

**Family Nursing & Home Care (Jersey) Incorporated**



<b>Contents</b>	<b>Page</b>
Message from the Chair	3
Report of the Chief Executive Officer	4
Statistical Summary	5
Report of the Trustees	
Reference & administrative details	6-7
Structure, Governance & Management	8-9
Objectives & Activities	9-11
Financial Review	11
Reserves Policy	11-12
Investment Policy & Objectives	12
<hr/>	
Audit report	13
Statement of financial activities	14
Balance sheet	15
Cash flow statement	16
Notes to the financial statements	
1 Accounting policies	17-18
2 Incoming resources from generated funds	18-19
3 Incoming resources from charitable activities	19
4 Resources expended	20-21
5 Employees	21
6 Staff costs	22
7 Tangible assets	22
8 Investments	22
9 Debtors	23
10 Cash at bank and in hand	23
11 Creditors: Amounts falling due within one year	23
12 Reserves	24-25
13 Pension costs	25-26
14 Legacies	26
15 Commitments under operating leases	26

## Message from the Chair

I am pleased to report that, over the last year, we have had stability amongst Committee members and at the most senior staff levels following the many new appointments made the year before. This has enabled us to make good progress on a number of fronts, ensuring that:

- Services are continually improved and developed, without losing the already high quality of care and compassion
- Staff are trained to the highest standards
- They have the tools for the job
- The results can be measured and monitored
- Communications and fund raising are improved to help fund excellent care standards

Specifically, the organisation has had to respond to the new Commissioning environment where FNHC and other providers bid for packages of care which are then funded accordingly but with provisos that certain standards are met. This requires sophisticated data collection and reporting systems so that the outcomes are clearly demonstrated, not so easy in a very small organisation such as FNHC with limited administration and funds.

Until the Commissioning process is complete, forward planning is difficult but we remain determined to continue providing high standards of integrated nursing and home care support for people in need of care in the community. FNHC has also had to prepare for the new Long Term Care Benefit system so that continuing care can be provided to those who want to keep our services if their condition deteriorates. Continuity is important to people who are not very well and integrated services provided by one organisation such as FNHC which has a good mix of skills and high levels of training, can help take away the worry and stress not just from the patient but their family as well.

All this requires more investment in IT, training, communications and fund raising which we have given priority to after many years where there was insufficient income to do so. To put it in perspective, FNHC does not even have a basic electronic patient record system at the present time.

Whilst the Commissioning process develops, FNHC continues to work to a Service Level Agreement with the Health Department. We have been advised that this arrangement will continue for the foreseeable future with White Paper funded work eventually being rolled in to the core Service Level Agreement. This gives stability to enable the organisation to invest in new systems to enable us to continually improve our quality and breadth of services. We are very grateful to the Commissioners for taking such a helpful approach. As always, we give our thanks to the Health Department for the funding provided under the Service Level Agreement.

We have been very fortunate this year to receive a number of legacies which have made a huge difference. Any donation and legacy, however small or large, helps provide better care in the community. It would be a sad day if we had to ration care or overly restrict the time spent with patients. We thank all those who help us: volunteers; funders; and givers.

I would also like to thank Committee members for their wise counsel and commitment to FNHC and, above all, the staff who work tirelessly to care and nurse people in the community. Their skill and compassion and "can do" attitude makes such a difference.

**Ann Esterson**  
**Chairperson**  
**27 May 2014**

## Report of the Chief Executive Officer

Jersey, like every other western society, is experiencing an increase in its elderly population, coupled with a decreasing number of people in the workforce. Between 2010 and 2040 there will be a 95% increase in the number of people over 65 years. The ratio of working age adults to older adults reduces from 3.9 to 1 to 1.8 to 1 in 2040.

The increasing demands for care resulted in the Health & Social Services Department (HSSD) white paper "Caring for each other, Caring for ourselves". The white paper outlines the challenges that face Jersey's health economy and sought feedback from the public as to how services could be made accessible and sustainable.

Family Nursing and Home Care (FNHC) has worked with our partners in HSSD and the voluntary and private sector to transform our services through re-design and modernisation, particularly in the area of "out of hospital care" and "sustained home visiting".

Out of hospital care project has been an integrated project with HSSD, FNHC and private care providers. The focus has been on ensuring that patients are discharged home with the right support and equipment so that they can be as independent as possible. FNHC has formed a Rapid Response Team; the staff have advanced nursing skills that will enable them to care for more patients at home. Caring for a virtual ward of patients in their own home has required the nurses to review and modernise the existing working patterns to ensure patient care can be delivered if required, over a 24 hour, seven day period.

The Maternal Early Childhood Sustained Homevisiting (MECSH) project was successfully tendered for. The Health Visitors delivering the programme to support vulnerable families from the antenatal period for two years, with the aim of intervening early before the family reach a crisis point. Training for existing staff has been completed and some families have started on the programme.

To be more efficient, the Association has committed to developing electronic systems that support service delivery. Systems that facilitate fund raising, training, incident reporting and risk management have been introduced. In the year ahead it is planned that the EMIS system will transform the way we record patient care and generate reports on care delivery.

The changing demographics create particular challenges of recruiting and retaining staff that are skilled and competent to deliver the expanding services. It has become increasingly difficult to attract nurses with the community specialist qualification to Jersey. It is for this reason FNHC has taken positive steps to "grow our own". Due to the generosity of local supporters we have been able to fund training for a School Nurse this year and plan to train further District Nurses and Health Visitors.

At FNHC we are very aware that our staff are our greatest commodity and that we positively aim to embrace a culture of innovation that has at its heart the desire to deliver quality services. This has been reflected in the development of the organisation's Quality Assurance Framework. The Framework outlines the 17 standards that guide all staff and patients as to the expected standards of care that they should deliver and receive. PriceWaterhouseCooper have supported FNHC through the process and their final report in June 2013 was extremely favourable. The full report from PWC is available at [www.familynursing.org.je](http://www.familynursing.org.je)

It is a priority to FNHC that our staff feel supported and appreciated by the Association. The Investors in People award is a well established method of gauging the success of an organisation from the staff perspective. FNHC has been assessed at the foundation level since 2007 and at the end of 2013 we were re-assessed and successfully achieved the Silver Award.

I would like to thank the staff, managers and the committee for rising to the challenge of transforming the services we deliver to be efficient and effective to keep up with the ever increasing pace of care demands.

**Julie Gafoor**  
**Chief Executive Officer**  
**27 May 2014**

Family Nursing & Home Care (Jersey) Incorporated  
Statistical Summary  
For the year ended 31 December 2013

### 1) Summary of activity

	2013		2012		Increase / (Decrease)	
	Activities	Units	Activities	Units	Activities	Units
Child & Family	56,264	106,899	46,542	87,378	9,722	19,521
District Nursing	69,780	111,487	67,537	109,406	2,243	2,081
Home Care	157,597	265,560	144,143	254,470	13,454	11,090
<b>Total</b>	<b>283,641</b>	<b>483,946</b>	<b>258,222</b>	<b>451,254</b>	<b>25,419</b>	<b>32,692</b>

NB: 1 unit equals 15 minutes

### 2) Number of clients

	2013	2012	Increase / (Decrease)
<b>Single Service Clients</b>			
Child & Family	7,622	7,606	16
District Nursing	1,490	1,391	99
Home Care	487	455	32
<b>Total Single Service Clients</b>	<b>9,599</b>	<b>9,452</b>	<b>147</b>
<b>Joint Service Clients</b>			
Child & Family / District Nursing	13	11	2
District Nursing / Home Care	1,040	971	69
Child & Family / Home Care	5	4	1
All Services	3	11	(8)
<b>Total Joint Service Clients</b>	<b>1,061</b>	<b>997</b>	<b>64</b>
<b>Total Clients</b>	<b>10,660</b>	<b>10,449</b>	<b>211</b>

NB: Based on Clients with Activity recorded between January and December of respective years.

Total Clients Per Service - Single and Joint	2013	2012	Increase / (Decrease)
Child & Family	8,678	8,599	79
District Nursing	1,511	1,417	94
Home Care	1,535	1,441	94

### 3) Number of visits

Service	2013	2012	Increase / (Decrease)
Child & Family	21,477	23,851	(2,374)
District Nursing	54,840	52,289	2,551
Home Care	97,096	88,499	8,597
<b>Total FNHC</b>	<b>173,413</b>	<b>164,639</b>	<b>8,774</b>

### Reference & Administrative Details

Charity Name	Family Nursing & Home Care (Jersey) Inc
Registered Charity Number	115 (registered with the Association of Jersey Charities)
Principal Office Address	Le Bas Centre, St Saviour's Road, St Helier, Jersey, JE2 4RP
Telephone Number	(01534) 443600
Email Address	<a href="mailto:enquiries@fnhc.org.je">enquiries@fnhc.org.je</a>
Website	<a href="http://www.familynursing.org.je">www.familynursing.org.je</a>

### **Charity Patron**

Lady McColl

### **Committee of Trustees who held office during the year ended 31 December 2013**

<b>Name</b>	<b>Position</b>	<b>Comment</b>
Mrs Ann Esterson	Chair	
Dr Nigel Minihane	Vice Chair	
Mrs Jo Gavey	Honorary Treasurer	
Mr Kevin Bates		
Ms Janette Carr		Resigned 15 May 2013
Mrs Marnie Baudains		
Mrs Rosemary Ruddy		
Mr John Moulin		
Advocate Cyril Whelan		
Mrs Julie Gafoor	Chief Executive Officer	

## Senior Management

### Chief Executive Officer

Mrs Julie Gafoor RGN, RHV, BA (Hons), MA, Dip Nursing, Dip Management

### Finance Director

Mr Adrian Blampied FCCA

### Divisional Manager - Governance & Performance

Mrs Barbara Bell RGN, RHV, DN Cert, CPT, Msc Primary Care Management

### Operational Lead (Acting) - District Nursing

Mrs Tia Hall RGN, RSCN, RHV, BA (Hons)

### Operational Lead - Home Care

Mrs Jean Hinks RGN, RHV, BSc (Hons), Dip Nursing, Dip Management

### Operational Lead - Child & Family Services

Mrs Michelle Cumming RN, BA Community Nurse Specialty (Health Visiting)

### Clinical Effectiveness Facilitator

Miss Elspeth Snowie RGN, RM, DN Dip, BA, MSc Adv HCP (Open)

### Senior Manager - Human Resources

Mrs Tracey McLeod Associate CIPD

### Auditors

Alex Picot  
Chartered Accountants  
95-97 Halkett Place  
St Helier  
Jersey JE1 1BX

### Bankers

Lloyds Bank International Limited  
9 Broad Street  
St Helier  
Jersey JE4 8NG

### Investment manager

Quilter Cheviot  
4th Floor  
28-30 The Parade  
St Helier  
Jersey JE4 8TE

### Legal advisers

Ogier  
Ogier House  
44 The Esplanade  
St Helier  
Jersey JE4 9WG

## Structure, Governance & Management

### **Incorporation & principal activities**

The Association is incorporated under the Family Nursing Services and Jersey Home Helps (Amalgamation) (Jersey) Law 1993 (the "Law") which was sanctioned by Order of Her Majesty in Privy Council on 27 October 1993.

The Association is governed by its Rules and Constitution which may not be altered without the consent of the Jersey Royal Court in accordance with the provisions of the "Loi (1862) sur les Teneures en Fideicommiss et L'Incorporation d'Associations".

### **Officers and committee members**

The principal activities of Family Nursing and Home Care (Jersey) Incorporated continue to be those of a charitable organisation providing skilled nursing for the sick in their homes and to give advice and assistance on matters relating to the health and well-being of people of all ages in the Island of Jersey.

There is an open procedure which invites applicants to become Officers or Members of the Committee. Applicants are interviewed in a process governed by the Jersey Appointments Commission and are then elected by members at the Annual General Meeting.

All new Officers or Members of the Committee receive an induction to the Association including an introductory pack of key documents, individual time with the Chairman and induction meetings with key personnel. Committee Members are provided with learning and development support as and when deemed necessary and participate in an off-site development program each year focusing on a relevant topic.

The Committee of Trustees has appointed separate sub committees to oversee Finance and Governance and Clinical matters. During the year ended 31 December 2013 the Committee, the Finance sub committee and the Governance and Clinical sub committee each met 4 times.

The table below sets out the attendance at committee and sub committee meetings by the relevant members. Attendance noted against a lower number of meetings than the totals set out above is due to the individual not being a member of the committee or sub committee for the full financial year.

<b>Name</b>	<b>Main Committee</b>	<b>Finance Sub Committee</b>	<b>Governance &amp; Clinical Sub Committee</b>
Ann Esterson	4 of 4	4 of 4	-
Nigel Minihaane	4 of 4	-	-
Jo Gavey	3 of 4	4 of 4	-
Kevin Bates	2 of 4	4 of 4	-
Janette Carr	2 of 2	-	-
Marnie Baudains	4 of 4	-	4 of 4
Rosemary Ruddy	4 of 4	3 of 4	-
John Moulin	3 of 4	-	4 of 4
Cyril Whelan	3 of 4	-	4 of 4
Julie Gafoor	4 of 4	2 of 4	2 of 4



### **Statement of committee's responsibilities**

The Committee shall prepare financial statements which give a true and fair view of the state of the Association's affairs and of its income and expenditure for each financial year. The Committee is responsible for ensuring the maintenance of proper accounting records, which are capable of disclosing, with reasonable accuracy, the financial position of the Association. The Committee is also responsible for safeguarding the assets of the Association and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

There is a clear distinction between the work of the Committee, which is to set policy and monitor performance, and the day to day management of the Association which is delegated to the Chief Executive Officer and Senior Management.

### **Risk statement**

The Committee maintains a Corporate Risk Register which is reviewed on a quarterly basis. The Register describes the risk and the measures to be taken to mitigate the identified risk. Based on this information the probability and consequence of a risk is considered and a score derived which is used to determine whether the risk is Catastrophic, Major, Moderate, Minor or Negligible. Appropriate action is taken and monitored by the Committee.

Risks are categorised as to whether they are Strategic, Financial, Reputational, Political or Capacity in nature.

### **Objectives and Activities**

To be the best at providing services for Family Health Improvements, Chronic Disease Management and Long-term Care Provision in the Community that are cost effective, evidence based and within a robust governance framework.

The objects of the Association are:

- (i) To provide skilled nursing for the sick in their homes;
- (ii) To give advice and assistance on matters relating to the health and well being of people of all ages in the Island of Jersey;
- (iii) To provide such other care and services in the Island of Jersey as the Association may from time to time think fit;
- (iv) To carry on those activities and to provide those services hitherto carried on and provided by Family Nursing Services (Jersey) Incorporated and the Jersey Home Helps Society for the Sick and Aged;
- (v) To acquire by way of purchase, acceptance of a gift, devise or bequest, or by lease or otherwise, any moveable or immovable property which may be necessary, requisite or desirable either directly or indirectly for the promotion of the activities of the Association and further, to do all things including borrowing money as may be incidental to, or connected with, any of the said objects or conducive to the attainment thereof; and
- (vi) Such other objects as the States of Jersey may at the request of the Association by regulation specify under the provisions of Article 10 of the Law.

## Key Objectives

The Association's key objectives, and their respective success criteria, for the financial year ended 31 December 2014 are set about below:

1) Clinical service development.

Success criteria

- Maternal Early Childhood Sustained Home-visiting ("MECSH") programme commenced;
- Rapid Response team formed;
- Flexible service delivery introduced; and
- Services available to patients out of core hours.

2) Demonstrating quality services.

Success criteria

- Dashboards collected at team level;
- Key Performance Indicator ("KPI") reports disseminated to staff;
- 2014 Quality Assurance Framework ("QAF") action plans completed; and
- Audit of up to 2 QAF standards.

3) Modernising information systems.

Success criteria

- Information Technology / Project Officer recruited;
- Implementation plan for electronic patient record system, EMiS, completed;
- Assure (incident reporting, risk and training database) & Donorfex (fundraising database) systems purchased and introduced;
- Identified staff using the systems; and
- Reports generated using Assure and Donorfex.

4) Financial sustainability.

Success criteria

- Service Level Agreement with Health & Social Services Department budget agreed for 2014;
- Financial reports available on a quarterly basis;
- Charitable donations monitored quarterly;
- Completion of an impact assessment of changes in Home Care charging; and
- Fund Raising Strategy approved.

5) Communication with all stakeholders.

Success criteria

- Review of all FNHC standard leaflets and letters;
- FNHC website to be updated; and
- Submit and action public awareness raising plan.

6) Workforce planning, staff development and engagement.

Success criteria

- Re-launch and complete the Performance Development Plan process;
- Complete succession planning process and submit report;
- Complete the staff consultation process for the out of hours contract changes; and
- Complete assessment for Investors in People award.

### Key Objectives (continued)

7) To secure premises that meet patient, staff and service needs.

Success criteria

- Extend the reciprocal lease agreements;
- Address the action plan of the Health & Safety review; and
- Secure clinic premises in the west.

### Financial Review

Throughout the financial year to 31 December 2013 the Association has continued to benefit from the generous support of the Community of the Island of Jersey. Voluntary income has once again been in excess of £1 million as a result of very generous legacies left to the Association. This assists with the financial stability of the Association and permits the Committee to continue to plan for, and allocate resources toward, service and infrastructure enhancements required to meet the ever increasing demand for our community based services and to develop a fundraising strategy which is key to the future of the organisation in light of the White Paper proposals.

The principal funding source for the Association was from the Health & Social Services Department of the States of Jersey. As well as core services delivered under our Service Level Agreement the Association has fulfilled the delivery of individual placement packages for high dependency children and also commenced to fulfil certain White Paper tendered services. Funds totalling £6,399,753 (including £106,232 in respect of the Community Intermediate Care Project and £137,724 in respect of individual placement packages and services as a result of the White Paper) were received from the Health & Social Services Department which equates to 83% of the total resources expended in the year.

The Association has once again been the recipient of some significant legacies, totalling £1,139,425 (2012: £969,014). Membership income has reduced to £251,094 (2012: £306,169) as a result of the changes to membership that came in to effect on 1st January 2013. Total incoming resources from generated funds for 2013 were £1,699,958 (2012: 1,575,859).

During the year the Committee have transferred an additional £1,240,407 from the general unrestricted income fund to the designated fund. These funds have been designated for the property fund, incident reporting, training and risk database and to allow the commencement of a project to implement an electronic patient record system.

Total reserves have increased 22% to stand at £6,330,798, of which £2,393,382 is designated and £63,310 is restricted. A full analysis of reserves can be found in Note 12 on pages 24-25.

### Reserves Policy

Reserves may be classified in the following funds:

- (i) Unrestricted funds;
  - (a) General unrestricted funds;
  - (b) Designated funds; and
- (iii) Restricted funds.

### General unrestricted funds

Unrestricted funds are general funds received that have no restrictions attached to them and have not been designated for specific projects. They are expendable at the discretion of the Committee in furtherance of the Association's objects. Unrestricted funds may be earmarked for specific projects and designated as a separate fund (see Designated fund). The designation has an administrative purpose only and does not legally restrict the Committee's discretion to apply the funds.

### Designated funds

Designated funds are funds that have been set aside for specific projects. These funds are not therefore readily available for other purposes.

Funds for specific projects are proposed to be designated by the Finance Sub Committee. Proposed designations must be presented to the main Committee for final consideration. If approved, funds will be transferred from the unrestricted fund to designated funds accordingly.

A property fund exists within overall designated funds with the intention of accumulating sufficient funds for the Association to invest in its own property to operate from. A desired fund total and time frame has not been set for the completion of the fund.

It was agreed by the Finance Sub Committee at a meeting held on 22nd April 2013 that, with effect from the 2012 financial year, significant legacies or legacies that were property related or as a result of a distribution from an immovable estate will be proposed for designation to the property fund.

Designated funds may be re-classified as unrestricted funds should they be surplus to requirement for a specific project, or if the project in question is no longer being implemented. The sanction of the main Committee is required to re-classify funds.

### Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority (e.g. in a public appeal) or created through legal process, but still within the wider objects of the Association.

Restricted funds may be restricted income funds, which are expendable at the discretion of the Committee in furtherance of some particular aspect(s) of the objects of the Association, or they may be capital funds, where assets are required to be invested, or retained for actual use, rather than expended.

### Investment Policy and Objectives

The Association appoints an external firm of investment managers to manage its investment funds. This appointment is reviewed on an annual basis. The overarching investment policy is to produce a regular investment income without undue risk to overall capital values.

The Association excludes investment on ethical grounds in companies that are included in the categories of alcohol, armaments, pornography or tobacco and ban investment in companies which participate in the infringement of human rights.

As at 31 December 2013 the Association's investment portfolio was valued at £2,666,768 (2012: £2,640,351) and has an expected yield of 3%.

### Committee of Trustees

**04 June 2014**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF  
FAMILY NURSING AND HOME CARE (JERSEY) INCORPORATED**

We have audited the financial statements of Family Nursing and Home Care (Jersey) Incorporated for the year ended 31 December 2013 on pages 17 to 29. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards.

This report is made solely to the Association's members as a body. Our audit work has been undertaken so that we might state to the Association's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Association's members as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of the Committee and auditors**

As explained more fully in the Committee's Responsibilities Statement set out on page 12, the Committee is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

**Scope of the audit opinion**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the entity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Committee; and the overall presentation of the financial statements. In addition we read the financial and non-financial information issued with the financial statements to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

**Opinion on financial statements**

In our opinion the financial statements:

- give a true and fair view of the entity's affairs as at 31 December 2013 and of its results for the year then ended;
- have been properly prepared in accordance with United Kingdom Accounting Standards and the constitution.

**3 June 2014**

**ALEX PICOT**  
**Chartered Accountants**

**Family Nursing & Home Care (Jersey) Incorporated**  
**Statement of Financial Activities**  
**For the year ended 31 December 2013**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2013 £	2012 £
<b>Incoming Resources</b>						
Incoming resources from generated funds						
Voluntary income	2a	1,290,858	-	(1,043)	1,289,815	1,104,794
Activities for generating funds	2b	323,665	-	-	323,665	383,922
Investment income	2c	86,478	-	-	86,478	87,143
<b>Total incoming resources from generated funds</b>		<b>1,701,001</b>	<b>-</b>	<b>(1,043)</b>	<b>1,699,958</b>	<b>1,575,859</b>
Incoming resources from charitable activities	3	6,833,684	-	245,413	7,079,097	6,788,510
<b>Total Incoming Resources</b>		<b>8,534,685</b>	<b>-</b>	<b>244,370</b>	<b>8,779,055</b>	<b>8,364,369</b>
<b>Resources Expended</b>						
Costs of generating funds						
Costs of generating voluntary income	4d	61,088	-	-	61,088	52,568
Fundraising trading: costs of goods sold and other associated costs	4a / 12	75,598	21,490	-	97,088	86,323
Investment management costs		10,730	-	-	10,730	10,538
<b>Total costs of generating funds</b>		<b>147,416</b>	<b>21,490</b>	<b>-</b>	<b>168,906</b>	<b>149,429</b>
Charitable activities	4b / 12	7,021,112	10,285	361,169	7,392,566	6,847,416
Governance costs	4c	148,059	-	-	148,059	163,696
<b>Total Resources Expended</b>		<b>7,316,587</b>	<b>31,775</b>	<b>361,169</b>	<b>7,709,531</b>	<b>7,160,541</b>
<b>Net Incoming / (Outgoing) Resources Before Transfers</b>						
		1,218,098	(31,775)	(116,799)	1,069,524	1,203,828
Gross transfers between funds	12	(1,240,407)	1,240,407	-	-	-
<b>Net Incoming / (Outgoing) Resources Before Other Recognised Gains / (Losses)</b>						
		(22,309)	1,208,632	(116,799)	1,069,524	1,203,828
<b>Other Recognised Gains / (Losses)</b>						
Realised gain / (loss) on sale of investments	8	112,938	-	-	112,938	(14,641)
Unrealised (loss) / gain on revaluation of investments		(42,262)	-	-	(42,262)	184,132
Gain / (loss) on foreign exchange		2,152	-	-	2,152	(10)
<b>Net Movement in Funds</b>		<b>50,519</b>	<b>1,208,632</b>	<b>(116,799)</b>	<b>1,142,352</b>	<b>1,373,309</b>
<b>Total funds brought forward at 1st January</b>		<b>3,823,587</b>	<b>1,184,750</b>	<b>180,109</b>	<b>5,188,446</b>	<b>3,815,137</b>
<b>Total funds carried forward at 31st December</b>	12	<b>3,874,106</b>	<b>2,393,382</b>	<b>63,310</b>	<b>6,330,798</b>	<b>5,188,446</b>

All income and expenditure for the current and prior year derives from continuing operations.

The notes on pages 17 to 26 form a part of these financial statements.

**Family Nursing & Home Care (Jersey) Incorporated**  
**Balance Sheet**  
**As at 31 December 2013**

	Note	2013 £	2012 £
<b>Fixed Assets</b>			
Tangible assets	7	850,000	850,000
Investments	8	2,666,768	2,640,351
		3,516,768	3,490,351
<b>Current Assets</b>			
Stocks		17,296	13,895
Debtors	9	572,099	495,854
Cash at bank and in hand	10	2,409,979	2,053,086
		2,999,374	2,562,835
Creditors: Amounts falling due within one year	11	185,344	864,740
<b>Net Current Assets</b>		2,814,030	1,698,095
<b>Net Assets</b>		6,330,798	5,188,446
<b>Charitable Funds</b>			
Unrestricted income fund			
General unrestricted income fund	12	3,874,106	3,823,587
Designated fund	12	2,393,382	1,184,750
		6,267,488	5,008,337
Restricted income fund	12	63,310	180,109
<b>Total Funds</b>		6,330,798	5,188,446

The notes on pages 17 to 26 form a part of these financial statements.

Approved and authorised for issue by the Trustees on 27 May 2014 and signed on its behalf by:

**Ann Esterson**

**Chair of Family Nursing & Home Care (Jersey) Incorporated**

**Family Nursing & Home Care (Jersey) Incorporated**  
**Cash flow statement**  
**For the year ended 31 December 2013**

	Note	2013 £	2012 £
<b>Net cash inflow from operating activities</b> - refer to note a. below		224,004	1,773,482
<b>Returns on investments and servicing of finance</b>			
Deposit interest received	2c	11,909	6,200
Dividend and coupon income received	2c	74,569	80,943
		<u>86,478</u>	<u>87,143</u>
<b>Capital expenditure and financial investment</b>			
Payments to acquire fixed asset investments	8	(1,573,930)	(1,285,783)
Receipts from sales of fixed asset investments	8	1,618,189	786,097
		<u>44,259</u>	<u>(499,686)</u>
<b>Net cash inflow before financing</b>		354,741	1,360,939
<b>Financing</b>			
Decrease in borrowings		<u>-</u>	<u>(500,000)</u>
<b>Net cash outflow from financing</b>		<u>-</u>	<u>(500,000)</u>
<b>Increase in cash in the year</b> - refer to note b. below		<u>354,741</u>	<u>860,939</u>

<b>Notes</b>	<b>2013</b> £	<b>2012</b> £
<b>a. Reconciliation of net incoming resources to net cash inflow from operating activities</b>		
Net Incoming Resources		
Before Other Recognised Gains / (Losses)	1,069,524	1,203,828
Deposit interest and investment income receivable	(86,478)	(87,143)
(Increase) / decrease in stocks	(3,401)	1,640
(Increase) / decrease in debtors	(76,245)	100,454
(Decrease) / increase in creditors	(679,396)	554,703
<b>Net cash inflow from operating activities</b>	<u>224,004</u>	<u>1,773,482</u>

<b>b. Analysis of net funds</b>	<b>At 1 January</b> <b>2013</b>	<b>Cash flows</b>	<b>Revaluations</b>	<b>At 31</b> <b>December</b> <b>2013</b>
Petty cash	221	143	-	364
Cash at bank	2,034,231	321,223	-	2,355,454
Cash with broker	18,634	33,375	2,152	54,161
	<u>2,053,086</u>	<u>354,741</u>	<u>2,152</u>	<u>2,409,979</u>



## 1 Accounting Policies

### a. Basis of accounting

These financial statements are prepared under the historical cost convention, as modified by the inclusion of investments at market valuation and tangible fixed assets at valuation and in compliance with Accounting and Reporting by Charities: Statement of Recommended Practice (revised 2005) ("the SORP"), and applicable accounting standards in the United Kingdom.

### b. Incoming resources

Income, including donations, legacies, investment income and rental income, is recognised in the period in which the Association is entitled to receipt and where the amount can be measured with reasonable certainty.

Recognition of legacy income is dependent on the type of legacy, with pecuniary legacies recognised when notification is received and residuary legacies when the final accounts under the will are received. Reversionary legacies are not recognised during the lifetime of the original beneficiary under the will. Freehold land and buildings received by way of legacy are generally held for resale with the resultant funds being made available to the Association at the Trustees' discretion or in accordance with any restrictions. Their value is included in the Statement of Financial Activities in compliance with the recognition of incoming resources.

The Association receives a grant from the Health & Social Services Department of the States of Jersey which has been disclosed in 'Incoming resources from charitable activities' as this amount relates to a contract for services. The funding is currently set on an annual basis. Where grants have been received from certain Parishes of Jersey they have been disclosed in 'Voluntary income' as the funds are given where no contract for services exists.

Donated services and facilities - The Association is supported by the Health & Social Services Department of the States of Jersey through the provision of administrative services in relation to payroll, accounts payable and information technology support. No monetary value has been recognised in these financial statements in relation to the benefit derived from these donated services. There is no net impact on the Statement of Financial Activities as an equal expended resource amount would be applied in accordance with the SORP.

### c. Costs of generating funds

Costs of generating funds comprise the costs incurred in fundraising and managing investments. Fundraising costs include the costs of advertising, producing publications, printing and mailing fundraising material, event organisation, staff costs in these areas, and an appropriate allocation of central overheads.

### d. Investment management costs

Portfolio management costs charged by the Association's investment manager.

### e. Charitable expenditure

Charitable expenditure is reported as a functional analysis of the work undertaken by the Association, being Child & Family Services, District Nursing and Home Care. Under these headings are the costs of activities performed directly by the Association, together with associated support costs.

### f. Governance costs

Governance costs represent the salaries, direct expenditure, and overhead costs incurred by the executive and central finance departments in the strategic planning processes of the Association and compliance with constitutional and statutory requirements, as well as external audit costs.

### g. Allocation and apportionment

Costs to be recharged to specific activities or departments within the Association are apportioned on the following basis:

- Specific roles within support are allocated to Voluntary Income, Generated Funds and Charitable Activities expenditure;
- Human resources costs are allocated to all other departments, both charitable and support, based on headcount;
- Remaining support costs and overheads have been allocated on an estimated time spent basis between Voluntary Income, Generated Funds and Charitable Activities categories.

#### **h. Tangible fixed assets**

Freehold land and buildings are included in the Balance Sheet at market value and revalued at least every five years in accordance with the SORP.

#### **i. Investment fixed assets**

Listed investments are included in the Balance Sheet at market value. The value includes interest accrued on fixed interest stocks. Realised gains or losses on sale of investments and unrealised gains or losses on revaluation of investments are credited or charged to the Statement of Financial Activities and disclosed under Other Recognised Gains / (Losses).

#### **j. Stocks**

All stocks are valued at the lower of the weighted average cost and the net realisable value.

#### **k. Depreciation**

It is the policy of the Association to maintain buildings in good repair, the cost of maintenance and improvements being charged through the Statement of Financial Activities. Financial Reporting Standard 15 on Tangible Fixed Assets requires that depreciation be charged on all fixed assets, excluding land. No depreciation has been provided on the value of buildings as any charge to depreciation is considered immaterial. In accordance with the requirements of the Standard the carrying value of each property is reviewed against its market value and where appropriate an impairment made.

Fixed assets other than freehold property are not capitalised but are charged in full through the Statement of Financial Activities in the year of acquisition.

#### **l. Foreign currencies**

Transactions denominated in foreign currencies are translated at the rate of exchange prevailing at the time of the transaction. Foreign currency balances are translated at the rate of exchange prevailing at the Balance Sheet date. Foreign exchange gains and losses are credited or charged to the Statement of Financial Activities and disclosed under Other Recognised Gains / (Losses).

#### **m. Defined benefit pension scheme**

The Association is an Admitted Body of the Public Employees Contributory Retirement Scheme ("PECRS") administered by the States of Jersey. All permanent employees of the Association are members of PECRS and have retirement benefits accruing under the scheme.

#### **n. Operating leases**

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

## **2 Incoming resources from generated funds**

### **a) Voluntary income**

	Unrestricted £	Designated £	Restricted £	2013 £	2012 £
Donations	130,523	-	2,832	133,355	119,663
Legacies	1,134,425	-	5,000	1,139,425	969,014
Grants <sup>1</sup>	25,910	-	(8,875)	17,035	16,117
	1,290,858	-	(1,043)	1,289,815	1,104,794

<sup>1</sup> A restricted grant recognised in 2009 has now been provided for in full due to the uncertainty of receiving the funds.

**b) Activities for generating funds**

	Unrestricted £	Designated £	Restricted £	2013 £	2012 £
Membership income <sup>2</sup>	251,094	-	-	251,094	306,169
Fundraising - Golf day	18,856	-	-	18,856	15,598
Fundraising - Small events	12,170	-	-	12,170	11,129
Fundraising - 2013 (2012) Club <sup>3</sup>	41,330	-	-	41,330	50,780
Fundraising - Merchandise	215	-	-	215	246
	323,665	-	-	323,665	383,922

<sup>2</sup> Members of the Association pay an annual membership with amounts being collected throughout the year. Membership income is recognised in the accounting period to which it relates with the amounts relating to future periods being carried forward. See note 11 for amounts released in the current year and deferred to future periods. There are currently 2 lifetime members however the incoming resources in respect of these are not considered material for separate disclosure.

<sup>3</sup> The Association runs an annual lottery, the name of which changes to reflect the year and number of tickets available. Monies received in the year in respect of the 2014 Club lottery have been deferred to be recognised in the following year.

**c) Investment income**

	Unrestricted £	Designated £	Restricted £	2013 £	2012 £
Bank interest	11,909	-	-	11,909	6,200
Dividends and coupons	74,569	-	-	74,569	80,943
	86,478	-	-	86,478	87,143

**3 Incoming resources from charitable activities**

	Unrestricted £	Designated £	Restricted £	2013 £	2012 £
Health & Social Services Department <sup>4</sup>	6,155,797	-	-	6,155,797	5,940,224
Community Safety Grants Panel <sup>5</sup>	-	-	1,457	1,457	9,547
Home Care Fees	594,809	-	-	594,809	608,303
Sale of services <sup>6</sup>	38,936	-	137,724	176,660	155,151
Sale of medical supplies	39,548	-	-	39,548	33,698
Intermediate Care Project	-	-	106,232	106,232	36,606
Rental and sundry	4,594	-	-	4,594	4,981
	6,833,684	-	245,413	7,079,097	6,788,510

<sup>4</sup> The Association provides certain services on behalf of the Health & Social Services Department of the States of Jersey under a Service Level Agreement. The level of funding is calculated and agreed on an annual basis.

<sup>5</sup> The Association received a grant of £17,491 in 2010 from the now disbanded States of Jersey Community Safety Grants Panel. This was to fund a safety equipment scheme which provides stairgates, fireguards and other safety related items. A balance of £5,076 remains from the initial grant.

<sup>6</sup> Includes amounts invoiced in respect of individual placement packages for high dependency children and White Paper tendered work.

#### 4 Resources Expended

##### a) Fundraising activities: costs of goods sold and other associated costs

	Unrestricted £	Designated £	Restricted £	2013 £	2012 £
Fundraising - Golf day	6,789	-	-	6,789	5,906
Fundraising - Small events	2,114	-	-	2,114	1,531
Fundraising - 2013 (2012) Club <sup>3</sup>	25,751	-	-	25,751	25,754
Fundraising - Merchandise	-	-	-	-	-
Support costs - see note 4d	40,944	21,490	-	62,434	53,132
	75,598	21,490	-	97,088	86,323

##### b) Charitable activities

	Unrestricted £	Designated £	Restricted £	2013 £	2012 £
Child & Family Services	1,608,779	285	129,041	1,738,105	1,500,036
District Nursing Services	1,839,996	-	125,546	1,965,542	1,804,248
Home Care Services	2,456,324	-	-	2,456,324	2,342,118
Governance & Specialist Nursing Services	501,576	-	-	501,576	516,439
Stores & Medical Supplies	61,018	-	-	61,018	42,854
Direct Service Provision Costs	27,338	-	-	27,338	36,223
Intermediate Care Project	-	-	106,232	106,232	36,606
Support costs - see note 4d	526,081	10,000	350	536,431	568,892
	7,021,112	10,285	361,169	7,392,566	6,847,416

##### c) Governance costs

	Unrestricted £	Designated £	Restricted £	2013 £	2012 £
Audit fees	5,500	-	-	5,500	5,450
Quality Assurance Framework Audit	20,630	-	-	20,630	25,000
Committee travel <sup>7</sup>	770	-	-	770	543
Executive management	121,159	-	-	121,159	132,703
	148,059	-	-	148,059	163,696

<sup>7</sup> Committee travel expenses are in relation to one committee member.

**d) Allocation of support costs**

	Voluntary Income £	Fundraising Activities £	Charitable Activities £	2013 £	2012 £
Human Resources	-	1,346	131,278	132,624	115,692
Business Support <sup>8</sup>	49,302	49,302	310,758	409,362	396,434
Training & Travel	477	477	3,816	4,770	2,528
Vehicles	229	229	1,833	2,291	2,482
Equipment & Maintenance	388	388	3,105	3,881	15,669
Printing & Stationery	2,821	2,821	22,571	28,213	25,597
Communications	2,304	2,304	18,433	23,041	30,673
Buildings Maintenance	213	213	1,707	2,133	30,761
Security & Cleaning	1,675	1,675	13,500	16,850	15,886
Insurance	3,679	3,679	29,430	36,788	38,870
	61,088	62,434	536,431	659,953	674,592

Directly attributable costs are charged, where possible, to the relevant business area. Other costs, as set out in the table above are allocated as follows:

- Human Resources costs are allocated on a headcount basis;
- All other support costs are allocated on an estimated time spent basis between the Voluntary Income, Generated Funds and Charitable Activities categories.

<sup>8</sup> Business support costs include the Executive, Finance and Administrative operations after deduction of an appropriate charge for Governance Costs has been made.

**5 Employees**

The number of employees and full time equivalent (FTE) for the year was:

	2013 Employees	2013 FTE	2012 Employees	2012 FTE
District nursing	48	31.91	55	34.32
Home care	123	65.84	124	67.67
Child & family	53	28.23	46	27.78
Clinical effectiveness	7	6.80	7	6.60
	231	132.78	232	136.37
Support	19	17.06	23	17.00
Total	250	149.84	255	153.37

The above employee numbers include 39 zero hour contracts (2012: 34). Where an employee undertakes two or more employment contracts they are included here as one employee for each contract held.

## 6 Staff costs

The table below shows the number of higher paid staff with emoluments in the following ranges. Emoluments include gross salary and taxable benefits in kind.

	2013	2012
£60,000 to £69,999	1	1
£70,000 to £79,999	2	2

The Association is an Admitted Body of the Public Employees Contributory Retirement Scheme administered by the States of Jersey. All permanent staff, and therefore all higher paid staff as defined above, have retirement benefits accruing under the scheme.

## 7 Tangible assets

	2013 £	2012 £
Freehold land and buildings at valuation	850,000	850,000

The property known as Gloucester Lodge was revalued on 29 April 2014 by Gaudin & Company Limited with an open market value of £800,000. The Committee consider this reduction in value to be as a result of market forces as opposed to a permanent diminution of value and as such the position at 31 December 2013 has not been adjusted. The property is currently leased to the Health & Social Services Department for a nominal rent of £1 per annum on a 20 year lease which terminated in September 2013 and has been extended informally for an undefined period. It is not the intention of the Association to dispose of Gloucester Lodge during the forthcoming 12 months.

## 8 Investments

	2013 £	2012 £
Market value as at 1 January	2,640,351	1,971,174
Less unrealised gains	(217,989)	(33,857)
	<u>2,422,362</u>	<u>1,937,317</u>
Additions at cost	1,573,930	1,285,783
Disposal proceeds	(1,618,189)	(786,097)
Profit / (loss) on disposal	112,938	(14,641)
	<u>2,491,041</u>	<u>2,422,362</u>
Add unrealised gains	175,727	217,989
Market value as at 31 December	<u>2,666,768</u>	<u>2,640,351</u>

The Association's investment portfolio is managed by Quilter Cheviot on a discretionary basis. Quilter Cheviot follow a set of investment objectives and restrictions as agreed by the Finance Sub Committee.

Investments held as at 31 December 2013 and 31 December 2012 are all unrestricted funds. Income amounts generated by the portfolio are also unrestricted.

## 9 Debtors

	2013	2012
	£	£
Trade debtors	290,547	214,001
States of Jersey <sup>9</sup>	-	153,223
Other debtors <sup>10</sup>	251,510	113,400
GST	17,963	5,439
Prepayments	12,079	9,791
	572,099	495,854

<sup>9</sup> Represents amounts due from the States of Jersey in respect of the Service Level Agreement.

<sup>10</sup> Other debtors includes pecuniary and residual legacies, £151,510 of which has been recognised in 2013, and £100,000 recognised in 2012, as voluntary income in the Statement of Financial Activities.

## 10 Cash at bank and in hand

	2013	2012
	£	£
Petty cash	364	221
Cash at bank	2,355,454	2,034,231
Cash with broker	54,161	18,634
	2,409,979	2,053,086

## 11 Creditors: Amounts falling due within one year

	2013	2012
	£	£
Membership received in advance <sup>11</sup>	118,606	148,655
Creditors and accruals	70,904	75,568
States of Jersey - Comite account <sup>12</sup>	(4,166)	640,517
	185,344	864,740

<sup>11</sup> Members of the Association pay an annual membership with amounts being collected throughout the year. Membership income is recognised in the accounting period to which it relates with the amounts relating to future periods being carried forward. The balance of £118,606 relates to membership income that is deferred to financial year to 31 December 2014. The prior year balance of £148,655 was released as income in the current financial year.

<sup>12</sup> The States of Jersey process monthly payroll and accounts payable items which are then reimbursed by the Association. The negative amount outstanding represents a balance due from the States of Jersey as a result of a credit during December 2013 which was reimbursed after the year end.

## 12 Reserves

	Unrestricted £	Designated £	Restricted £	Total £
Fund balances as at 31 December 2013 represented by:				
Fixed Assets				
Tangible	850,000	-	-	850,000
Investments	2,666,768	-	-	2,666,768
Current Assets	537,411	2,393,382	68,581	2,999,374
Current liabilities	(180,073)	-	(5,271)	(185,344)
	3,874,106	2,393,382	63,310	6,330,798

### Designated funds

Designated funds are determined by the Committee when there is a need to allocate certain funds for known future commitments.

The movement in designated funds is analysed as follows:

	At 1 January 2013 £	Funds expended £	Transfer between funds £	At 31 December 2013 £
Property fund	934,000	-	1,128,407	2,062,407
Membership, donor and event management software	30,000	-	-	30,000
Incident reporting, training and risk database	13,000	-	12,000	25,000
Electronic patient record system	-	-	100,000	100,000
Clinical activity recording and billing software	10,000	(10,000)	-	-
Property refurbishment costs	7,250	-	-	7,250
Three year fundraising initiative	190,000	(21,490)	-	168,510
Playgroup equipment	500	(285)	-	215
	1,184,750	(31,775)	1,240,407	2,393,382

The Association does not yet have sufficient clarity over its future premises requirements. As such it has been decided to continue contributing to the property fund property fund until 31 December 2016 when a further decision will be made as to its use.

The three year fundraising initiative commenced in 2013. All other designations that were due to commence in 2013 will now commence in 2014 and are likely to cover a two year period.



### Restricted funds

Restricted funds are classified as such by virtue of any restrictions that may have been placed on the incoming resource or asset.

The movement in restricted funds is analysed as follows:

	At 1 January 2013 £	Income £	Expenditure £	At 31 December 2013 £
Property refurbishment project <sup>13</sup>	20,000	(13,400)	-	6,600
End of Life Care Project	160,059	-	(110,851)	49,208
Intermediate Care Project	-	106,232	(106,232)	-
Glasson Award	-	350	(350)	-
Child Accident Prevention	-	5,982	(5,982)	-
Pop in and Play	-	246	(30)	216
Paediatric and School Nursing	-	1,086	-	1,086
High Cost Packages of Care	-	113,037	(113,037)	-
Rapid Response	-	14,695	(14,695)	-
MECSH	-	9,992	(9,992)	-
Queen's Nursing Institute - Lymphoedema project	-	500	-	500
District Nursing	50	5,650	-	5,700
	180,109	244,370	(361,169)	63,310

<sup>13</sup> The negative income is as a result of a reduction in income previously accrued in prior years.

### 13 Pension costs

The Association is an Admitted Body of the Public Employees Contributory Retirement Scheme ('PECRS') which is administered by the States of Jersey. All permanent employees of the Association are members of PECRS. Whilst this is a final salary scheme, it is not a conventional defined benefit scheme because the employer is not responsible for meeting any ongoing deficit in the scheme. The assets are held separately from those of the Association. Contribution rates are determined by an independent qualified actuary so as to spread the costs of providing benefits over the members' expected service lives.

Salaries and emoluments include pension contributions for staff to this scheme amounting to £710,375 (2012 - £677,659). The Association has adopted Financial Reporting Standard 17 "Retirement Benefits" ("FRS17"). Because the Association is unable to readily identify its share of the underlying assets and liabilities of PECRS under FRS 17, contributions to the scheme have been accounted for as if they are contributions to a defined contribution scheme.

The contribution rate paid by the Association during the year was 13.6% of salary, and this rate is expected to continue to be payable during 2014 however it is expected to rise to 16% from 2015.

Actuarial valuations are performed on a triennial basis, with the most recent published valuation being as at 31 December 2010. The main purposes of the valuation are to review the operation of the scheme, to report on its financial condition, and to confirm the adequacy of the contributions to support the scheme benefits.

The latest valuation dated 31 December 2010 showed that there was a surplus of £40.6 million compared with Scheme investments of £1.3 billion. The Schemes Regulations state that any surplus is to be utilised to restore as far as possible reductions to annual pension increases which have taken place within 6 years of the valuation. As such the surplus enables the Scheme to reverse part of the reductions made in response to the deficit at 21 December 2007. A valuation is currently being prepared as at 31 December 2013 however, as at the date of signing these financial statements, no report is yet available.

The Actuary had advised that the Association had a liability to meet its share of the pre-1987 debt, as did all participating employers. This arose from the restructuring of the PECRS arrangements with effect from 1 January 1988.

The PECRS Committee of Management formally determined the pre-1987 liability in September 2005 and the Association was advised of the repayment schedule to meet that liability in January 2007. In total, the actuary had advised that the Association had a liability of £5,098,137.

On 13 May 2008 the States of Jersey adopted a proposition of the Minister for Treasury and Resources concerning the debt of the Family Nursing and Home Care Service and agreed to take responsibility for the pre-1987 PECRS past service debt from 1 January 2008. Accordingly, the States agreed to make payments to PECRS of £7,463 monthly until 31 December 2083, to assume the same obligations in relation to the debt previously attributable to Family Nursing and Home Care as for its own share of the debt, and to reduce the grant payment to Family Nursing and Home Care by £89,556 per annum (subject to indexation).

#### 14 Legacies

As at the date of signing these accounts the Association was aware of one material legacy which has not been accrued due to the uncertainty of its final value.

- A one third share in a property which is currently being marketed for sale with an asking price of £250,000. The Association's share of this would be £83,333 before deduction of any fees.

#### 15 Commitments under operating leases

The Association had the following annual commitments for premises rental under operating leases:

	2013 £	2012 £
Operating leases which expire:		
Within one year	16,123	15,886
In the second to fifth years inclusive	-	-
After five years	31,557	31,557
	47,680	47,443