. The Trustees confirm that the annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

Structure, governance and management

Constitution

The company is constituted under a Memorandum of Association dated 23 July 2002 and is a registered charity number 1095555.

Method of appointment or election of Trustees

The directors of the company are also the charity Trustees for the purposes of charity law and, under the company's Articles of Association, the members of the Board are elected to serve for a period of three years, after which they must be re-elected at the next Annual General Meeting.

The Trustees serving during the year were as follows:-

D A Leigh
M Birkett
P Kevern
M Malpas – resigned 13 June 2014
Dr M Thompson – resigned 12 August 2014
B Geary - appointed 20 May 2014, resigned 31 July 2015
Dr S Benbow – resigned 2 September 2015
Ms V Phillips – appointed 12 August 2014, resigned 9 June 2015

There is no private benefit arising to Trustees other than the satisfaction of being involved and making a contribution towards the wellbeing of those we seek to serve.

Prospective Trustees are recruited initially in an observer capacity and, after receiving an information pack, attending at least two board meetings to familiarise themselves with the working of the organisation before committing themselves and before being elected to the Board.

Organisational structure and decision making

The Chief Executive heads a Senior Management Team who is charged by the Board of Trustees with the delegated responsibility of running the organisation according to the strategic direction of the over-arching business plan. This is updated on an annual basis and approved by the Trustees.

JUBILEE CITIZENS UK
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2015

Objectives and Activities

Policies and objectives

Legal Objects

The Company is limited by guarantee and is a registered charity (Registered No 1095555)

Aims

To offer a high quality flexible home visiting care, domestic and respite service to older adults, carers and people living with disabilities.

The service supports and promotes choice, independence, reskilling, wellbeing, community participation and quality of life.

The service works closely with statutory authorities, voluntary and community organisations and services.

Activities for achieving objectives

- 1) To have a positive effect on the lives of older people and people with disabilities, their families and carers.

In the period, 284 service users, comprising people with disabilities and their carers received 17,871 hours of service provision.

- 2) To develop high quality localised regional services that meet the needs of the people in those areas.

Referrals from hospitals, GPs and health care professionals from Clinical Commissioning Groups, relatives, carers and social care and health have continued to increase over the last twelve months and Jubilee staff continued to provide support for Age Concern Birmingham's Wellbeing Centres.

The continuing emphasis is on providing services that promote and enhance independence. Empowering and enabling people to make their own informed choices about the care and support they receive; and providing respite and sitting services that allows carers a valuable break.

- 3) Recognising the needs of an older population and the effects of demographic change.

Individual person centred support and care packages are in place for all clients accessing the Jubilee service. All support and care packages are reviewed in partnership with the client and their supporters on a regular basis.

- 4) Managing services in a manner that recognises and respects individual choices and preferences.

Domestic Support - The range of services provided over the last twelve months include a personalised flexible domestic service to include cleaning, laundry, ironing and shopping. The service also offers a sitting and respite service for carers, assistance with hospital discharge, appointments, social events and the collection of prescriptions. The service is designed to offer flexibility and can even accommodate support with pets, for example dog walking.

Personal Care Support – The service was registered with the Care Quality Commission in July 2011. The personal care and support service is offered 7 days a week, with regularly reviewed person centred plans in place for all clients.

The range of services includes support with personal care needs, meal preparation and medication prompting.

JUBILEE CITIZENS UK
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2015

The service offers a flexible package of either domestic support, care or a combination of both designed around an individual's needs. Regular reviews are offered to ensure that the service always meets the needs of the client.

- 5) Working in partnership with other agencies, individuals and all stakeholders.

The service continues to receive a high percentage of referrals from hospitals, GPs, health care professionals and the community. We encourage feedback in order to improve our services and deal with any complaints, concerns or comments in a timely manner. Customer service and satisfaction is key to the success of the service.

In January 2015 we began a block care contract in the Waterloo Housing Scheme at Wellington Court. Age Concern Birmingham already had a Wellbeing Centre and lunch facility there so we have fitted in really well.

- 6) Responding to the needs of older people and encouraging their participation in the type and range of services they want to utilise.

Achievements and performance

Financial review

The total net outgoing funds were £3,501 (2014: £8,062), an improvement on the prior year and with an increase in income levels of almost 10% due to the continued growth of services. The free reserves stood at £49,227. The charity continued to be funded by service user contributions.

Reserves policy

The Trustees aim is to retain unrestricted funds sufficient to cover three months running costs of the service to enable continuation of activities should the income cease and to ensure sustainable cash flow. This equates to approximately £55,000.

The charity has £49,229 in unrestricted and undesignated reserves falling slightly short of the target but the trustees are satisfied that budgets are moving them in the right direction.

Investment of funds policy

Any monies not required for immediate use would be placed in a high interest deposit account to achieve added income.

JUBILEE CITIZENS UK
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2015

Plans for the future

Future developments

In September 2013 both Age Concern Birmingham and Jubilee Citizens UK moved to premises in Boldmere Road, Sutton Coldfield. The move has supported the close partnership with Age Concern Birmingham. This close collaboration sees many benefits drawing upon the wealth of knowledge and experience. As part of the wider group, both organisations share the same Board of Trustees and senior management team.

- To increase the number of employees and increase the number of hours to a minimum average of 375 domestic hours per week over a three year period.
- To further develop and increase the number of employees and increase the care hours provided to a minimum average of 150 care hours per week over a three year period.
- As the opportunity arises to be able to provide block care contracts at other Housing schemes.
- To offer the service in neighboring areas around Birmingham.
- To achieve Preferred Provider status on Birmingham City Council's Homecare Framework, to enable participation in micro-tendering for the delivery of personal care services to individuals in their own homes.
- To increase the number of integrated care and support packages offered.
- To increase and promote the menu of services offered for example, gardening, a fresh meal delivering service, wellness checks, support with pets and dog walking and support with holidays.

Since we began in 2001 we have come a long way and many people of all ages have been glad of our services. The future is challenging not only for us but for all organisations providing services in the not for profit sector. The current economic climate continues to pose problems and is likely to continue to do so for the foreseeable future. We are gradually introducing the living wage and auto-enrolment will affect us from October 2015. Funding through local authorities is limited for the services we provide at a time when the population is aging and the demand for services is ever increasing as even more older adults look for ways to remain at home. We are seeking new and innovative ways of reaching out to those who would benefit from our services and at the same time seeking ways of funding these needed services. The way ahead will not be easy, but we are confident the plans we have in place will take us into the future – a future that will be a better one for all our clients.

JUBILEE CITIZENS UK
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2015

Trustees' responsibilities statement

The Trustees (who are also directors of Jubilee Citizens UK for the purposes of company law) are responsible for preparing the Trustees' 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. Under company law the Trustees must not approve the financial statements unless they are satisfied that they 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 judgments and accounting 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 are sufficient to show and explain the charitable company's transactions and 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.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 23 September 2015 and signed on their behalf by:



D A Leigh
Trustee

JUBILEE CITIZENS UK
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2015

Independent examiner's report to the Trustees of Jubilee Citizens UK

I report on the financial statements of the company for the year ended 31 March 2015 which are set out on pages 9 to 16.

This report is made solely to the company's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

Respective responsibilities of Trustees and examiner

The Trustees, who are also the directors of the company for the purposes of company law, are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

Having satisfied myself that the company is not subject to audit under charity or company law and is eligible for independent examination, it is my responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

JUBILEE CITIZENS UK
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2015

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 386 of the Companies Act 2006; and
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
- have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed: *Helen Blundell*

Dated: 23 September 2015

Helen Blundell LLB FCA FCIE DChA

MHA MacIntyre Hudson
Chartered Accountants
Rutland House
148 Edmund Street
Birmingham
West Midlands
B3 2FD

JUBILEE CITIZENS UK
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating income and expenditure account)
FOR THE YEAR ENDED 31 MARCH 2015

	Note	Unrestricted funds 2015 £	Total funds 2014 £
Incoming resources			
Incoming resources from generated funds:			
Investment income	2	61	57
Incoming resources from charitable activities	3	215,402	196,121
Other incoming resources		67	2
Total incoming resources		215,530	196,180
Resources expended			
Charitable activities	4	217,005	203,029
Governance costs	7	2,026	1,213
Total resources expended		219,031	204,242
Movement in total funds for the year - Net expenditure for the year		(3,501)	(8,062)
<i>Total funds at 1 April 2014</i>		<i>52,730</i>	<i>60,792</i>
Total funds at 31 March 2015		49,229	52,730

The notes on pages 11 to 16 form part of these financial statements.

JUBILEE CITIZENS UK
(A company limited by guarantee)
REGISTERED NUMBER: 04492376

BALANCE SHEET
AS AT 31 MARCH 2015

	Note	£	2015 £	£	2014 £
Fixed assets					
Investments	11		2		2
Current assets					
Debtors	12	24,097		32,490	
Cash at bank and in hand		58,801		32,943	
			<u>82,898</u>	<u>65,433</u>	
Creditors: amounts falling due within one year	13	(33,671)		(12,705)	
Net current assets			<u>49,227</u>		<u>52,728</u>
Total assets less current liabilities			<u>49,229</u>		<u>52,730</u>
Charity funds					
Unrestricted funds			<u>49,229</u>		<u>52,730</u>
Total funds			<u>49,229</u>		<u>52,730</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2015 and of its net resources expended for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Trustees on 23 September 2015 and signed on their behalf, by:



D A Leigh

The notes on pages 11 to 16 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, and the Companies Act 2006.

1.2 Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Investment income, gains and losses are allocated to the appropriate fund.

1.4 Incoming resources

All incoming resources are included in the statement of financial activities when the company has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Resources expended

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

JUBILEE CITIZENS UK
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015

1. Accounting policies (continued)

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office equipment - 20% per annum on cost

1.7 Investments

Investments in subsidiaries are recognised at cost less provision for impairment.

2. Investment income

	Unrestricted funds 2015 £	<i>Total funds 2014 £</i>
Bank interest receivable	61	<i>57</i>

3. Incoming resources from charitable activities

	Unrestricted funds 2015 £	<i>Total funds 2014 £</i>
Care services users contribution	215,402	<i>196,121</i>

4. Analysis of resources expended by activities

	Activities undertaken directly 2015 £	Support costs 2015 £	Total 2015 £	<i>Total 2014 £</i>
Care services	187,029	29,976	217,005	<i>203,029</i>

JUBILEE CITIZENS UK
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015

5. Direct costs

	Unrestricted funds 2015 £	<i>Total 2014 £</i>
Recruitment	18	-
Training	60	86
Staff travel	2,979	5,256
Equipment hire	398	340
Printing, postage & stationery	458	763
Telephone	495	222
Marketing/publicity	27	500
Commissions payable	-	226
Care Quality Commission registration	1,061	720
Bad debts written off	943	1,606
Wages and salaries	176,841	170,166
National insurance	3,749	5,301
	<u>187,029</u>	<u>185,186</u>

6. Support costs

	Unrestricted funds 2015 £	<i>Total 2014 £</i>
Recruitment	175	349
Health & Safety	311	10
Training	95	1,002
Printing, postage & stationery	2,635	1,066
Telephone	1,113	1,031
Insurance	-	34
Information technology	6	293
Bank charges	1,247	276
Wages and salaries	23,361	12,500
National insurance	1,033	842
Depreciation	-	440
	<u>29,976</u>	<u>17,843</u>

JUBILEE CITIZENS UK
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015**

7. Governance costs

	Unrestricted funds 2015 £	<i>Total funds 2014 £</i>
Independent examiner's fees	2,000	1,200
Legal and professional fees	26	13
	<u>2,026</u>	<u>1,213</u>

8. Net resources expended

This is stated after charging:

	2015 £	<i>2014 £</i>
Depreciation of tangible fixed assets: - owned by the charity	-	440
	<u>-</u>	<u>440</u>

During the year, no Trustees received any remuneration (2014 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2014 - £NIL).

9. Staff costs

Staff costs were as follows:

	2015 £	<i>2014 £</i>
Wages and salaries	200,202	182,666
Social security costs	4,782	6,143
	<u>204,984</u>	<u>188,809</u>

The average monthly number of employees during the year was as follows:

	2015 No.	<i>2014 No.</i>
Management and administration	3	2
Domestic and care support	37	35
	<u>40</u>	<u>37</u>

No employee received remuneration amounting to more than £60,000 in either year.

JUBILEE CITIZENS UK
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015

10. Tangible fixed assets

	Office equipment £
Cost	
At 1 April 2014 and 31 March 2015	<u>2,225</u>
Depreciation	
At 1 April 2014 and 31 March 2015	<u>2,225</u>
Net book value	
At 31 March 2015	<u>-</u>
<i>At 31 March 2014</i>	<u>-</u>

11. Fixed asset investments

	Shares in group undertakings £
Cost	
At 1 April 2014 and 31 March 2015	<u>2</u>

Subsidiary undertakings

The following were subsidiary undertakings of the company:

Name	Holding
Jubilee Citizens Enterprises C.I.C.	100%

The aggregate of the share capital and reserves as at 31 March 2015 and of the profit or loss for the year ended on that date for the subsidiary undertakings were as follows:

Name	Aggregate of share capital and reserves £	Profit/(loss) £
Jubilee Citizens Enterprises C.I.C.	<u>(242)</u>	<u>(63)</u>

JUBILEE CITIZENS UK
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2015

11. Fixed asset investments (continued)

Investments at cost comprise:

	2015	2014
	£	£
Jubilee Citizens Enterprises C.I.C.	<u>2</u>	<u>2</u>

All the fixed asset investments are held in the UK

12. Debtors

	2015	2014
	£	£
Trade debtors	22,350	30,054
Amounts owed by group undertakings	1,747	2,436
	<u>24,097</u>	<u>32,490</u>

13. Creditors:
Amounts falling due within one year

	2015	2014
	£	£
Trade creditors	9,092	850
Amounts owed to group undertakings	2,141	-
Other taxation and social security	1,659	1,563
Accruals and deferred income	20,779	10,292
	<u>33,671</u>	<u>12,705</u>

14. Related party transactions

The company has taken advantage of the exemptions under the Financial Reporting Standard for Smaller Entities (effective April 2008) not to disclose transactions with related parties as the company is included in the consolidated financial statements of the ultimate parent undertaking, Age Concern Birmingham.

Copies of the consolidated financial statements are available from Age Concern Birmingham, 76-78 Boldmere Road, Sutton Coldfield, B73 5TJ.

15. Ultimate parent undertaking and controlling party

The company's ultimate parent undertaking is considered to be Age Concern Birmingham (a company limited by guarantee) registered in England and Wales.