AGE CONCERN SOLIHULL

England & Wales · Charity number 1055887

Details

Other names	AGE UK SOLIHULL
Status	Registered
Legal form	Charitable company
Company number	03180062
Registered	1996-06-05
Register	View on the Charity Commission register

Contact

Address	Age UK Solihull The Core Central Library Building Solihull West Midlands B91 3RG
Phone	0121 704 7840
Email	info@ageuksolihull.org.uk
Website	www.ageuksolihull.org.uk

Activities

Objects: TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE IN AND AROUND THE METROPOLITAN BOROUGH OF SOLIHULL:1. PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE2. ADVANCING EDUCATION3. PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL)4. PROMOTING EQUALITY AND DIVERSITY

Activities: Services and support for older people in Solihull Metropolitan Borough

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities

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Geography

- **Area of benefit:** METROPOLITAN BOROUGH OF SOLIHULL
- Solihull

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,890,544	£1,780,882	£856,926	59
2024-03-31	£1,873,103	£1,794,430	£771,264	59
2023-03-31	£1,905,540	£1,812,631	£717,591	59
2022-03-31	£1,750,753	£1,711,729	£647,682	58
2021-03-31	£1,898,853	£1,630,285	£621,658	63

Trustees

Name	Role	Appointed
Sally Tomlinson	Chair	2016-03-30
Alison Jane Rolf		2022-07-27
Nicola Clare Robinson		2017-03-31
Patricia Rose-Smith		2024-03-27
Pinakini Chauhan		2021-03-31
Richard Charles Watson		2024-05-29
Tamara Jane Bavin		2024-09-25

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AGE CONCERN SOLIHULL

England & Wales - Charity number 1055887

Accounts

REGISTERED NUMBER: 03180062 (England and Wales)

REPORT OF THE DIRECTORS AND TRUSTEES AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

FOR

AGE CONCERN SOLIHULL
trading as AGE UK SOLIHULL
(LIMITED BY GUARANTEE)

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Contents of the Financial Statements
for the Year Ended 31 March 2025

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AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Company Information
for the Year Ended 31 March 2025

DIRECTORS AND TRUSTEES:	S R Tomlinson (Chair) T J Bavin (appointed 25 September 2024) M Boyle (appointed 31 July 2024, resigned 7 December 2024) P Chauhan D C Mattocks R M Paulin N C Robinson A J Rolf P Rose-Smith R C Watson (appointed 29 May 2024)
SECRETARY:	A F Hastings
CHIEF EXECUTIVE OFFICER:	A F Hastings
REGISTERED AND PRINCIPAL OFFICE:	The Core Central Library Building Homer Road Solihull West Midlands B91 3RG
REGISTERED NUMBER:	03180062 (England and Wales)
REGISTERED CHARITY NUMBER:	1055887
SENIOR STATUTORY AUDITOR:	Mark McLean FCA
AUDITORS:	Thomas & Young Limited Chartered Accountants Statutory Auditors Carleton House 266-268 Stratford Road Solihull B90 3AD

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Report of the Directors and Trustees
for the Year Ended 31 March 2025

The Directors and Trustees present their report and consolidated financial statements for the year ended 31 March 2025.

OBJECTIVES

The Charity's objects are to promote the following purposes for the benefit of the public and/or older people in and around the Metropolitan Borough of Solihull:

- preventing or relieving the poverty of older people
- advancing education
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- promoting equality and diversity
- assisting older people in need by reason of ill-health, disability, financial hardships, social exclusion or other disadvantage and
- such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.

Public Benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the Charity and in planning any future activities.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS

In measuring our work on behalf of older people in Solihull, we look at the success of each service we provide and the benefits they have brought to the people we are set up to help. We have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing our activities and in planning future activities. We group our achievements into four areas of action, all of which we may use to address any particular issue:

1. Enabling older people to get involved in shaping their world so that it better meets their needs
2. Promoting positive attitudes to ageing by recognising the valuable contribution that older people make to our society
3. Supporting older people through a wide range of services, delivered in ways that older people want
4. Working with and for older people by involving older people in all that we do in very practical ways which promotes their health, well-being and independence

42 years of service in Solihull

In March 1983, what is now Age UK Solihull started life as a Registered Charity called Age Concern Metropolitan Borough of Solihull. It was set up in response to considerable research and strong evidence of the need for an organisation to provide services and work in partnership with the Local Authority (LA) for the benefit of older people. The provision of direct services and campaigning to promote positive attitudes towards older people were the aims of the first committee and remain a strong part of our work today. A big difference though is that in 1983 there were 21,000 people aged over 65 in Solihull, today there are 45,000!

When we became a brand partner of the newly formed national body Age UK, we started trading as Age UK Solihull and continued with a range of well-established services that have been developed over 42 years of experience in meeting the needs of older and vulnerable people in Solihull. These services are constantly under review to ensure that they are fully effective and efficient in their delivery, and consistent with the requirements of our funders, and most of all, meet the needs of local people and their families and carers.

The charity achieved major success through the awarding of a three-year Charity Quality Standard Certificate following an external audit assessment in April 2024. The assessment was unable to identify a single non-compliance which is a testament to the hard work of Trustees, the staff team and our wonderful volunteers. The Standard is externally assessed by industry leaders SGS who undertake a rigorous review of our working practice through interviews, observation, and a review of our key documents and records. We will strive to uphold these high standards.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Enabling People

2024-25 saw the sixth year of our contract to provide **Community Advice Hubs** in Solihull, demonstrating the Local Authority's continued commitment to the borough's prevention and early intervention services, responding to local and national priorities, as part of its Community Wellbeing Service. The number of clients accessing the **Community Advice Hubs** during 2024-25 saw an increase in overall numbers from the previous year, along with associated activity. In the North of the Borough there was a 5% increase in numbers of people accessing the Hub, in the South a 2% increase, however the number of issues people presented with in the South increased by 14%, demonstrating the increased complexity of life for many people in the midst of the cost of living crisis.

The **Welcome Desk**, based at The Core, Solihull and Chelmsley Wood Library saw an increase of **25%** in the number of people it welcomed to the Community Advice Hubs, with **2,819** people, compared to last year's 2,250 people and generated **6,007** contacts compared with 4,253 contacts in the previous year. The Welcome Desk also plays an extensive role in gathering customer service feedback and views on the help provided by the Hub staff.

The **South Solihull Hub** dealt with **3,952** (last year 3,850) people and generated **16,295** (last year 14,260) contacts. The **North Solihull Community Advice Hub** supported **2,447** (last year 2,331) people and generated **10,064** (last year 9,647) contacts.

Benefits advice still made up the majority of queries this year, with the **All-Age Benefits Services** successfully helping **985** Solihull residents to claim **£3,573,275.**

Of this, **£719,678** in Attendance Allowance was claimed for **127** older people through our Volunteer-led Attendance Allowance Claim service. This is of great value to people to be able to pay for their care needs and it helps them stay independent in their own home for longer.

Our sub-contract with **Solihull Mind** (now called **OASIS**) for **Mental Health Casework** saw **221** people access Outreach & Housing support, a decrease of 87 people seen in 2023/24. Their benefits work showed a slight increase from 307 people last year to **355** during the year 2024/25. The numbers remained fairly stable for people accessing debt help and advice, with **235** this year compared to 239 last year.

Our sub-contract with **DRC** (Disability Resource Centre) to deliver **Disability Casework** also saw another steady increase in activity from 566 clients last year to **698** in 2024/25, an increase of 15% on an already excellent performance.

Direct Payments are payments made directly to individuals who request to receive one to meet some or all of their eligible care and support needs. The **Direct Payments Information and Advice Service** was accessed by **85** (2023/24:73) new clients and helped **321** (2023/24: 378) people to manage their personal care budgets and find the right kind of support to meet their care needs.

The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. The project aims to keep people warm, safe and well during the winter months, with practical help and advice. This year the project recorded **734** clients and **3,777** contacts, a 20% reduction on last year, which may be linked to a milder winter.

The cost-of-living crisis continued to have a major impact on residents of Solihull, particularly older people, those living with disabilities and families with young children. In the year 2024/25 **Age UK Solihull** and the **Community Advice Hubs** distributed grants of **£87,000** to individuals and households in energy debt, for white goods and winter warmth items. Within this amount we also distributed 45 energy prepayments (of £200 or £300) to help older people on low incomes with energy bills, who are not eligible for winter fuel allowance now. A further **£22,136** was distributed from **Baron Davenport's grants** and grants from various **Charitable Trusts**.

Promoting Positive Attitudes to Ageing

Safeguarding Adults

Age UK Solihull are proud to be proactive and committed members of the Solihull Safeguarding Adults Board and are regular attendees at Board meetings and planning sessions as well as being active members of the Engagement and Prevention Sub Committee. We see safeguarding as a fundamental part of our work in the community and this commitment is reflected in the Age UK Quality Standards and the values of our organisation. We help older people to live free from abuse and neglect, and we promote the message that safeguarding is everyone's business, every day.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Adult safeguarding is at heart a simple concept – every adult should be able to live safely, and the informed choices of adults to remain in situations that others may perceive as presenting risks must be respected. It is important therefore that everyone who works and volunteers with Age UK Solihull is enabled to understand and carry out their responsibilities for safeguarding adults who need care and support and are at risk of or experiencing abuse.

Being a member of the Solihull Safeguarding Adults Board enables us to work with others who are equally passionate, professional and committed to safeguarding, thereby strengthening our ability to recognise and respond to safeguarding incidents in the community.

Partnership working

Age UK Solihull continues to work in partnership with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group. This has been especially important throughout the Covid pandemic and continues to be so to support people with cost-of-living pressures. There is a recognition that local groups are essential to ensuring there are help points for different communities and needs. In 2024/25 **5,759** referrals were made to external partners (not including Oasis).

We also work closely with our colleagues at **Age UK** and the **Age England Association** on our common aims for older people and are active members of the various Age UK West Midlands Networks as well as working closely with the Age UKs in the East Midlands, finding there is much to learn from each other in dealing with the challenges we are presented with. The last couple of years have seen much closer working with Age UK colleagues from up and down the country as we navigated the final iteration of the **Age UK Network agreement**, which we committed to in December 2024.

We were thrilled when Age UK became the **OMAZE** Christmas Charity of the year, raising an unprecedented **£5.25 million** to support Age UK and the wider Age UK Network to tackle loneliness and isolation among older people. This is a record-breaking amount, the highest that an OMAZE draw has ever raised! Age UK generously shared the funding with all the Age UKs in the country and Age UK Solihull will receive **£20,000** over the next year to provide our Linking People Together Service.

Supporting Older People

Age UK Solihull is committed to giving older people advice that is accessible, confidential, clear, and most important of all, independent. Our **Older People's Information and Advice Service** dealt with **1,682** people, with **7,393** contacts generated in 2024-25. This is a specialist service which requires staff to have a high level of knowledge and experience in a wide range of areas including housing, care and independent living and a whole host of other issues which impact on the lives of older people in Solihull every day.

The **Housing Related Support Service,** providing specialist support to residents of Sheltered Housing Schemes in Solihull, provided support to **195** residents over the last year, with **658** contacts generated.

Age UK Solihull's **Linking People Together Service** supports older people to maintain social interaction and remain vital members of their local communities. During the year, **190** people attended our clubs while **147** people benefited from having a befriender either as a home visitor or having a regular telephone call. **145** volunteers are involved in all aspects of the service, whether as home visitors, telephone befrienders, or helping out at the clubs.

Working With and For Older People

Age UK Solihull's only chargeable service, the **Home Support Service** was hit very hard by the pandemic years as clients feared the transmission of Covid-19 into their homes. We are still working towards achieving pre-pandemic levels but like many similar services, our main challenge is the difficulty in recruiting to the Home Support Worker role, amid huge competition for a scarce resource. During the last financial year, **4,733** visits were undertaken to **91** clients, totalling **7,112** hours.

Our partnership with the South Central Solihull Primary Care Network delivered social prescribing services to **235** patients of **4** GP Practices in 2024-25. The **Social Prescribing service** aims to support patients with non-medical issues and connect them to services and activities to meet their wider wellbeing and social needs. In addition, a **Care Co-ordinator** supported **120** new patients in

Working With and For Older People (continued)

2024/25 generating **1,315** contacts. In addition, our **Social Prescribers** organise monthly get togethers at The Tea Chest and the café at Asda in Shirley, in conjunction with **Solihull Council's Community Development Team** – open to anyone over the age of 18 who wants to get out and enjoy some company.

Our **Postural Stability Instruction** classes funded by **Birmingham and Solihull ICB** (Integrated Care Board), are the only strength and balance exercise classes for those suffering frequent falls which are evidence-based. The service has again exceeded its target number of **136** with **150** people starting the 20-week programme in 2024-25.

Our **Digital Champions Project** consists of 15 active and dedicated volunteers who are helping with a range of activities, with on average a total of **324** hours of tuition throughout the year. Drop-in sessions take place at The Core every Thursday morning, as well as 8 clients receiving a home visit tuition session.

VOLUNTEERS

Our **Volunteers** have been absolutely wonderful again this year, without them we could not achieve a fraction of the great outcomes we enjoy. **300** people actively volunteered, contributing **15,157** hours to the Charity and our clients. This is estimated to be worth **£219,777** in in-kind support, time, enthusiasm, energy, knowledge and expertise. We welcome volunteers into all areas of our work, whether that be welcoming people to our Community Advice Hubs, befriending clients in person or by phone, driving people to PSI classes, helping with benefit claims, or at our clubs, supporting our services or as Trustees.

REVIEW OF FUNDRAISING ACTIVITIES

Our Fundraising Team raised a total of £198,225 (2023-24: £98,660) from donations, legacies, grant applications and general fundraising. Of the total raised £157,064 (2023-24: £78,991) was unrestricted income. We were very fortunate to be the beneficiary of a number of generous legacies in 2024-25 which account for the large increase on the previous year.

The cost-of-living crisis continues to have an effect on the level of donations we receive. We sadly lost some of our regular donors this year, but there was a slight increase in one-off donations from the previous year. We continue to receive good support from local businesses and community groups, and we have seen a significant increase in income from third party events including a 616% increase in income from sponsored challenge events from 2023-24. The festive season continues to be our most successful fundraising period, and thanks to the growth of our chocolate bouquet raffles, and another record year for our main Christmas Raffle, our income from festive activities increased by 66% from the previous year.

It proved to be a difficult year for grant funding with a 65% decrease in grant income. While it continues to be a struggle to bring in the targeted amount, we are hopeful for more success in 2025-26, with some success already. Fortunately, this was balanced out by the increase in legacy income - £105,575 compared to just £2,685 the previous year.

Age UK Solihull did not use professional fundraisers or commercial participators in the year ended 31 March 2025. We are registered with the Fundraising Regulator and adhere to the Code of Fundraising Practice. We also have a Fundraising Policy in place, which includes our approach to protecting vulnerable people when fundraising. We have not received any complaints about our fundraising activities in the year under review.

For online donations the Fundraising Team uses and encourages its supporters to use recognised fundraising platforms (such as JustGiving) which have robust reporting and monitoring systems. It uses CharityLog as its supporter database and records information on donors, their support, Gift Aid status and marketing preferences in line with GDPR regulations. Vulnerable people can be flagged as such on the system and our fundraising approach is tailored accordingly. Supporters are given the option to opt in or opt out of marketing at any time and permission to use their photograph is documented.

The safety of the public, our supporters, and our volunteers and staff at our fundraising events is always considered carefully. A Risk Assessment is undertaken, and we ensure sufficient staff and volunteers are present based on the number of attendees and type of event. Staff and volunteers are briefed on their roles and responsibilities on an event-by-event basis.

REVIEW OF INVESTMENT ACTIVITIES

Interest rates fell during the year, which was reflected in the interest rates received on our bank deposits as the year progressed. We have continued to use an online platform which allows us to compare different bank accounts and move money to those offering better rates. Despite the fall in rates, our interest earnings for the year continued to grow to £30,433 (2023-24 £27,159), reflecting higher balances held on deposit this year. On average across the year, our return was very similar to the previous year at approximately 3.6% (2023-24: 3.4%). We have continued to apply a risk-averse approach to investment, maintaining a high level of liquidity and aiming to ensure all deposits are covered by the Financial Services Compensation scheme in line with our investment policy.

FINANCIAL REVIEW AND RESERVES

In 2024-25 our charity shop continued to thrive, outperforming the target set in the budget and continuing to be a crucial and significant contributor to our unrestricted income. Fundraising continues to be extremely challenging, however the hard work of our fundraising team and generous efforts of local businesses and community groups have seen income from events and fundraising activities surpass their target. Securing grant funding from Trust and Foundations has been especially challenging this year as sources of funding reduce and competition becomes increasingly fierce. Our Home Support Service continued to struggle and operated at a deficit of approximately £25,000 in 2024/5 which was £15,000 worse than budget. Issues included staff capacity to assess potential new clients, loss of existing clients who passed away or moved into full time care, cancellations and clients on the waiting list deciding not to take up the service when offered a place. Overall, our unrestricted activities made a significant surplus of £82,864 before the pension adjustment and an adjustment for recalculated historic overhead recoveries (2023-24 £77,511)

Our main sources of funding continue to be contracts with our local authority and ICB which fund the majority of our Information and Advice services, Postural Stability Instruction and Linking People Together. Funding continued again in 2024-25 from the Local Authority for distributing the Household Support Fund. 2024-25 saw funding for the Home from Hospital service come to an end and this service stopped. Funding previously received from the national Age UK charity towards the impact of the Cost-of-Living crisis and for Digital Champions work also came to an end, however, due to the incredible generosity of our supporters we received over £105,000 in legacy income during the year.

At 31 March 2025 the Charity had restricted reserves of £292,538 (2023-24: £307,355), this reduction mainly reflects a review, and subsequent recalculation and adjustment of overhead recoveries in previous years. This adjustment was partially offset by savings against budget in the Information & Advice service where not all budgeted costs arose. We are once again grateful to the Local Authority for an uplift in our main contracts of 3.4% (3% for 2024-25) and this enabled us to give our staff a cost-of-living increase of 2.5% in April 2025 (5% in April 2024), helping staff to manage cost of living pressures, but also helping with the retention of skilled, experienced and committed staff in a period when recruitment is increasingly difficult. £70,000 has been designated for potential costs that may be incurred due to any changes arising as a result of re-tendering in 2025 for the Information & Advice service (£50k designated) and Older Peoples' specialist service (£20k designated).

At 31 March 2025 our free reserves were £489,098 (2023-24: £352,325) after making allowance for the carrying amount of fixed assets and designations. Once again, we have designated £60,000 to meet our short-term defined benefit pension scheme obligations. At 1 April 2024 £16,835 was brought forward which was designated to support our fundraising resources in 2024-25 and the majority of this was used in 2024-25, with just £445 carried forward and designated to fundraising in 2025-26.

Our free reserves policy states that based on our current activities and principal risks, we require minimum free reserves of between £400,000 and £450,000. This is the amount calculated to provide us with enough resources to manage a significant change to our activities should the need arise in the future and in 2024-25 our free reserves reached £489,098.

PLANS FOR FUTURE PERIODS

Age UK Solihull are very happy to adopt Age UK's new strapline – **'Let's change how we age'** in recognition that we all want to build a society where older people are included and valued. The question *'Why do we value old objects over older people'?* should be a challenge to us all, especially in a borough like Solihull with its large number of people over the age of 65 (21% of the population vs 18% England).

Those aged 65 and over were the fastest growing section of the Solihull population from 2011 to 2021 (+15%, +6,000 individuals) but crucially in terms of our work, and our future plans, this is set to continue, with those aged 65 and over expected to increase by

PLANS FOR FUTURE PERIODS (continued)

10,600 people by 2041. In particular, those aged 85+ will increase by **3,500** (+50%) and those aged 75-84 by **4,900** (+30%). This will inevitably have demand implications on our services, together with rising demand for social care services.

Solihull is also increasingly ethnically and religiously diverse, now accounting for **18%** of the population. As an organisation we will strive to ensure that our service delivery models are appropriate for the needs of all our potential clients.

We want to help **make Solihull a great place to grow old** in the recognition that good, healthy ageing allows the opportunity to embrace the positive aspects of growing older – spending leisure time with friends and family, being productive by deploying skills and expertise in a voluntary capacity and exploring other interests that contribute to ageing well.

Our shared future is now a reality with the signing of a new Network Agreement in December 2024 but as with all new agreements, it is only now that the real work begins as we strive to grow in collaboration across the Age UK Network and adapt to the changing needs of older people.
At our recent Away Day, we set the **strategy** for where we want to be in 3-5 years with a focus on:

- **Increased financial resilience** – we recognise that we need to diversify funding sources to reduce dependency on too few sources of funding and increase reserves, explore opportunities for Corporate and Social Responsibility (CSR) partnerships, sponsorships and new income streams
- **Stronger capacity and sustainability** – we will focus on building an infrastructure that can scale with the increasing ageing population while maintaining a client-centric approach and utilise technology and digital tools to improve operational efficiency and service delivery
- **Strengthened partnerships and influence** – we will continue to forge strong relationships with key stakeholders -LA, NHS and other voluntary sector players to increase our influence in policy making, particularly around funding and service delivery
- Clarity of vision and delivery **priorities** – we will work to clearly define the client groups we wish to support and the services we wish to provide, ensuring alignment with our mission

RISKS MANAGEMENT

The Trustees have in place a process to identify risks and implement risk management strategies. A Risk Register is maintained and reviewed at least twice a year which, using Charity Commission guidelines, identifies the risks the Charity could face, scores them in terms of likelihood of occurrence and potential impact and identifies the means of mitigating these risks. An action plan is developed for any required improvements to existing mitigation actions and the implementation of any new mitigations which have been agreed.

We consider that the principal risk areas Age UK Solihull currently faces, together with our mitigation actions, are:

- **Concentration of income sources** - we have significant dependence on statutory contracts. One of our contracts with our Local Authority is due to end in March 2026 while a second is now scheduled to end in September 2026. There is no doubt that were we not to be successful in bidding for these tenders, the organisation would look very different going forward, with a much-reduced workforce and presence in the Solihull Borough. Work has started as part of our Away Day planning to look at the areas of our work that we would wish to strive to continue in the event that statutory funding was not available, such as our one-to one befriending service and the amazing contributions of our volunteers.

RISKS MANAGEMENT (continued)

- **Service delivery quality** - we recognise that having unfilled vacancies, reliance on sub-contractors for some parts of our work, and increased demand for our services could reduce the quality of our service delivery. We pride ourselves on providing reliably high-quality services in all of our activities and know that this is an important factor in maintaining the good relationships we have with all of our funders, clients and supporters. We have significantly increased the level of management of our sub-contracting arrangements, with good success. We are Age UK National CQS (Charity Quality Standard) and Quality of Information and Signposting Standard (QUISS) accredited and were again this year awarded the DSPT – NHS Data Security and Protection Toolkit, all of which demonstrate our commitment to quality.

- **Employment issues e.g. burnout/stress** – the last 5 years since the COVID pandemic, followed closely by the Cost-of-Living crisis have been extremely demanding for our staff and particularly front-line staff. Current activity rates remain high. Workloads are regularly monitored, and we ensure that staff take regular annual leave. All of our employees have access to a free third-party Employee Assistance Programme that promotes wellbeing and a strong work/life balance.

- **Safeguarding** – as a service organisation working with vulnerable people, we feel that it is important to keep the issue of safeguarding high on our agenda. Whilst we are confident that our safeguarding policies and practices are sound and firmly embedded in all that we do, we do recognise how damaging a safeguarding complaint could be, whether it is well-founded or not. We have a Safeguarding Lead responsible for ensuring that safeguarding is addressed in procedures for all activities and safeguarding training is mandatory for all staff.

- **Cyberthreats/data theft/IT security** – despite all the precautions we take, we are nevertheless conscious that data breaches are becoming more common, and fraudsters are becoming more sophisticated. Cybersecurity training is now mandatory for all of staff. A Security Risk Audit was undertaken by our IT providers which highlighted some areas of risk which we now have a robust plan to mitigate.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association. All Directors of the company are also Trustees of the Charity, and there are no other Trustees. The Board of Trustees is the body responsible for the governance and performance of the Charity. It meets six times a year and receives reports from two formally constituted sub-committees: the Finance and General Purposes Committee and the Human Resources Committee, both of which meet up to 12 times per year. Each sub-committee has specific terms of reference and functions delegated by the Board and has a Chair appointed by the sub-committee. All Trustee and sub-committee meetings receive written reports from and are attended by the Chief Executive Officer (A F Hastings) and other members of the senior management team as appropriate. The remuneration of the Charity's key management personnel is set by reference to other similar Age UK's and other similar local voluntary and community sector organisations.

The Board of Trustees has the power to appoint additional Directors and Trustees as it considers fit to do so. There is a formal procedure for the appointment of new Directors and Trustees to the board which aims to ensure that an appropriate balance of skills, experience and background is achieved. A Trustee induction process is completed with all new Trustees along with a skills audit, and training, relevant to the organisation and the Trustee's role, is provided. All Directors and Trustees are submitted for re-election every three years.

The Directors and Trustees during the year under review were:
S R Tomlinson (Chair)
T J Bavin (appointed 25 September 2024)
M Boyle (appointed 31 July 2024, resigned 7 December 2024)
P Chauhan
D C Mattocks
C E Murray (resigned 29 May 2024)
P J Oakley (resigned 31 July 2024)
R M Paulin
N C Robinson
A J Rolf
P Rose-Smith
R C Watson (appointed 29 May 2024)

RELATED PARTIES

The Charity owns the total issued share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading. Age UK Solihull Trading has not traded since March 2018.

STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES

The Directors/Trustees are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors/Trustees to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Directors 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 company and the group and of the surplus or deficit of the company and the group for that period.

In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP 2019 (FRS102)
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Directors/Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and the group 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 company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as each Director/Trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and each Director/Trustee has taken all the steps he/she should have taken to make him/herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

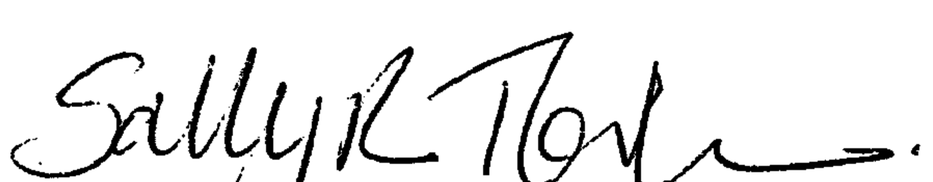
This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

AUDITORS

Thomas & Young Limited has expressed their willingness to continue in office and will be proposed for re-appointment at the AGM.

APPROVAL

This Report was approved by the Board of Directors and Trustees on 9th December 2025 and signed on its behalf by:



S R Tomlinson
Chair

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Report of the Independent Auditors to the Members of
AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Opinion

We have audited the financial statements of Age Concern Solihull trading as Age UK Solihull (the 'company') and its subsidiaries (the 'group') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet and Notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the company's affairs as at 31 March 2025 and of its surplus for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Report of the Independent Auditors to the Members of
AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
  the directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

Responsibilities of directors

As explained more fully in the directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Assessment of the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur.
- Assessment of the laws and regulations identified as being of significance in the context of the charity.
- We obtained an understanding of the legal and regulatory framework applicable to the charity and how the charity is complying with that framework.
- We obtained an understanding of the charity's policies and procedures on compliance with laws and regulations, including documentation of any instances of non-compliance.
- We obtained an understanding of the charity's policies and procedures on fraud risks, including knowledge of any actual, suspected or alleged fraud.
- We ensured that our audit personnel have the experience and knowledge to identify or recognise non-compliance with laws and regulations.
- We use appropriate audit resources and tools to guide us in selecting the right audit approach. As a result of these procedures, we have considered the opportunities and incentives that may exist within the organisation for fraud and identified the highest area of risk to be in relation to income recognition, with a particular risk in relation to year-end cut off. In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override.

Our procedures to respond to risks identified included the following:

- Reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements.
- Performing analytical procedures to identify unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Reviewing board meeting minutes.
- Enquiring of management in relation to actual and potential claims or litigations.
- Performing detailed transactional testing in relation to the recognition of income, with a particular focus around year-end cut off.
- In addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgments made in accounting estimates are indicative of potential bias; and evaluating the business rationale of significant transactions that are unusual or outside the normal course of business.
- We communicated identified laws and regulations and potential fraud risks to all members of the engagement team and remained alert to possible indicators of fraud or non-compliance with laws and regulations throughout the audit.

As a result of the inherent limitations of an audit, there is a risk that not all irregularities, including a material misstatement in financial statements or non-compliance with regulation, will be detected by us. The risk increases the further removed compliance with a law and regulation is from the events and transactions reflected in the financial statements, given we will be less likely to be aware of it, or should the irregularity occur as a result of fraud rather than a one-off error, as this may involve intentional concealment, forgery, collusion, omission or misrepresentation.

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Report of the Independent Auditors to the Members of
AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company'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 charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Mark McLean FCA **Date** 9/12/25

Thomas &Young Limited
Chartered Accountants
Statutory Auditors
Carleton House
266-268 Stratford Road
Solihull
B90 3AD

Thomas & Young Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2025** £	Total 2024 £
INCOME FROM:					
Donations and legacies:					
Donations		44,632	4,932	49,564	47,165
Legacies		69,840	35,735	105,575	2,686
Other grants		29,416	-	29,416	35,834
Charitable activities:	2				
Charges for services		180,074	43,241	223,315	216,290
Local Authority contracts		-	1,096,825	1,096,825	1,120,134
Other contracts		-	189,755	189,755	187,469
Local Authority grants		-	-	-	-
Other grants		-	34,815	34,815	121,142
Government Grant support		-	4,067	4,067	-
Other trading activities:					
Retail income		113,108	-	113,108	102,445
Fundraising activities		13,177	494	13,671	12,779
Investment income:					
Bank interest		30,433	-	30,433	27,159
TOTAL INCOME		**480,680**	**1,409,864**	**1,890,544**	**1,873,103**
EXPENDITURE ON:					
Raising funds:					
Retail		75,147	-	75,147	66,072
Fundraising activities		66,498	-	66,498	66,012
Investing activities		296	-	296	774
Charitable activities:					
Enabling people		-	943,470	943,470	886,440
Promoting positive attitudes to ageing			-		8,100
Supporting older people		-	294,112	294,112	297,525
Working with and for older people		214,260	187,099	401,359	469,507
TOTAL EXPENDITURE	3	**356,201**	**1,424,681**	**1,780,882**	**1,794,430**
NET INCOME BEFORE TRANSFERS		**124,479**	**(14,817)**	**109,662**	**78,673**
TRANSFERS					
Gross transfers between funds	17	-	-	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**124,479**	**(14,817)**	**109,662**	**78,673**

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2025** £	Total 2024 £
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**124,479**	**(14,817)**	**109,662**	**78,673**
OTHER RECOGNISED GAINS AND LOSSES:					
Actuarial gain/(loss) on defined benefit pension scheme	19	57,000	-	57,000	(32,000)
Change in effect of asset ceiling		(81,000)	-	(81,000)	7,000
NET MOVEMENT IN FUNDS		100,479	(14,817)	85,662	53,673
Total Fund Balances Brought Forward		463,909	307,355	771,264	717,591
TOTAL FUND BALANCES CARRIED FORWARD		**£564,388**	**£292,538**	**£856,926**	**£771,264**

The Charity has no recognised gains or losses other than the deficit or surplus for the current and previous years.

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2025

Prior year:	Notes	*Unrestricted Funds* £	*Restricted Funds* £	*Total 2024* £
INCOME FROM:				
Donations and legacies:				
Donations		41,799	5,366	47,165
Legacies		2,686	-	2,686
Other grants		35,834	-	35,834
Charitable activities:	*2*			
Charges for services		190,084	26,206	216,290
Local Authority contracts		-	1,120,134	1,120,134
Other contracts		-	187,469	187,469
Local Authority grants		-	-	-
Other grants		-	121,142	121,142
Other trading activities:				
Retail income		102,445	-	102,445
Fundraising activities		12,515	264	12,779
Investment income:				
Bank interest		27,159	-	27,159
TOTAL INCOME		**412,522**	**1,460,581**	**1,873,103**
EXPENDITURE ON:				
Raising funds:				
Retail		66,072	-	66,072
Fundraising activities		66,012	-	66,012
Investing activities		774	-	774
Charitable activities:				
Enabling people		-	886,440	886,440
Promoting positive attitudes to ageing		8,100	-	8,100
Supporting older people		-	297,525	297,525
Working with and for older people		194,053	275,454	469,507
TOTAL EXPENDITURE	*3*	**335,011**	**1,459,419**	**1,794,430**
NET INCOME BEFORE TRANSFERS		**77,511**	**1,162**	**78,673**
TRANSFERS				
Gross transfers between funds	*17*	-	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**77,511**	**1,162**	**78,673**

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2025

Prior year:	Notes	*Unrestricted Funds* £	*Restricted Funds* £	*Total 2024* £
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**77,511**	**1,162**	**78,673**
OTHER RECOGNISED GAINS AND LOSSES:				
Actuarial gain/(loss) on defined benefit pension scheme	*19*	*(32,000)*	*-*	*(32,000)*
Change in effect of asset ceiling		*7,000*	*-*	*7,000*
NET MOVEMENT IN FUNDS		**52,511**	**1,162**	**53,673**
Total Fund Balances Brought Forward		411,398	306,193	717,591
TOTAL FUND BALANCES CARRIED FORWARD		**£463,909**	**£307,355**	**£771,264**

The Charity has no recognised gains or losses other than the deficit or surplus for the current and previous years.

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Charity Balance Sheet
31 March 2025

	Notes	£	2025 £	£	2024 £
FIXED ASSETS:					
Tangible assets	11		14,843		34,749
Investments	12		2		2
			14,845		34,751
CURRENT ASSETS:					
Debtors	13	125,213		144,936	
Short term deposits		484,215		470,452	
Cash at bank and in hand		370,943		318,283	
		980,371		933,671	
CREDITORS: Amounts falling due within one year	14	(138,290)		(197,158)	
NET CURRENT ASSETS:			842,081		736,513
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY:			856,926		771,264
Defined benefit pension scheme liability	19		-		-
TOTAL NET ASSETS:			**£856,926**		**£771,264**
FUNDS:					
Restricted Funds	17		292,538		307,355
Unrestricted Funds		564,388		463,909	
Pension Reserve		-		-	
			564,388		463,909
TOTAL CHARITY FUNDS:			**£856,926**		**£771,264**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors and Trustees on 9th December 2025 and signed on its behalf by:

S R Tomlinson
Chair

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Balance Sheet
31 March 2025

	Notes	£	2025 £	£	2024 £
FIXED ASSETS:					
Tangible assets	11		14,843		34,749
CURRENT ASSETS:					
Debtors	13	125,213		144,936	
Short term deposits		484,215		470,452	
Cash at bank and in hand		370,945		318,285	
		980,373		933,673	
CREDITORS: Amounts falling due within one year	14	(138,290)		(197,158)	
NET CURRENT ASSETS:			842,083		736,515
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY			856,926		771,264
Defined benefit pension scheme liability	19		-		-
TOTAL NET ASSETS:			£856,926		**£771,264**
FUNDS:					
Restricted Funds	17		292,538		307,355
Unrestricted Funds		564,388		463,909	
Pension Reserve		-		-	
			564,388		463,909
TOTAL CHARITY FUNDS:			**£856,926**		**£771,264**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors and Trustees on 9th December 2025 and signed on its behalf by:

S R Tomlinson
Chair

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Charity Statement of Cash Flows for the Year Ended 31 March 2025

	2025	2024
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	85,662	53,673
Investment interest receivable	(30,433)	(27,159)
Depreciation and impairment of tangible fixed assets	22,160	27,298
(Increase)/decrease in debtors	19,723	(5,948)
Increase/(decrease) in creditors	(58,868)	(71,401)
Increase/(decrease) in pension liability	-	-
Net cash provided by/(used in) operating activities	38,244	(23,537)
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(2,254)	(9,203)
Investment interest receivable	30,433	27,159
Net cash provided by/(used in) investing activities	28,179	17,956
Net increase/(decrease) in cash and cash equivalents	66,423	(5,581)
Cash and cash equivalents at 1 April 2024	788,735	794,316
Cash and cash equivalents at 31 March 2025	**£855,158**	**£788,735**
Cash and cash equivalent consists of:		
Short term deposits	484,215	470,452
Cash at bank and in hand	370,943	318,283
Cash and cash equivalents at 31 March 2025	**£855,158**	**£788,735**

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Statement of Cash Flows for the Year Ended 31 March 2025

	2025	2024
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	85,662	53,673
Investment interest receivable	(30,433)	(27,159)
Depreciation and impairment of tangible fixed assets	22,160	27,298
(Increase)/decrease in debtors	19,723	(5,948)
Increase/(decrease) in creditors	(58,868)	(71,401)
Increase/(decrease) in pension liability	-	-
Net cash provided by/(used in) operating activities	38,244	(23,537)
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(2,254)	(9,203)
Investment interest receivable	30,433	27,159
Net cash provided by/(used in) investing activities	28,179	17,956
Net increase/(decrease) in cash and cash equivalents	66,423	(5,581)
Cash and cash equivalents at 1 April 2024	788,737	794,318
Cash and cash equivalents at 31 March 2025	**£855,160**	**£788,737**
Cash and cash equivalents consists of:		
Short term deposits	484,215	470,452
Cash at bank and in hand	370,945	318,285
Cash and cash equivalents at 31 March 2025	**£855,160**	**£788,737**

The notes form part of these financial statements

1. ACCOUNTING POLICIES

1.1 Accounting Convention

The Charity is a public benefit entity. The accounts have been prepared under the historical cost convention and in accordance with the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102).

The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest £, except for Note 19 where we have been provided with figures from the actuary rounded to the nearest £000.

The Charity is a registered charity registered in England & Wales.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continues as a going concern.

1.2 Consolidated Financial Statements

These financial statements consolidate the results of the Charity and its wholly owned trading subsidiary Age Concern Solihull Trading Limited which traded as Age UK Solihull Trading until March 2018, on a line by line basis. The subsidiary is currently dormant.

1.3 Incoming Resources

Income is recognised in the period in which the Charity is entitled to receipt and the amount can be measured with reasonable certainty.

General

Grants of a general nature or which do not have particular service requirements have been included as voluntary income. Grants specifically for the provision of goods and services to be provided as part of charitable activities or services to beneficiaries are included as incoming resources from charitable activities. Income that is restricted by contractual terms is treated as restricted.

Where grants or funding have been received in respect of a specified period of time, any monies in advance will be accounted for as deferred income and recognised in the period which has been specified by the funder. Income may also be deferred to a future period where the donor has not specified the time period in which the income is to be expended. The value of deferred income is set out in Note 15 to the financial statements.

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are not recognised on receipt. Instead, the value to the charity of the donated goods is recognised as income when sold.

1.4 Resources Expended

Resources expended includes costs of the activities, irrecoverable VAT and depreciation on related assets. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which relate to more than one activity are apportioned based on estimated time spent, head count or floor space etc, as appropriate. Support costs which are not attributable to a single activity are apportioned between the activities supported based on usage. This is approximated by the value of the incoming resources for that activity, or the funds raised by that activity. Support costs include the costs of management, finance and administration staff; legal and HR support fees; governance and audit fees; and IT software and support costs. Details of the support costs are disclosed in Note 3 to the financial statements.

1.5 Donations of services – unpaid general volunteers

Donations of services by our volunteers has not been recognised as income, nor as an expense. We are not able to measure the value of volunteer hours reliably as we do not have a formal time-reporting requirement for all of our volunteers.

1. ACCOUNTING POLICIES (continued)

1.6 Fund Accounting

Unrestricted funds are those available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by funders or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in Note 16 to the financial statements.

1.7 Tangible Fixed Assets

Tangible fixed assets are measured initially at their historical cost. Depreciation is provided on a straight-line basis at the following annual rates in order to write off each asset over its estimated useful life.

ICT Equipment	- 33.33% on cost
Furniture and Fittings	- 33.33% on cost
Vehicles	- 25% on cost
Shop Leases and Improvements	- in accordance with the current lease

1.8 Stocks

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are carried at a £nil valuation.

Stocks of heaters, electric blankets, duvets etc. for our Winter Warmth activities are written off in the year in which they are purchased.

1.9 Debtors and Liabilities

Debtors are measured at their recoverable amounts. Liabilities are measured at their estimated settlement amounts.

1.10 Operating Leases

Lease payments under operating leases are recognised as an expense over the lease term on a straight-line basis.

1.11 Pensions

Pensions are accounted for in accordance with FRS 102. Pension costs for the defined contribution scheme are charged to the accounts on an accruals basis in the period in which they occur. Annual costs and the pension provision for the defined benefit scheme are calculated and charged to the Statement of Financial Activities on the basis of independent actuarial advice. The pension provision has been created within unrestricted funds in compliance with the requirements of the SORP.

Details of the pension scheme are disclosed in Note 19 to the financial statements.

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when Age UK is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

	2025			2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Enabling people:				
Community Advice Hubs	-	872,683	872,683	843,670
Attendance Allowance Service	-	-	-	-
Winter Warmth	-	59,900	59,900	76,522
Household Support Fund	-	9,464	9,464	11,113
	-	942,047	942,047	931,305
Promoting positive attitudes to ageing:				
Care and Self-funding Experiences research project	-	-	-	8,100
	-	-	-	8,100
Supporting older people:				
Older People's Specialist Service	-	137,677	137,677	148,240
Linking People Together inc Volunteer Befriending Service	-	119,149	119,149	140,189
Cynthia	-	-	-	-
Other small funds	5,714	1,400	7,114	8,297
	5,714	258,226	263,940	296,726
Working with and for older people:				
Home Support Service	174,360	-	174,360	176,016
Home from Hospital (ended March 2024)	-	-	-	33,332
Postural Stability Instruction	-	83,505	83,505	103,872
Digital Champions	-	-	-	33,413
Social Prescribers	-	84,925	84,925	62,271
	174,360	168,430	342,790	408,904
TOTAL INCOME FROM CHARITABLE ACTIVITIES	**£180,074**	**£1,368,703**	**£1,548,777**	**£1,645,035**

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)

INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR

		2024	
	Unrestricted	***Restricted***	***Total***
	£	**£**	**£**
Enabling people:			
Community Advice Hubs	-	*843,670*	*843,670*
Attendance Allowance Service	-	-	-
Winter Warmth	-	*76,522*	*76,522*
Household Support Fund	-	*11,113*	*11,113*
	-	*931,305*	*931,305*
Promoting positive attitudes to ageing:			
Care and Self-funding Experiences research project	*8,100*	-	*8,100*
	8,100	-	*8,100*
Supporting older people:			
Older People's Specialist Service	-	*148,240*	*148,240*
Later Life Goals	-	-	-
Linking People Together inc Volunteer Befriending Service	-	*140,189*	*140,189*
Linking Veterans Together	-	-	-
Cynthia			
Other small funds	*5,968*	*2,329*	*8,297*
	5,968	*290,758*	*296,726*
Working with and for older people:			
Home Support Service	*176,016*	-	*176,016*
Home from Hospital	-	*33,332*	*33,332*
Postural Stability Instruction	-	*103,872*	*103,872*
Digital Champions	-	*33,413*	*33,413*
Social Prescribers	-	*62,271*	*62,271*
	176,016	*232,888*	*408,904*
TOTAL INCOME FROM CHARITABLE ACTIVITIES	***£190,084***	***£1,454,951***	***£1,645,035***

3. **TOTAL EXPENDITURE – CONSOLIDATED**

		2025		2024
	Direct costs	Support costs	Total costs	Total costs
	£	**£**	**£**	£
Raising funds:				
Retail	71,417	3,730	75,147	66,072
Fundraising activities	62,506	3,992	66,498	66,012
Investing activities	296	-	296	774
	134,219	7,722	141,941	132,858
Charitable activities:				
Enabling people	772,416	171,054	943,470	886,440
Promoting positive attitudes to ageing	-	-	-	8,100
Supporting older people	255,649	38,463	294,112	297,525
Working with and for older people	364,648	36,711	401,359	469,507
	1,392,713	246,228	1,638,941	1,661,572
Total expenditure	£1,596,932	£253,950	£1,780,882	£1,794,430

The methods of cost allocation are explained in Note 1.4.

TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

		2024	
	Direct costs	*Support costs*	*Total costs*
	£	***£***	***£***
Raising funds:			
Retail	59,686	*6,386*	*66,072*
Fundraising activities	58,736	*7,276*	*66,012*
Investing activities	*774*	-	*774*
	119,196	*13,662*	*132,858*
Charitable activities:			
Enabling people	*762,406*	*124,0343*	*886,440*
Promoting positive attitudes to ageing	-	*8,100*	*8,100*
Supporting older people	*254,510*	*44,161*	*297,525*
Working with and for older people	*411,750*	*57,757*	*469,507*
	1,428,666	*232,906*	*1,661,572*
Total expenditure	*£1,547,862*	*£246,568*	*£1,794,430*

3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

	2025	2024
	£	£
Staff costs	188,896	167,382
HR Support	4,494	4,962
Governance including audit	9,420	29,406
ICT including Support	21,132	18,298
Premises	5,159	5,617
Other	24,849	20,903
	253,950	246,568

4. STAFF COSTS AND EMPLOYEE BENEFITS

	2025	2024
	£	£
Wages and salaries	1,077,828	1,065,979
Social security costs	77,499	73,072
Age UK Pension Plan – employers' contributions	79,771	77,096
Age UK Retirement Benefits Scheme – service costs	6,000	5,000
Redundancy payments	12,578	-
	1,253,676	1,221,147

No employee received remuneration and benefits (excluding pension costs) of more than £60,000 during the year (2024: nil).

The total amount of employee remuneration and benefits (salary, NI'ER and pension contributions) paid by the Charity in relation to its key management personnel during the year was £181,963 (2024: £164,766).

5. VOLUNTEER INPUT

We have improved our data collection regarding our volunteer activity over the last 2 years and currently estimate that its value to the Charity is in the region of £220,000 per year

6. STAFF NUMBERS

The average number and full-time equivalent number of employees during the year was as follows:

	Number		Full-time equivalent	
	2025	2024	2025	2024
Charitable activities	47	47	30	31
Activities for generating funds	5	4	3	3
Management, administration and finance	7	8	6	6
	59	59	39	40

7. TRANSACTIONS WITH TRUSTEES/DIRECTORS

None of the Trustees/Directors has been paid any remuneration or received any other benefits from an employment with the Charity (2024: £nil) and no Trustee/Director expenses have been incurred (2024: £nil).

8. RELATED PARTY TRANSACTIONS

Included in donations is a total of £135.70 received from trustees as donations (2024: £nil).).

9. TRANSACTIONS WITH AUDITOR

The Charity's auditors provide a statutory audit only and the fees payable during the year were £6,750 (2024: £6,750).

10. TAXATION

The charitable company is not liable in general for taxation on its activities due to its charitable nature.

11. TANGIBLE FIXED ASSETS - GROUP AND CHARITY

	ICT Equipment	Furniture and Fittings	Vehicles	Shop Leases and Improvements	Total
	£	£	£	£	£
COST:					
At 1 April 2024	70,837	41,369	49,691	6,662	168,559
Additions	2,056	198	-	-	2,254
Disposals/Obsolescence	-	-	-	-	-
At 31 March 2025	72,893	41,567	49,691	6,662	170,813
DEPRECIATION:					
At 1 April 2024	59,394	40,435	28,986	4,995	133,810
Charge for year	8,270	920	12,423	547	22,160
Disposals/Obsolescence	-	-	-	-	-
At 31 March 2025	67,664	41,355	41,409	5,542	155,970
NET BOOK VALUE:					
At 31 March 2025	£ 5,229	£ 212	£ 8,282	£ 1,120	£ 14,843
At 31 March 2024	£ 11,443	£ 934	£ 20,705	£1,667	£34,749

12. **FIXED ASSET INVESTMENTS - CHARITY**

	2025	2024
	£	£
Investment in subsidiary	2	2

The Charity's fixed asset investments at the balance sheet comprise a 100% holding of the Ordinary share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading (Company number: 02908140). Age UK Solihull Trading's registered address is the same as the Charity's.

The aggregate capital and reserves of Age UK Solihull Trading as at 31 March 2025:

	2025	2024
	£	£
Aggregate capital and reserves	2	2

Age UK Solihull Trading had no activities during the financial year to 31 March 2025 (2024: £ nil).

13. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY**

	2025	2024
	£	£
Trade debtors	35,934	39,507
Prepayments & accrued income	89,279	105,429
VAT recoverable	-	-
	125,213	144,936

14. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY**

	2025	2024
	£	£
Trade creditors	41,545	41,405
Accrued expenses	43,537	81,405
Deferred income (Note 14)	2,917	18,717
PAYE, National Insurance and pension contributions	24,525	26,835
Provision for liabilities	24,874	25,987
VAT payable	892	2,809
	138,290	197,158

The provision for liabilities is the value of the accrued but as yet untaken annual leave and time off in lieu of staff at the year end.

15. **DEFERRED INCOME** (Our accounting policy on deferred income is set out in Note 1.3.)

	2025	2024
	£	£
Balance at 1 April 2024	18,717	62,796
Amount released to incoming resources	(18,717)	(62,796)
Amount deferred in year	2,917	18,717
Balance at 31 March 2025	2,917	18,717

16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	**Total funds**
	£	£	**£**
Tangible fixed assets	14,843	-	14,843
Net current assets	549,545	292,538	842,083
Creditors: amounts falling due after more than one year	-	-	-
Total net assets at 31 March 2025	564,388	292,538	856,926

PRIOR YEAR

	Unrestricted funds	*Restricted funds*	***Total funds***
	£	*£*	***£***
Tangible fixed assets	*34,749*	*-*	*34,749*
Net current assets	*429,160*	*307,355*	*736,515*
Creditors: amounts falling due after more than one year	-	-	-
***Total net assets at* 31 March 2024**	*463,909*	*307,355*	*771,264*

17. RESTRICTED FUNDS

	Opening Balance	Movement in Year	Transfers between Funds	Transfers to/from Unrestricted Funds	**Closing Balance**
	£	£	£	£	**£**
Community Advice Hubs	127,907	(6,065)	-	-	121,842
Attendance Allowance Service	12,941	(5,627)	-	-	7,314
Public Health Winter Warmth	13,499	(836)	-	-	12,663
Age UK Solihull Winter Warmth	30,200	5,439	-	-	35,639
Household Support Fund	-	-	-	-	-
Emergency Fund	5,827	1,804	-	-	7,631
Older People's Services	64,351	(19,672)	-	-	44,679
Linking People Together	27,709	17,841	-	-	45,550
Age Concern Castle Bromwich	3,711	(1,170)	-	-	2,541
Postural Stability Instruction	19,760	(13,350)	-	-	6,410
Cynthia	-	6,817	-	-	6,817
Social Prescribers	-	-	-	-	-
HSS Vulnerable Support Fund	1,450	2	-	-	1,452
	307,355	**(14,817)**	**-**	**-**	**292,538**

We continued to distribute Household Support Fund grants on behalf of SMBC during 24/25. The Income, Expenditure and Movement in Year values for this activity show only our own income and expenditure for this work. The total grants distributed under the HSF were £88,000 (2024: £111,000).

Cynthia – our e-Traveller people-mover – is primarily used to deliver our Postural Stability Instruction service and was incorporated into this fund in 2023/24 but during 2024/25, funding has been allocated specifically to Cynthia again.

17. **RESTRICTED FUNDS (continued)**

PRIOR YEAR

	Opening Balance	Movement in Year	Transfers between Funds	Transfers to/from Unrestricted Funds	**Closing Balance**
	£	£	£	£	**£**
Community Advice Hubs	81,316	46,591	-	-	127,907
Attendance Allowance Service	17,315	(4,374)	-	-	12,941
Public Health Winter Warmth	15,558	(2,059)	-	-	13,499
Age UK Solihull Winter Warmth	25,093	5,107	-	-	30,200
Household Support Fund	-	-	-	-	-
Emergency Fund	11,011	(5,184)	-	-	5,827
Older People's Services	55,608	2,960	5,783	-	64,351
Linking People Together	32,836	(2,040)	(3,087)	-	27,709
Age Concern Castle Bromwich	4,998	(1,287)	-	-	3,711
Postural Stability Instruction	27,145	(5,278)	(2,107)	-	19,760
Digital Champions	2,749	(53)	(2,696)	-	-
Cynthia	579	(2,686)	2,107	-	-
Social Prescribers	-	-	-	-	-
Home from Hospital (ended Mar 2024)	30,414	(30,414)	-	-	-
HSS Vulnerable Support Fund	1,571	(121)	-	-	1,450
	306,193	**1,162**	**-**	**-**	**307,355**

The Household Support Fund continued in 2024/25 and we were again asked to distribute grants on behalf of SMBC. The Income, Expenditure and Movement in Year values for this activity show only our own income and expenditure for this work. The total grants distributed for the HSF were £87,700 (2024: £111,000).

Our Covid Response activities ended in 22/23 and the expenditure associated with the small number of clients who continue to be supported by our volunteer shopping service are included in unrestricted activities.

17. **RESTRICTED FUNDS (continued)**

MOVEMENT IN YEAR:

	Income	Expenditure	Movement in Year
	£	£	£
Community Advice Hubs	867,017	(873,082)	(6,065)
Attendance Allowance Service	-	(5,627)	(5,627)
Public Health Winter Warmth	-	(836)	(836)
Age UK Solihull Winter Warmth	59,900	(54,461)	5,439
Household Support Fund	9,464	(9,464)	-
Emergency Fund	2,925	(1,121)	1,804
Older People's Services	137,677	(157,349)	(19,672)
Linking People Together	151,216	(133,375)	17,841
Age Concern Castle Bromwich	1,100	(2,270)	(1,170)
Postural Stability Instruction	83,941	(97,291)	(13,350)
Cynthia	11,700	(4,883)	6,817
Social Prescribers	84,924	(84,924)	-
HSS Vulnerable Support Fund	-	2	2
	1,409,864	(1,424,681)	(14,817)

MOVEMENT IN YEAR – PRIOR YEAR:

	Income	*Expenditure*	*Movement in Prior Year*
	£	£	£
Community Advice Hubs	843,669	(797,078)	46,591
Attendance Allowance Service	-	(4,374)	(4,374)
Public Health Winter Warmth	-	(2,059)	(2,059)
Age UK Solihull Winter Warmth	76,923	(71,816)	5,107
Household Support Fund	11,113	(11,113)	-
Emergency Fund	2,329	(7,513)	(5,184)
Older People's Services	148,240	(145,280)	2,960
Linking People Together	140,133	(142,173)	(2,040)
Age Concern Castle Bromwich	1,150	(2,437)	(1,287)
Postural Stability Instruction	104,078	(109,356)	(5,278)
Digital Champions	37,343	(37,396)	(53)
Cynthia	-	(2,686)	(2,686)
Social Prescribers	62,271	(62,271)	-
Home from Hospital	33,332	(63,746)	(30,414)
HSS Vulnerable Support Fund	-	(121)	(121)
	1,460,581	(1,459,419)	**1,162**

17. **RESTRICTED FUNDS (continued)**

Fund	Purpose of fund	Reason for restriction
Community Advice Hubs	To deliver community advice hubs, working with Solihull Mind and the Disability Resource Centre , in North and Central Solihull, to provide a single source of high quality information and advice to residents of Solihull.	As specified by funders
Attendance Allowance Service	To provide a specialised independent information service for older people.	For use in these circumstances or as specified by funders
Public Health Winter Warmth	This fund is to provide information, guidance and heating items to vulnerable residents during the colder months, or indeed during a heatwave.	As specified by funders
Age UK Solihull Winter Warmth	Extension of the PHWW service to provide year round information, advice and practical support to residents of Solihull regarding their issues relating to energy use.	For use in these circumstances or as specified by funders
Household Support Fund	To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.	As specified by SMBC
Emergency Fund	Emergency small grants to Age UK Solihull clients in need.	For use in these circumstances
Older People's Services	To provide specialist advice, preventative and early interventions for older people.	As specified by funders
Linking People Together	To provide advice and support to older people in particular to reconnect them back into their local community where possible. Services include Volunteer Befriending and lunch clubs.	For use in these circumstances or as specified by funders
Age Concern Castle Bromwich	To continue to support and fund the provision of a regular club for older people, following the closure of the local charity.	For use in these circumstances or as specified by funders
Postural Stability Instruction	To offer older people who have had frequent falls, which have resulted in hospital admission, a 20 week programme of strength and confidence building exercises.	As specified by funders
Digital Champions	To offer older people training, support and, if necessary, IT equipment to improve IT skills and access to the digital world.	As specified by funders

17. RESTRICTED FUNDS (continued)

Fund	Purpose of fund	Reason for restriction
Cynthia	Our own electric people-mover. To support older people to travel to our LPT and PSI activities.	As specified by funders
Social Prescribers	Working with a local PCT to provide social prescribing services.	As specified by funders
HSS Vulnerable Support Fund	To subsidise the fees of vulnerable clients of the Home Support Service.	For use in these circumstances

18. OTHER COMMITMENTS

At 31 March 2025, the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	Equipment		Land and Buildings	
	2025	2024	**2025**	2024
	£	£	**£**	£
Within one year	6,732	6,732	12,000	12,000
Between two and five years	3,366	10,098	24,000	36,000
In more than five years	-	-	-	-

19. PENSION SCHEMES

The Charity participated in the Age UK Retirement Benefits Scheme which was a defined benefits scheme and has now been closed. Employees are now offered entry to the Age UK Pension Plan, which is a defined contribution scheme, currently administered by Scottish Widows.

The defined benefit scheme

The level of benefits provided by the Scheme depends on a member's length of service and their salary at their date of leaving the Scheme. The Scheme closed to future accrual on 30 November 2008. The Scheme is a multi-employer scheme and the assets and liabilities for each of the participating Employers have been determined based on their respective share of the funding liabilities as at 31 March 2022. This share has been updated to allow for changes in the participating employers over the period to 31 March 2025.

A full actuarial valuation of the Scheme was carried out as at 31 March 2022 and the results of this valuation have been updated to 31 March 2024 by a qualified independent actuary taking account of experience over the period since 31 March 2022, changes in market conditions and differences in the financial and demographic assumptions. The present value of the defined benefit obligation was measured using the Projected Unit Method. A further actuarial valuation of the Scheme is being carried out as at 31 March 2025 and is expected to be finalised by 31 March 2026.

19. **PENSION SCHEMES (continued)**

The funded status on the FRS 102 basis has improved with an increased accounting surplus as at 31 March 2025. The assets decreased due to movements in financial markets over the year, offset by contributions paid by the participating Employers. The liabilities reduced due to an increase in the discount rate and a small reduction in future inflation expectations.

It is important to note that the pension liability or surplus will alter in response to changes to economic, demographic and investment market conditions. Valuations are snapshots on one day. A liability does not crystallise in the short or medium term. Under FRS 102 Employers are able to recognise a pensions surplus on their balance sheet provided that there is a theoretical route by which they are able to recover the surplus either through reduced contributions in the future or through refunds from the Scheme. Consistent with the approach taken last year, The Scheme has chosen not to recognise the accounting surplus as at 31 March 2025.

Funding contributions are agreed by the independent actuary and the pension fund's trustees. The expected contributions by the Charity for the year ending 31 March 2026 are £30,000 pa. Contributions include an allowance for administration expenses and PPF levies and are factored into future budgets and business plans to ensure that they are managed.

	2025	2024
	£	£
Reconciliation of funded status to balance sheet:		
Fair value of Scheme assets	1,049,000	1,099,000
Present value of defined benefit obligation	(908,000)	(1,039,000)
Funded status	141,000	60,000
Unrecognised asset	(141,000)	(60,000)
Asset/(liability) recognised on the balance sheet	-	-

	2025	2024
	£	£
Movements in year:		
Pension scheme deficit at start of year	-	-
Administrative expenses	(6,000)	(5,000)
Cash contribution	30,000	30,000
Actuarial (loss)/gain	57,000	(32,000)
Change in the effect of the asset ceiling	(81,000)	7,000
Pension scheme deficit at end of year	-	-

	2025	2024
	£	£
Fair value of Scheme assets:		
Opening fair value	1,099,000	1,097,000
Interest income on Scheme assets	50,000	49,000
Gain/(loss) on Scheme assets	(73,000)	(23,000)
Contributions by Charity	30,000	30,000
Net benefits paid out	(51,000)	(49,000)
Administration costs incurred	(6,000)	(5,000)
Closing fair value of Scheme assets	1,049,000	1,097,000

19. **PENSION SCHEMES (continued)**

	2025	2024
	£	£
Present value of defined benefit obligations:		
Opening defined benefit obligations (DBO)	1,039,000	1,030,000
Interest expense on DBO	50,000	49,000
Actuarial (gains)/losses on Scheme liabilities	(130,000)	9,000
Net benefits paid out	(51,000)	(49,000)
Closing defined benefit obligation	908,000	1,039,000

The principal assumptions used to calculate the liabilities under FRS 102 are:

	2025	2024
	%pa	%pa
RPI inflation	3.10	3.20
CPI inflation	2.30	2.40
Rate of increase in salaries	N/A	N/A
Pension increases:		
RPI inflation subject to a min. of 3% and a max. of 5%	3.65	3.70
RPI inflation subject to a max. of 2.5%	2.00	2.05
Discount rate for Scheme liabilities	5.80	4.90

AGE CONCERN SOLIHULL

England & Wales - Charity number 1055887

Accounts

Let's Change How We Age

Age UK Solihull 2023-24 Annual Review



Solihull Age UK
Let's change how we age



Welcome to Age UK Solihull's Annual Review 2023-24

Our **vision** is of a world where older people flourish, and our **mission** is to help improve the lives of all older people in the borough of Solihull.

Together with our trustees, staff, volunteers, partners and supporters we help make later life better for thousands of older people in Solihull.

Directors and Trustees

S R Tomlinson (Chair)

L E Bourne (resigned 31 October 2023)

P Chauhan

D C Mattocks

P J Oakley (resigned 31 July 2024)

C Murray (resigned 29 May 2024)

R M Paulin

N C Robinson

A J Rolf

P Rose-Smith (appointed 27 March 2024)

R Watson (appointed 29 May 2024)

M Boyle (appointed 31 July 2024)

SMBC Rep

Cllr Andrew Burrow (to May 2024)

Cllr Dave Pinwell (from May 2024)

Company Secretary

A F Hastings

Registered Office

The Core, Central Library Building, Homer Road, Solihull, B91 3RG

Registered Charity Number

1055887

Senior Statutory Auditor

Mark McLean FCA

Statutory Auditors

Thomas & Young

Carleton House, 266-268 Stratford Road, Shirley, Solihull, B90 3AD

Our President

We have been honoured to have **Cllr Diana Holl-Allen** as our President for both of her terms as Mayor, first in 1986-87 and during her second term of office in 2023-24.



Chair's Statement



The ongoing cost-of-living crisis resulted in our older and more vulnerable clients being particularly badly hit in 2023-24. Choosing between food and heat is still a reality for many, with soaring prices for both food and energy. Locally, we have continued to help Solihull Council to distribute £127,555 from the Household Support Fund to households in the borough most in need.

Demand for our services continues to rise, with more people than ever on the waiting lists for befriending and the clubs, despite the launch of our newest club at the Land Rover Social Club in Sheldon. In particular, we saw strong demand for our Older People's Information and Advice Service, reaching over 1,789 people. During this year, Age UK nationally recognised the effects of the cost-of-living crisis on older people and we were able to apply for a £40,000 grant to enable us to support the increased demand for services such as the lunch clubs, Home from Hospital Service and Linking People together service. In addition, Age UK nationally supported our Digital Champions Service, enabling our 21 volunteers for that service to provide 1,538 people sessions.

As Chair, I am constantly humbled by the dedication of our volunteers and many supporters, both individual and corporate, as well as our amazing Trustees and staff. Without them we would never reach the number of clients, numbering a truly amazing 15,175 in 2023-24, whose lives we touch in a meaningful way. There are so many inspiring stories of our work in this review, whether through our Community Advice Hubs in partnership with Solihull MBC, our specialist Information and Advice Service, Postural Stability Classes, Home Support Service, Digital Champions Project, Lunch Clubs, Social Prescribing, Winter Warmth Campaign and more.

This year saw us continue to partake in important research with the University of Birmingham titled 'When The money runs out – Capital depletion and the transition from self-funded care', which will influence policy in the UK in the future. This will be particularly relevant to those in the borough whose lives we maybe don't currently touch as much but who are still part of the wider community of older people in the borough.

2024 brought a nomination for a Kings Award for Voluntary Service for our volunteers, without whom we would not be able to touch as many peoples lives as we do. The nomination came from National Gas Metering who have supported us since the pandemic. As at the date of this report we have not heard whether our nomination has been successful but we were visited by two of the Deputy Lieutenants for the West Midlands, who recommended us forward for the National stage of the award. I would also like to thank all the staff at Age UK Solihull for the professionalism they show and their dedication to their roles. Thanks must go to the senior team who continue to go above and beyond for the concerns of older people in the borough. All our staff and volunteers have the concerns of older people at the forefront of everything they do.

Sally Tomlinson - Age UK Solihull Chair

Chief Executive Officer's Message



Following the ravages of the Covid 19 pandemic and the misery and worry of the cost-of-living crisis - community, wellbeing and connection have never been more important. Loneliness is a major social problem for all age groups but for older people it is often compounded by bereavement and other losses, and difficulties getting out and about because of disability, ill health or poor transport.

Our work in Solihull will continue to help older people by providing support, companionship, practical help and advice where it is needed. We are particularly pleased to have helped Solihull residents successfully claim £3,720,624 in benefits, a further increase on the record set last year of £3,149,360. Achieving this during a very challenging year for people with the cost-of-living crisis was particularly uplifting for our staff and volunteers.

We continue to work closely with statutory and voluntary sector colleagues in Solihull to achieve the best possible outcomes for our clients, and during the year we made 5,632 referrals to external organisations.

The charity achieved major success through the awarding of a three-year Charity Quality Standard Certificate following an external audit assessment in April 2024. The assessment was unable to identify a single non-compliance which is a testament to the hard work of Trustees, the staff team and our wonderful volunteers. The Standard is externally assessed by industry leaders SGS who undertake a rigorous review of our working practice through interviews, observation, and a review of our key documents and records. We will strive to uphold these high standards.

Thank you to the funders and supporters who believe in us and the work we do to make a difference to the lives of all the older and vulnerable people we serve in this wonderful borough. A special Thank You to our hard working staff and our amazing volunteers, including our dedicated Trustees.

Together we can continue to make Solihull a great place to grow old.

Anne F Hastings
Chief Executive Officer

Employees as at 31st March 2024

Management



Charity Shop and eBay



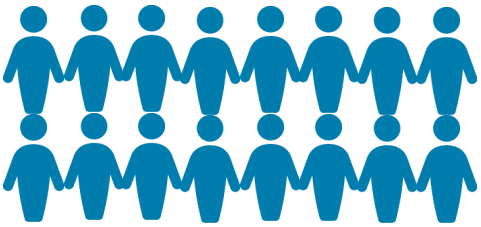
Business Support/ Community Advice Hub



Winter Warmth



Community Advice Hub - including Benefits and Debt



Direct Payments



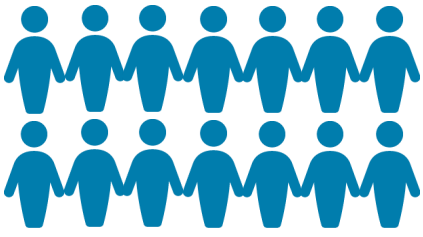
Older Peoples I&A and Housing Support



Social Prescribing and Care Coordinator



Home Support Service & Home From Hospital Service



Postural Stability Instruction and Linking People Together including clubs



Finance



Admin



Fundraising



Volunteering



Enabling People

to get involved in shaping their world so that it better meets their needs



2023-24 was another **record year** for our **Benefits Service**, as advisers helped Solihull residents of all ages successfully claim over **£3.7m** in benefits, including over **£736,000** in **Attendance Allowance** for older people.

Highlights

2023-24 saw the fifth year of our contract to provide **Community Advice Hubs** in Solihull, demonstrating the Local Authority's continued commitment to the borough's prevention and early intervention services, responding to local and national priorities, as part of its Community Wellbeing Service.

The number of clients accessing the **Community Advice Hubs** during 2023-24 were similar to the year before and on a par with the pre-pandemic levels seen in 2019-20.

The **Welcome Desk**, by its very nature, welcomed **2,250** people to the Community Advice Hub based at The Core, and played a big role in gathering customer service feedback.

The **South Solihull Hub** dealt with **3,850** people and generated **14,260** contacts, which in itself demonstrates the increasing complexity of the support provided.

The **North Solihull Community Advice Hub** supported **2,331** people and generated **9,647** contacts.



The **All-Age Benefits Services** successfully claimed **£3,720,624** for Solihull residents in 2023-24, a further increase on the record set last year of **£3,149,360**. To achieve this during another very challenging year of the cost-of-living crisis was particularly uplifting for our hard working staff and volunteers. Of this, **£736,000** in Attendance Allowance was claimed for older people through our **Volunteer-led Attendance Allowance Claim service**. This is **£195,000** more than last year's excellent result.



Our sub-contract with **Solihull Mind** (now called **OASIS**) for **Mental Health Casework** saw **308** people access Outreach & Housing support, an increase of **65** people seen in 2022-23. Their benefits work also showed a significant increase from **194** people last year to **307** during the year 2023-24. The largest increase was in the number of people accessing debt help and advice, with **239** people receiving support, more than double the number last year.

Our sub-contract with **DRC** (Disability Resource Centre) to deliver **Disability Casework** also saw a big increase in activity from **238** clients last year to **566** in 2023-24.

Direct Payments are payments made directly to individuals who request to receive one to meet some or all of their eligible care and support needs. The **Direct Payments Information and Advice Service** was accessed by **73** (66 in 2022-23) new clients and helped **378** (324 in 2022-23) people to manage their personal care budgets and find the right kind of support to meet their care needs.



The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. The project aims to keep people warm, safe and well during the winter months, with practical help and advice. This year the project recorded **941** clients and **4,046** contacts.



The cost-of-living crisis continued to have a major impact on residents of Solihull, particularly older people, those living with disabilities and families with young children. In the year 2023-24 **Age UK Solihull** and the **Community Advice Hubs** distributed grants of **£127,555** to individuals and households in need. This was mainly from the Household Support Fund but also **Baron Davenport's grants** and grants from various **Charitable Trusts**.

Promoting positive attitudes to ageing

by recognising the valuable contribution that older people make to society



We work in **partnership** with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group.

Highlights

Safeguarding Adults



Age UK Solihull is committed to the concept of it being better to take action **before harm occurs** and therefore actively promotes **mandatory safeguarding training** for all of its employees and volunteers. We know that our staff and volunteers are the **eyes and ears** of the Charity in the community and are well placed to recognise when individuals may be **at risk of harm**. As a **trusted brand**, we are in a good position to **engage with people** in conversations about how best to **respond** to their safeguarding situation in order to **improve their quality of life**, their **well-being** and their **safety**. We are regular attendees at the **Solihull Safeguarding Adults Board** and recognise the role that we have in being both **active participants** and **critical friends**. We believe that safeguarding works well in Solihull because partners **work together** so well and **involve our local communities** in raising awareness and finding solutions.

Partnership Working



Age UK Solihull continues to work in partnership with **statutory and voluntary sector colleagues** in Solihull to achieve the **very best outcomes** for our client group. This has been especially important throughout the **Covid pandemic** and continues to be so to support people with **cost-of-living pressures**. There is a recognition that **local groups** are essential to ensuring there are help points for different communities and needs. In 2023-24 **5,632** referrals were made to external partners.

We also work closely with our colleagues at **Age UK** and the **Age England Association** on our common aims for older people and are active members of the various Age UK West Midlands Networks as well as working closer with the Age UKs in the East Midlands, finding there is much to learn from each other in dealing with the challenges we are presented with.

We were grateful to Age UK for their recognition of the significant impact the cost-of-living crisis was having on older people, and their wish to help local Age UKs to continue to support and help people during this difficult time. They launched a **£5.3 million Cost of Living Response Fund** and offered grants of up to **£40,000** to each Brand Partner to deliver services for older people most affected by the crisis. Our Home Support Service, Befriending and Clubs, and Home from Hospital Services all met the criteria, and was an immense help during this very challenging period.

We were pleased to support the **University of Birmingham** in its excellent research project entitled ***'When the money runs out – Capital depletion and transition out of self-funded care'***, looking at people's experience of asking for support, and what happens when there is a change from self-funding to council support.

Supporting older people

through a wide range of services delivered in the way that older people want



144 volunteers support our **Linking People Together Service** on a weekly basis, by **visiting** or **telephoning** a lonely older person, or helping at our **social clubs**.

Highlights

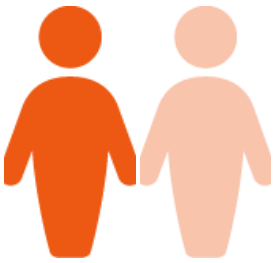


Age UK Solihull is committed to giving older people advice that is accessible, confidential, clear, and most of all, independent. Our **Older People's Information and Advice Service** dealt with **1,789** people, with **7,415** contacts generated in 2023-24.

This is a specialist service which requires staff to have a high level of knowledge and experience in a wide range of areas including housing, care and independent living and a whole host of other issues which impact on the lives of older people in Solihull every day.



The **Housing Related Support Service**, providing specialist support to residents of Sheltered Housing Schemes in Solihull, provided support to **198** residents over the last year, with **803** contacts generated.



Age UK Solihull's **Linking People Together Service** supports older people to maintain social interaction and remain vital members of their local communities.

During the year, there were **186** attendees at the clubs while **133** people benefited from having a befriender either as a home visitor or having a regular telephone call. **144** volunteers are involved in all aspects of the service, whether as home visitors, telephone befrienders or helping out at the clubs, and some an amazing mix of all three!

Working With and For Older People

in very practical ways to promote their health, wellbeing and independence.



Our **Digital Champions Project** helped **1,538** older people learn how to use a tablet, smartphone or laptop computer.

Highlights

Age UK Solihull's only chargeable service, the **Home Support Service** was hit very hard by the pandemic years as clients feared the transmission of Covid-19 into their homes. We are still working towards achieving pre-pandemic levels but like many similar services, our main challenge is the difficulty in recruiting to the Home Support Worker role, amid huge competition for a scarce resource. During the last financial year, **5,640** visits were undertaken to **139** clients, totaling **7,912** hours.

The **Home from Hospital Service** enabled timely discharges from hospital together with post-discharge support. It worked closely with the Hospital Social Work Teams and provided a range of practical help and support to help a person settle back into home following a stay in hospital. Hospital stays can often be unexpected and cause anxiety, particularly for those older residents who do not have family or friends nearby. In 2023-24, **284** people (2022-23: 153) were supported by the service to be safely discharged home. The funding for the service was time limited and came to an end in March 2024.

Our partnership with the South Central Solihull Primary Care Network delivered social prescribing services to **174** patients of **4** GP Practices in 2023-24. The **Social Prescribing service** aims to support patients with non-medical issues and connect them to services and activities to meet their wider wellbeing and social needs. In addition, a **Care Coordinator** role was added in September 2023. **44** patients have been supported to date.

Our **Postural Stability Instruction** classes funded by **Birmingham and Solihull ICB** (Integrated Care Board), are the only evidence-based strength and balance exercise for those suffering frequent falls. The service has again exceeded its target number of **136** with **150** people starting the 20-week programme in 2023-24. The outcomes for those using the service are outstanding, with **92%** of those successfully completing the programme not having had another fall in the post programme monitoring period and **98%** continuing to undertake exercise following their completion of the course. Of the **8%** who had experienced another fall, only **1%** had needed to call an ambulance.

Following on from the initial partnership with Public Health Solihull to deliver a **Digital Champions Project**, we were successful in bidding for an 18-month programme funded by the national **Age UK**. **21** amazing Digital Champion volunteers reached **1,538** people through **128** sessions. **54%** of the sessions were group sessions and **46%** were one-to-one sessions and there were **29** tablet loans to get people started. Raising awareness of the benefits of being online is a key part of motivating people to explore technologies.

Our **Volunteers** have been absolutely amazing again this year, contributing their time, energy, enthusiasm, knowledge and expertise to all that we do. **269** people actively volunteered during the year. Without their compassion and care, we could not do a fraction of the work in supporting our clients with information, benefits claims, befriending, clubs and supporting our services with administration help and so much more.

How we raise our funds



Age UK Solihull's unrestricted income in 2023 -24 was **£412,522** which was derived from our **charity shop** and **social enterprise** and **donations**, allowing us to deliver on our core objectives of **improving later life.**

Highlights

Sales during 2023-24 at our shop at Hobs Moat Road, Solihull totalled

£102,445



Income from our Home Support Service amounted to

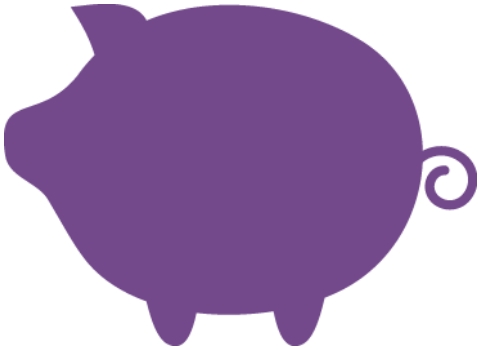
£176,016



Our Fundraising Team raised

£98,660,

of which **£78,991** was unrestricted.



We were pleased with the success of **Flourishing Fivers** activity with local primary schools, our **Ruby Anniversary Celebration Evening**, and **Christmas** fundraising activities.

We are grateful to the local organisations and businesses who supported us during 2023-24 including **Blossomfield Grange Care Home** for whom we were Charity of the Year, **CPW**, **Knowle & Dorridge Rotary**, **Warwickshire Masonic Charitable Association**, **Sydney Mitchell LLP**, **John Lewis** and **Knowle & Dorridge Lions**.

Financial Review

In 2023-24 our total incoming resources were **£1,873,000** and our total expenditure was **£1,794,000**.

93p in every £1 was spent on our charitable activities.

Income by source

Voluntary income
£86,000

Retail
£102,000

Charged for services
£190,000

Income from charitable activities
£1,455,000

Fundraising activities
£13,000

Interest
£27,000

Charitable Expenditure - total £1,661,000

Enabling older people
£886,000 (53%)

Promoting positive attitudes
£8,000 (1%)

Supporting older people
£298,000 (18%)

Working with and for older people
£469,000 (28%)

Other Expenditure

Cost of generating funds
£133,000






Age Concern Solihull trading as Age UK Solihull, started life as Age Concern Metropolitan Borough of Solihull in March 1983 in response to considerable research and strong evidence of the need for an organisation to provide services and to work in partnership with the local authority for the benefit of older people.

Age Concern Solihull is a charity - registration number 1055887. It is a company limited by guarantee - the company number is 3180062. The registered office is The Core, Central Library Building, Homer Road, Solihull, B91 3RG.

Age UK Solihull is a member of the Age England Association (which replaced the Age Concern Federation following the merger of Age Concern England and Help the Aged in April 2009). In September 2010, Age UK Solihull became a brand partner of the new national charity Age UK, with a shared commitment to working with older people, shared values and aims. In 2016, we agreed a new Brand Partnership which is due to be renewed in 2024.

Today, Age UK Solihull is a medium sized organisation, employing 60 staff (full and part time) and has one of the largest volunteer help-forces (300+) in the borough.



Charity Number: 1055887

REGISTERED NUMBER: 03180062 (England and Wales)

REPORT OF THE DIRECTORS AND TRUSTEES AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

FOR

AGE CONCERN SOLIHULL
trading as AGE UK SOLIHULL
(LIMITED BY GUARANTEE)

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Contents of the Financial Statements
for the Year Ended 31 March 2024

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Company Information
for the Year Ended 31 March 2024

DIRECTORS AND TRUSTEES:	S R Tomlinson (Chair) T J Bavin (appointed 25 September 2024) L E Bourne (resigned 31 October 2023) M Boyle (appointed 31 July 2024) P Chauhan D C Mattocks C E Murray (resigned 29 May 2024) P J Oakley (resigned 31 July 2024) R M Paulin N C Robinson A J Rolf P Rose-Smith (appointed 27 March 2024) R C Watson (appointed 29 May 2024)
SECRETARY:	A F Hastings
CHIEF EXECUTIVE OFFICER:	A F Hastings
REGISTERED AND PRINCIPAL OFFICE:	The Core Central Library Building Homer Road Solihull West Midlands B91 3RG
REGISTERED NUMBER:	03180062 (England and Wales)
REGISTERED CHARITY NUMBER:	1055887
SENIOR STATUTORY AUDITOR:	Mark McLean FCA
AUDITORS:	Thomas & Young Limited Chartered Accountants Statutory Auditors Carleton House 266-268 Stratford Road Solihull B90 3AD

Report of the Directors and Trustees
for the Year Ended 31 March 2024

The Directors and Trustees present their report and consolidated financial statements for the year ended 31 March 2024.

OBJECTIVES

The Charity's objects are to promote the following purposes for the benefit of the public and/or older people in and around the Metropolitan Borough of Solihull:

- preventing or relieving the poverty of older people
- advancing education
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- promoting equality and diversity
- assisting older people in need by reason of ill-health, disability, financial hardships, social exclusion or other disadvantage and
- such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.

Public Benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the Charity and in planning any future activities.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS

In measuring our work on behalf of older people in Solihull, we look at the success of each service we provide and the benefits they have brought to the people we are set up to help. We have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing our activities and in planning future activities. We group our achievements into four areas of action, all of which we may use to address any particular issue:

1. Enabling older people to get involved in shaping their world so that it better meets their needs
2. Promoting positive attitudes to ageing by recognising the valuable contribution that older people make to our society
3. Supporting older people through a wide range of services, delivered in ways that older people want
4. Working with and for older people by involving older people in all that we do in very practical ways which promotes their health, well-being and independence

40 years of service in Solihull

Age UK Solihull has a well-established range of services that have been developed using our 40 years of experience in meeting the needs of older and vulnerable people in Solihull. These services are constantly under review to ensure that they are both effective and efficient in their delivery, consistent with the requirements of our funders, and most of all, meet the needs of our local people and their families and carers.

Enabling People

2023-24 was the fifth year of our contract with Solihull Metropolitan Borough Council ('our Local Authority') to provide **Community Advice Hubs** in Solihull. This demonstrates our Local Authority's continued commitment to the borough's prevention and early intervention services, responding to local and national priorities, as part of its Community Wellbeing Service. An approach we wholly support and are pleased to play a significant part in.

The number of clients accessing the **Community Advice Hubs** during 2023-24 were similar to the year before and on a par with the pre-pandemic levels seen in 2019-20:

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Enabling People (continued)

The **Welcome Desk**, by its very nature, welcomed **2,250** people to the Community Advice Hubs at The Core and Chelmsley Wood Library, and generated **4,253** contacts. The Welcome Desk also plays a big role in gathering customer service feedback and views on the help provided by our Hubs staff.

The **South Solihull Hub** attended to **3,850** people and generated **14,260** contacts, which in itself demonstrates the increasing complexity of people's needs and the support provided. The **North Solihull Hub** supported **2,331** people and generated **9,647** contacts.

The **All-Age Benefits Services** successfully claimed **£3,720,624** for Solihull residents in 2023-24, a further increase on the record set last year of **£3,149,360**. To achieve this during another very challenging year of the cost-of-living crisis was particularly uplifting for our hard working staff and volunteers. Of this, **£736,000** in Attendance Allowance was claimed for older people through our **Volunteer-led Attendance Allowance Claim service, £195,000** more than last year's excellent result.

Our sub-contract with **Oasis Mental Health Support** (previously known as **Solihull Mind**) for **Mental Health Casework** saw **308** people access their **Outreach and Housing** support services, an increase of **65** people seen in 2022-23. Their benefits work also showed a significant increase from **194** people last year to **307** during the year 2023-24. The largest increase was in the number of people accessing debt help and advice, with **239** people receiving support, more than double the number last year.

We also have a sub-contract with **Disability Resource Centre** to deliver **Disability Casework**. They too saw a big increase in activity from **238** clients last year to **566** in 2023-24, but this is largely due to not having a post filled for all of last year.

Direct Payments are payments made directly to individuals who request to receive one to meet some or all of their eligible care and support needs. Our **Direct Payments Information and Advice Service** was accessed by **73** new clients (2022-23: 66) and helped **378** (2022-23: 324) people to manage their personal care budgets and find the right kind of support to meet their care needs.

The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. The project aims to keep people warm, safe and well during the winter months, with practical help and advice. This year the project recorded **941** clients and **4,046** contacts.

The cost-of-living crisis continued to have a major impact on residents of Solihull, particularly older people, those living with disabilities and families with young children. In the year 2023-24 **Age UK Solihull** and the **Community Advice Hubs** distributed grants of **£127,555** to individuals and households in need. This was mainly from the **Household Support Fund** but we also source emergency grants from **Baron Davenport** and various other **Charitable Trusts.**

Promoting Positive Attitudes to Ageing

Safeguarding Adults

Age UK Solihull is committed to the concept of it being better to take action before harm occurs and therefore actively promotes mandatory safeguarding training for all of its 55+ employees and 300+ volunteers. We know that our staff and volunteers are the eyes and ears of the Charity in the community and are well placed to recognise when individuals may be at risk of harm. As a trusted brand, we are in a good position to engage with people in conversations about how best to respond to their safeguarding situation in order to improve their quality of life, their well-being and their safety.

We are regular attendees at the Solihull Safeguarding Adults Board and recognise the role that we have in being both active participants and critical friends. We believe that safeguarding works well in Solihull because partners work together so well.

We involve our local communities in raising awareness and finding solutions. For example every year we promote World Elder Abuse Awareness Day which takes place during June. This year we were delighted to be supported in this by Touchwood Shopping Centre and local choir Pop Voices.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Partnership working

Age UK Solihull continues to work in partnership with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group. This has been especially important throughout the Covid pandemic and continues to be so to support people with cost-of-living pressures. We recognise that local groups are essential to ensuring there are help points for different communities and needs. In 2023-24 **5,632** referrals were made to external partners.

We have always been active members of the various **Age UK West Midlands Networks**, and more recently have established links with the Age UKs in the East Midlands, finding there is much to learn from each other in dealing with the challenges we are presented with. We also work with our colleagues at **Age UK** and the Age England Association on our common aims for older people.

We were grateful to **Age UK** for their recognition of the significant impact the cost-of-living crisis was having on older people, and their wish to help local Age UKs to continue to support and help people during this difficult time. They launched a **£5.3 million Cost of Living Response Fund** and offered grants of up to **£40,000** to each Brand Partner to deliver services for older people most affected by the crisis. Our Home Support Service, Befriending and Clubs, and Home from Hospital services all met the criteria, and this funding was an immense help during this very challenging period.

We were pleased to continue to support the **University of Birmingham** in its excellent research project entitled **'When the money runs out – Capital depletion and transition out of self-funded care'**. This research has been looking at people's experience of asking for support, and what happens when there is a change from self-funding to council support.

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Age UK Solihull is committed to giving older people advice that is accessible, confidential, clear, and most of all, independent. Our **Older People's Information and Advice Service** supported **1,789** people, with **7,415** contacts generated in 2023-24. This is a specialist service which requires staff to have a high level of knowledge and experience in a wide range of areas including housing, care and independent living and a whole host of other issues which impact on the lives of older people in Solihull every day.

The **Housing Related Support Service**, providing specialist support to residents of Sheltered Housing Schemes in Solihull, provided support to **198** residents over the last year (2022-23: 116), with **803** contacts generated.

Our **Linking People Together Service** supports older people to maintain social interaction and remain vital members of their local communities. During the year, there were **186** attendees at the lunch clubs and **133** people benefited from having a befriender either as a home visitor or having a regular telephone call. **144** volunteers are involved in all aspects of the service, whether as home visitors, telephone befrienders or helping out at the clubs, and some an amazing mix of all three!

Working With and For Older People

Age UK Solihull's only chargeable service, the **Home Support Service** was hit very hard by the pandemic years as clients feared the transmission of Covid-19 into their homes. We are still working towards achieving pre-pandemic levels but like many similar services, our main challenge is the difficulty in recruiting to the Home Support Worker role, amid huge competition for a scarce resource, especially here in Solihull. During the last financial year, **5,640** visits were undertaken to **139** clients, totalling **7,912** hours.

The **Home from Hospital Service** enabled timely discharges from hospital together with post-discharge support. It worked closely with the Hospital Social Work Teams and provided a range of practical help and support to help a person settle back into home following a stay in hospital. Hospital stays can often be unexpected and cause anxiety, particularly for those older residents who do not have family or friends nearby. In 2023-24, **284** people (2022-23: 153) were supported by the service to be safely discharged home. The funding for the service was time limited and came to an end in March 2024.

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Working With and For Older People (continued)

Our **Postural Stability Instruction** classes funded by **Birmingham and Solihull ICB** (Integrated Care Board), are the only evidence-based strength and balance exercise classes for those suffering frequent falls. We have provided this service for many years and consistently exceed the target number we are funded for. In 2023-34 our target number was **136** but we were able to achieve **150** people starting the 20-week programme. We are able to do this due to being able to harness the significant input of volunteers who transport the clients to the classes thus ensuring the regular attendance that is so important to the success of the programme. The outcomes for those using the service are outstanding, with **92%** of those successfully completing the programme not having another fall in the post programme monitoring period and **98%** continuing to undertake exercise following their completion of the course. Of the **8%** who had experienced another fall, only **1%** had needed to call an ambulance.

Following on from an initial partnership with **Public Health Solihull** to deliver a Digital Champions Project, we were successful in bidding for an 18-month programme funded by **Age UK**. **21** amazing volunteer Digital Champions reached **1,538** people through **128** sessions. **54%** of the sessions were group sessions and **46%** were one-to-one sessions and there were **29** tablet loans to get people started. Raising awareness of the benefits of being online, whether that is for social interaction, getting better banking and shopping deals, etc. is a key part of motivating people to explore Information and Communication Technology.

VOLUNTEERS

Our **Volunteers** have been absolutely amazing again this year, contributing their time, energy, enthusiasm, knowledge and expertise to all that we do. **269** people actively volunteered during the year. Without their compassion and care, we could not do a fraction of the work we do in supporting our clients with information, benefits claims, befriending, clubs and supporting our services with administration help and so much more.

During 2023-24 we were delighted that our volunteers were nominated by National Gas Metering for The King's Award for Voluntary Service, the highest award given to volunteer groups across the UK.

REVIEW OF FUNDRAISING ACTIVITIES

Our main fundraising activities continue to be our shop at Hobs Moat, online selling of donated items and the various activities of our Fundraising team – grant applications, encouraging events by and donations from local businesses, schools and organisations, and generating public donations. Our Home Support Service is also priced to make a small contribution under normal operating conditions

As we explained in last year's accounts, we took the decision during 2022-23 not to renew the lease on our Castle Bromwich shop as it was becoming increasingly financially unviable. Although the Castle Bromwich shop continued to trade up to mid-April 2023, we included those weeks of trading and all of the costs of closure (including redundancy costs) in the figures for 2022-23. This closure brought to an end our programme of closing our financially unviable shops as opportunities under the terms of their leases arose. So we currently have just one shop in Hobs Moat which is well supported by both donors and customers who value the low prices our shop offers and the part it plays in moving towards greater environmental sustainability. Sales from this shop and some online activity totalled £102,445 (2022-23: £136,238) and generated a surplus of a little over £36,000 for the year (2022-23: £15,000). We keep an eye on the shop vacancies within the borough and would consider opening another if suitable lease terms were available.

Our Fundraising Team raised a total of £98,660 (2022-23: £96,749) from donations, legacies, grant applications and general fundraising. Of the total raised £78,991 (2022-23: £57,642) was unrestricted income. We were particularly pleased to secure more than our target unrestricted grant funding in the year under review. We are very grateful to those funders who will give unrestricted funds but unfortunately it continues to be typically only short-term funding and it is an annual struggle to bring in the targeted amount. As we suspected last year, the cost of living crisis does seem to be reducing the level of donations we are receiving, with the total in 2023-24 still being 80% of that received previously. However, on the positive side, we have been able to encourage more local businesses to organise fundraisers for us, and income from that source, though still modest, increased by over 60% compared to 2022-23.

Age UK Solihull did not use professional fundraisers or commercial participators in the year ended 31 March 2024. We are registered with the Fundraising Regulator and adhere to the Code of Fundraising Practice. We also have a Fundraising Policy in place, which includes our approach to protecting vulnerable people when fundraising. We have not received any complaints about our fundraising activities in the year under review.

REVIEW OF FUNDRAISING ACTIVITIES (CONTINUED)

For online donations the Fundraising Team uses and encourages its supporters to use recognised fundraising platforms (such as JustGiving) which have robust reporting and monitoring systems. It uses CharityLog as its supporter database and records information on donors, their support, Gift Aid status and marketing preferences in line with GDPR regulations. Vulnerable people can be flagged as such on the system and our fundraising approach is tailored accordingly. Supporters are given the option to opt in or opt out of marketing at any time and permission to use their photograph is documented.

The safety of the public, our supporters, and our volunteers and staff at our fundraising events is always considered carefully. A Risk Assessment is undertaken and we ensure sufficient staff and volunteers are present based on the number of attendees and type of event. Staff and volunteers are briefed on their roles and responsibilities on an event by event basis.

Our Home Support Service continued to find it difficult in 2023-24 to regain any of the activity lost when the Covid-19 pandemic hit. Like many care providers, we are being held back by a lack of suitable new Home Support Workers to replace those that have left over the last few years, despite the substantial increases in the National Living Wage on which our pay rates are based. We were able to secure some financial support for the service from Age UK so it was able to show a small surplus (before the allocation of overheads) in 2023-24. We see our Home Support Service as an important part of our charitable activities and we know that it is valued by our clients, but it does need to be financially viable too. In 2023-24 we commenced a thorough review of the service to determine what steps we need to take to achieve this.

REVIEW OF INVESTMENT ACTIVITIES

Interest rates increased significantly during 2022 and 2023 and are only now starting to reduce. At the beginning of 2023 we moved onto an online platform which makes moving deposits to banks offering the best rates much easier. This is reflected in our interest earnings for the year - £27,159, which is three times the amount we earned in the previous year (2022-23: £9,047). This represents a return of approximately 3.4% pa (2022-23: 1.1%). We acknowledge that this is a negative real return but continue to feel that a risk-averse investment approach and maintaining a high level of liquidity is appropriate whilst the general economic outlook remains uncertain. In line with our investment policy, we aim to ensure that all deposits are covered by the Financial Services Compensation Scheme.

FINANCIAL REVIEW AND RESERVES

In our budgets for 2023-24 we set a challenge for each of our retail, fundraising and Home Support Service activities to improve on their 2022-23 results. We were pleased to see that our shops and fundraising teams were not just able to meet that challenge, but to go further. However our Home Support Service (our only charged for charitable activity) continued to be significantly disrupted with staff shortages. We had hoped 2023-24 would finally be the year we would see it move towards a more normal level of activity but this was not to be. Rather than bringing in £15,000, with financial support from an Age UK grant, it showed a small surplus before the allocation of overheads. Overall our unrestricted activities made a pleasing surplus of £77,511 (2022-23: £50,099) (before the pension adjustment) helped by securing some unrestricted grants, and better management of our cash deposits and rising interest rates. Unrestricted reserves ended the year at £463,909 (2022-23: £411,398), after accounting for an actuarial loss of £25,000 on our defined benefit pension scheme. We are not expecting 2024-25 to produce such a positive result as our Home Support Service will take some time to turn around, interest rates are starting to fall and competition for unrestricted grant funding is high.

Our principal funding sources continue to be contracts with our local authority and ICB which fund much (but not all) of our Information and Advice services, Postural Stability Instruction and Linking People Together. We were also funded again in 2023-24 by our local authority to distribute the Household Support Fund (though on a much reduced scale) and to provide a Home from Hospital service. The national Age UK charity made some funding available for Digital Champions work and other funding to support local Age UKs with the impact of the Cost of Living crisis.

At 31 March 2024 the Charity had restricted reserves of £307,355 (2022-23: £306,193), ie. overall there was very little change. We had budgeted for some significant net spends on some of our service lines which didn't in the end happen as we were either able to secure additional funding (Winter Warmth), vacancies were not filled (Older People's Services), or in the case of our Community Advice Hubs, renegotiate our sub-contract with Oasis Mental Health Support (previously known as Solihull Mind). We are grateful that our local authority agreed to uplift the value of our main contracts by 6% for 2023-24 and by 3% for 2024-25. This, together with having good reserves, has enabled us to give our staff cost of living increases from April 2023 and from April 2024 of 7% and 5% respectively.

FINANCIAL REVIEW AND RESERVES (CONTINUED)

This not only helps them weather the price increases we have all faced but supports our vital need to retain difficult-to-recruit skilled people. We are budgeting mostly small deficits or small surpluses across our restricted service lines in 2024-25, resulting in an overall net spend of £27,000. However this result is dependent on securing some significant grant funding, especially for our Linking People Together activities.

As at 31 March 2024 our free reserves were £352,325 (2022-23: £266,169) after making allowance for the carrying amount of fixed assets and designations. We continue to designate £60,000 to meet our short-term defined benefit pension scheme obligations. We also designated £32,385 at the end of the previous year as a fund for investment in new income-generating ideas and £15,550 was used in 2023-24 to boost our fundraising resources. This designated fund now stands at £16,835 and we have agreed to continue using it to support our fundraising resources in 2024-25.

We have reviewed our free reserves policy and currently calculate that, based on our current activities and principal risks, we require minimum free reserves of between £400,000 and £450,000. We believe this would provide us with the resources to manage a significant change to our activities should that happen in the future. Consequently as at 31 March 2024 our free reserves are less than our target range by at least £50,000 which is similar to the position we were in a year ago. We are confident that our unrestricted sources of income are sound and will produce surpluses in the coming years. Our ability to improve our free reserves position is currently affected by our ongoing obligation to make contributions of £30,000 per year to the Age UK Retirement Benefits Scheme even though it has no longer been in deficit since 2022. We understand that this obligation will be reviewed in 2026.

PLANS FOR FUTURE PERIODS

The Charity achieved a major success in April 2024 when we were awarded the **Charity Quality Standard Certificate** following an external audit assessment. The assessment was unable to identify a single non-compliance which is a testament to the hard work of Trustees, the staff team and our wonderful volunteers. The Standard is externally assessed by industry leaders SGS who undertake a rigorous review of our working practices through interviews, observation, and a review of our key documents and records. We will strive to uphold these high standards.

Following the ravages of the Covid 19 pandemic and the misery and worry of the cost-of-living crisis, community, wellbeing and connection have never been more important. Loneliness is a major social problem for all age groups but for older people it is often compounded by bereavement and other losses, and difficulties getting out and about because of disability, ill health or poor transport. Our work in Solihull will continue to help older people by providing support, companionship and advice where it is needed.

We recognise that Solihull shares many characteristics with England as a whole, but it also has a number of unique challenges. The **2021 Census** showed that **45,600** Solihull residents are aged 65+ (21% of the population vs 18% England) including **6,700** people aged 85+ (3.1% vs 2.4% England). Those aged 65 and over were the fastest growing section of the Solihull population from 2011 to 2021 (+15%, +6,000 individuals) but crucially for our work, this is set to continue, with those aged 65 and over expected to increase by **10,600** people by 2041. In particular, those aged 85+ will increase by **3,500** (+50%) and those aged 75-84 by **4,900** (+30%). This will inevitably have demand implications on our services, together with rising demand for social care services. Solihull is also increasingly ethnically and religiously diverse, now accounting for **18%** of the population.

As an organisation we know that securing funding for these services is increasingly difficult but we have a record of meeting and exceeding contract obligations, successfully securing grants, and are working on how to capture and measure the difference we make to our clients' lives. We believe that this, our Charity Quality Standard Certificate and the work we are currently doing to ensure that our service delivery models are appropriate and efficient will put us in a good position for securing that funding. We also continue to explore new opportunities to raise funds from additional retail, other trading and fundraising activities.

Our shared future

Over the past decade, as we have come together as the Age UK Network, we have collectively successfully reached millions of older people, their families and carers with expert support when they needed it. The Age UK Network has a passion about what we do with and for older people, and having risen to the challenges we have faced in recent years, there is a wish to look to the future with optimism. A great deal of effort has been put into a new Network Agreement and a Shared Strategy in the last couple of years and that work is now nearing an end, with a new Network Agreement due to be signed by the end of 2024.

RISKS MANAGEMENT

The Trustees have in place a process to identify risks and implement risk management strategies. A Risk Register is maintained and reviewed at least twice a year which identifies the risks the Charity could face using Charity Commission guidelines, scores them in terms of likelihood of occurrence and potential impact, and identifies the means of mitigating these risks. An action plan is developed for those mitigation actions which it is agreed should be put in place or existing ones improved.

We consider that the principal risk areas Age UK Solihull currently faces, together with our mitigation actions, are:

- **Concentration of income sources** - we have significant dependence on statutory contracts. Our contracts with our Local Authority are scheduled to end in March 2026. Whilst we do not know what our Local Authority intentions are as regards its Community Wellbeing Services after March 2026, we are already assisting them with their information gathering and planning and will be ready to bid for whatever relevant services are ultimately tendered. We recognise we need to expand and diversify our other activities, both restricted and unrestricted. We have a wish list for funding and continuously monitor what contracts we could bid for or grant funding we could apply for. In addition we have restructuring planning in place should our statutory contracts not be renewed.

- **Safeguarding** – We have never had a safeguarding complaint but we do recognise, as a service organisation working with vulnerable people, how damaging a safeguarding complaint could be, whether it is well-founded or not. For this reason we keep the risk of a safeguarding issue high on our agenda. We are confident that our safeguarding policies and practices are sound and firmly embedded in all that we do. We have a Safeguarding Lead responsible for ensuring that safeguarding is addressed in procedures for all activities and safeguarding training is mandatory for all staff.

- **Cyberthreats/data theft/IT security** – we know that data breaches are becoming more common and fraudsters are becoming more sophisticated. Cybersecurity training is mandatory for all of staff. A detailed review of our use of IT and security risks commenced in 2023-24 and is ongoing.

- **Service delivery quality** - we recognise that having unfilled vacancies, reliance on sub-contractors for some parts of our work, and increased demand for our services could reduce the quality of our service delivery. We pride ourselves on providing reliably high-quality services in all of our activities and know that this is an important factor in maintaining the good relationships we have with all of our funders, clients and supporters. During 2023 -24 we reduced the number of unfilled vacancies and put additional resources into the management of our services with a particular focus on reviewing and improving our service models. As part of this work, reorganisation and training needs have been identified and are starting to be put in place.

- **Employment issues eg. burnout/stress** – the last four years have been extremely demanding for our staff and particularly front-line staff, and current activity rates remain high. Workloads are regularly monitored and we ensure that staff take regular annual leave. This risk is related to the preceding one and our new service managers have also looked at the support needs of our staff and made appropriate changes. In addition, all of our employees have access to a free third-party Employee Assistance Programme that promotes wellbeing and a strong work/life balance.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association. All Directors of the company are also Trustees of the Charity, and there are no other Trustees. The Board of Trustees is the body responsible for the governance and performance of the Charity. It meets six times a year and receives reports from two formally constituted sub-committees: the Finance and General Purposes Committee and the Human Resources Committee, both of which meet up to 12 times per year. Each sub-committee has specific terms of reference and functions delegated by the Board and has a Chair appointed by the sub-committee. All Trustee and sub-committee meetings receive written reports from and are attended by the Chief Executive Officer (A F Hastings) and other members of the senior management team as appropriate. The remuneration of the Charity's key management personnel is set by reference to other similar Age UK's and other similar local voluntary and community sector organisations.

The Board of Trustees has the power to appoint additional Directors and Trustees as it considers fit to do so. There is a formal procedure for the appointment of new Directors and Trustees to the board which aims to ensure that an appropriate balance of skills, experience and background is achieved. All Directors and Trustees are submitted for re-election every three years.

STRUCTURE, GOVERNANCE AND MANAGEMENT (CONTINUED)

The Directors and Trustees during the year under review were:

S R Tomlinson (Chair)
T J Bavin (appointed 25 September 2024)
L E Bourne (resigned 31 October 2023)
M Boyle (appointed 31 July 2024)
P Chauhan
D C Mattocks
C E Murray (resigned 29 May 2024)
P J Oakley (resigned 31 July 2024)
R M Paulin
N C Robinson
A J Rolf
P Rose-Smith (appointed 27 March 2024)
R C Watson (appointed 29 May 2024)

RELATED PARTIES

The Charity owns the total issued share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading. Age UK Solihull Trading has not traded since March 2018.

STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES

The Directors/Trustees are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors/Trustees to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Directors 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 company and the group and of the surplus or deficit of the company and the group for that period.

In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Directors/Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and the group 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 company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as each Director/Trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and each Director/Trustee has taken all the steps he/she should have taken to make him/herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

AUDITORS

Thomas & Young Limited has expressed their willingness to continue in office and will be proposed for re-appointment at the AGM.

APPROVAL

This Report was approved by the Board of Directors and Trustees on 30 October 2024 and signed on its behalf by:



S R Tomlinson
Chair

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Opinion

We have audited the financial statements of Age Concern Solihull trading as Age UK Solihull (the 'company') and its subsidiaries (the 'group') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet and Notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the company's affairs as at 31 March 2024 and of its surplus for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

Responsibilities of directors

As explained more fully in the directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Assessment of the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur.
- Assessment of the laws and regulations identified as being of significance in the context of the charity.
- We obtained an understanding of the legal and regulatory framework applicable to the charity and how the charity is complying with that framework.
- We obtained an understanding of the charity's policies and procedures on compliance with laws and regulations, including documentation of any instances of non-compliance.
- We obtained an understanding of the charity's policies and procedures on fraud risks, including knowledge of any actual, suspected or alleged fraud.
- We ensured that our audit personnel have the experience and knowledge to identify or recognise non-compliance with laws and regulations.
- We use appropriate audit resources and tools to guide us in selecting the right audit approach. As a result of these procedures, we have considered the opportunities and incentives that may exist within the organisation for fraud and identified the highest area of risk to be in relation to income recognition, with a particular risk in relation to year-end cut off. In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override.

Our procedures to respond to risks identified included the following:

- Reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements.
- Performing analytical procedures to identify unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Reviewing board meeting minutes.
- Enquiring of management in relation to actual and potential claims or litigations.
- Performing detailed transactional testing in relation to the recognition of income, with a particular focus around year-end cut off.
- In addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgments made in accounting estimates are indicative of potential bias; and evaluating the business rationale of significant transactions that are unusual or outside the normal course of business.
- We communicated identified laws and regulations and potential fraud risks to all members of the engagement team and remained alert to possible indicators of fraud or non-compliance with laws and regulations throughout the audit.

As a result of the inherent limitations of an audit, there is a risk that not all irregularities, including a material misstatement in financial statements or non-compliance with regulation, will be detected by us. The risk increases the further removed compliance with a law and regulation is from the events and transactions reflected in the financial statements, given we will be less likely to be aware of it, or should the irregularity occur as a result of fraud rather than a one-off error, as this may involve intentional concealment, forgery, collusion, omission or misrepresentation.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company'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 charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Thomas & Young

Mark McLean FCA

Date 30/10/24

Thomas &Young Limited
Chartered Accountants
Statutory Auditors
Carleton House
266-268 Stratford Road
Solihull
B90 3AD

Thomas & Young Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOME FROM:					
Donations and legacies:					
Donations		41,799	5,366	47,165	40,546
Legacies		2,686	-	2,686	12,663
Other grants		35,834	-	35,834	16,500
Charitable activities:	2				
Charges for services		190,084	26,206	216,290	224,950
Local Authority contracts		-	1,120,134	1,120,134	1,151,952
Other contracts		-	187,469	187,469	141,378
Local Authority grants		-	-	-	-
Other grants		-	121,142	121,142	164,383
Other trading activities:					
Retail income		102,445	-	102,445	136,238
Fundraising activities		12,515	264	12,779	7,883
Investment income:					
Bank interest		27,159	-	27,159	9,047
TOTAL INCOME		**412,522**	**1,460,581**	**1,873,103**	**1,905,540**
EXPENDITURE ON:					
Raising funds:					
Retail		66,072	-	66,072	121,027
Fundraising activities		66,012	-	66,012	43,327
Investing activities		774	-	774	-
Charitable activities:					
Enabling people		-	886,440	886,440	914,012
Promoting positive attitudes to ageing		8,100	-	8,100	8,752
Supporting older people		-	297,525	297,525	304,749
Working with and for older people		194,053	275,454	469,507	420,764
TOTAL EXPENDITURE	3	**335,011**	**1,459,419**	**1,794,430**	**1,812,631**
NET INCOME BEFORE TRANSFERS		**77,511**	**1,162**	**78,673**	**92,909**
TRANSFERS					
Gross transfers between funds	17	-	-	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**77,511**	**1,162**	**78,673**	**92,909**

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2024** £	Total 2023 £
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**77,511**	**1,162**	**78,673**	**92,909**
OTHER RECOGNISED GAINS AND LOSSES:					
Actuarial gain/(loss) on defined benefit pension scheme	19	(32,000)	-	(32,000)	(41,000)
Change in effect of asset ceiling		7,000	-	7,000	18,000
NET MOVEMENT IN FUNDS		**52,511**	**1,162**	**53,673**	**69,909**
Total Fund Balances Brought Forward		411,398	306,193	717,591	647,682
TOTAL FUND BALANCES CARRIED FORWARD		**£463,909**	**£307,355**	**£771,264**	**£717,591**

The Charity has no recognised gains or losses other than the deficit or surplus for the current and previous years.

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £
INCOME FROM:				
Donations and legacies:				
Donations		*31,065*	*9,481*	*40,546*
Legacies		*12,663*	*-*	*12,663*
Other grants		*16,500*	*-*	*16,500*
Charitable activities:	*2*			
Charges for services		*173,827*	*51,123*	*224,950*
Local Authority contracts		*-*	*1,151,952*	*1,151,952*
Other contracts		*-*	*141,378*	*141,378*
Local Authority grants		*-*	*-*	*-*
Other grants		*-*	*164,383*	*164,383*
Other trading activities:				
Retail income		*136,238*	*-*	*136,238*
Fundraising activities		*7,709*	*174*	*7,883*
Investment income:				
Bank interest		*9,047*	*-*	*9,047*
TOTAL INCOME		***387,049***	***1,518,491***	***1,905,540***
EXPENDITURE ON:				
Raising funds:				
Retail		*121,027*	*-*	*121,027*
Fundraising activities		*43,327*	*-*	*43,327*
Charitable activities:				
Enabling people		*-*	*914,012*	*914,012*
Promoting positive attitudes to ageing		*8,752*	*-*	*8,752*
Supporting older people		*-*	*304,749*	*304,749*
Working with and for older people		*163,844*	*256,920*	*420,764*
TOTAL EXPENDITURE	*3*	***336,950***	***1,475,681***	***1,812,631***
NET INCOME BEFORE TRANSFERS		***50,099***	***42,810***	***92,909***
TRANSFERS				
Gross transfers between funds	*17*	*-*	*-*	*-*
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		***50,099***	***42,810***	***92,909***

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		***50,099***	***42,810***	***92,909***
OTHER RECOGNISED GAINS AND LOSSES:				
Actuarial gain/(loss) on defined benefit pension scheme	*19*	*(41,000)*	*-*	*(41,000)*
Change in effect of asset ceiling		*18,000*	*-*	*18,000*
NET MOVEMENT IN FUNDS		***27,099***	***42,810***	***69,909***
Total Fund Balances Brought Forward		*384,299*	*263,383*	*647,682*
TOTAL FUND BALANCES CARRIED FORWARD		***£411,398***	***£306,193***	***£717,591***

The Charity has no recognised gains or losses other than the deficit or surplus for the current and previous years.

The notes form part of these financial statements

Charity Balance Sheet
31 March 2024

	Notes	£	2024 £	£	2023 £
FIXED ASSETS:					
Tangible assets	11		34,749		52,844
Investments	12		2		2
			34,751		52,846
CURRENT ASSETS:					
Debtors	13	144,936		138,988	
Short term deposits		470,452		352,117	
Cash at bank and in hand		318,283		442,199	
		933,671		933,304	
CREDITORS: Amounts falling due within one year	14	(197,158)		(268,559)	
NET CURRENT ASSETS:			736,513		664,745
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY:			771,264		717,591
Defined benefit pension scheme liability	19		-		-
TOTAL NET ASSETS:			**£771,264**		**£717,591**
FUNDS:					
Restricted Funds	17		307,355		306,193
Unrestricted Funds		463,909		411,398	
Pension Reserve		-		-	
			463,909		411,398
TOTAL CHARITY FUNDS:			**£771,264**		**£717,591**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors and Trustees on 30 October 2024 and signed on its behalf by:

S R Tomlinson
Chair

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Balance Sheet
31 March 2024

	Notes	£	2024 £	£	2023 £
FIXED ASSETS:					
Tangible assets	11		34,749		52,844
CURRENT ASSETS:					
Debtors	13	144,936		138,988	
Short term deposits		470,452		352,117	
Cash at bank and in hand		318,285		442,201	
		933,673		933,306	
CREDITORS: Amounts falling due within one year	14	(197,158)		(268,559)	
NET CURRENT ASSETS:			736,515		664,747
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY			771,264		717,591
Defined benefit pension scheme liability	19		-		-
TOTAL NET ASSETS:			**£771,264**		**£717,591**
FUNDS:					
Restricted Funds	17		307,355		306,193
Unrestricted Funds		463,909		411,398	
Pension Reserve		-		-	
			463,909		411,398
TOTAL CHARITY FUNDS:			**£771,264**		**£717,591**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors and Trustees on 30 October 2024 and signed on its behalf by:

S R Tomlinson
Chair

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Charity Statement of Cash Flows for the Year Ended 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	53,673	69,909
Investment interest receivable	(27,159)	(9,047)
Depreciation and impairment of tangible fixed assets	27,298	31,995
(Increase)/decrease in debtors	(5,948)	(3,841)
Increase/(decrease) in creditors	(71,401)	(119,131)
Increase/(decrease) in pension liability	-	-
Net cash provided by/(used in) operating activities	(23,537)	(30,115)
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(9,203)	(8,176)
Investment interest receivable	27,159	9,047
Net cash provided by/(used in) investing activities	17,956	871
Net increase/(decrease) in cash and cash equivalents	(5,581)	(29,244)
Cash and cash equivalents at 1 April 2023	794,316	823,560
Cash and cash equivalents at 31 March 2024	**£788,735**	**£794,316**
Cash and cash equivalent consists of:		
Short term deposits	470,452	352,117
Cash at bank and in hand	318,283	442,199
Cash and cash equivalents at 31 March 2024	**£788,735**	**£794,316**

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Statement of Cash Flows for the Year Ended 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	53,673	69,909
Investment interest receivable	(27,159)	(9,047)
Depreciation and impairment of tangible fixed assets	27,298	31,995
(Increase)/decrease in debtors	(5,948)	(3,841)
Increase/(decrease) in creditors	(71,401)	(119,131)
Increase/(decrease) in pension liability	-	-
Net cash provided by/(used in) operating activities	(23,537)	(30,115)
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(9,203)	(8,176)
Investment interest receivable	27,159	9,047
Net cash provided by/(used in) investing activities	17,956	871
Net increase/(decrease) in cash and cash equivalents	(5,581)	(29,244)
Cash and cash equivalents at 1 April 2023	794,318	823,562
Cash and cash equivalents at 31 March 2024	**£788,737**	**£794,318**
Cash and cash equivalents consists of:		
Short term deposits	470,452	352,117
Cash at bank and in hand	318,285	442,201
Cash and cash equivalents at 31 March 2024	**£788,737**	**£794,318**

The notes form part of these financial statements

Notes to the Consolidated Financial Statements
for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES

1.1 Accounting Convention

The Charity is a public benefit entity. The accounts have been prepared under the historical cost convention and in accordance with the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102).

The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest £, except for Note 19 where we have been provided with figures from the actuary rounded to the nearest £000.

The Charity is a registered charity registered in England & Wales.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continues as a going concern.

1.2 Consolidated Financial Statements

These financial statements consolidate the results of the Charity and its wholly owned trading subsidiary Age Concern Solihull Trading Limited which traded as Age UK Solihull Trading until March 2018, on a line by line basis. The subsidiary is currently dormant.

1.3 Incoming Resources

Income is recognised in the period in which the Charity is entitled to receipt and the amount can be measured with reasonable certainty.

General

Grants of a general nature or which do not have particular service requirements have been included as voluntary income. Grants specifically for the provision of goods and services to be provided as part of charitable activities or services to beneficiaries are included as incoming resources from charitable activities. Income that is restricted by contractual terms is treated as restricted.

Where grants or funding have been received in respect of a specified period of time, any monies in advance will be accounted for as deferred income and recognised in the period which has been specified by the funder. Income may also be deferred to a future period where the donor has not specified the time period in which the income is to be expended. The value of deferred income is set out in Note 15 to the financial statements.

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are not recognised on receipt. Instead, the value to the charity of the donated goods is recognised as income when sold.

1.4 Resources Expended

Resources expended includes costs of the activities, irrecoverable VAT and depreciation on related assets. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which relate to more than one activity are apportioned based on estimated time spent, head count or floor space etc, as appropriate. Support costs which are not attributable to a single activity are apportioned between the activities supported based on usage. This is approximated by the value of the incoming resources for that activity, or the funds raised by that activity. Support costs include the costs of management, finance and administration staff; legal and HR support fees; governance and audit fees; and IT software and support costs. Details of the support costs are disclosed in Note 3 to the financial statements.

1.5 Donations of services – unpaid general volunteers

Donations of services by our volunteers has not been recognised as income, nor as an expense. We are not able to measure the value of volunteer hours reliably as we do not have a formal time-reporting requirement for all of our volunteers.

1. ACCOUNTING POLICIES (continued)

1.6 Fund Accounting

Unrestricted funds are those available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by funders or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in Note 16 to the financial statements.

1.7 Tangible Fixed Assets

Tangible fixed assets are measured initially at their historical cost. Depreciation is provided on a straight-line basis at the following annual rates in order to write off each asset over its estimated useful life.

ICT Equipment	- 33.33% on cost
Furniture and Fittings	- 33.33% on cost
Vehicles	- 25% on cost
Shop Leases and Improvements	- in accordance with the current lease

1.8 Stocks

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are carried at a £nil valuation.

Stocks of heaters, electric blankets, duvets etc. for our Winter Warmth activities are written off in the year in which they are purchased.

1.9 Debtors and Liabilities

Debtors are measured at their recoverable amounts. Liabilities are measured at their estimated settlement amounts.

1.10 Operating Leases

Lease payments under operating leases are recognised as an expense over the lease term on a straight-line basis.

1.11 Pensions

Pensions are accounted for in accordance with FRS 102. Pension costs for the defined contribution scheme are charged to the accounts on an accruals basis in the period in which they occur. Annual costs and the pension provision for the defined benefit scheme are calculated and charged to the Statement of Financial Activities on the basis of independent actuarial advice. The pension provision has been created within unrestricted funds in compliance with the requirements of the SORP.

Details of the pension scheme are disclosed in Note 19 to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

	2024			2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Enabling people:				
Community Advice Hubs	-	843,670	843,670	798,254
Attendance Allowance Service	-	-	-	4,000
Winter Warmth	-	76,522	76,522	57,061
Household Support Fund	-	11,113	11,113	53,243
	-	931,305	931,305	912,558
Promoting positive attitudes to ageing:				
Care and Self-funding Experiences research project	8,100	-	8,100	8,775
	8,100	-	8,100	8,775
Supporting older people:				
Older People's Specialist Service	-	148,240	148,240	136,001
Later Life Goals (ended Sept 2022)	-	-	-	13,992
Linking People Together inc Volunteer Befriending Service	-	140,189	140,189	119,114
Linking Veterans Together (ended March 2023)	-	-	-	35,000
Cynthia	-	-	-	350
Other small funds	5,968	2,329	8,297	7,691
	5,968	290,758	296,726	312,148
Working with and for older people:				
Home Support Service	176,016	-	176,016	159,851
Home from Hospital (ended March 2024)	-	33,332	33,332	100,000
Postural Stability Instruction	-	103,872	103,872	118,552
Digital Champions	-	33,413	33,413	41,362
Social Prescribers	-	62,271	62,271	29,417
	176,016	232,888	408,904	449,182
TOTAL INCOME FROM CHARITABLE ACTIVITIES	**£190,084**	**£1,454,951**	**£1,645,035**	**£1,682,663**

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)

INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR

		2023	
	Unrestricted	Restricted	Total
	£	£	£
Enabling people:			
Community Advice Hubs	-	*798,254*	*798,254*
Attendance Allowance Service	-	*4,000*	*4,000*
Winter Warmth	-	*57,061*	*57,061*
Household Support Fund	-	*53,243*	*53,243*
	-	*912,558*	*912,558*
Promoting positive attitudes to ageing:			
Care and Self-funding Experiences research project	*8,775*	-	*8775*
	8,775	-	*8,775*
Supporting older people:			
Older People's Specialist Service	-	*136,001*	*136,001*
Later Life Goals	-	*13,992*	*13,992*
Linking People Together inc Volunteer Befriending Service	-	*119,114*	*119,114*
Linking Veterans Together	-	*35,000*	*35,000*
Cynthia	-	*350*	*350*
Other small funds	*5,201*	*2,490*	*7,691*
	5,201	*306,947*	*312,148*
Working with and for older people:			
Home Support Service	*159,851*	-	*159,851*
Home from Hospital	-	*100,000*	*100,000*
Postural Stability Instruction	-	*118,552*	*118,552*
Digital Champions	-	*41,362*	*41,362*
Social Prescribers	-	*29,417*	*29,417*
	159,851	*289,331*	*449,182*
TOTAL INCOME FROM CHARITABLE ACTIVITIES	***£173,827***	***£1,508,836***	***£1,682,663***

3. TOTAL EXPENDITURE - CONSOLIDATED

	2024			2023
	Direct costs	Support costs	Total costs	Total costs
	£	£	£	£
Raising funds:				
Retail	59,686	6,386	66,072	121,027
Fundraising activities	58,736	7,276	66,012	43,327
Investing activities	774	-	774	-
	119,196	13,662	132,858	164,354
Charitable activities:				
Enabling people	762,406	124,034	886,440	914,011
Promoting positive attitudes to ageing	-	8,100	8,100	8,752
Supporting older people	254,510	43,015	297,525	304,750
Working with and for older people	411,750	57,757	469,507	420,764
	1,428,666	232,906	1,661,572	1,648,277
Total expenditure	£1,547,862	£246,568	£1,794,430	£1,812,631

The methods of cost allocation are explained in Note 1.4.

TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

	2023		
	Direct costs	*Support costs*	*Total costs*
	£	*£*	*£*
Raising funds:			
Retail	*121,027*	*-*	*121,027*
Fundraising activities	*43,327*	*-*	*43,327*
	164,354	*-*	*164,354*
Charitable activities:			
Enabling people	*787,038*	*126,973*	*914,011*
Promoting positive attitudes to ageing	*-*	*8,752*	*8,752*
Supporting older people	*260,589*	*44,161*	*304,750*
Working with and for older people	*371,594*	*49,170*	*420,764*
	1,419,221	*229,056*	*1,648,277*
Total expenditure	*£1,583,575*	*£229,056*	*£1,812,631*

3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

	2024	2023
	£	£
Staff costs	167,382	152,695
HR Support	4,962	4,897
Governance including audit	29,406	25,144
ICT including Support	18,298	17,129
Premises	5,617	4,707
Other	20,903	24,484
	246,568	229,056

4. STAFF COSTS AND EMPLOYEE BENEFITS

	2024	2023
	£	£
Wages and salaries	1,065,979	1,018,279
Social security costs	73,072	70,821
Age UK Pension Plan – employers' contributions	77,096	72,152
Age UK Retirement Benefits Scheme – service costs	5,000	7,000
Redundancy payments	-	12,611
	1,221,147	1,180,863

No employee received remuneration and benefits (excluding pension costs) of more than £60,000 during the year (2023: nil).

The total amount of employee remuneration and benefits (salary, NI'ER and pension contributions) paid by the Charity in relation to its key management personnel during the year was £164,766 (2023: £150,772).

5. VOLUNTEER INPUT

We have improved our data collection regarding our volunteer activity in recent months and conservatively estimate that its value to the Charity is in the region of £200,000 per year.

6. STAFF NUMBERS

The average number and full-time equivalent number of employees during the year was as follows:

	Number		Full-time equivalent	
	2024	2023	2024	2023
Charitable activities	47	46	31	30
Activities for generating funds	4	6	3	4
Management, administration and finance	8	7	6	6
	59	59	40	40

7. TRANSACTIONS WITH TRUSTEES/DIRECTORS

None of the Trustees/Directors has been paid any remuneration or received any other benefits from an employment with the Charity (2023: £nil) and no Trustee/Director expenses have been incurred (2023: £nil).

8. RELATED PARTY TRANSACTIONS

There were no related party transactions requiring disclosure during the year (2023: £nil).

9. TRANSACTIONS WITH AUDITOR

The Charity's auditors provide a statutory audit only and the fees payable during the year were £6,750 (2023: £3,900).

10. TAXATION

The charitable company is not liable in general for taxation on its activities due to its charitable nature.

11. TANGIBLE FIXED ASSETS - GROUP AND CHARITY

	ICT Equipment £	Furniture and Fittings £	Vehicles £	Shop Leases and Improvements £	Total £
COST:					
At 1 April 2023	66,875	41,369	49,691	8,361	166,296
Additions	9,203	-	-	-	9,203
Disposals/Obsolescence	(5,241)	-	-	(1,699)	(6,940)
At 31 March 2024	70,837	41,369	49,691	6,662	168,559
DEPRECIATION:					
At 1 April 2023	51,747	39,205	16,563	5,937	113,452
Charge for year	12,888	1,230	12,423	757	27,298
Disposals/Obsolescence	(5,241)	-	-	(1,699)	(6,940)
At 31 March 2024	59,394	40,435	28,986	4,995	133,810
NET BOOK VALUE:					
At 31 March 2024	£ 11,443	£ 934	£ 20,705	£1,667	£34,749
At 31 March 2023	£ 15,128	£ 2,164	£ 33,128	£ 2,424	£ 52,844

12. FIXED ASSET INVESTMENTS - CHARITY

	2024	2023
	£	£
Investment in subsidiary	2	2

The Charity's fixed asset investments at the balance sheet comprise a 100% holding of the Ordinary share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading (Company number: 02908140). Age UK Solihull Trading's registered address is the same as the Charity's.

The aggregate capital and reserves of Age UK Solihull Trading as at 31 March 2024:

	2024	2023
	£	£
Aggregate capital and reserves	2	2

Age UK Solihull Trading had no activities during the financial year to 31 March 2024 (2023: £ nil).

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY

	2024	2023
	£	£
Trade debtors	39,507	23,855
Prepayments & accrued income	105,429	114,934
VAT recoverable	-	199
	144,936	138,988

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY

	2024	2023
	£	£
Trade creditors	41,405	67,661
Accrued expenses	81,405	94,202
Deferred income (Note 14)	18,717	62,796
PAYE, National Insurance and pension contributions	26,835	17,619
Provision for liabilities	25,987	26,281
VAT payable	2,809	-
	197,158	268,559

The provision for liabilities is the value of the accrued but as yet untaken annual leave and time off in lieu of staff at the year end.

15. DEFERRED INCOME (Our accounting policy on deferred income is set out in Note 1.3.)

	2024	2023
	£	£
Balance at 1 April 2023	62,796	182,065
Amount released to incoming resources	(62,796)	(148,733)
Amount deferred in year	18,717	29,464
Balance at 31 March 2024	18,717	62,796

16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	**Total funds**
	£	£	**£**
Tangible fixed assets	34,749	-	34,749
Net current assets	429,160	307,355	736,515
Creditors: amounts falling due after more than one year	-	-	-
Total net assets at 31 March 2024	463,909	307,355	771,264

PRIOR YEAR

	Unrestricted funds	*Restricted funds*	***Total funds***
	£	*£*	***£***
Tangible fixed assets	*52,844*	-	*52,844*
Net current assets	*358,554*	*306,193*	*664,747*
Creditors: amounts falling due after more than one year	-	-	-
Total net assets at 31 March 2023	*411,398*	*306,193*	*717,591*

17. RESTRICTED FUNDS

	Opening Balance	Movement in Year	Transfers between Funds	Transfers to/from Unrestricted Funds	**Closing Balance**
	£	£	£	£	**£**
Community Advice Hubs	81,316	46,591	-	-	127,907
Attendance Allowance Service	17,315	(4,374)	-	-	12,941
Public Health Winter Warmth	15,558	(2,059)	-	-	13,499
Age UK Solihull Winter Warmth	25,093	5,107	-	-	30,200
Household Support Fund	-	-	-	-	-
Emergency Fund	11,011	(5,184)	-	-	5,827
Older People's Services	55,608	2,960	5,783	-	64,351
Linking People Together	32,836	(2,040)	(3,087)	-	27,709
Age Concern Castle Bromwich	4,998	(1,287)	-	-	3,711
Postural Stability Instruction	27,145	(5,278)	(2,107)	-	19,760
Digital Champions	2,749	(53)	(2,696)	-	-
Cynthia	579	(2,686)	2,107	-	-
Social Prescribers	-	-	-	-	-
Home from Hospital (ended Mar 2024)	30,414	(30,414)	-	-	-
HSS Vulnerable Support Fund	1,571	(121)	-	-	1,450
	306,193	**1,162**	**-**	**-**	**307,355**

We continued to distribute Household Support Fund grants on behalf of SMBC during 23/24. The Income, Expenditure and Movement in Year values for this activity show only our own income and expenditure for this work. The total grants distributed under the HSF were £111,000 (2023: £491,000).

Our Digital Champions project was funded by a grant from Age UK during 23/24 but this funding came to an end in November 2023. Since then Digital Champions work has continued as part of Older People's Services.Cynthia – our e-Traveller people-mover – is primarily used to deliver our Postural Stability Instruction service and has been incorporated into this fund.

17. **RESTRICTED FUNDS (continued)**

PRIOR YEAR

	Opening Balance	*Movement in Year*	*Transfers between Funds*	*Transfers to/from Unrestricted Funds*	***Closing Balance***
	£	*£*	*£*	*£*	***£***
Community Advice Hubs	*77,240*	*4,076*	-	-	*81,316*
Attendance Allowance Service	*14,691*	*2,624*	-	-	*17,315*
Public Health Winter Warmth	*16,887*	*(1,329)*	-	-	*15,558*
Age UK Solihull Winter Warmth	*29,914*	*(4,821)*	-	-	*25,093*
Household Support Fund	-	-	-	-	-
Emergency Fund	*11,773*	*(762)*	-	-	*11,011*
Older People's Services	*42,426*	*8,518*	*4,664*	-	*55,608*
Linking People Together	*34,102*	*(9,017)*	*7,751*	-	*32,836*
Linking Veterans Together	*576*	*(576)*	-	-	-
Age Concern Castle Bromwich	*5,284*	*(286)*	-	-	*4,998*
Covid Response	-	-	-	-	-
Postural Stability Instruction	*16,062*	*6,419*	*4,664*	-	*27,145*
Later Life Goals (ended Sept 2022)	-	*13,992*	*(13,992)*	-	-
Digital Champions	*2,597*	*3,239*	*(3,087)*	-	*2,749*
Cynthia	*2,802*	*(2,223)*	-	-	*579*
Social Prescribers	-	-	-	-	-
Home from Hospital	*7,504*	*22,910*	-	-	*30,414*
HSS Vulnerable Support Fund	*1,525*	*46*	-	-	*1,571*
	263,383	*42,810*	-	-	*306,193*

We have renamed 'Information Service' as 'Attendance Allowance Service' as this better reflects the activity supported by this fund.

The Covid Local Grant Scheme was not repeated in 22/23 but the Household Support Fund did continue and we were again asked to distribute grants on behalf of SMBC. The Income, Expenditure and Movement in Year values for this activity show only our own income and expenditure for this work. The total grants distributed under the CLGS were £nil (2022: £40,000) and for the HSF were £491,000 (2022: £176,000).

The Linking Veterans Together project ended in March 2023.

Our Covid Response activities ended in 22/23 and the expenditure associated with the small number of clients who continue to be supported by our volunteer shopping service are included in unrestricted activities.

17. **RESTRICTED FUNDS (continued)**

MOVEMENT IN YEAR:

	Income	Expenditure	Movement in Year
	£	£	£
Community Advice Hubs	843,669	(797,078)	46,591
Attendance Allowance Service	-	(4,374)	(4,374)
Public Health Winter Warmth	-	(2,059)	(2,059)
Age UK Solihull Winter Warmth	76,923	(71,816)	5,107
Household Support Fund	11,113	(11,113)	-
Emergency Fund	2,329	(7,513)	(5,184)
Older People's Services	148,240	(145,280)	2,960
Linking People Together	140,133	(142,173)	(2,040)
Age Concern Castle Bromwich	1,150	(2,437)	(1,287)
Postural Stability Instruction	104,078	(109,356)	(5,278)
Digital Champions	37,343	(37,396)	(53)
Cynthia	-	(2,686)	(2,686)
Social Prescribers	62,271	(62,271)	-
Home from Hospital	33,332	(63,746)	(30,414)
HSS Vulnerable Support Fund	-	(121)	(121)
	1,460,581	(1,459,419)	**1,162**

MOVEMENT IN YEAR – PRIOR YEAR:

	Income	*Expenditure*	*Movement in Prior Year*
	£	*£*	*£*
Community Advice Hubs	*798,654*	*(794,578)*	*4,076*
Attendance Allowance Service	*4,000*	*(1,376)*	*2,624*
Public Health Winter Warmth	*-*	*(1,329)*	*(1,329)*
Age UK Solihull Winter Warmth	*58,666*	*(63,487)*	*(4,821)*
Household Support Fund	*53,242*	*(53,242)*	*-*
Emergency Fund	*2,490*	*(3,252)*	*(762)*
Older People's Services	*136,001*	*(127,483)*	*8,518*
Linking People Together	*125,541*	*(134,558)*	*(9,017)*
Linking Veterans Together	*35,000*	*(35,576)*	*(576)*
Age Concern Castle Bromwich	*1,000*	*(1,286)*	*(286)*
Covid Response	*-*	*-*	*-*
Postural Stability Instruction	*118,659*	*(112,240)*	*6,419*
Later Life Goals	*13,992*	*-*	*13,992*
Digital Champions	*41,412*	*(38,173)*	*3,239*
Cynthia	*350*	*(2,573)*	*(2,223)*
Social Prescribers	*29,417*	*(29,417)*	*-*
Home from Hospital	*100,000*	*(77,090)*	*22,910*
HSS Vulnerable Support Fund	*67*	*(21)*	*46*
	1,518,491	*(1,475,681)*	*42,810*

17. **RESTRICTED FUNDS (continued)**

Fund	Purpose of fund	Reason for restriction
Community Advice Hubs	To deliver community advice hubs, working with Solihull Mind and the Disability Resource Centre , in North and Central Solihull, to provide a single source of high quality information and advice to residents of Solihull.	As specified by funders
Attendance Allowance Service	To provide a specialised independent information service for older people.	For use in these circumstances or as specified by funders
Public Health Winter Warmth	This fund is to provide information, guidance and heating items to vulnerable residents during the colder months, or indeed during a heatwave.	As specified by funders
Age UK Solihull Winter Warmth	Extension of the PHWW service to provide year round information, advice and practical support to residents of Solihull regarding their issues relating to energy use.	For use in these circumstances or as specified by funders
Household Support Fund	To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.	As specified by SMBC
Emergency Fund	Emergency small grants to Age UK Solihull clients in need.	For use in these circumstances
Older People's Services	To provide specialist advice, preventative and early interventions for older people.	As specified by funders
Linking People Together	To provide advice and support to older people in particular to reconnect them back into their local community where possible. Services include Volunteer Befriending and lunch clubs.	For use in these circumstances or as specified by funders
Linking Veterans Together (ended March 2023)	*A two year project for Solihull veterans focussed on tackling loneliness.*	*As specified by funders*
Age Concern Castle Bromwich	To continue to support and fund the provision of a regular club for older people, following the closure of the local charity.	For use in these circumstances or as specified by funders
Postural Stability Instruction	To offer older people who have had frequent falls, which have resulted in hospital admission, a 20 week programme of strength and confidence building exercises.	As specified by funders
Later Life Goals	*To improve outcomes for older people who have faced or are facing a significant life event, such as bereavement, becoming a carer, becoming lonely and isolated, and helping and supporting them to plan how to deal with the life change.*	*As specified by funders*

17. RESTRICTED FUNDS (continued)

Fund	Purpose of fund	Reason for restriction
Digital Champions	To offer older people training, support and, if necessary, IT equipment to improve IT skills and access to the digital world.	As specified by funders
Cynthia	Our own electric people-mover. To support older people to travel to our LPT and PSI activities.	As specified by funders
Social Prescribers	Working with a local PCT to provide social prescribing services.	As specified by funders
Home from Hospital	A "Welcome Home Service" providing support to vulnerable Solihull residents being discharged from hospital, as well as enabling their discharge.	As specified by funders
HSS Vulnerable Support Fund	To subsidise the fees of vulnerable clients of the Home Support Service.	For use in these circumstances

18. OTHER COMMITMENTS

At 31 March 2024, the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	Equipment		Land and Buildings	
	2024	2023	**2024**	2023
	£	£	**£**	£
Within one year	6,732	12,033	12,000	12,000
Between two and five years	10,098	-	36,000	48,000
In more than five years	-	-	-	-

19. PENSION SCHEMES

The Charity participated in the Age UK Retirement Benefits Scheme which was a defined benefits scheme and has now been closed. Employees are now offered entry to the Age UK Pension Plan, which is a defined contribution scheme, currently administered by Scottish Widows.

The defined benefit scheme

The level of benefits provided by the Scheme depends on a member's length of service and their salary at their date of leaving the Scheme. The Scheme closed to future accrual on 30 November 2008. The Scheme is a multi-employer scheme and the assets and liabilities for each of the participating Employers have been determined based on their respective share of the funding liabilities as at 31 March 2022. This share has been updated to allow for changes in the participating employers over the period to 31 March 2024.

19. **PENSION SCHEMES (continued)**

A full actuarial valuation of the Scheme was carried out as at 31 March 2022 and the results of this valuation have been updated to 31 March 2024 by a qualified independent actuary taking account of experience over the period since 31 March 2022, changes in market conditions and differences in the financial and demographic assumptions. The present value of the defined benefit obligation was measured using the Projected Unit Method.

The funded status on the FRS 102 basis has deteriorated slightly but an accounting surplus as at 31 March 2024 remains. The assets increased due to contributions paid by the participating Employers. The liabilities reduced due to an increase in the discount rate and a reduction in future inflation expectations. These gains were offset by actual inflation being higher than assumed over the period which increased the liabilities.

It is important to note that the pension liability or surplus will alter in response to changes to economic, demographic and investment market conditions. Valuations are snapshots on one day. A liability does not crystallise in the short or medium term. Under FRS 102 Employers are able to recognise a pensions surplus on their balance sheet provided that there is a theoretical route by which they are able to recover the surplus either through reduced contributions in the future or through refunds from the Scheme. Consistent with the approach taken last year, The Scheme has chosen not to recognise the accounting surplus as at 31 March 2024.

Funding contributions are agreed by the independent actuary and the pension fund's trustees. The expected contributions by the Charity for the year ending 31 March 2025 are £30,000 pa. Contributions include an allowance for administration expenses and PPF levies and are factored into future budgets and business plans to ensure that they are managed.

	2024	2023
	£	£
Reconciliation of funded status to balance sheet:		
Fair value of Scheme assets	1,099,000	1,097,000
Present value of defined benefit obligation	(1,039,000)	(1,030,000)
Funded status	60,000	67,000
Unrecognised asset	(60,000)	(67,000)
Asset/(liability) recognised on the balance sheet	-	-

	2024	2023
	£	£
Movements in year:		
Pension scheme deficit at start of year	-	-
Administrative expenses	(5,000)	(7,000)
Cash contribution	30,000	30,000
Actuarial (loss)/gain	(32,000)	(41,000)
Change in the effect of the asset ceiling	7,000	18,000
Pension scheme deficit at end of year	-	-

	2024	2023
	£	£
Fair value of Scheme assets:		
Opening fair value	1,097,000	1,334,000
Interest income on Scheme assets	49,000	34,000
Gain/(loss) on Scheme assets	(23,000)	(237,000)
Contributions by Charity	30,000	30,000
Net benefits paid out	(49,000)	(57,000)
Administration costs incurred	(5,000)	(7,000)
Closing fair value of Scheme assets	1,099,000	1,097,000

19. **PENSION SCHEMES (continued)**

	2024	2023
	£	£
Present value of defined benefit obligations:		
Opening defined benefit obligations (DBO)	1,030,000	1,249,000
Interest expense on DBO	49,000	34,000
Actuarial (gains)/losses on Scheme liabilities	9,000	(196,000)
Net benefits paid out	(49,000)	(57,000)
Closing defined benefit obligation	1,039,000	1,030,000

The principal assumptions used to calculate the liabilities under FRS 102 are:

	2024	2023
	%pa	%pa
RPI inflation	3.20	3.25
CPI inflation	2.40	2.45
Rate of increase in salaries	N/A	N/A
Pension increases:		
RPI inflation subject to a min. of 3% and a max. of 5%	3.70	3.70
RPI inflation subject to a max. of 2.5%	2.05	2.10
Discount rate for Scheme liabilities	4.90	4.85

AGE CONCERN SOLIHULL

England & Wales - Charity number 1055887

Accounts



Improving later life

Age UK Solihull 2022-23 Annual Review



Welcome to Age UK Solihull's Annual Review 2022-23

Our **vision** is of a world where older people flourish, and our **mission** is to help improve the lives of all older people in the borough of Solihull.

Together with our trustees, staff, volunteers, partners and supporters we help make later life better for thousands of older people in Solihull.

Directors and Trustees

S R Tomlinson (Chair)

L E Bourne

P Chauhan

D C Mattocks

C Murray (appointed 30 November 2022)

P J Oakley

R M Paulin (appointed 25 May 2022)

N C Robinson

A J Rolf (appointed 27 July 2022)

SMBC Rep

Cllr Andrew Burrow

Company Secretary

A F Hastings

Registered Office

The Core, Central Library Building, Homer Road, Solihull, B91 3RG

Registered Charity Number

1055887

Senior Statutory Auditor

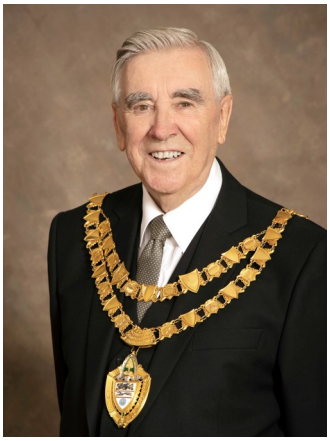
Mr J Seagrave FCCA

Statutory Auditors

Seagrave French LLP

SFHQ, 1 Poplars Court, Lenton Lane, Nottingham, NG7 2RR

President's Message



Age UK Solihull continues to provide an impressive range of services to meet the needs of the growing older population of Solihull. And as Mayor I was pleased to join the team in March 2023 to celebrate the Ruby Anniversary to mark 40 years of Age Concern/Age UK in the borough.

We all know that the Covid pandemic and the dramatic rise in energy costs and general inflation has impacted particularly on older people. Bereavement and isolation during lockdown, plus worries about affordability of heating/lighting and rising food costs has also contributed to increased stress and loneliness, particularly for those living alone. The work of Age UK Solihull and its great team of volunteers provides valuable support, advice and practical help to so many who find life challenging.

Thank you for another year of great service and every best wish for 2023/24.

Councillor Ken Meeson

Mayor of Solihull 2022-23

Chair's Statement



The post Covid-19 pandemic challenges continued during 2022-23. Whilst the vaccinations have done their job in protecting many, encouraging socialisation and confidence in going out still proves a challenge for many of our clients. In addition, the cost-of-living crisis resulted in the older and more vulnerable clients being particularly badly hit. Choosing between food and heat is a reality for many with soaring prices for both food and energy.

Locally we helped Solihull to distribute the Household Support Fund to 3,946 households in the borough most in need.

Demand for our services continues to rise, with more people than ever on the waiting lists for befriending and the clubs. In particular we saw an over two-fold increase in demand for our Older People's Information and Advice Service reaching over 2,000 people. During this year, Age UK nationally recognised the success we had with the Digital Champions Project and have taken over funding for the project for a further year.

As Chair, I am constantly humbled by the dedication of our more than 380 volunteers and many supporters, both individual and corporate, as well as our amazing Trustees and staff. Without them we would never reach the number of clients, numbering a truly amazing 10,000 in 2022-23, whose lives we touch in a meaningful way. There are so many inspiring stories of our work in this review, whether through our Community Advice Hubs in partnership with Solihull MBC, our specialist Information and Advice Service, Postural Stability Classes, Home Support Service, Winter Warmth Campaign and more.

This year saw us partake in an important study with Birmingham University around self-funders for care which will influence policy in the UK in the future. This will be particularly relevant to the silent self-funders in the borough whose lives we maybe don't currently touch as much but who are still part of the wider community of older people in the borough.

2023 will bring our 40th Anniversary celebrations, a great milestone we can all be proud of.

I would like to thank all the staff at Age UK Solihull for the professionalism they show and their dedication to their roles. In particular, thanks to the senior team who yet again have gone above and beyond for the concerns of older people in the borough. All our staff have the concerns of older people at the forefront of everything they do.

Sally Tomlinson - Age UK Solihull Chair

Chief Executive Officer's Message



The last two years have taught us that as an organisation we are resilient and adaptable and can rise to a challenge. We have adapted new ways of working and connecting with people and we have witnessed the joy that most people have shown in being out and about and spending time with others. That is not to say that the impact of the COVID-19 pandemic has not cast a long shadow for many, whose mental and physical health and wellbeing has been negatively impacted, and who will need more support to feel strong, confident and independent again. The difficult and challenging times have however emphasised what we have always known, that our staff and volunteer teams are amazing and give so much in effort and dedication to the residents of Solihull.

The cost of living crisis has had a big impact on thousands of older people in Solihull; even those who thought that they were reasonably financially secure found the massive hikes in fuel costs very worrying, with some sadly deciding that risking turning off the heating was preferable to not being able to pay the costs of keeping it on. Following on from the pandemic it was a year where, more than ever, it was vital that Age UK Solihull remained a strong and effective charity to meet the ever-growing needs. Our services continued to evidence high levels of impact and public benefit for everyone in Solihull as we strive to meet our goal of making Solihull a great place to grow old.

Forty years on and still working hard to make Solihull a great place to grow old! Looking back over the years, it is interesting to remember that Age Concern had its origins during the Second World War, which made life more difficult for older people in many ways, but also revealed their existing problems. It would be fair to say that the Covid-19 pandemic and the cost-of-living crisis have done pretty much the same thing – exposed the vulnerabilities of older people to loneliness and social isolation together with the heightened health risks posed by being cold or not having enough nutritious food to stay healthy and well.

We recognise that Solihull shares many characteristics with England as a whole, but it also has a range of unique challenges. A larger proportion of the Solihull population is aged 65 and over compared to England and this group is projected to be the fastest growing population cohort over the next 20 years, in particular those aged 85 and over (+3,500 by 2041). This has implications for many services, particularly rising demand for health and social care, and will undoubtedly have implications for the range of services that we offer or might wish to offer in the future. Going forward, we need to ensure that we reach out even further to older people, their carers' and their families, to support them with the impartial, personalised, and expert information and advice they need. We are in the privileged position of being able to speak to older people day in day out, so we're constantly learning more about the challenges older people face, and constantly looking to provide appropriate services or solutions to those challenges.

As we celebrate our Ruby anniversary from March 2023, we will remain grateful for all the help and support we get and look forward to the next 40 years with hope and enthusiasm that we will be here when we are needed.

Anne F Hastings
Chief Executive Officer

Employees as at 31st March 2023

Management



Charity Shops and eBay



Digital Champions



Community Advice Hub - including Benefits and Debt



Social Prescribing



Linking Veterans Together/ Community Advice Hub



Older Peoples I&A and Housing Support



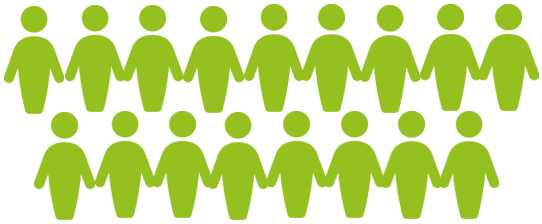
Winter Warmth



Direct Payments



Home Support Service & Home From Hospital Service



Postural Stability Instruction and Linking People Together



Finance



Admin



Fundraising



Volunteering



Enabling People

to get involved in shaping their world so that it better meets their needs



2022-23 was a **record year** for our Benefits Service, as advisers helped residents of all ages successfully claim over **£3,000,000** in benefits.

Highlights

2022-23 saw the fourth year of our contract to provide **Community Advice Hubs** in Solihull in partnership with Solihull Mind, demonstrating the Local Authority's continued commitment to transforming the borough's prevention and early intervention services, responding to local and national priorities, as part of its Community Wellbeing Service.

The number of clients accessing the **Community Advice Hubs** during 2022-23 were well back to the pre-pandemic levels seen in 2019-20.

The **Welcome Desk** function which was closed completely during lock-down in 2020-21 and only partially opened the following year, saw **2,337** people, and generated **3,843** contacts, a huge increase on the 282 people and 497 contacts dealt with in 2021-22.

The **South Solihull Community Advice Hub** dealt with **4,461** people and generated **16,364** contacts. The **North Solihull Community Advice Hub** supported **2,557** people and generated **9,626** contacts, again an indicator that the numbers are even higher than pre-pandemic when 2,225 people were seen and 8,861 contacts were generated.

Our **All-Age Benefits Services** (a partnership of Age UK Solihull and Solihull Mind) successfully claimed **£3,149,360**, more than half a million pounds more than last year and a new record for the service. To achieve this during the very challenging year of the cost-of-living crisis was particularly gratifying for our hard working staff and volunteers. Of this, **£541,000** in Attendance Allowance was claimed for older people through our Volunteer-led Attendance Allowance Claim service.

The **Direct Payments Information and Advice Service** was accessed by **66** new clients and helped **324** people to manage their personal care budgets and find the right kind of support to meet their care needs.

The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. This year the project recorded **1,311** clients (2021-22 was 912) and **4,372** contacts.

The cost of living crisis has undoubtedly had a major impact on residents of Solihull, particularly older people, those living with disabilities and families with young children. In the year 2022-23 **Age UK Solihull and the Community Advice Hubs** distributed grants of **£514,770** to **3,946** households. This was mainly from the Household Support Fund but also Baron Davenport grants and grants from Charitable Trusts.

Promoting positive attitudes to ageing

by recognising the valuable contribution that older people make to society



We work in **partnership** with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group.

Highlights

Safeguarding Adults



At Age UK Solihull, we take very seriously the need to work in a way that prevents harm and protects those we support. We accept that no agency can do this alone, and that it is only by working in partnership and making safeguarding everyone's business can we hope to keep people safe.

We are committed to ensuring that all relevant staff and volunteers understand their responsibility, have the relevant training and DBS checks in place. We sit on the Solihull Adult Safeguarding Board and chair the Engagement and Prevention Sub Committee and ensure that the Voluntary and Community Sector in Solihull are well represented as key players in the prevention of abuse of older and vulnerable people in the Borough.

Partnership Working



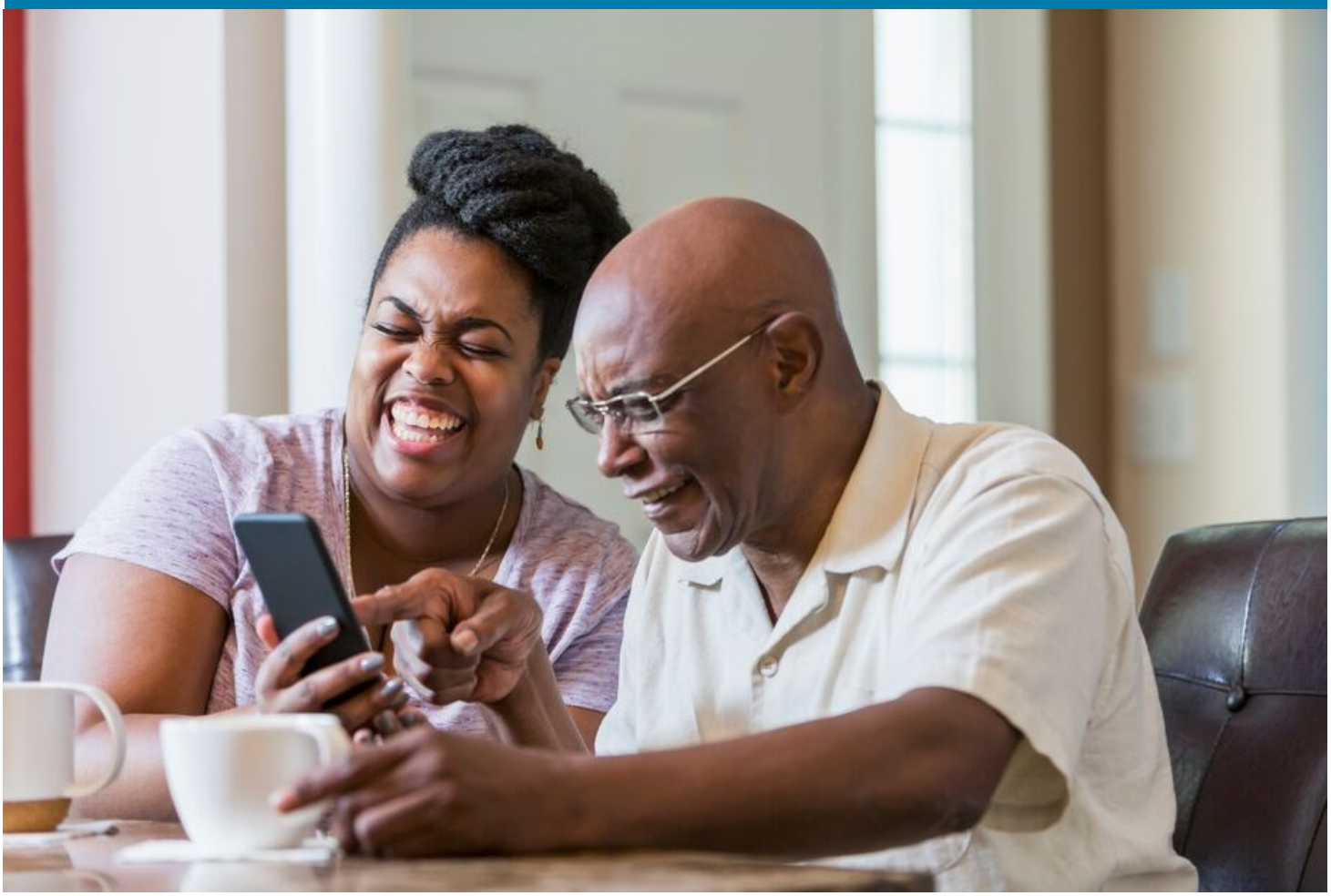
Age UK Solihull continues to work in partnership with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group. This has again been very evident in the last year when amazing things were achieved by people pulling together to support those in need through the cost-of-living crisis and the aftermath of the Covid-19 pandemic.

We also work closely with our colleagues at Age UK and the Age England Association on our common aims for older people and are active members of the Age UK West Midlands Regional Board and Networks. During the last year, we have also forged a closer working relationship with the Age UKs in the East Midlands, which has proved to be a good way of sharing best practice.

During the last year, we have again had the opportunity to use our expertise with older people to take part in a second piece of research with the University of Birmingham entitled 'When the money runs out – Capital Depletion and transition out of self-funded care'. While we all know that many care services are expensive and will over time use up a large proportion of a person's savings, little is known about people's experience of asking for support, or what happens when there is a change from self-funding to council support. This research will focus on that gap in knowledge with results due out next year.

Supporting older people

through a wide range of services delivered in the way that older people want



The number of people accessing our **Older People's Information and Advice Service** has increased by **2.5 times** in two years.

Highlights

Our **Older People's Information and Advice Service** has seen an increase in the number of older people accessing the service, up from 1,641 in 2021-22 to **2,014** in 2022-23, and 2.5 times more than the pre-pandemic year of 2019-20. This is a specialist service which requires staff to have a high level of knowledge and experience in a wide range of areas including housing, care and independent living and a whole host of other issues which impact on the lives of older people in Solihull every day.

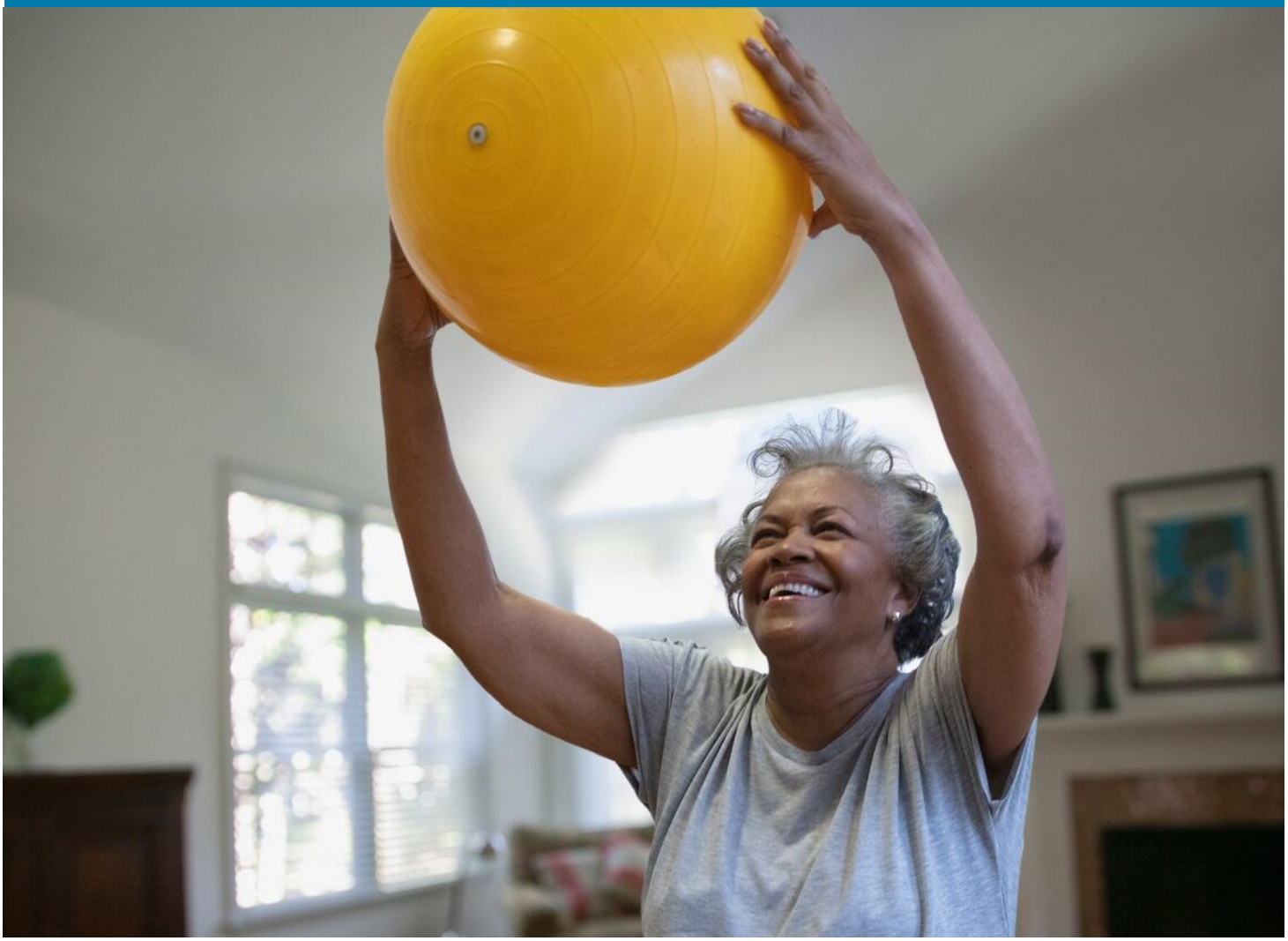
In 2022-23 a new service commenced, **Housing Related Support**, providing support to residents of Sheltered Housing Schemes in Solihull. From June 2022 to March 2023, **116** people were supported by the service.

The **Linking People Together Service** including clubs and befriending had two exceptionally busy years in 2020-21 and 2021-22 due to the additional services provided due to the pandemic. In 2022-23 referrals settled to a more manageable level of **268**, indicating that for some people at least, life was returning to some kind of normal. There remains a large waiting list for our very popular lunch clubs, helped no doubt by the fact that they are mostly held in pubs! At any given time, there are approximately **550** clients involved in the project. Volunteer numbers will probably never be as high as they were during the lock-down periods when many people were furloughed and so had time to help the community, nevertheless there were **144** volunteers supporting the service in the last year, which is heartening.

The **Linking Veterans Together Project**, funded by the Armed Forces Covenant Trust Fund, completed its 2 year funding period over target with **355** older Veterans involved in at least one of the strands of the project. The service provided additional support for Veterans to connect with their peers and their wider communities and 5 day trips to places chosen by the Veterans and 2 parties were held. The lasting legacy of the project is the ongoing coffee mornings and the publication of the book *'Memories of Wartime and Active Service – Solihull Veterans recollections of war and active service across the years'.* We thank all Veterans for their service to their country.

Working With and For Older People

in very practical ways to promote their health, wellbeing and independence.



91% of those who completed our Postural Stability Instruction programme did not go on to have another fall.

Highlights

Age UK Solihull's only chargeable service, the **Home Support Service** was hit very hard by the pandemic as clients feared the transmission of COVID-19 into their homes. Two years later, we are still struggling to get back to pre-pandemic levels, but it is on an upward trend. The main challenges have been the difficulty in recruiting to the Home Support Worker roles. We recognise that this is true for a lot of Domiciliary Care and NHS vacancies across the country, not just in Solihull and there is a lot of competition for people wanting to work in the sector. The proliferation of new Care facilities in Solihull over the last few years has exacerbated the situation but we are hopeful that people find working for a Charity fulfilling especially given the flexibility we offer. We are averaging approximately **720 hours** of Home Support per month.

The **Home from Hospital Service** enables timely discharges from hospital together with post-discharge support. It works closely with the Hospital Social Work Teams and provides a range of practical help and support to help a person settle back into home following a stay in hospital and the often unexpected disruption that can cause, particularly those who do not have family or friends nearby. In 2022-23, **158** people were supported by the service to be safely discharged home.

Our partnership with the South Central Solihull Primary Care Network delivered social prescribing services to **158** patients of **4** GP Practices in 2022-23. The **Social Prescribing Service** aims to support patients with non-medical issues and connect them to services to meet their wider wellbeing and social needs.

Our **Postural Stability Instruction** classes funded by Birmingham and Solihull ICB are the only evidence-based strength and balance exercise for those suffering frequent falls. The service has again exceeded its target number with **206** people starting the 20 week programme in 2022-23. The outcomes for those using the service are outstanding, with **91%** of those successfully completing the programme not having had another fall in the post programme monitoring period and **98%** continuing to undertake exercise following their completion of the course.

Following on from the partnership with Public Health to deliver a **Digital Champions Project**, we were successful in bidding for an 18 month programme funded by the national Age UK. The service is vital to ensuring older people can connect to digital platforms including email, banking, shopping, social media etc. From June 2022 to March 2023, **124** people received Digital Support tutorials either one to one in their own homes or in group classes. **37** older people took advantage of the tablet loan scheme. **588** older people were involved in awareness raising sessions across the borough.

Volunteers have been at the beating heart of our work with older and vulnerable people this last year, supporting our clients with information, benefits, befriending, clubs and supporting our services with administration. We are proud to note that this year **381** volunteers, a ratio of nearly 7 volunteers for every staff member, supported our charity. We are truly an excellent example of care, compassion and community activity.

How we raise our funds



Age UK Solihull's unrestricted income in 2022-23 was **£387,049** which was derived from our **charity shops** and **social enterprise** and **donations**, allowing us to deliver on our core objectives of **improving later life.**

Highlights

Sales during 2022-23 at our shops at



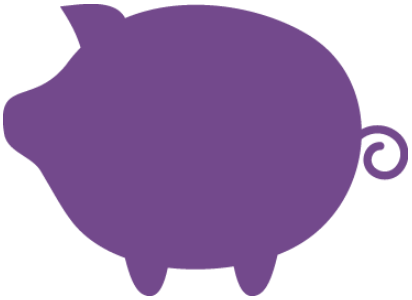
- Hobs Moat Road, Solihull
- Hurst Lane North, Castle Bromwich

totalled **£136,238**

Income from our Home Support Services amounted to

£159,851





Our Fundraising Team raised **£96,749**, of which **£57,642** was unrestricted.

We were pleased with the success of our Slip Into Slippers, the Big Knit and our Christmas fundraising activities. We received fantastic support from a number of local organisations and businesses, including Shirley Lions, Knowle & Dorridge Lions, Care UK, Solihull Round Table, Solihull 41 Club, Blossomfield Rose Care Home, CPW and the Provincial Grand Lodge of Warwickshire.

Financial Review

In 2022-23 our total incoming resources were **£1,906,000** and our total expenditure was **£1,813,000**.

91p in every £1 was spent on our charitable activities.

Income by source

Voluntary income **£70,000**

Retail **£136,000**

Charged for services **£174,000**

Income from charitable activities **£1,509,000**

Fundraising activities **£8,000**

Other **£9,000**

Charitable Expenditure - total £1,649,000

Enabling older people **£914,000** (55%)

Promoting positive attitudes **£9,000** (1%)

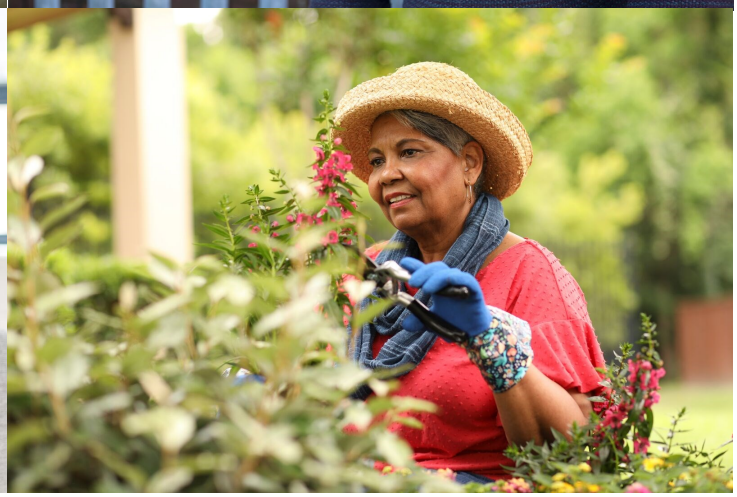
Supporting older people **£305,000** (18%)

Working with and for older people **£421,000** (26%)

Other Expenditure

Cost of generating funds **£164,000**



Age Concern Solihull trading as Age UK Solihull, started life as Age Concern Metropolitan Borough of Solihull in March 1983 in response to considerable research and strong evidence of the need for an organisation to provide services and to work in partnership with the local authority for the benefit of older people.

Age Concern Solihull is a charity - registration number 1055887. It is a company limited by guarantee - the company number is 3180062. The registered office is The Core, Central Library Building, Homer Road, Solihull, B91 3RG.

Age UK Solihull is a member of the Age England Association (which replaced the Age Concern Federation following the merger of Age Concern England and Help the Aged in April 2009). In September 2010, Age UK Solihull became a brand partner of the new national charity Age UK, with a shared commitment to working with older people, shared values and aims. In 2016, we agreed a new Brand Partnership which is due to be renewed in 2024.

Today, Age UK Solihull is a medium sized organisation, employing 57 staff (full and part time) and has one of the largest volunteer help-forces (350+) in the borough.



Charity Number: 1055887

REGISTERED NUMBER: 03180062 (England and Wales)

REPORT OF THE DIRECTORS AND TRUSTEES AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

FOR

AGE CONCERN SOLIHULL
trading as AGE UK SOLIHULL
(LIMITED BY GUARANTEE)

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

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for the Year Ended 31 March 2023

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Company Information
for the Year Ended 31 March 2023

DIRECTORS AND TRUSTEES:	D C Mattocks (Chair to 30 November 2022) S R Tomlinson (Chair from 1 December 2022) L E Bourne P Chauhan C E Murray (appointed 30 November 2022) P J Oakley R M Paulin (appointed 25 May 2022) N C Robinson A J Rolf (appointed 27 July 2022)
SECRETARY:	A F Hastings
CHIEF EXECUTIVE OFFICER:	A F Hastings
REGISTERED AND PRINCIPAL OFFICE:	The Core Central Library Building Homer Road Solihull West Midlands B91 3RG
REGISTERED NUMBER:	03180062 (England and Wales)
REGISTERED CHARITY NUMBER:	1055887
SENIOR STATUTORY AUDITOR:	Mr J Seagrave FCCA
AUDITORS:	Seagrave French LLP Statutory Auditors 1 Poplars Court Lenton Lane Nottingham NG7 2RR

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Report of the Directors and Trustees
for the Year Ended 31 March 2023

The Directors and Trustees present their report and consolidated financial statements for the year ended 31 March 2023.

OBJECTIVES

The Charity's objects are to promote the following purposes for the benefit of the public and/or older people in and around the Metropolitan Borough of Solihull:

- preventing or relieving the poverty of older people
- advancing education
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- promoting equality and diversity
- assisting older people in need by reason of ill-health, disability, financial hardships, social exclusion or other disadvantage and
- such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS

In measuring our work on behalf of older people in Solihull, we look at the success of each service we provide and the benefits they have brought to the people we are set up to help. We have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing our activities and in planning future activities. We group our achievements into four areas of action, all of which we may use to address any particular issue:

1. Enabling older people to get involved in shaping their world so that it better meets their needs
2. Promoting positive attitudes to ageing by recognising the valuable contribution that older people make to our society
3. Supporting older people through a wide range of services, delivered in ways that older people want
4. Working with and for older people by involving older people in all that we do in very practical ways which promotes their health, well-being and independence

Rising to meet new challenges

The last three years have taught us that, as an organisation, we are resilient and adaptable and can rise to a challenge. Throughout this period we have adapted our ways of working and connecting with people as social conditions changed and are proud that we have been able to continue to provide our services. We have also witnessed the joy that most people have shown in being out and about again and spending time with others. That is not to say that the impact of the Covid-19 pandemic has not cast a long shadow. Solihull has many residents whose mental and physical health and wellbeing has been negatively impacted and who will need more support to feel strong, confident and independent again. The difficult and challenging times have however emphasised what we have always known: that our staff and volunteer teams are amazing and give so much in effort and dedication to the residents of Solihull.

The Cost of Living crisis has had a big impact on thousands of older people in Solihull. Even those who thought that they were reasonably financially secure found the massive hikes in fuel costs very worrying, with some sadly deciding that risking turning off the heating was preferable to not being able to pay the costs of keeping it on. Following on from the pandemic 2022-23 has been a year where more than ever, it was vital that Age UK Solihull remained a strong and effective charity to meet the ever-growing needs of our residents. Our services continued to evidence high levels of impact and public benefit for everyone in Solihull as we strive to meet our goal of making Solihull a great place to grow old.

Enabling People

2022-23 saw the fourth year of our contract to provide **Community Advice Hubs** in Solihull working with Solihull Mind and the Disability Resource Centre, demonstrating the Local Authority's continued commitment to the borough's prevention and early intervention services, responding to local and national priorities, as part of its Community Wellbeing Service.

The number of clients accessing the **Community Advice Hubs** during 2022-23 were well back to the pre-pandemic levels seen in 2019-20.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Enabling People (continued)

The **Welcome Desk** function which was closed completely during lock-down in 2020-21 and only partially opened the following year, saw **2,337** people, and generated **3,843** contacts, a huge increase on the 282 people and 497 contacts dealt with in 2021-22.

The **South Solihull Hub** dealt with **4,461** people and generated **16,364** contacts, compared with 3,185 people and 15,691 contacts in 2021-22. The **North Solihull Community Advice Hub** supported **2,557** people and generated **9,626** contacts, numbers higher than pre-pandemic when 2,225 people were seen and 8,861 contact were generated.

The **All-Age Benefits Services** successfully claimed **£3,149,360** for Solihull residents in 2022-23, more than half a million pounds more than 2021-22 and a new record for the service. To achieve this during the very challenging year of the Cost of Living crisis was particularly gratifying for our hard working staff and volunteers. Of this, **£541,000** in Attendance Allowance was claimed for older people through our Volunteer-led Attendance Allowance Claim service.

The **Direct Payments Information and Advice Service** was accessed by **66** (2022: 55) new clients and helped **324** (2022: 277) people to manage their personal care budgets and find the right kind of support to meet their care needs.

The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. This year the project recorded **1,311** clients (2022: 912) and **4,732** (2022: 3,428) contacts.

The Cost of Living crisis has undoubtedly had a major impact on residents of Solihull, particularly older people, those living with disabilities and families with young children. In the year 2022-23 **Age UK Solihull** and the **Community Advice Hubs** distributed grants of **£514,770** to **3946** households. This was mainly from the Household Support Fund but also Baron Davenport grants and grants from various Charitable Trusts.

Promoting Positive Attitudes to Ageing

Safeguarding Adults

At Age UK Solihull, we take very seriously the need to work in a way that prevents harm and protects those we support. We accept that no agency can do this alone, and that it is only by working in partnership and making safeguarding everyone's business can we hope to keep people safe. We are committed to ensuring that all relevant staff and volunteers understand their responsibility, have the relevant training and DBS checks in place. We sit on the Solihull Adult Safeguarding Board and chair the Engagement and Prevention Sub Committee and ensure that the Voluntary and Community Sector in Solihull are well represented as key players in the prevention of abuse of older and vulnerable people in the Borough.

Partnership working

Age UK Solihull continues to work in partnership with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group. This has again been very evident in the last year when amazing things were achieved by people pulling together to support those in need through the Cost of Living crisis and the aftermath of the Covid-19 pandemic.

We also work closely with our colleagues at Age UK and the Age England Association on our common aims for older people and are active members of the Age UK West Midlands Regional Board and Networks. During the last year, we have also forged a closer working relationship with the Age UKs in the East Midlands, which has proved to be a good way of sharing best practice.

We were pleased to be asked again to use our expertise with older people to take part in a second piece of research with the University of Birmingham entitled: 'When the money runs out – Capital depletion and transition out of self-funded care'. While we all know that many care services are expensive and will over time use up a large proportion of a person's savings, little is known about people's experience of asking for support, or what happens when there is a change from self-funding to council support. This research will focus on that gap in knowledge with results due out next year.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Supporting Older People

Our **Older People's Information and Advice Service** has seen an increase in the number of older people accessing the service, up from 1,641 in 2021-22 to **2,014** in 2022-23, and 2.5 times more than the pre-pandemic year of 2019-20. This is a specialist service which requires staff to have a high level of knowledge and experience in a wide range of areas including housing, care and independent living and a whole host of other issues which impact on the lives of older people in Solihull every day.

In 2022-23 a new service commenced, **Housing Related Support,** providing support to residents of Sheltered Housing Schemes in Solihull. From June 2022 to March 2023, **116** people were supported by this service.

The **Linking People Together Service** which covers our Clubs and Befriending activities had two exceptionally busy years in 2020-21 and 2021-22 with the higher call on our services due to the pandemic. In 2022 -23 referrals settled to a more manageable level of **268,** indicating that for some people at least, life was returning to some kind of normal. There remains a large waiting list for our very popular lunch clubs, helped no doubt by the fact that they are mostly held in pubs! At any given time, there are approximately **550 clients** involved in the project. Volunteer numbers will probably never be as high as they were during the lock-down periods when many people were furloughed and so had time to help the community, nevertheless there were **144** volunteers supporting the service in the last year, which is heartening.

The **Linking Veterans Together Project**, funded by the Armed Forces Covenant Trust Fund, came to the end of its two year funding period in 2022-23. At completion we were over target with **355** older Veterans involved in at least one of the strands of the project. The project provided additional support for Veterans to connect with their peers and their wider communities and five day trips to places chosen by the Veterans and two parties were held. The lasting legacy of the project is the ongoing coffee mornings and the publication of a book: ***'Memories of Wartime and Active Service – Solihull Veterans recollections of war and active service across the years'.*** We thank all Veterans for their service to their country.

Working With and For Older People

Age UK Solihull's only chargeable service, the **Home Support Service** was hit very hard by the pandemic as clients feared the transmission of Covid-19 into their homes. Three years later, we are still struggling to get back to pre-pandemic levels, but it is on an upward trend. Our main challenge is the difficulty in recruiting to the Home Support Worker role. We recognise that this is true for a lot of Domiciliary Care and NHS services across England, not just in Solihull, so there is a lot of competition for people wanting to work in the sector. The proliferation of new Care Home facilities in Solihull over the last few years has undoubtedly exacerbated the situation but we are hopeful that people find working for a Charity fulfilling especially given the flexibility we offer. We are averaging approximately **720 hours** of Home Support per month.

The **Home from Hospital Service** enables timely discharges from hospital together with post-discharge support. It works closely with the Hospital Social Work Teams and provides a range of practical help and support to help a person settle back into home following a stay in hospital. Hospital stays can often be unexpected and cause anxiety, particularly for those older residents who do not have family or friends nearby. In 2022-23, **158** people were supported by the service to be safely discharged home.

Our partnership with the South Central Solihull Primary Care Network delivered social prescribing services to **158** patients of **4** GP Practices in 2022-23. The **Social Prescribing service** aims to support patients with non-medical issues and connect them to services and activities to meet their wider wellbeing and social needs.

Our **Postural Stability Instruction** classes funded by Birmingham and Solihull ICB (Integrated Care Board, previously Clinical Commissioning Group) are the only evidence-based strength and balance exercise for those suffering frequent falls. The service has again exceeded its target number with **206** (2022: 180) people starting the 20-week programme in 2022-23. The outcomes for those using the service are outstanding, with **91%** of those successfully completing the programme not having had another fall in the post programme monitoring period and **98%** continuing to undertake exercise following their completion of the course.

Following on from the partnership with Public Health to deliver a **Digital Champions Project**, we were successful in bidding for an 18-month programme funded by the national Age UK. The service is vital to ensuring older people can connect to digital platforms including email, banking, shopping, social media etc. From June 2022 to March 2023, **124** people received Digital Support tutorials either one-to-one in their own homes or in group classes. **37** older people took advantage of the tablet loan scheme. **588** older people were involved in awareness-raising sessions across the borough.

VOLUNTEERS

Volunteers have been at the beating heart of our work with older and vulnerable people this last year, both supporting our clients with information, benefits claims, befriending, clubs and supporting our services with administration. We are proud to note that over 2022-23 **381** (2022: 353) volunteers, a ratio of nearly 7 volunteers for every staff member, supported our charity. We are truly an excellent example of care, compassion and community activity.

REVIEW OF FUNDRAISING ACTIVITIES

Our main fundraising activities continued to be our retail shops and the various activities of our Fundraising team – grant applications, encouraging events by and donations from local businesses, schools and organisations, and generating public donations. Our Home Support Service is also priced to make a small contribution under normal operating conditions. The year under review began optimistically as there was confidence that, for most, we were now leaving the threat of Covid-19 behind. However, as the year progressed and the rate of inflation rose, a new threat to fundraising, the Cost of Living crisis, emerged.

After two very disrupted years, from April 2022 we were pleased to see our shops in Hobs Moat and Castle Bromwich being well supported and takings increasing. There is no doubt that the value for money our shops offer and the part they play in moving towards a more sustainable economy, both helped make 2022-23 a good year for our retail operation. Sales from our charity shops totalled £136,238 in 2022-23, and generated a surplus of a little over £15,000 for the year. This progress was however being mostly achieved by our Hobs Moat shop, so we took the decision during the year under review not to renew the lease on our Castle Bromwich shop. We were sad to see the shop close after having traded there for over 30 years but it was becoming increasingly financially unviable. Although the Castle Bromwich shop continued to trade up to mid-April 2023, we have included those weeks of trading and all of the costs of closure (including redundancy costs) in the figures for this year. The costs of closure amounted to £21,649. We keep an eye on the shop vacancies within the borough and would consider opening another if suitable lease terms were available.

Our Fundraising Team raised a total of £96,749 (2022: £140,386) from donations, legacies, grant applications and general fundraising. Of the total raised £57,642 (2022: £78,741) was unrestricted income. We found it particularly difficult to secure unrestricted grant funding in the year under review. We also suspect fears about the cost of living are impacting on the level of donations we are receiving with the total in 2022-23 being 80% of that received in 2021-22. However, on the positive side, we are building our number of regular donors and have more local businesses organising fundraisers for us, and we at last saw more income coming in from events as life returned to normal in 2022-23.

Age UK Solihull did not use professional fundraisers or commercial participators in the year ended 31 March 2023. We are registered with the Fundraising Regulator and adhere to the Code of Fundraising Practice. We also have a Fundraising Policy in place, which includes our approach to protecting vulnerable people when fundraising. We have not received any complaints about our fundraising activities in the year under review.

For online donations the Fundraising Team uses and encourages its supporters to use recognised fundraising platforms (such as JustGiving) which have robust reporting and monitoring systems. It uses CharityLog as its supporter database and records information on donors, their support, Gift Aid status and marketing preferences in line with GDPR regulations. Vulnerable people can be flagged as such on the system and our fundraising approach is tailored accordingly. Supporters are given the option to opt in or opt out of marketing at any time and permission to use their photograph is documented.

The safety of the public, our supporters, and our volunteers and staff at our fundraising events is always considered carefully. A Risk Assessment is undertaken and we ensure sufficient staff and volunteers are present based on the number of attendees and type of event. Staff and volunteers are briefed on their roles and responsibilities on an event by event basis.

Our Home Support Service wasn't able to expand its activity as we had hoped in 2022-23 and is primarily being held back by the difficulty in recruiting Home Support Workers to replace those that have left over the last few years. It broke even in the year under review with support from some additional funding. We have also been able to secure some additional funding for 2023-24 to continue running the service and give it time to recruit and recover. We see our Home Support Service as an important part of our charitable activities and we know that it is valued by our clients.

REVIEW OF INVESTMENT ACTIVITIES

Interest rates remained low during much of the year under review and it wasn't really until December 2022 that they started to increase. Our interest earnings for the year were £9,047 (2022: £2,665), representing a return of approximately 1.1% pa (2022: 0.5%). We acknowledge that this is a negative real return but continue to feel that a risk-averse investment approach and maintaining a high level of liquidity is appropriate whilst the general economic outlook remains uncertain. Since March 2023 interest rates have increased significantly and we have moved onto an online platform which makes moving deposits to banks offering the best rates much easier. At the time of writing we are receiving interest rates of between 3% and 5% on our various accounts. In line with our investment policy, we aim to ensure that all deposits are covered by the Financial Services Compensation Scheme.

FINANCIAL REVIEW AND RESERVES

When we set the budgets for 2022-23 at the beginning of 2022 we were expecting the Covid pandemic to continue to negatively affect our shops and fundraising but were optimistic that our Home Support Service would begin to recover. In the event, our shops and fundraising activities did better than budgeted, raising an extra £25,000. However our Home Support Service (our only charged for charitable activity) continued to be significantly disrupted with staff shortages. We had hoped 2022-23 would be the year we would see it move towards a more normal level of activity but this was not to be. Rather than bringing in £23,000, it broke even. Overall our unrestricted activities made a pleasing surplus of £50,099 (before the pension adjustment) helped by better management of our cash deposits and rising interest rates, and securing higher overhead recovery rates in more recent funding. Unrestricted reserves ended the year at £411,398 (2022: £384,299), after accounting for an actuarial loss of £23,000 on our defined benefit pension scheme.

Our principal funding sources continue to be contracts with our local authority and ICB which fund much (but not all) of our Information and Advice services, Postural Stability Instruction and Linking People Together. We were also funded again in 2022-23 by our local authority to distribute the Household Support Fund and to provide the Home from Hospital service. The national Age UK charity made some funding available for Digital Champions work and other funding to support local Age UKs with the impact of the Cost of Living crisis.

At 31 March 2023 the Charity had restricted reserves of £306,193 (2022: £263,383). Results by individual service line were mixed depending on whether we had been able to secure the additional grant funding needed and/or how quickly staff vacancies were filled. We are grateful that our local authority has agreed to uplift the value of our main contracts by 6% for 2023-24. This, together with having good reserves, enabled us to give our staff a cost of living increase from April 2023 of 7% to help them weather the price increases we are all facing. We are budgeting a small deficit overall across all of our restricted service lines in 2023-24.

Our total income in the year under review was £1,905,540 compared to £1,750,753 the year before. This increase of £154,787 came mostly from increased retail income (which will not be maintained with the closure of the Castle Bromwich shop), and increased activity for Postural Stability Instruction, Household Support Fund and Home from Hospital services (none of which we have been funded to repeat in 2023-24). So we expect our income for 2023-24 to return to around £1.7 million.

We have reviewed our free reserves policy and currently calculate that, based on our current activities and principal risks, we require minimum free reserves of between £300,000 and £350,000. We believe this would provide us with the resources to manage a significant change to our activities should that happen in the future. As at 31 March 2023 our free reserves were £266,169 (2022: £200,719) after making allowance for the carrying amount of fixed assets and designations. We continue to designate £60,000 to meet our short term defined benefit pension scheme obligations. We also designated £46,917 at the end of the previous year as a fund for investment in new income-generating ideas and £14,532 was used in 2022-23 to boost our fundraising resources. This designated fund now stands at £32,385 and we have agreed to continue using it to support our fundraising resources in 2023-24. Consequently at 31 March 2023 our free reserves are less than our target range by £34,000 to £84,000 which is a small improvement compared to 31 March 2022. We are confident that our unrestricted sources of income will continue to produce surpluses in the coming years which will boost our free reserves position.

PLANS FOR FUTURE PERIODS

Forty years on and still working hard to make Solihull a great place to grow old! Looking back over the years, it is interesting to remember that Age Concern had its origins during the Second World War, which made life more difficult for older people in many ways, but also revealed their existing problems. It would be fair to say that the Covid-19 pandemic and the Cost of Living crisis have done pretty much the same thing – exposed the vulnerabilities of older people to loneliness and social isolation together with the heightened health risks posed by being cold or not having enough nutritious food to stay healthy and well.

We recognise that Solihull shares many characteristics with England as a whole, but it also has a range of unique challenges. A larger proportion of the Solihull population is aged 65 and over compared to England and this group is projected to be the fastest growing population cohort over the next 20 years, in particular those aged 85 and over (+3,500 by 2041). This has implications for many services, particularly rising demand for health and social care, and will undoubtedly have implications for the range of services that we offer or might wish to offer in the future. Going forward, we need to ensure that we reach and are accessible to older people, their carers and their families in the ways that suit them, to support them with the impartial, personalised, and expert information and advice they need. We are in the privileged position of being able to speak to older people day in day out, so we are constantly learning more about the challenges older people face, and constantly looking to provide appropriate services or solutions to those challenges.

As we celebrate our Ruby anniversary from March 2023, we will remain grateful for all the help and support we get and look forward to the next 40 years with hope and enthusiasm that we will be here when we are needed.

RISKS MANAGEMENT

The Trustees have in place a process to identify risks and implement risk management strategies. A Risk Register is maintained and reviewed at least twice a year which identifies the risks the Charity could face using Charity Commission guidelines, scores them in terms of likelihood of occurrence and potential impact, and identifies the means of mitigating these risks. An action plan is developed for those mitigation actions which it is agreed should be put in place or existing ones improved.

We consider that the principal risk areas Age UK Solihull currently faces, together with our mitigation actions, are:

- **Loss of key staff, including prolonged illness** – we have had some turnover of key staff recently and we know that the jobs market is very much in employees' favour at the moment. We have spent considerable time resources in recent months ensuring that our policies and procedures are up to date. We have also examined our organisational structure, clarifying roles and responsibilities, creating new roles where we thought needed to spread the responsibilities more, and making a clearer reporting structure to improve succession planning.

- **Service delivery quality** - we recognise that having unfilled vacancies, reliance on sub-contractors for some parts of our work, and increased demand for our services could reduce the quality of our service delivery. We pride ourselves on providing reliably high-quality services in all of our activities and know that this is an important factor in maintaining the good relationships we have with all of our funders, clients and supporters. We have had some success in recruiting to roles recently and have increased the level of management of our sub-contracting arrangements.

- **Employment issues eg. burnout/stress** – the last three years have been extremely demanding for our staff and particularly front-line staff and current activity rates remain high. Workloads are regularly monitored and we ensure that staff take regular annual leave. All of our employees have access to a free third-party Employee Assistance Programme that promotes wellbeing and a strong work/life balance.

- **Significant reliance on volunteers for the delivery of some of our services** – some of our activities are reliant on sufficient volunteers coming forward and we are finding that recruiting suitable volunteers is becoming more difficult. This had led to us having waiting lists for our Linking People Together services. We continue to invest in a Volunteer Manager so that we can provide a rewarding volunteering experience.

- **A safeguarding complaint** – as a service organisation working with vulnerable people we feel that it is important to keep the issue of safeguarding high on our agenda. Whilst we are confident that our safeguarding policies and practices are sound and firmly embedded in all that we do, we do recognise how damaging a safeguarding complaint could be, whether it is well-founded or not. We have a Safeguarding Lead responsible for ensuring that safeguarding is addressed in procedures for all activities and safeguarding training is mandatory for all staff.

RISKS MANAGEMENT (continued)

- **Concentration of income sources** - we have significant dependence on statutory contracts. Our contracts with our local authority were renewed in April 2022 for a period of two and half years so we are in a stable position for the short-term. In 2022-23 we were successful in securing funding for some new projects – Home from Hospital and Digital Champions, but these will complete in March 2024. We recognise the need to expand and diversify our activities, both restricted and unrestricted and continuously monitor what contracts we could bid for or grant funding we could apply for. We have earmarked the grants we were given by Age UK when our insurance services ceased, as a fund for investment in new income-generating activities and we will continue to use some of this in 2023-24 to develop new fundraising streams. In addition we have restructuring planning in place should contracts not be renewed.

- **Cyberthreats/data theft/IT security** – we know that data breaches are becoming more common and fraudsters are becoming more sophisticated. Cybersecurity training is now mandatory for all of staff. We plan to review our Fraud Management policy and procedures during 2023-24.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association. All Directors of the company are also Trustees of the Charity, and there are no other Trustees. The Board of Trustees is the body responsible for the governance and performance of the Charity. It meets six times a year and receives reports from two formally constituted sub-committees: the Finance and General Purposes Committee and the Human Resources Committee, both of which meet up to 12 times per year. Each sub-committee has specific terms of reference and functions delegated by the Board and has a Chair appointed by the sub-committee. All Trustee and sub-committee meetings receive written reports from and are attended by the Chief Executive Officer (A F Hastings) and other members of the senior management team as appropriate. The remuneration of the Charity's key management personnel is set by reference to other similar Age UK's and other similar local voluntary and community sector organisations.

The Board of Trustees has the power to appoint additional Directors and Trustees as it considers fit to do so. There is a formal procedure for the appointment of new Directors and Trustees to the board which aims to ensure that an appropriate balance of skills, experience and background is achieved. All Directors and Trustees are submitted for re-election every three years.

The Directors and Trustees during the year under review were:

D C Mattocks (Chair to 30 November 2022)
S R Tomlinson (Chair from 30 November 2022)
L E Bourne
P Chauhan
C E Murray (appointed 30 November 2022)
P J Oakley
R M Paulin (appointed 25 May 2022)
N C Robinson
A J Rolf (appointed 27 July 2022)

RELATED PARTIES

The Charity owns the total issued share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading. Age UK Solihull Trading has not traded since March 2018.

STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES

The Directors/Trustees are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors/Trustees to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Directors 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 company and the group and of the surplus or deficit of the company and the group for that period.

In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Directors/Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and the group 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 company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as each Director/Trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and each Director/Trustee has taken all the steps he/she should have taken to make him/herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

APPROVAL

This Report was approved by the Board of Directors and Trustees on 25 October 2023 and signed on its behalf by:



S R Tomlinson
Chair

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Opinion

We have audited the financial statements of Age Concern Solihull trading as Age UK Solihull (the 'company') and its subsidiaries (the 'group') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet and Notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the company's affairs as at 31 March 2023 and of its surplus for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

Responsibilities of directors

As explained more fully in the directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We assessed the susceptibility of the group' and company's financial statements to material misstatement and how fraud might occur, including through discussions with the directors, discussions within our audit team planning meeting, updating our record of systems and ensuring these systems operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the company by discussions with directors and by updating our understanding of the sectors in which the company operates.

Laws and regulations of direct significance in the context of the company including the Companies Act 2006 and UK Tax legislation.

Other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to their ability to operate or to avoid a material penalty include anti-bribery legislation, health and safety legislation and employment law.

We identified revenue recognition to be the area most susceptible to the risk of material misstatement due to a fraud and non-compliance.

Report of the Independent Auditors to the Members of
AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Audit response to risks identified.

We consider the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statements items including a review of financial statement disclosures.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud. We assessed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus capacity to identify non-compliance with laws and regulations and fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Jason Seagrave FCCA (Senior Statutory Auditor)

For and on behalf of Seagrave French LLP

5/12/2023

Statutory Auditor

1 Poplars Court
Lenton Lane
Nottingham
NG7 2RR

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOME FROM:					
Donations and legacies:					
Donations		31,065	9,481	40,546	49,585
Legacies		12,663	-	12,663	11,726
CJRS/SSP grants		-	-	-	2,517
Other grants		16,500	-	16,500	45,900
Charitable activities:	2				
Charges for services		173,827	51,123	224,950	237,618
Local Authority contracts		-	1,151,952	1,151,952	1,000,024
Other contracts		-	141,378	141,378	112,659
Local Authority grants		-	-	-	63,480
Other grants		-	164,383	164,383	129,252
CJRS/SSP grants		-	-	-	21,503
Other trading activities:					
Retail income		136,238	-	136,238	58,335
Fundraising activities		7,709	174	7,883	7,335
Retail grants		-	-	-	5,334
CRJS/SSP grants		-	-	-	2,320
Local Authority grants		-	-	-	500
Investment income:					
Bank interest		9,047	-	9,047	2,665
TOTAL INCOME		**387,049**	**1,518,491**	**1,905,540**	**1,750,753**
EXPENDITURE ON:					
Raising funds:					
Retail		121,027	-	121,027	87,595
Fundraising activities		43,327	-	43,327	41,845
Charitable activities:					
Enabling people		-	914,012	914,012	857,941
Promoting positive attitudes to ageing		8,752	-	8,752	-
Supporting older people		-	304,749	304,749	359,864
Working with and for older people		163,844	256,920	420,764	364,484
TOTAL EXPENDITURE	3	**336,950**	**1,475,681**	**1,812,631**	1,711,729
NET INCOME BEFORE TRANSFERS		**50,099**	**42,810**	**92,909**	**39,024**
TRANSFERS					
Gross transfers between funds	16	-	-	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**50,099**	**42,810**	**92,909**	**39,024**

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**50,099**	**42,810**	**92,909**	**39,024**
OTHER RECOGNISED GAINS AND LOSSES:					
Actuarial gain/(loss) on defined benefit pension scheme	18	(41,000)	-	(41,000)	72,000
Change in effect of asset ceiling		18,000	-	18,000	(85,000)
NET MOVEMENT IN FUNDS		**27,099**	**42,810**	**69,909**	**26,024**
Total Fund Balances Brought Forward		384,299	263,383	647,682	621,658
TOTAL FUND BALANCES CARRIED FORWARD		**£411,398**	**£306,193**	**£717,591**	**£647,682**

The Charity has no recognised gains or losses other than the deficit or surplus for the current and previous years.

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £
INCOME FROM:				
Donations and legacies:				
Donations		35,042	14,543	49,585
Legacies		854	10,872	11,726
CJRS/SSP grants		2,517	-	2,517
Local Authority grants		-	-	-
Other grants		45,900	-	45,900
Charitable activities:	2			
Charges for services		174,328	63,290	237,618
Local Authority contracts		-	1,000,024	1,000,024
Other contracts		-	112,659	112,659
Local Authority grants		-	63,480	63,480
Other grants		-	129,252	129,252
CJRS/SSP grants		18,979	2,524	21,503
Other trading activities:				
Shop income		58,335	-	58,335
Fundraising activities		7,066	269	7,335
Retail grants		5,334	-	5,334
CRJS/SSP grants		2,320	-	2,320
Local Authority grants		500	-	500
Investment income:				
Bank interest		2,665	-	2,665
TOTAL INCOME		**353,840**	**1,396,913**	**1,750,753**
EXPENDITURE ON:				
Raising funds:				
Shops		87,595	-	87,595
Fundraising activities		41,845	-	41,845
Charitable activities:				
Enabling people		-	857,941	857,941
Promoting positive attitudes to ageing		-	-	-
Supporting older people		-	359,864	359,864
Working with and for older people		221,460	143,024	364,484
Other expenditure:				
Governance costs		-	-	-
TOTAL EXPENDITURE	3	350,900	1,360,829	1,711,729
NET INCOME BEFORE TRANSFERS		**2,940**	**36,084**	**39,024**
TRANSFERS				
Gross transfers between funds	16	(21,394)	21,394	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**(18,454)**	**57,478**	**39,024**

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		***(18,454)***	***57,478***	***39,024***
OTHER RECOGNISED GAINS AND LOSSES:				
Actuarial gain/(loss) on defined benefit pension scheme	*18*	*72,000*	*-*	*72,000*
Change in effect of asset ceiling		*(85,000)*	*-*	*(85,000)*
NET MOVEMENT IN FUNDS		***(31,454)***	***57,478***	***26,024***
Total Fund Balances Brought Forward		*415,753*	*205,905*	*621,658*
TOTAL FUND BALANCES CARRIED FORWARD		***£384,299***	***£263,383***	***£647,682***

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Charity Balance Sheet
31 March 2023

	Notes	£	2023 £	£	2022 £
FIXED ASSETS:					
Tangible assets	10		52,844		76,663
Investments	11		2		2
			52,846		76,665
CURRENT ASSETS:					
Debtors	12	138,988		135,147	
Short term deposits		352,117		390,673	
Cash at bank and in hand		442,199		432,887	
		933,304		958,707	
CREDITORS: Amounts falling due within one year	13	(268,559)		(387,690)	
NET CURRENT ASSETS:			664,745		571,017
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY:			717,591		647,682
Defined benefit pension scheme liability	18		-		-
TOTAL NET ASSETS:			**£717,591**		**£647,682**
FUNDS:					
Restricted Funds	16		306,193		263,383
Unrestricted Funds		411,398		384,299	
Pension Reserve		-		-	
			411,398		384,299
TOTAL CHARITY FUNDS:			**£717,591**		**£647,682**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors and Trustees on 25 October 2023 and signed on its behalf by:



S R Tomlinson
Chair

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Balance Sheet
31 March 2023

	Notes	£	2023 £	£	2022 £
FIXED ASSETS:					
Tangible assets	10		52,844		76,663
CURRENT ASSETS:					
Debtors	12	138,988		135,147	
Short term deposits		352,117		390,673	
Cash at bank and in hand		442,201		432,889	
		933,306		958,709	
CREDITORS: Amounts falling due within one year	13	(268,559)		(387,690)	
NET CURRENT ASSETS:			664,747		571,019
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY			717,591		647,682
Defined benefit pension scheme liability	18		-		-
TOTAL NET ASSETS:			**£717,591**		**£647,682**
FUNDS:					
Restricted Funds	16		306,193		263,383
Unrestricted Funds		411,398		384,299	
Pension Reserve		-		-	
			411,398		384,299
TOTAL CHARITY FUNDS:			**£717,591**		**£647,682**

Approved by the Board of Directors and Trustees on 25 October 2023 and signed on its behalf by:

S R Tomlinson
Chair

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Charity Statement of Cash Flows for the Year Ended 31 March 2023

	2023	2022
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	69,909	26,024
Investment interest receivable	(9,047)	(2,665)
Depreciation and impairment of tangible fixed assets	31,995	26,179
(Increase)/decrease in debtors	(3,841)	(11,720)
Increase/(decrease) in creditors	(119,131)	215,189
Increase/(decrease) in pension liability	-	(10,000)
Net cash provided by/(used in) operating activities	(30,115)	243,007
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(8,176)	(73,419)
Investment interest receivable	9,047	2,665
Net cash provided by/(used in) investing activities	871	(70,754)
Net increase/(decrease) in cash and cash equivalents	(29,244)	172,253
Cash and cash equivalents at 1 April 2022	823,560	651,307
Cash and cash equivalents at 31 March 2023	**£794,316**	**£823,560**
Cash and cash equivalent consists of:		
Short term deposits	352,117	390,673
Cash at bank and in hand	442,199	432,887
Cash and cash equivalents at 31 March 2023	**£794,316**	**£823,560**

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Statement of Cash Flows for the Year Ended 31 March 2023

	2023	2022
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	69,909	26,024
Investment interest receivable	(9,047)	(2,665)
Depreciation and impairment of tangible fixed assets	31,995	26,179
(Increase)/decrease in debtors	(3,841)	(11,720)
Increase/(decrease) in creditors	(119,131)	215,189
Increase/(decrease) in pension liability	-	(10,000)
Net cash provided by/(used in) operating activities	(30,115)	243,007
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(8,176)	(73,419)
Investment interest receivable	9,047	2,665
Net cash provided by/(used in) investing activities	871	(70,754)
Net increase/(decrease) in cash and cash equivalents	(29,244)	172,253
Cash and cash equivalents at 1 April 2022	**823,562**	**651,309**
Cash and cash equivalents at 31 March 2023	**£794,318**	**£823,562**
Cash and cash equivalents consists of:		
Short term deposits	352,117	390,673
Cash at bank and in hand	442,201	432,889
Cash and cash equivalents at 31 March 2023	**£794,318**	**£823,562**

The notes form part of these financial statements

Notes to the Consolidated Financial Statements
for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES

1.1 Accounting Convention

The Charity is a public benefit entity. The accounts have been prepared under the historical cost convention and in accordance with the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102).

1.2 Consolidated Financial Statements

These financial statements consolidate the results of the Charity and its wholly owned trading subsidiary Age Concern Solihull Trading Limited which traded as Age UK Solihull Trading until March 2018, on a line by line basis. The subsidiary is currently dormant.

1.3 Incoming Resources

Income is recognised in the period in which the Charity is entitled to receipt and the amount can be measured with reasonable certainty.

General

Grants of a general nature or which do not have particular service requirements have been included as voluntary income. Grants specifically for the provision of goods and services to be provided as part of charitable activities or services to beneficiaries are included as incoming resources from charitable activities. Income that is restricted by contractual terms is treated as restricted.

Where grants or funding have been received in respect of a specified period of time, any monies in advance will be accounted for as deferred income and recognised in the period which has been specified by the funder. Income may also be deferred to a future period where the donor has not specified the time period in which the income is to be expended. The value of deferred income is set out in Note 14 to the financial statements.

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are not recognised on receipt. Instead, the value to the charity of the donated goods is recognised as income when sold.

Coronavirus

In 2021/22 the grants received under the Coronavirus Job Retention Scheme and SSP Scheme were shown separately in the Statement of Financial Activities under each of the income categories according to the activities of the staff for whom they were claimed. Similarly, the Restart Business Grants received for our shops were shown separately in the Statement of Financial Activities under Other Trading Activities. These grants were not available in the year under review.

We continue to provide a free shopping service for a small number of vulnerable clients whereby we initially pay for the shopping and receive subsequent reimbursement. In 2021/22 these reimbursements (amounting to approximately £31,000) were included in restricted income under Charitable Activities - Charges for Services. (The related expenditure was included in restricted Charitable Activities – Supporting older people.) In the year under review the level of shopping activity was much lower and we have excluded the shopping expenditure and reimbursements from our figures and the small cost to us of providing the service is included in unrestricted expenditure on Charitable Activities.

1.4 Resources Expended

Resources expended includes costs of the activities, irrecoverable VAT and depreciation on related assets. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which relate to more than one activity are apportioned based on estimated time spent, head count or floor space etc, as appropriate. Support costs which are not attributable to a single activity are apportioned between the activities supported based on usage. This is approximated by the value of the incoming resources for that activity, or the funds raised by that activity. Support costs include the costs of management, finance and administration staff; legal and HR support fees; governance and audit fees; and IT software and support costs. Details of the support costs are disclosed in Note 3 to the financial statements.

1. ACCOUNTING POLICIES (continued)

1.5 Donations of services – unpaid general volunteers

Donations of services by our volunteers has not been recognised as income, nor as an expense. We are not able to measure the value of volunteer hours reliably as we do not have a formal time-reporting requirement for all of our volunteers.

1.6 Fund Accounting

Unrestricted funds are those available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by funders or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in Note 16 to the financial statements.

1.7 Tangible Fixed Assets

Tangible fixed assets are measured initially at their historical cost. Depreciation is provided on a straight-line basis at the following annual rates in order to write off each asset over its estimated useful life.

ICT Equipment	- 33.33% on cost
Furniture and Fittings	- 33.33% on cost
Vehicles	- 25% on cost
Shop Leases and Improvements	- in accordance with the current lease

1.8 Stocks

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are carried at a £nil valuation.

Stocks of heaters, electric blankets, duvets etc. for our Winter Warmth activities are written off in the year in which they are purchased.

1.9 Debtors and Liabilities

Debtors are measured at their recoverable amounts. Liabilities are measured at their estimated settlement amounts.

1.10 Operating Leases

Lease payments under operating leases are recognised as an expense over the lease term on a straight-line basis.

1.11 Pensions

Pensions are accounted for in accordance with FRS 102. Pension costs for the defined contribution scheme are charged to the accounts on an accruals basis in the period in which they occur. Annual costs and the pension provision for the defined benefit scheme are calculated and charged to the Statement of Financial Activities on the basis of independent actuarial advice. The pension provision has been created within unrestricted funds in compliance with the requirements of the SORP.

Details of the pension scheme are disclosed in Note 18 to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

	2023			2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Enabling people:				
Community Advice Hubs	-	798,254	798,254	771,706
Attendance Allowance Service	-	4,000	4,000	1,695
Winter Warmth	-	57,061	57,061	76,678
Covid Local Grant Scheme	-	-	-	8,000
Household Support Fund	-	53,243	53,243	30,000
	-	912,558	912,558	888,079
Promoting positive attitudes to ageing:				
Care and Self-funding Experiences research project	8,775	-	8775	-
	8,775	-	8,775	-
Supporting older people:				
Older People's Specialist Service	-	136,001	136,001	112,168
Covid Response (ended March 2022)	-	-	-	31,152
Later Life Goals	-	13,992	13,992	20,000
Linking People Together inc Volunteer Befriending Service	-	119,114	119,114	80,784
Linking Veterans Together	-	35,000	35,000	35,000
Cynthia	-	350	350	50,750
Other small funds	5,201	2,490	7,691	15,738
	5,201	306,947	312,148	345,592
Working with and for older people:				
Home Support Service	159,851	-	159,851	190,541
Home from Hospital	-	100,000	100,000	16,667
Postural Stability Instruction	-	118,552	118,552	86,485
Digital Champions	-	41,362	41,362	7,755
Social Prescribers	-	29,417	29,417	29,417
	159,851	289,331	449,182	330,865
TOTAL INCOME FROM CHARITABLE ACTIVITIES	**£173,827**	**£1,508,836**	**£1,682,663**	**£1,564,536**

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)

INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR

		2022	
	Unrestricted	Restricted	Total
	£	£	£
Enabling people:			
Community Advice Hubs	-	*771,706*	*771,706*
Information and Advice Service	-	*1,695*	*1,695*
Winter Warmth	-	*76,678*	*76,678*
Winter Grant Scheme	-	-	-
Covid Local Grant Scheme	-	*8,000*	*8,000*
Household Support Fund	-	*30,000*	*30,000*
	-	*888,079*	*888,079*
Promoting positive attitudes to ageing:			
Care and Self-funding Experiences research project	-	-	-
	-	-	-
Supporting older people:			
Older People's Specialist Service	-	*112,168*	*112,168*
Covid Response	-	*31,152*	*31,152*
Later Life Goals	-	*20,000*	*20,000*
Linking People Together inc Volunteer Befriending Service	-	*80,784*	*80,784*
Linking Veterans Together	-	*35,000*	*35,000*
Cynthia	-	*50,750*	*50,750*
Other small funds	*2,766*	*12,972*	*15,738*
	2,766	*342,826*	*345,592*
Working with and for older people:			
Home Support Service	*190,541*	-	*190,541*
Home from Hospital	-	*16,667*	*16,667*
Postural Stability Instruction	-	*86,485*	*86,485*
Digital Champions	-	*7,755*	*7,755*
Social Prescribers	-	*29,417*	*29,417*
	190,541	*140,324*	*330,865*
TOTAL INCOME FROM CHARITABLE ACTIVITIES	***£193,307***	***£1,371,229***	***£1,564,536***

3. **TOTAL EXPENDITURE - CONSOLIDATED**

	2023			2022
	Direct costs	Support costs	Total costs	Total costs
	£	£	£	£
Raising funds:				
Retail	121,027	-	121,027	87,595
Fundraising activities	43,327	-	43,327	41,845
	164,354	-	164,354	129,440
Charitable activities:				
Enabling people	787,038	126,973	914,011	857,941
Promoting positive attitudes to ageing	-	8,752	8,752	-
Supporting older people	260,589	44,161	304,750	359,864
Working with and for older people	371,594	49,170	420,764	364,484
	1,419,221	229,056	1,648,277	1,582,289
Total expenditure	£1,583,575	£229,056	£1,812,631	£1,711,729

The methods of cost allocation are explained in Note 1.4.

TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

	2022		
	Direct costs	*Support costs*	*Total costs*
	£	*£*	*£*
Raising funds:			
Shops	*80,929*	*6,666*	*87,595*
Fundraising activities	*41,037*	*808*	*41,845*
	121,966	*7,474*	*129,440*
Charitable activities:			
Enabling people	*743,295*	*114,646*	*857,941*
Promoting positive attitudes to ageing	-	-	-
Supporting older people	*323,215*	*36,649*	*359,864*
Working with and for older people	*317,097*	*47,387*	*364,484*
	1,383,607	*198,682*	*1,582,289*
Other expenditure:			
Governance costs	-	-	-
Total expenditure	*£1,505,573*	*£206,156*	*£1,711,729*

3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

	2023	2022
	£	£
Staff costs	152,695	137,655
HR Support	4,897	7,676
Governance including audit	25,144	23,253
ICT including Support	17,129	10,372
Premises	4,707	4,354
Other	24,484	22,846
	229,056	206,156

4. STAFF COSTS AND EMPLOYEE BENEFITS

	2023	2022
	£	£
Wages and salaries	1,018,279	898,834
Social security costs	70,821	56,516
Age UK Pension Plan – employers' contributions	72,152	68,309
Age UK Retirement Benefits Scheme – service costs	7,000	7,000
Redundancy payments	12,611	-
	1,180,863	1,030,659

No employee received remuneration and benefits (excluding pension costs) of more than £60,000 during the year (2022: nil).

The total amount of employee remuneration and benefits (salary, NI'ER and pension contributions) paid by the Charity in relation to its key management personnel during the year was £150,772 (2022: £144,078).

5. STAFF NUMBERS

The average number and full-time equivalent number of employees during the year was as follows:

	Number		Full-time equivalent	
	2023	2022	2023	2022
Charitable activities	46	43	30	28
Activities for generating funds	6	8	4	4
Management, administration and finance	7	7	6	6
	59	58	40	38

6. TRANSACTIONS WITH TRUSTEES/DIRECTORS

None of the Trustees/Directors has been paid any remuneration or received any other benefits from an employment with the Charity (2022: £nil) and no Trustee/Director expenses have been incurred (2022: £nil).

7. RELATED PARTY TRANSACTIONS

There were no related party transactions requiring disclosure during the year (2022: £nil).

8. TRANSACTIONS WITH AUDITOR

The Charity's auditors provide a statutory audit only and the fees payable during the year were £3,900 (2022: £3,900).

9. TAXATION

The charitable company is not liable in general for taxation on its activities due to its charitable nature.

10. TANGIBLE FIXED ASSETS - GROUP AND CHARITY

	ICT Equipment £	Furniture and Fittings £	Vehicles £	Shop Leases and Improvements £	Total £
COST:					
At 1 April 2022	70,543	39,201	49,691	10,980	170,415
Additions	4,516	2,168	-	1,492	8,176
Disposals/Obsolescence	(8,184)	-	-	(4,111)	(12,295)
At 31 March 2023	66,875	41,369	49,691	8,361	166,296
DEPRECIATION:					
At 1 April 2022	44,110	37,624	4,141	7,877	93,752
Charge for year	15,821	1,581	12,422	2,171	31,995
Disposals/Obsolescence	(8,184)	-	-	(4,111)	(12,295)
At 31 March 2023	51,747	39,205	16,563	5,937	113,452
NET BOOK VALUE:					
At 31 March 2023	£ 15,128	£ 2,164	£ 33,128	£ 2,424	£52,844
At 31 March 2022	£ 26,433	£ 1,577	£ 45,550	£ 3,103	£ 76,663

11. FIXED ASSET INVESTMENTS - CHARITY

	2023	2022
	£	£
Investment in subsidiary	2	2

The Charity's fixed asset investments at the balance sheet comprise a 100% holding of the Ordinary share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading (Company number: 02908140). Age UK Solihull Trading's registered address is the same as the Charity's.

The aggregate capital and reserves of Age UK Solihull Trading as at 31 March 2023:

	2023	2022
	£	£
Aggregate capital and reserves	2	2

Age UK Solihull Trading had no activities during the financial year to 31 March 2023 (2022: £ nil).

12. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY**

	2023	2022
	£	£
Trade debtors	23,855	51,296
Prepayments & accrued income	114,934	82,686
VAT recoverable	199	1,165
	138,988	135,147

13. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY**

	2023	2022
	£	£
Trade creditors	67,661	57,395
Accrued expenses	94,202	98,964
Deferred income (Note 14)	62,796	182,065
PAYE, National Insurance and pension contributions	17,619	22,488
Provision for liabilities	26,281	26,778
	268,559	387,690

The provision for liabilities is the value of the accrued but as yet untaken annual leave and time off in lieu of staff at the year end.

14. **DEFERRED INCOME** (Our accounting policy on deferred income is set out in Note 1.3.)

	2023	2022
	£	£
Balance at 1 April 2022	182,065	19,440
Amount released to incoming resources	(148,733)	(19,440)
Amount deferred in year	29,464	182,065
Balance at 31 March 2023	62,796	182,065

15. **ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Restricted funds	**Total funds**
	£	£	£
Tangible fixed assets	52,844	-	52,844
Net current assets	358,554	306,193	664,747
Creditors: amounts falling due after more than one year	-	-	-
Total net assets at 31 March 2023	411,398	306,193	717,591

PRIOR YEAR

	Unrestricted funds	*Restricted funds*	***Total funds***
	£	£	£
Tangible fixed assets	*76,663*	-	*76,663*
Net current assets	*307,636*	*263,383*	*571,019*
Creditors: amounts falling due after more than one year	-	-	-
Total net assets at 31 March 2022	*384,299*	*263,383*	*647,682*

16. **RESTRICTED FUNDS**

	Opening Balance	Movement in Year	Transfers between Funds	Transfers to/from Unrestricted Funds	**Closing Balance**
	£	£	£	£	£
Community Advice Hubs	77,240	4,076	-	-	81,316
Attendance Allowance Service	14,691	2,624	-	-	17,315
Public Health Winter Warmth	16,887	(1,329)	-	-	15,558
Age UK Solihull Winter Warmth	29,914	(4,821)	-	-	25,093
Household Support Fund	-	-	-	-	-
Emergency Fund	11,773	(762)	-	-	11,011
Older People's Services	42,426	8,518	4,664	-	55,608
Linking People Together	34,102	(9,017)	7,751	-	32,836
Linking Veterans Together	576	(576)	-	-	-
Age Concern Castle Bromwich	5,284	(286)	-	-	4,998
Covid Response	-	-	-	-	-
Postural Stability Instruction	16,062	6,419	4,664	-	27,145
Later Life Goals	-	13,992	(13,992)	-	-
Digital Champions	2,597	3,239	(3,087)	-	2,749
Cynthia	2,802	(2,223)	-	-	579
Social Prescribers	-	-	-	-	-
Home from Hospital	7,504	22,910	-	-	30,414
HSS Vulnerable Support Fund	1,525	46	-	-	1,571
	263,383	42,810	-	-	306,193

We have renamed 'Information Service' as 'Attendance Allowance Service' as this better reflects the activity supported by this fund.

The Covid Local Grant Scheme was not repeated in 22/23 but the Household Support Fund did continue and we were again asked to distribute grants on behalf of SMBC. The Income, Expenditure and Movement in Year values for this activity show only our own income and expenditure for this work. The total grants distributed under the CLGS were £nil (2022: £40,000) and for the HSF were £491,000 (2022: £176,000).

The Linking Veterans Together project ended in March 2023.

Our Covid Response activities ended in 22/23 and the expenditure associated with the small number of clients who continue to be supported by our volunteer shopping service are included in unrestricted activities.

16. **RESTRICTED FUNDS (continued)**

PRIOR YEAR

	Opening Balance	*Movement in Year*	*Transfers between Funds*	*Transfers to/from Unrestricted Funds*	***Closing Balance***
	£	£	£	£	£
Community Advice Hubs	*52,053*	*23,960*	*1,227*	-	*77,240*
Information Service	*14,227*	*464*	-	-	*14,691*
Public Health Winter Warmth	*14,463*	*2,424*	-	-	*16,887*
Age UK Solihull Winter Warmth	*26,551*	*3,363*	-	-	*29,914*
Covid Local Grant Scheme	-	*1,380*	*(1,380)*	-	-
Household Support Fund	-	*(153)*	*153*	-	-
Emergency Fund	*1,733*	*(1,960)*	*12,000*	-	*11,773*
Older People's Services	*31,635*	*10,791*	-	-	*42,426*
Linking People Together	*37,151*	*(3,049)*	-	-	*34,102*
Linking Veterans Together	-	*576*	-	-	*576*
Age Concern Castle Bromwich	*5,828*	*(544)*	-	-	*5,284*
Covid Response	-	*(21,394)*	-	*21,394*	-
Postural Stability Instruction	*20,624*	*(12,562)*	*8,000*	-	*16,062*
Later Life Goals	-	*20,000*	*(20,000)*	-	-
Digital Champions	-	*2,597*	-	-	*2,597*
Cynthia	-	*2,802*	-	-	*2,802*
Social Prescribers	-	-	-	-	-
Home from Hospital	-	*7,504*	-	-	*7,504*
HSS Vulnerable Support Fund	*1,640*	*(115)*	-	-	*1,525*
	205,905	*36,084*	-	*21,394*	*263,383*

Covid Local Grant Scheme and Household Support Fund were new activities this year where we were asked to distribute grants on behalf of SMBC. The Movement in Year note for these activities shows only our own income and expenditure. (This differs from the presentation of the SMBC Winter Grant Scheme last year which included the grants distributed.) The total grants distributed under the CLGS and HSF were approximately £40,000 and £176,000 respectively.

In previous years 'Older People's Services' included our Linking People Together activities, but these are now shown separately.

As in 20/21, the Covid Response included above is only those grants or other funding which we received to support specific Covid Response activities not otherwise included in other restricted or unrestricted activities, eg. our volunteer shopping service.

16. **RESTRICTED FUNDS (continued)**

MOVEMENT IN YEAR:

	Income	Expenditure	Movement in Year
	£	£	£
Community Advice Hubs	798,654	(794,578)	4,076
Attendance Allowance Service	4,000	(1,376)	2,624
Public Health Winter Warmth	-	(1,329)	(1,329)
Age UK Solihull Winter Warmth	58,666	(63,487)	(4,821)
Household Support Fund	53,242	(53,242)	-
Emergency Fund	2,490	(3,252)	(762)
Older People's Services	136,001	(127,483)	8,518
Linking People Together	125,541	(134,558)	(9,017)
Linking Veterans Together	35,000	(35,576)	(576)
Age Concern Castle Bromwich	1,000	(1,286)	(286)
Covid Response	-	-	-
Postural Stability Instruction	118,659	(112,240)	6,419
Later Life Goals	13,992	-	13,992
Digital Champions	41,412	(38,173)	3,239
Cynthia	350	(2,573)	(2,223)
Social Prescribers	29,417	(29,417)	-
Home from Hospital	100,000	(77,090)	22,910
HSS Vulnerable Support Fund	67	(21)	46
	1,518,491	(1,475,681)	42,810

MOVEMENT IN YEAR – PRIOR YEAR:

	Income	*Expenditure*	*Movement in Prior Year*
	£	*£*	*£*
Community Advice Hubs	*773,005*	*(749,045)*	*23,960*
Information Service	*1,695*	*(1,231)*	*464*
Public Health Winter Warmth	*11,729*	*(9,305)*	*2,424*
Age UK Solihull Winter Warmth	*64,949*	*(61,586)*	*3,363*
Covid Local Grant Scheme	*8,000*	*(6,620)*	*1,380*
Household Support Fund	*30,000*	*(30,153)*	*(153)*
Emergency Fund	*12,972*	*(14,932)*	*(1,960)*
Older People's Services	*112,169*	*(101,378)*	*10,791*
Linking People Together	*90,934*	*(93,983)*	*(3,049)*
Linking Veterans Together	*35,100*	*(34,524)*	*576*
Age Concern Castle Bromwich	*1,000*	*(1,544)*	*(544)*
Covid Response	*31,174*	*(52,568)*	*(21,394)*
Postural Stability Instruction	*86,559*	*(99,121)*	*(12,562)*
Later Life Goals	*20,000*	-	*20,000*
Digital Champions	*7,920*	*(5,323)*	*2,597*
Cynthia	*63,510*	*(60,708)*	*2,802*
Social Prescribers	*29,417*	*(29,417)*	-
Home from Hospital	*16,667*	*(9,163)*	*7,504*
HSS Vulnerable Support Fund	*113*	*(228)*	*(115)*
	1,396,913	*(1,360,829)*	*36,084*

16. **RESTRICTED FUNDS (continued)**

Fund	Purpose of fund	Reason for restriction
Community Advice Hubs	To deliver community advice hubs, working with Solihull Mind and the Disability Resource Centre , in North and Central Solihull, to provide a single source of high quality information and advice to residents of Solihull.	As specified by funders
Attendance Allowance Service (was Information Service)	To provide a specialised independent information service for older people.	For use in these circumstances or as specified by funders
Public Health Winter Warmth	This fund is to provide information, guidance and heating items to vulnerable residents during the colder months, or indeed during a heatwave.	As specified by funders
Age UK Solihull Winter Warmth	Extension of the PHWW service to provide year round information, advice and practical support to residents of Solihull regarding their issues relating to energy use.	For use in these circumstances or as specified by funders
Covid Local Grant Scheme (Aug/Sept 2021)	*To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.*	*As specified by SMBC*
Household Support Fund	To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.	As specified by SMBC
Emergency Fund	Emergency small grants to Age UK Solihull clients in need.	For use in these circumstances
Older People's Services	To provide specialist advice, preventative and early interventions for older people.	As specified by funders
Linking People Together	To provide advice and support to older people in particular to reconnect them back into their local community where possible. Services include Volunteer Befriending and lunch clubs.	For use in these circumstances or as specified by funders
Linking Veterans Together (ended March 2023)	A two year project for Solihull veterans focussed on tackling loneliness.	As specified by funders
Age Concern Castle Bromwich	To continue to support and fund the provision of a regular club for older people, following the closure of the local charity.	For use in these circumstances or as specified by funders
Covid Response (ended March 2022)	*Various grants to support our ongoing Covid response activities, eg. volunteer shoppers, equipment to enable staff to work from home, additional staff hours.*	*As specified by funders*

16. **RESTRICTED FUNDS (continued)**

Fund	Purpose of fund	Reason for restriction
Postural Stability Instruction	To offer older people who have had frequent falls, which have resulted in hospital admission, a 20 week programme of strength and confidence building exercises.	As specified by funders
Later Life Goals	To improve outcomes for older people who have faced or are facing a significant life event, such as bereavement, becoming a carer, becoming lonely and isolated, and helping and supporting them to plan how to deal with the life change.	As specified by funders
Digital Champions	To offer older people training, support and, if necessary, IT equipment to improve IT skills and access to the digital world.	As specified by funders
Cynthia	Our own electric people-mover. To support older people to travel to our LPT and PSI activities.	As specified by funders
Social Prescribers	Working with a local PCT to provide social prescribing services.	As specified by funders
Home from Hospital	A "Welcome Home Service" providing support to vulnerable Solihull residents being discharged from hospital, as well as enabling their discharge.	As specified by funders
HSS Vulnerable Support Fund	To subsidise the fees of vulnerable clients of the Home Support Service.	For use in these circumstances

17. **OTHER COMMITMENTS**

At 31 March 2023, the charity had annual commitments under non-cancellable operating leases expiring as follows:

	Equipment		Land and Buildings	
	2023	2022	**2023**	2022
	£	£	**£**	£
Within one year	-	-	2,000	14,000
Between two and five years	12,033	12,033	12,000	8,250
In more than five years	-	-	-	-

18. PENSION SCHEMES

The Charity participated in the Age UK Retirement Benefits Scheme which was a defined benefits scheme and has now been closed. Employees are now offered entry to the Age UK Pension Plan, which is a defined contribution scheme, currently administered by Scottish Widows.

The defined benefit scheme

The level of benefits provided by the Scheme depends on a member's length of service and their salary at their date of leaving the Scheme. The Scheme closed to future accrual on 30 November 2008. The Scheme is a multi-employer scheme and the assets and liabilities for each of the participating Employers have been determined based on their respective share of the funding liabilities as at 31 March 2019. This share has been updated to allow for changes in the participating employers over the period to 31 March 2023.

A full actuarial valuation of the Scheme as at 31 March 2022 is in progress and the initial results of this valuation have been updated to 31 March 2023 by a qualified independent actuary. The initial results of the latest funding valuation at 31 March 2022 have been adjusted to the balance sheet date taking account of experience over the period since 31 March 2022, changes in market conditions and differences in the financial and demographic assumptions.

The funded status on the FRS 102 basis for the Scheme has fallen but an accounting surplus as at 31 March 2023 remains. The liabilities decreased over the year due to an increase in the discount rate and a reduction in future inflation expectations. These gains were offset by falls in the value of the Scheme's liability driven investments. In addition, contributions made to the Scheme by the Employers improved the funding position.

It is important to note that the pension liability or surplus will alter in response to changes to economic, demographic and investment market conditions. Valuations are snapshots on one day. A liability does not crystallise in the short or medium term. Under FRS 102 Employers are able to recognise a pensions surplus on their balance sheet provided that there is a theoretical route by which they are able to recover the surplus either through reduced contributions in the future or through refunds from the Scheme. The Scheme has chosen not to recognise the accounting surplus as at 31 March 2023.

Funding contributions are agreed by the independent actuary and the pension fund's trustees. The expected contributions by the Charity for the year ending 31 March 2024 have not yet been formally confirmed and continue at the previously agreed level of £30,000 pa. Contributions include an allowance for administration expenses and PPF levies and are factored into future budgets and business plans to ensure that they are managed.

	2023	2022
	£	£
Reconciliation of funded status to balance sheet:		
Fair value of Scheme assets	1,097,000	1,334,000
Present value of defined benefit obligation	(1,030,000)	(1,249,000)
Funded status	67,000	85,000
Unrecognised asset	(67,000)	(85,000)
Asset/(liability) recognised on the balance sheet	-	-

	2023	2022
	£	£
Movements in year:		
Pension scheme deficit at start of year	-	(10,000)
Administrative expenses	(7,000)	(7,000)
Cash contribution	30,000	30,000
Actuarial (loss)/gain	(41,000)	72,000
Change in the effect of the asset ceiling	18,000	(85,000)
Pension scheme deficit at end of year	-	-

18. **PENSION SCHEMES (continued)**

	2023	2022
	£	£
Fair value of Scheme assets:		
Opening fair value	1,334,000	1,290,000
Interest income on Scheme assets	34,000	27,000
Gain/(loss) on Scheme assets	(237,000)	36,000
Contributions by Charity	30,000	30,000
Net benefits paid out	(57,000)	(42,000)
Administration costs incurred	(7,000)	(7,000)
Closing fair value of Scheme assets	1,097,000	1,334,000

	2023	2022
	£	£
Present value of defined benefit obligations:		
Opening defined benefit obligations (DBO)	1,249,000	1,300,000
Interest expense on DBO	34,000	27,000
Actuarial (gains)/losses on Scheme liabilities	(196,000)	(36,000)
Net benefits paid out	(57,000)	(42,000)
Closing defined benefit obligation	1,030,000	1,249,000

The principal assumptions used to calculate the liabilities under FRS 102 are:

	2023	2022
	%pa	%pa
RPI inflation	3.25	3.60
CPI inflation	2.45	2.80
Rate of increase in salaries	N/A	N/A
Pension increases:		
Rate of increase in payment of pre 2006 pensions	3.70	3.60
Rate of increase of post 2006 pensions	2.10	2.50
Discount rate for Scheme liabilities	4.85	2.80

AGE CONCERN SOLIHULL

England & Wales - Charity number 1055887

Accounts

Solihull Age UK

Improving later life

2021-22 Annual Review



Welcome to Age UK Solihull's Annual Review 2021-22

Our **vision** is of a world where older people flourish, and our **mission** is to help improve the lives of all older people in the borough of Solihull.

Together with our trustees, staff, volunteers, partners and supporters we help make later life better for thousands of older people in Solihull.





Directors and Trustees

D C Mattocks (Chairman)

J Baynton (resigned 24 November 2021)

L E Bourne

P Chauhan

P J Oakley

R M Paulin (appointed 25 May 2022)

N C Robinson

A J Rolf (appointed 27 July 2022)

S R Tomlinson

SMBC Rep

Cllr Andrew Burrow

Company Secretary

A F Hastings

Registered Office

The Core, Central Library Building, Homer Road, Solihull, B91 3RG

Registered Charity Number

1055887

Senior Statutory Auditor

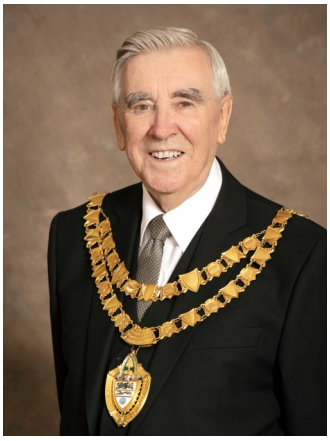
Mr J Seagrave FCCA

Statutory Auditors

Seagrave French LLP

SFHQ, 1 Poplars Court, Lenton Lane, Nottingham, NG7 2RR

President's Message



Having been involved with social care for most of my years as a councillor, I recognise the great work that Age UK Solihull does to champion and support older people.

The need for help, advice and support has never been greater than in today's challenging economic climate so the services provided by Age UK Solihull make a real difference to the lives of those who face the challenges of managing on limited incomes, are worried about the cost of heating, living with disability, are housebound and with limited mobility - or just needing someone to talk to.

Thanks to all the trained Advisers and other volunteers who give so much of themselves to make life better for our older citizens through a range of practical services. The work of Age UK Solihull is highly respected by the community and very much valued by the people you serve.

Councillor Ken Meeson

Mayor of Solihull 2021-22

Chairman's Statement



For the second year running, Age UK Solihull have risen to the challenges posed by the COVID-19 pandemic and its devastating effects on our older and vulnerable client group. We know that the pandemic isn't over but we are heartened that the vaccination programme has seemingly managed to break the connection between infection and death rates, which is extremely welcome.

Demand for our services have soared, particularly those which help people to cope with the isolation caused by the pandemic – such as our telephone befriending service. The reopening of our clubs in September 2021 was greeted with much joy as people tentatively tried to get back to some kind of normal.

The need to be digitally connected has never been greater and we are pleased to have been able to work with Public Heath to successfully pilot the Digital Champions Project, with trained volunteers dedicated to helping older people to become confident in their use of digital tablets and smartphones and helping them to stay connected with friends and family during these distressing times.

This review contains many inspiring reports of our work and how we make a difference to the lives of so many older and vulnerable people in Solihull, whether it's through our very busy Community Advice Hubs, our specialist Information and Advice Service, Postural Stability classes, Home Support Service and more.

None of our work would be possible without the amazing input of so many volunteers. During the last year we have had 353 active volunteers - a ratio of 6 volunteers for every member of staff, a truly great example of active community involvement.

I am immensely heartened by the tremendous commitment shown to this charity by my fellow Trustees, and the staff and volunteers of Age UK Solihull, who do so much to help and support older people in Solihull. May I offer my personal thanks to the senior staff team, who have the concerns of older people at the forefront of everything they do.

D C Mattocks

Chairman - Age UK Solihull

Chief Executive Officer's Message



Well, we thought that 2020-21 had been a year like no other but sadly the COVID-19 pandemic has continued to disrupt what we used to call 'normal life' for the second year running. Age UK Solihull are profoundly proud of the dedication and willingness, to say nothing of the unending energy and enthusiasm, shown by our staff and volunteers in supporting our older and vulnerable residents and communities through the best and worst of times. Add to that the unexpected need to support the refugee exodus from Afghanistan, a huge number of whom came through Birmingham airport which is in the Solihull Metropolitan Borough and on our doorstep. This was followed it felt like not much later by a similar influx of bewildered and traumatised people fleeing the war in Ukraine. Such a troubled two-year period will not be easy to forget and there are many whose lives have been lost or changed forever that we will want to remember.

The last year has seen us learning to live with COVID-19 and to address its continuing impacts. For a while it was all a bit 'stop/start' in terms of what we could do and when we could do it, in trying to safely bring our services back to being open and face-to-face for our clients. In particular there has been the need for our staff to constantly test for COVID-19 infection themselves to help keep our more vulnerable clients as safe as we possibly could, while continuing with our vital work. The COVID-19 pandemic was a frightening time for many of our clients and their confidence to get out and about again has taken a severe knock.

Throughout another year of significant challenge and change, our team of staff and volunteers continue to work to not only maintain our own service delivery but to also play a role in the strong inter-agency partnerships in Solihull to support those in need.

Despite all this, we continue to face the future with enthusiasm, believing that we have a staff and volunteer taskforce and a loyal supporter base that will allow us to maintain a steady, reliable and supportive presence in the Borough of Solihull for older and vulnerable people.

Anne F Hastings
Chief Executive Officer

Employees as at 31st March 2022

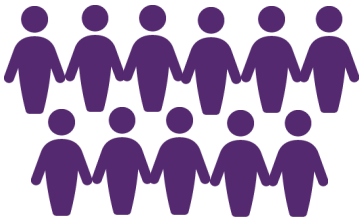
Management



Charity Shops and eBay



Community Advice Hub - including Benefits and Debt



Social Prescribers/ Community Advice Hub



Linking Veterans Together/ Community Advice Hub



Older Peoples I&A/ Community Advice Hub



Winter Warmth



Direct Payments



Home Support Service & Home From Hospital Service



Postural Stability Instruction and Linking People Together



Finance



Admin



Fundraising



Volunteering



Enabling People



to get involved in shaping their world so that it better meets their needs

Highlights

The number of clients accessing the **Community Advice Hubs** during 2021-22 were approximately **70%** of the levels of pre-pandemic levels (2019-20), but the number of contacts those accessing generated at around **90%** of pre-pandemic levels, indicating more work is being done per client. **392** people accessed the **Age UK Solihull Enquiries Line**, which generated **1,860** contacts.



The **South Solihull Community Advice Hub** dealt with **3,185** people and generated **15,691** contacts. The **North Solihull Community Advice Hub** supported **1,575** people and generated **7,064** contacts - **57%** higher than last year, indicating the more complex nature of the help needed in the second year of the pandemic.



Our **All-Age Benefits Services** (a partnership of Age UK Solihull and Solihull Mind) successfully claimed **£2,568,000**, only slightly below last year's figure of **£2,601,000**. Our success rate in supporting people to claim the benefits to which they are entitled remains consistently high, bringing our total benefits and grants success for 2021-22 to **£2,827,000**, an increase on last year's total of **£2,670,000**.



The **Direct Payments Information and Advice Service** was accessed by **55** new clients and helped **277** people to manage their personal care budgets and find the right kind of support to meet their care needs.



Our sub-contract with the **Disability Resource Centre (DRC)** to provide Disability Casework resulted in **424** clients being supported (141 in 2020-21), resulting in **1,910** contacts being generated (2020-21 was 964). Our Outreach services (Age UK Solihull and Solihull Mind) helped **540** people and generated **3,127** (2,738 in 2020-21).



The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. This year the project recorded **912** clients (2020-21 was 418) and **3,428** contacts. **Solihull Home Energy Awareness Project** funded by **Energy Redress** is also part of the Winter Warmth Campaign and has exceeded its target of **500**; the actual number of homes being helped reached **784**.



Promoting Positive Attitudes to Ageing



by recognising the valuable contribution that older people make to society

Highlights

Safeguarding Adults



At Age UK Solihull, we take very seriously the need to work in a way that prevents harm and protects those we support.

Safeguarding adults means for us, protecting a person's right to live in safety, free from abuse and neglect.

As well as ensuring that all relevant staff and volunteers understand their responsibility, we also ensure that they have relevant training and DBS checks in place.

We sit on the Solihull Adult Safeguarding Board and chair the Engagement and Prevention Sub Committee and ensure that the Voluntary and Community Sector in Solihull are well represented as key players in the prevention of abuse of older and vulnerable people in the Borough.

Partnership Working



Age UK Solihull continues to work in partnership with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group.

This has never been more evident than in the last two years when amazing things were achieved by people pulling together to support those in need.

We also work closely with our colleagues at Age UK and the Age England Association on our common aims for older people and are active members of the Age UK West Midlands Regional Board and Networks.

Supporting Older People



through a wide range of services delivered in the way that older people want

Highlights

Our **Older People's Information and Advice Service** has seen a doubling of the number of older people accessing the service, up from 774 in 2020-21 to **1,641** in 2021-22. This is a specialist service which requires staff to have a high level of knowledge and experience in a wide range of areas including housing, care and independent living and a whole host of other issues which impact on the lives of older people in Solihull every day.

The **Linking People Together Service** has had an extremely busy year as during the second year of the pandemic, it was again at the forefront of ensuring that old people received welfare contacts to ease the worry and loneliness of lockdowns. Referral numbers doubled during 2020-21 at 424 but have remained high in 2021-22 at **307**. At the end of March 2022, there were **612** older people in the service (Befriending and Clubs) and a waiting list of **159** people. Volunteer numbers have dropped since the height of the pandemic when many people who were furloughed or otherwise not as busy as they would have been in a normal year returned to work and other activities; nevertheless volunteer numbers have remained good at around **200** for this popular service.

Linking Veterans Together is funded by the Armed Forces Covenant Trust Fund and to date has reached **318** older veterans against a target of **350** by the end of the project in March 2023, so it is well on track to meet the target. The service has delivered digital skills classes and has organised 3 events for veterans. Current work includes working with Veterans on a Memory Book which will include stories, photos and poems.

Later Life Goals supports older people with life-changing issues such as bereavement, life changing illness or loss of mobility, financial hardship and many other needs. It is funded by the Masonic Charitable Foundation via Age UK, and has also led to a practical and supportive relationship being forged in Solihull between Age UK Solihull and **Knowle Masonic Centre (KMC)** who were also very generous to older people during the pandemic.

Veterans in Solihull Not Forgotten was a new project funded by the Armed Forces Covenant Fund Trust, ensuring veterans had the help and support they needed in the height of the pandemic. It had a target of **200** veterans to be identified and offered direct support, and despite the limitations presented by the pandemic, was able to support **272** veterans in the borough.

Working With and For Older People



in very practical ways to promote their health, wellbeing and independence

Highlights

Age UK Solihull's only chargeable service, the **Home Support Service** was hit very hard by the pandemic as clients feared the transmission of COVID-19 into their homes. In 2021-22 we continued to be affected by very high level of COVID and other non-COVID related staff illness. We also sadly saw a significant loss of clients due to death or a move into residential care as the effects of the pandemic took its toll on this vulnerable client group. **8,899** paid hours of support were provided to clients but this is around 65% of pre-pandemic levels. We remain optimistic and positive about the service and will hope to overcome the difficulties in recruiting locally to this vital service in the coming year.

The **Home from Hospital Service** is funded by Adult Social Care and enables timely discharges from hospital together with post-discharge support. It works closely with the Hospital Social Work Teams and provides a range of practical help and support to help a person settle back into home following a stay in hospital and the often unexpected disruption that can cause to an individual, particularly those who do not have family or friends nearby.

Social Prescribing funded by South Central Solihull PCN (4 GP practices) has consistently achieved higher-than-target outcomes with **164** referrals supported in the last year against a target of **96** for the period. The relationship with the PCN has also led to a second year of being able to support the Richmond Road practice with its well-organised vaccination roll-out by ensuring that the most vulnerable older people were able to get to the venue and safely access their vaccination when they were there.

Our **Postural Stability Instruction** classes funded by BSol CCG are the only evidence-based strength and balance exercise for those suffering frequent falls. The service has always exceeded its target numbers (**180** against a target of 136) and the outcomes for those using the service are outstanding, with **89%** of those successfully completing the programme not having had another fall in the post-programme monitoring period and **97%** continuing to undertake exercise following their completion of the course.

We are pleased to be working with the Public Health team to continue to successfully pilot the **Digital Champions Project** which was launched during the very difficult period of the pandemic lockdowns, which placed all sorts of barriers in the way of making the pilot a success, but we managed it! Over the period of the pilot, **21** clients were supported by **14** trained volunteers, who were carefully matched with clients based on location, interest, client needs and volunteer experience. Thanks to the success of the pilot, we are pleased to have been able to successfully bid for funding from Age UK to continue this vital project.

Volunteers have been at the beating heart of our work with older people this last year, supporting our clients through the worst fears and anxieties about the COVID-19 pandemic. We are proud to note that with **353** active volunteers - a ratio of 6 volunteers for every staff member - we are truly an excellent example of care, compassion and community activity.

How we raise our funds



Age UK Solihull's unrestricted income in 2021-22 was **£353,840** which was derived from **donations** and **grants**, our **charity shops** and our **social enterprise**, allowing us to deliver on our core objectives of **improving later life.**

Highlights

Our charity shops were open again from April 2021 but traded for fewer days overall due to illness and staff shortages.



Sales and grant support at our shops at

- Hobs Moat Road, Solihull
- Hurst Lane North, Castle Bromwich

totalled **£64,929**

Income and grant support from our Home Support Services amounted to

£191,592





Our Fundraising Team raised **£140,386**, of which **£78,741** was unrestricted.

There was limited in-person fundraising again this year, so our focus shifted from our Covid Response Appeal to more general online fundraising and grant applications, particularly for unrestricted grants. We are grateful for the support we received from local organisations and businesses, including Countrywide Properties, National Grid and Knowle and Dorridge Rotary.

Financial Review

In 2021-22 our total incoming resources were **£1,751,000** and our total expenditure was **£1,712,000**. **92p** in every £1 was spent on our charitable activities.

Income by source

Voluntary income **£110,000**

Retail **£65,000**

Charged for services **£194,000**

Income from charitable activities **£1,370,000**

Fundraising activities **£9,000**

Other **£3,000**

Charitable Expenditure - total £1,582,000

Enabling older people **£858,000** (54%)

Supporting older people **£360,000** (23%)

Working with and for older people **£364,000** (23%)

Other Expenditure

Cost of generating funds **£130,000**









Age Concern Solihull trading as Age UK Solihull, started life as Age Concern Metropolitan Borough of Solihull in March 1983 in response to considerable research and strong evidence of the need for an organisation to provide services and to work in partnership with the local authority for the benefit of older people.

Age Concern Solihull is a charity - registration number 1055887. It is a company by limited guarantee - the company number is 3180062. The registered office is The Core, Central Library Building, Homer Road, Solihull, B91 3RG.

Age UK Solihull is a member of the Age England Association (which replaced the Age Concern Federation following the merger of Age Concern England and Help the Aged in April 2009). In September 2010, Age UK Solihull became a brand partner of the new national charity Age UK, with a shared commitment to working with older people, shared values and aims. In 2016 we agreed a new Brand Partnership for 5 years to 2021. This is now due to be renewed in 2024.

Today, Age UK Solihull is a medium sized organisation, employing 57 staff (full and part time) and has one of the largest volunteer help-forces (350+) in the borough.



Charity Number: 1055887

REGISTERED NUMBER: 03180062 (England and Wales)

REPORT OF THE DIRECTORS AND TRUSTEES AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

FOR

AGE CONCERN SOLIHULL
trading as AGE UK SOLIHULL
(LIMITED BY GUARANTEE)

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Contents of the Financial Statements
for the Year Ended 31 March 2022

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Company Information
for the Year Ended 31 March 2022

DIRECTORS AND TRUSTEES:	D C Mattocks (Chairman) J Baynton (resigned 24 November 2021) L E Bourne P Chauhan P J Oakley R M Paulin (appointed 25 May 2022) N C Robinson A J Rolf (appointed 27 July 2022) S R Tomlinson
SECRETARY:	A F Hastings
CHIEF EXECUTIVE OFFICER:	A F Hastings
REGISTERED AND PRINCIPAL OFFICE:	The Core Central Library Building Homer Road Solihull West Midlands B91 3RG
REGISTERED NUMBER:	03180062 (England and Wales)
REGISTERED CHARITY NUMBER:	1055887
SENIOR STATUTORY AUDITOR:	Mr J Seagrave FCCA
AUDITORS:	Seagrave French LLP Statutory Auditors 1 Poplars Court Lenton Lane Nottingham NG7 2RR

Report of the Directors and Trustees
for the Year Ended 31 March 2022

The Directors and Trustees present their report and consolidated financial statements for the year ended 31 March 2022.

OBJECTIVES

The Charity's objects are to promote the following purposes for the benefit of the public and/or older people in and around the Metropolitan Borough of Solihull:

- preventing or relieving the poverty of older people
- advancing education
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- promoting equality and diversity
- assisting older people in need by reason of ill-health, disability, financial hardships, social exclusion or other disadvantage and
- such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS

In measuring our work on behalf of older people in Solihull, we look at the success of each service we provide and the benefits they have brought to the people we are set up to help. We have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing our activities and in planning future activities. We group our achievements into four areas of action, all of which we may use to address any particular issue:

1. Enabling older people to get involved in shaping their world so that it better meets their needs
2. Promoting positive attitudes to ageing by recognising the valuable contribution that older people make to our society
3. Supporting older people through a wide range of services, delivered in ways that older people want
4. Working with and for older people by involving older people in all that we do in very practical ways which promotes their health, well-being and independence

A period of continuing challenge and change

Well, we thought that 2020-21 had been a year like no other but sadly the COVID-19 pandemic has continued to disrupt what we used to call 'normal life' for the second year running. Age UK Solihull are profoundly proud of the dedication and willingness, to say nothing of the unending energy and enthusiasm, shown by our staff and volunteers in supporting our older and vulnerable residents and communities through the best and worst of times. Add to that the unexpected need to support the refugee exodus from Afghanistan, a huge number of whom came through Birmingham airport which is in the Solihull Metropolitan Borough and on our doorstep. This was followed it felt like not much later by a similar influx of bewildered and traumatised people fleeing the war in Ukraine. Such a troubled two-year period will not be easy to forget and there are many whose lives have been lost or changed forever that we will want to remember.

The last year has seen us learning to live with COVID-19 and to address its continuing impacts. For a while it was all a bit 'stop/start' in terms of what we could do and when we could do it, in trying to safely bring our services back to being open and face-to-face for our clients. In particular there has been the need for our staff to constantly test for COVID-19 infection themselves to help keep our more vulnerable clients as safe as we possibly could, while continuing with our vital work. The COVID-19 pandemic was a frightening time for many of our clients and the confidence to get out and about again has taken a severe knock.

Throughout another year of significant challenge and change, our team of staff and volunteers continue to work to not only maintain our own service delivery but to also play a role in the strong inter-agency partnerships in Solihull to support those in need.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Enabling People

2021-22 was the third year of our contract to provide **Community Advice Hubs** in Solihull in partnership with Solihull Mind and they continue to be an integral part of Solihull Council's Community Wellbeing Service offer to all adults in Solihull, meeting the overall aim of transforming the borough's prevention and early intervention services, responding to local and national priorities.

The number of clients accessing the Community Advice Hubs during 2021-22 was approximately 70% of the level we saw pre-pandemic (2019-20), but the number of contacts generated was at around 90% of pre-pandemic levels, indicating the more complex nature of the help needed in the second year of the pandemic. The **South Solihull Community Advice Hub** dealt with **3,185** people and generated **15,691** contacts. The **North Solihull Community Advice Hub** supported **1,575** people and generated **7,064** contacts. In addition, **392** people accessed the Age UK Solihull Enquiries Line, which generated **1,860** contacts. Together, these figures indicate that we were being contacted by 100 Solihull residents every week.

Our **All-Age Benefits Services** (a partnership of Age UK Solihull and Solihull Mind) successfully claimed **£2,568,000** for Solihull residents, only slightly below last year's figure of **£2,601,000.** Our success rate in supporting people to claim the benefits to which they are entitled remains consistently high, bringing our total benefits and grants success for 2021-22 to **£2,827,000**, an increase on last year's total of **£2,670,000.**

The **Direct Payments Information and Advice Service** was accessed by **55** (2021: 98) new clients and helped **277** (2021: 347) people to manage their personal care budgets and find the right kind of support to meet their care needs.

Our sub-contract with the Disability Resource Centre (DRC) to provide **Disability Casework** resulted in **424** clients being supported (2021: 141), resulting in **1,910** contacts being generated (2021: 964).

Our **Outreach services** (Age UK Solihull and Solihull Mind) helped **540** people and generated **3,127** contacts (2021: 2,738).

The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. This year the project recorded **912** clients (2021: 418) and **3,428** (2021: 2,427) contacts. Solihull Home Energy Awareness Project funded by Energy Redress is also part of the Winter Warmth Campaign and has exceeded its target of 500, with the actual number of households being helped reaching **784**.

In addition, we were asked by Solihull Council to assist in distributing the **Covid Local Grant Scheme** and the first tranche of the **Household Support Fund.** Together these totalled **£214,773** of financial support to households vulnerable to the effects of the pandemic with food, energy bills and household essentials.

Promoting Positive Attitudes to Ageing

Safeguarding Adults

At Age UK Solihull, we take very seriously the need to work in a way that prevents harm and protects those we support. Safeguarding adults means for us, protecting a person's right to live in safety, free from abuse and neglect. As well as ensuring that all relevant staff and volunteers understand their responsibility, we also ensure that they have relevant training and DBS checks in place. We sit on the Solihull Adult Safeguarding Board and chair the Engagement and Prevention Sub-Committee and ensure that the Voluntary and Community Sector in Solihull are well represented as key players in the prevention of abuse of older and vulnerable people in the Borough.

Partnership working

Age UK Solihull continues to work in partnership with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group. This has never been more evident than in the last two years when amazing things were achieved by people pulling together to support those in need. We also work closely with our colleagues at Age UK and the Age England Association on our common aims for older people and are active members of the Age UK West Midlands Regional Board and Networks.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Supporting Older People

Our **Older People's Information and Advice Service** has seen a doubling of the number of older people accessing the service, up from 774 in 2020-21 to **1,641** in 2021-22 (approximately 30 per week). This is a specialist service which requires staff to have a high level of knowledge and experience in a wide range of areas including housing, care and independent living and a whole host of other issues which impact on the lives of older people in Solihull every day.

The **Linking People Together** service has had an extremely busy year. A second year of the COVID-19 pandemic meaning it was again at the forefront of ensuring that older people received welfare contacts to ease the worry and loneliness of lockdowns, and new waves of infections. Referral numbers doubled during 2020-21 at 424 but have remained high in 2021-22 at **307**. We were delighted to finally be able to reopen our clubs in September 2021. At the end of March 2022, there were **612** older people in the service (Befriending and Clubs) and a waiting list of 159 people. Volunteer numbers have dropped since the height of the pandemic (when many people who were furloughed or otherwise not as busy as they would have been in a normal year, returned to work and other activities), nevertheless volunteer numbers have remained good at around **200** for this popular service.

Linking Veterans Together is funded by the Armed Forces Covenant Trust Fund and to date has reached **318** older veterans against a target of 350 by the end of the project in March 2023, so it is well on track to meet the target. The service has delivered Digital Skills classes and has organised 3 events for veterans. Current work includes working with veterans on a Memory Book which will include stories, photos, poems etc.

Later Life Goals supports older people with life changing issues such as bereavement, life changing illness or loss of mobility, financial hardship and many other needs. It is funded by the Masonic Charitable Foundation via Age UK and has also led to a practical and supportive relationship being forged in Solihull between Age UK Solihull and Knowle Masonic Centre (KMC) who were also very generous to older people during the pandemic.

We were hearing that some clients continue to be fearful of using taxis or public transport because of COVID-19 so when further pandemic-related funding became available, we were fortunate to secure a grant to enable us to purchase an electric 'people-mover' vehicle to transport clients to our activities. This vehicle has been named **Cynthia** in honour of one of our founding trustees, Cynthia Leonard.

Working With and For Older People

Age UK Solihull's only chargeable service, the **Home Support Service** was hit very hard by the pandemic as clients feared the transmission of COVID-19 into their homes. In 2021-22 we continued to be affected by the very high levels of COVID-19 in the community and other staff illness. We also sadly saw a significant loss of clients due to death or a move into residential care as the effects of the pandemic took its toll on this vulnerable client group. **8,899** paid hours of support were provided to clients, but this is around 65% of pre-pandemic levels. Our Home Support workers remained on partial furlough until the grant scheme ended in September 2021. We remain optimistic and positive about the service and we hope to overcome the difficulties in recruiting locally to this vital service in the coming year.

The **Home from Hospital Service** is funded by Solihull Council's Adult Social Care and enables timely discharges from hospital together with post-discharge support. It works closely with the Hospital Social Work Teams and provides a range of practical help and support to help a person settle back into home following a stay in hospital and the often unexpected disruption that can cause to an individual, particularly those who do not have family or friends nearby.

Social Prescribing funded by South Central Solihull PCN (4 GP practices) has consistently achieved higher than target outcomes with 164 referrals supported in the last year against a target of 96 for the period. The relationship with the PCN has also led to a second year of being able to support the Richmond Road practice with its well organised vaccination roll-out by ensuring that the most vulnerable older people were able to get to the venue and safely access their vaccination when they were there.

Our **Postural Stability Instruction** classes funded by BSol CCG are the only evidence-based strength and balance exercise for those suffering frequent falls. The service has always exceeded its target numbers (**180** against a target of 136) and the outcomes for those using the service are outstanding. 89% of those successfully completing the programme do not have another fall in the post programme monitoring period of six months and 97% continue to undertake exercise following their completion of the course.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Working With and For Older People (continued)

We are pleased to be working with the Public Health team to continue to successfully pilot the **Digital Champions Project**. This was launched during the very difficult period of the pandemic lockdowns which placed all sorts of barriers in the way of making the pilot a success, but we managed it! Over the period of the pilot, **21** clients were supported by **14** trained volunteers, who were carefully matched with clients based on location, interest, client needs and volunteer experience. Thanks to the success of the pilot, we are pleased to have been able to successfully bid for funding from Age UK to continue this vital project.

VOLUNTEERS

Volunteers have been at the beating heart of our work with older people this last year, supporting our clients through the worst fears and anxieties about the COVID-19 pandemic. We are proud to note that with 353 active volunteers, a ratio of 5 volunteers for every staff member, we are truly an excellent example of care, compassion and community activity.

REVIEW OF FUNDRAISING ACTIVITIES

Our main fundraising activities continue to be our retail shops and the various activities of our Fundraising team – grant applications, encouraging events by and donations from local businesses, schools and organisations, and generating public donations. Our Home Support Service is also priced to make a small contribution under normal operating conditions. The year under review was a difficult year for each of these activities due to the ongoing impacts of COVID-19 affecting the confidence of people to return to 'normal life'. The two years of the pandemic has given us time to consider other potentially fundraising options but, other than shifting to online where possible and most likely successful, we believe that our current activities are sound and it is reasonable to expect them to return to generating funds for us in the near future.

Our shops in Hobs Moat and Castle Bromwich reopened on 12 April 2021 and traded throughout the year. However due to staff illness and shortages, for several months during the year under review, both shops had to either close for a period or were open for fewer days per week. Sales from our charity shops totalled £58,335 this year, not enough to make a surplus for the year. Taking the two years of the pandemic together (2020-21 and 2021-22), with the support of the furlough scheme and other grants, our shops made a small loss of £6,000 overall. Looking ahead, we are pleased to see that since April 2022 our shops are being well supported and takings have increased significantly.

Our Fundraising Team raised a total of £140,386 (2021: £197,156) from donations, legacies, grant applications and general fundraising. There was limited in-person fundraising again during the year under review. Of the total raised, £78,741 (2021: £180,556) was unrestricted income. The focus shifted from our Covid Response Appeal to more general online fundraising and grant applications, particularly for unrestricted grants.

Age UK Solihull did not use professional fundraisers or commercial participators in the year ended 31 March 2022. We are registered with the Fundraising Regulator and adhere to the Code of Fundraising Practice. We also have a Fundraising Policy in place, which includes our approach to protecting vulnerable people when fundraising. We have not received any complaints about our fundraising activities in the year under review.

For online donations the Fundraising Team uses and encourages its supporters to use recognised fundraising platforms (such as JustGiving) which have robust reporting and monitoring systems. It uses Charity Log as its supporter database and records information on donors, their support, Gift Aid status and marketing preferences in line with GDPR regulations. Vulnerable people can be flagged as such on the system and our fundraising approach is tailored accordingly. Supporters are given the option to opt in or opt out of marketing at any time and permission to use their photograph is documented.

The safety of the public, our supporters, and our volunteers and staff at our fundraising events is always considered carefully. A Risk Assessment is undertaken and we ensure sufficient staff and volunteers are present based on the number of attendees and type of event. Staff and volunteers are briefed on their roles and responsibilities on an event by event basis.

REVIEW OF INVESTMENT ACTIVITIES

Interest rates fell significantly during 2020-21 and remained low during the year under review. We continue to feel that a risk-averse investment approach and maintaining a high level of liquidity is appropriate whilst the general economic outlook remains uncertain. Our interest earnings for the year were £2,665 (2021: £2,790), representing a return of approximately 0.5% pa. In line with our investment policy, we aim to ensure that all deposits are covered by the Financial Services Compensation Scheme.

FINANCIAL REVIEW AND RESERVES

As we expected the Covid pandemic continued to negatively affect our shops and fundraising in the year under review and we had budgeted for deficits. In the event, taken together, these activities did better than budgeted. Our Home Support Service (our only charged for charitable activity) continued to be significantly disrupted by the Covid pandemic, with both losing clients and staff shortages. We had hoped to see it start to move towards a more 'normal' level of activity throughout the year but this was not to be. Some Covid Response activities such as shopping for clients continued but on a much smaller scale than in the previous year.

Our principal funding sources continue to be contracts with our local authority and CCG. These were not affected by the Covid pandemic and enabled us to continue to deliver our free at point of service charitable activities, still by phone or online rather than face to face. We were also funded by our local authority to distribute the Covid Local Grant Scheme (Aug/Sept 2021) and the Household Support Fund (winter 2021/22) which created significant extra work for us.

Our total income in the year under review was £1,750,753 compared to £1,898,853 the year before. This decrease of £148,100 reflects the fall-off in additional funding relating to the Covid pandemic (donations and government and grant support) which we received in the previous year.

At 31 March 2022 the Charity had restricted reserves of £263,383 (2021: £205,905). Nearly all of our restricted service lines have increased reserves this year, though not as significantly as in 2020-21. This stands us in good stead for the coming years as we need to add to our staff in some services and to weather the cost of living increases.

Unrestricted reserves (before Pension Reserve) ended the year at £384,299 (2021: £425,753). As we expected the increase in unrestricted reserves that occurred in 2020-21 was temporary on the back of the additional funding for Covid we received, which we have continued to expend in the year under review.

We have reviewed our free reserves policy and currently calculate that, based on our current activities and principal risks, we require minimum free reserves of between £280,000 and £300,000. We believe this would provide us with adequate liquidity and the resources to manage a significant change to our activities should that happen in the future. We expected our free reserves to fall in the year to 31 March 2022 as we continued to be adversely impacted by the Covid situation. And they did - at 31 March 2022 our free reserves were £200,719 (2021: £289,413) after making allowance for the carrying amount of fixed assets and designations. We continue to designate £60,000 to meet our short term defined benefit pension scheme obligations. We also designate £46,917 as a fund for investment in new income-generating ideas and it has been agreed that approximately £17,000 will be used in 2022-23 to boost our fundraising resources. Consequently at 31 March 2022 our free reserves are less than our target range by £80,000 to £100,000. We are confident that our unrestricted sources of income will show an improvement in the coming years which will boost our free reserves position.

PLANS FOR FUTURE PERIODS

COVID-19 has not gone away but the vaccination programme in the UK has seemingly broken the connection between infection and death rates, which is very welcome but what will happen next is still something of an unknown. What we do know is that the complexity of need in our client group has accelerated, and those who were just about coping before the pandemic are no longer doing so. We are concerned about the long term effects on the health and well-being of older and vulnerable people, and particularly those who have been so isolated for the past two years. We will therefore be doing all that we can to encourage and support people to get out and about again safely, and to help them to recover their independence. The re-opening of our Clubs and being able to go back to providing face-to-face befriending visits play an important role in this.

PLANS FOR FUTURE PERIODS (continued)

In April 2022 we moved the South Solihull Community Advice Hub to the Lower Ground Floor of The Core (where our office has been based for many years). The move has been welcomed by our staff and clients as it gives us a dedicated space for the Hub operation plus extra space for more activity-based group sessions.

We continue to face the future with enthusiasm, believing that we have a staff and volunteer taskforce and a loyal supporter base that will allow us to maintain a steady, reliable and supportive presence in the Borough of Solihull for older and vulnerable people. Changes are inevitably coming with the Adult Social Care Reform plans and, closer to home, the formation of the Birmingham and Solihull Integrated Care Board from 1 July 2022. We believe that we have a leading role to play, alongside our many great partnerships, in meeting the needs of the increasingly older population in Solihull.

RISKS MANAGEMENT

The Trustees have in place a process to identify risks and implement risk management strategies. A Risk Register is maintained and reviewed at least quarterly which identifies the risks the Charity could face using Charity Commission guidelines, scores them in terms of likelihood of occurrence and potential impact, and identifies the means of mitigating these risks. An action plan is developed for those mitigation actions which it is agreed should be put in place or existing ones improved.

We consider that the principal risk areas Age UK Solihull currently faces, together with our mitigation actions, are:

- **Recruitment** - as is the case with many social care organisations, we are finding it difficult to recruit into our vacant positions. This is affecting both our ability to generate unrestricted income and to manage or reduce the pressure on our already hard-working staff. We have gone as far as we can in terms of the pay rates we can offer but are constrained by needing to operate within funding which has been uplifted at rates below the current level of inflation. We are looking into what else we can do to make 'our offer' attractive.

- **Inflation** - the current high level of inflation and in particular the rise in energy prices is leading to more people getting into debt or worrying about their finances, so demand for our services has noticeably increased in recent months. Workloads for our existing staff are regularly monitored and we ensure that staff take regular annual leave. All of our employees have access to a free third-party Employee Assistance Programme that promotes wellbeing and a strong work/life balance. At the same time inflation is eroding the value of the remuneration we can offer our staff and the value of our reserves. We will continue to ask funders for appropriate uplifts to the value of existing contracts and we are ensuring that future budgets for our services are being adjusted to take the inflation rate into account.

- **Service delivery quality** - we recognise that having unfilled vacancies and increased demand for our services could reduce the quality of our service delivery. We pride ourselves on providing reliably high-quality services in all of our activities and know that this is an important factor in maintaining the good relationships we have with all of our funders, clients and supporters. Our QA processes have been recently independently assessed, and identified training and supervision needs are being organised.

- **Concentration of income sources** - we have significant dependence on statutory contracts. Our contracts with our local authority have recently been renewed for a period of two and half years so we are in a stable position for the short-term. However we recognise we need to expand and diversify our activities, both restricted and unrestricted. Since April 2022 we are undertaking work in some new areas – Home from Hospital and Digital Champions. We are researching other options particularly for generating unrestricted income. We have earmarked the grants we were given by Age UK when our insurance services ceased, as a fund for investment in new income-generating activities and some of this will be used in 2022-23 to explore new fundraising ideas. In addition we have restructuring planning in place should contracts not be renewed.

- **Government policy changes** – the response to the Covid pandemic in the last two years and currently to the cost of living crisis has resulted in extraordinary government intervention. This will undoubtedly put pressure on future central and local government finances. In addition changes to social care funding with the introduction of a £86,000 cap are expected but the timing is unclear. It is unclear how these factors will ultimately impact on our activities but we believe that by focussing on the other risks identified above, we will increase our resilience and be well placed to adapt to whatever the changes bring.

RISKS MANAGEMENT (continued)

- **Pandemics** - the risk of a pandemic or other event which leads to wholesale disruption of our activities is also on our Risk Register but we have not scored it as highly as the above risks. Another year on and Covid is still with us and causing disruption and there is concern about how well the NHS will cope this winter. However we know now, if our activities remain similar and the disruption caused is similar, we can adapt. We also recognise the need to be mindful of the potential impact if the mix of our income sources changes significantly.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association. All Directors of the company are also Trustees of the Charity, and there are no other Trustees. The Board of Trustees is the body responsible for the governance and performance of the Charity. It meets six times a year and receives reports from two formally constituted sub-committees: the Finance and General Purposes Committee and the Human Resources Committee, both of which meet up to 12 times per year. Each sub-committee has specific terms of reference and functions delegated by the Board and has a Chairman appointed by the Board. All Trustee and sub-committee meetings receive written reports from and are attended by the Chief Executive Officer (A F Hastings) and other members of the senior management team as appropriate. The remuneration of the Charity's key management personnel is set by reference to other similar Age UK's and other similar local voluntary and community sector organisations.

The Board of Trustees has the power to appoint additional Directors and Trustees as it considers fit to do so. There is a formal procedure for the appointment of new Directors and Trustees to the board which aims to ensure that an appropriate balance of skills, experience and background is achieved. All Directors and Trustees are submitted for re-election every three years.

The Directors and Trustees during the year under review were:

D C Mattocks (Chairman)
J Baynton (resigned 24 November 2021)
L E Bourne
P Chauhan
P J Oakley
R M Paulin (appointed 25 May 2022)
N C Robinson
A J Rolf (appointed 27 July 2022)
S R Tomlinson

The Board of Trustees would like to give our grateful thanks to J Baynton for his many years of loyal and valuable contributions to the Charity.

RELATED PARTIES

The Charity owns the total issued share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading. Age UK Solihull Trading has not traded since March 2018.

STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES

The Directors/Trustees are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors/Trustees to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Directors must not approve the financial statements unless they are satisifed that they give a true and fair view of the state of affairs of the company and the group and of the surplus or deficit of the company and the group for that period.

In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Directors/Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and the group 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 company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as each Director/Trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and each Director/Trustee has taken all the steps he/she should have taken to make him/herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

APPROVAL

This Report was approved by the Board of Directors and Trustees on 26 October 2022 and signed on its behalf by:



S R Tomlinson
Director and Trustee

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Opinion

We have audited the financial statements of Age Concern Solihull trading as Age UK Solihull (the 'company') and its subsidiaries (the 'group') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and Notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the company's affairs as at 31 March 2022 and of its surplus for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the directors' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

Responsibilities of directors

As explained more fully in the directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We assessed the susceptibility of the group' and company's financial statements to material misstatement and how fraud might occur, including through discussions with the directors, discussions within our audit team planning meeting, updating our record of systems and ensuring these systems operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the company by discussions with directors and by updating our understanding of the sectors in which the company operates.

Laws and regulations of direct significance in the context of the company including the Companies Act 2006 and UK Tax legislation.

Other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to their ability to operate or to avoid a material penalty include anti-bribery legislation, health and safety legislation and employment law.

We identified revenue recognition to be the area most susceptible to the risk of material misstatement due to a fraud and non-compliance.

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Audit response to risks identified.

We consider the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statements items including a review of financial statement disclosures.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud. We assessed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus capacity to identify non-compliance with laws and regulations and fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Jason Seagrave ACCA (Senior Statutory Auditor)

For and on behalf of Seagrave French LLP

26 October 2022

Statutory Auditor

1 Poplars Court
Lenton Lane
Nottingham
NG7 2RR

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2022** £	Total 2021 £
INCOME FROM:					
Donations and legacies:					
Donations		35,042	14,543	49,585	112,150
Legacies		854	10,872	11,726	7,718
CJRS/SSP grants		2,517	-	2,517	7,406
Local Authority grants		-	-	-	3,592
Other grants		45,900	-	45,900	54,037
Charitable activities:	2				
Charges for services		174,328	63,290	237,618	231,185
Local Authority contracts		-	1,000,024	1,000,024	910,454
Other contracts		-	112,659	112,659	113,705
Local Authority grants		-	63,480	63,480	88,437
Other grants		-	129,252	129,252	194,132
CJRS/SSP grants		18,979	2,524	21,503	61,230
Other trading activities:					
Shop income		58,335	-	58,335	1,913
Fundraising activities		7,066	269	7,335	5,485
Retail grants		5,334	-	5,334	49,338
CRJS/SSP grants		2,320	-	2,320	54,248
Local Authority grants		500	-	500	1,033
Investment income:					
Bank interest		2,665	-	2,665	2,790
TOTAL INCOME		**353,840**	**1,396,913**	**1,750,753**	**1,898,853**
EXPENDITURE ON:					
Raising funds:					
Shops		87,595	-	87,595	85,984
Fundraising activities		41,845	-	41,845	49,611
Charitable activities:					
Enabling people		-	857,941	857,941	836,245
Promoting positive attitudes to ageing		-	-	-	5,308
Supporting older people		-	359,864	359,864	305,995
Working with and for older people		221,460	143,024	364,484	336,523
Other expenditure:					
Governance costs	3	-	-	-	10,619
TOTAL EXPENDITURE	3	350,900	1,360,829	1,711,729	**1,630,285**
NET INCOME BEFORE TRANSFERS		**2,940**	**36,084**	**39,024**	**268,568**
TRANSFERS					
Gross transfers between funds	16	(21,394)	21,394	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**(18,454)**	**57,478**	**39,024**	**268,568**

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2022** £	Total 2021 £
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**(18,454)**	**57,478**	**39,024**	**268,568**
OTHER RECOGNISED GAINS AND LOSSES:					
Actuarial gain/(loss) on defined benefit pension scheme	18	72,000	-	72,000	(10,000)
Change in effect of asset ceiling		(85,000)	-	(85,000)	-
NET MOVEMENT IN FUNDS		**(31,454)**	**57,478**	**26,024**	**258,568**
Total Fund Balances Brought Forward		415,753	205,905	621,658	363,090
TOTAL FUND BALANCES CARRIED FORWARD		**£384,299**	**£263,383**	**£647,682**	**£621,658**

The Charity has no recognised gains or losses other than the deficit or surplus for the current and previous years.

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £
INCOME FROM:				
Donations and legacies:				
Donations		*105,066*	*7,084*	*112,150*
Legacies		*7,718*	-	*7,718*
CJRS/SSP grants		*7,406*	-	*7,406*
Local Authority grants		*3,592*	-	*3,592*
Other grants		*54,037*	-	*54,037*
Charitable activities:	*2*			
Charges for services		*157,176*	*74,009*	*231,185*
Local Authority contracts		-	*910,454*	*910,454*
Other contracts		-	*113,705*	*113,705*
Local Authority grants		*9,112*	*79,325*	*88,437*
Other grants		*51,299*	*142,833*	*194,132*
CJRS/SSP grants		*43,939*	*17,291*	*61,230*
Other trading activities:				
Shop income		*1,913*	-	*1,913*
Fundraising activities		*5,485*	-	*5,485*
Retail grants		*49,338*	-	*49,338*
CRJS/SSP grants		*54,248*	-	*54,248*
Local Authority grants		*1,033*	-	*1,033*
Investment income:				
Bank interest		*2,790*	-	*2,790*
TOTAL INCOME		***554,152***	***1,344,701***	***1,898,853***
EXPENDITURE ON:				
Raising funds:				
Shops		*85,984*	-	*85,984*
Fundraising activities		*49,611*	-	*49,611*
Charitable activities:				
Enabling people		-	*836,245*	*836,245*
Promoting positive attitudes to ageing		*5,308*	-	*5,308*
Supporting older people		*33,116*	*272,879*	*305,995*
Working with and for older people		*242,394*	*94,129*	*336,523*
Other expenditure:				
Governance costs		*10,619*	-	*10,619*
TOTAL EXPENDITURE	*3*	***427,032***	***1,203,253***	***1,630,285***
NET INCOME BEFORE TRANSFERS		***127,120***	***141,448***	***268,568***
TRANSFERS				
Gross transfers between funds	*16*	*10,500*	*(10,500)*	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		***137,620***	***130,948***	***268,568***

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		***137,620***	***130,948***	***268,568***
OTHER RECOGNISED GAINS AND LOSSES:				
Actuarial gain/(loss) on defined benefit pension scheme	*18*	*(10,000)*	*-*	*(10,000)*
NET MOVEMENT IN FUNDS		***127,620***	***130,948***	***258,568***
Total Fund Balances Brought Forward		*288,133*	*74,957*	*363,090*
TOTAL FUND BALANCES CARRIED FORWARD		***£415,753***	***£205,905***	***£621,658***

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Charity Balance Sheet
31 March 2022

	Notes	£	2022 £	£	2021 £
FIXED ASSETS:					
Tangible assets	10		76,663		29,423
Investments	11		2		2
			76,665		29,425
CURRENT ASSETS:					
Debtors	12	135,147		123,427	
Short term deposits		390,673		271,917	
Cash at bank and in hand		432,887		379,390	
		958,707		774,734	
CREDITORS: Amounts falling due within one year	13	(387,690)		(172,501)	
NET CURRENT ASSETS:			571,017		602,233
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY:			647,682		631,658
Defined benefit pension scheme liability	18		-		(10,000)
TOTAL NET ASSETS:			**£647,682**		**£621,658**
FUNDS:					
Restricted Funds	16		263,383		205,905
Unrestricted Funds		384,299		425,753	
Pension Reserve		-		(10,000)	
			384,299		415,753
TOTAL CHARITY FUNDS:			**£647,682**		**£621,658**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors and Trustees on 26 October 2022 and signed on its behalf by:



S R Tomlinson
Director and Trustee

The notes form part of these financial statements

Consolidated Balance Sheet
31 March 2022

	Notes	£	2022 £	£	2021 £
FIXED ASSETS:					
Tangible assets	10		76,663		29,423
CURRENT ASSETS:					
Debtors	12	135,147		123,427	
Short term deposits		390,673		271,917	
Cash at bank and in hand		432,889		379,392	
		958,709		774,736	
CREDITORS: Amounts falling due within one year	13	(387,690)		(172,501)	
NET CURRENT ASSETS:			571,019		602,235
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY			647,682		631,658
Defined benefit pension scheme liability	18		-		(10,000)
TOTAL NET ASSETS:			**£647,682**		**£621,658**
FUNDS:					
Restricted Funds	16		263,383		205,905
Unrestricted Funds		384,299		425,753	
Pension Reserve		-		(10,000)	
			384,299		415,753
TOTAL CHARITY FUNDS:			**£647,682**		**£621,658**

Approved by the Board of Directors and Trustees on 26 October 2022 and signed on its behalf by:

Sally R Tomlinson

S R Tomlinson
Director and Trustee

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Charity Statement of Cash Flows for the Year Ended 31 March 2022

	2022	2021
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	26,024	258,568
Investment interest receivable	(2,665)	(2,790)
Depreciation and impairment of tangible fixed assets	26,179	12,897
(Increase)/decrease in debtors	(11,720)	18,944
Increase/(decrease) in creditors	215,189	12,311
Increase/(decrease) in pension liability	(10,000)	2,000
Net cash provided by/(used in) operating activities	243,007	301,930
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(73,419)	(26,880)
Investment interest receivable	2,665	2,790
Net cash provided by/(used in) investing activities	(70,754)	(24,090)
Net increase/(decrease) in cash and cash equivalents	172,253	277,840
Cash and cash equivalents at 1 April 2021	651,307	373,467
Cash and cash equivalents at 31 March 2022	**£823,560**	**£651,307**
Cash and cash equivalent consists of:		
Short term deposits	390,673	271,917
Cash at bank and in hand	432,887	379,390
Cash and cash equivalents at 31 March 2022	**£823,560**	**£651,307**

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Statement of Cash Flows for the Year Ended 31 March 2022

	2022	2021
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	26,024	258,568
Investment interest receivable	(2,665)	(2,790)
Depreciation and impairment of tangible fixed assets	26,179	12,897
(Increase)/decrease in debtors	(11,720)	18,944
Increase/(decrease) in creditors	215,189	12,311
Increase/(decrease) in pension liability	(10,000)	2,000
Net cash provided by/(used in) operating activities	243,007	301,930
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(73,419)	(26,880)
Investment interest receivable	2,665	2,790
Net cash provided by/(used in) investing activities	(70,754)	(24,090)
Net increase/(decrease) in cash and cash equivalents	172,253	277,840
Cash and cash equivalents at 1 April 2021	**651,309**	373,469
Cash and cash equivalents at 31 March 2022	**£823,562**	**£651,309**
Cash and cash equivalents consists of:		
Short term deposits	390,673	271,917
Cash at bank and in hand	432,889	379,392
Cash and cash equivalents at 31 March 2022	**£823,562**	**£651,309**

The notes form part of these financial statements

Notes to the Consolidated Financial Statements
for the Year Ended 31 March 2022

1. ACCOUNTING POLICIES

1.1 Accounting Convention

The Charity is a public benefit entity. The accounts have been prepared under the historical cost convention and in accordance with the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102).

1.2 Consolidated Financial Statements

These financial statements consolidate the results of the Charity and its wholly-owned trading subsidiary Age Concern Solihull Trading Limited which traded as Age UK Solihull Trading until March 2018, on a line by line basis. The subsidiary is currently dormant.

1.3 Incoming Resources

Income is recognised in the period in which the Charity is entitled to receipt and the amount can be measured with reasonable certainty.

Coronavirus

Grants received under the Coronavirus Job Retention Scheme and SSP Scheme have been shown separately in the Statement of Financial Activities under each of the income categories according to the activities of the staff for whom they were claimed. Similarly, Restart Business Grants received for our shops have been shown separately in the Statement of Financial Activities under Other Trading Activities. We continued to provide a free shopping service throughout the year under review whereby we initially pay for the shopping and receive subsequent reimbursement. These reimbursements have been included in restricted income under Charitable Activities - Charges for Services. (The related expenditure is included in restricted Charitable Activities – Supporting older people.)

General

Grants of a general nature or which do not have particular service requirements have been included as voluntary income. Grants specifically for the provision of goods and services to be provided as part of charitable activities or services to beneficiaries are included as incoming resources from charitable activities. Income that is restricted by contractual terms is treated as restricted.

Where grants or funding have been received in respect of a specified period of time, any monies in advance will be accounted for as deferred income and recognised in the period which has been specified by the funder. Income may also be deferred to a future period where the donor has not specified the time period in which the income is to be expended. The value of deferred income is set out in Note 14 to the financial statements.

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are not recognised on receipt. Instead the value to the charity of the donated goods is recognised as income when sold.

1.4 Resources Expended

Resources expended includes costs of the activities, irrecoverable VAT and depreciation on related assets. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which relate to more than one activity are apportioned based on estimated time spent, head count or floor space etc, as appropriate. Support costs which are not attributable to a single activity are apportioned between the activities supported based on usage. This is approximated by the value of the incoming resources for that activity or the funds raised by that activity. Support costs include the costs of management, finance and administration staff; legal and HR support fees; governance and audit fees; and IT software and support costs. Details of the support costs are disclosed in Note 3 to the financial statements.

1. **ACCOUNTING POLICIES (continued)**

1.5 Donations of services – unpaid general volunteers

Donations of services by our volunteers has not been recognised as income, nor as an expense. We are not able to measure the value of volunteer hours reliably as we do not have a formal time-reporting requirement for all of our volunteers.

1.6 Fund Accounting

Unrestricted funds are those available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by funders or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in Note 16 to the financial statements.

1.7 Tangible Fixed Assets

Tangible fixed assets are measured initially at their historical cost. Depreciation is provided on a straight-line basis at the following annual rates in order to write off each asset over its estimated useful life.

ICT Equipment	- 33.33% on cost
Furniture and Fittings	- 33.33% on cost
Vehicles	- 25% on cost
Shop Leases and Improvements	- in accordance with the current lease

1.8 Stocks

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are carried at a £nil valuation.

Stocks of heaters, electric blankets, duvets etc. for our Winter Warmth activities are written off in the year in which they are purchased.

1.9 Debtors and Liabilities

Debtors are measured at their recoverable amounts. Liabilities are measured at their estimated settlement amounts.

1.10 Operating Leases

Lease payments under operating leases are recognised as an expense over the lease term on a straight-line basis.

1.11 Pensions

Pensions are accounted for in accordance with FRS 102. Pension costs for the defined contribution scheme are charged to the accounts on an accruals basis in the period in which they occur. Annual costs and the pension provision for the defined benefit scheme are calculated and charged to the Statement of Financial Activities on the basis of independent actuarial advice. The pension provision has been created within unrestricted funds in compliance with the requirements of the SORP.

Details of the pension scheme are disclosed in Note 18 to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

	2022			2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Enabling people:				
Community Advice Hubs	-	771,706	771,706	765,784
Information and Advice Service	-	1,695	1,695	6,753
Winter Warmth	-	76,678	76,678	64,854
Winter Grant Scheme (20/21)	-	-	-	50,000
Covid Local Grant Scheme	-	8,000	8,000	-
Household Support Fund	-	30,000	30,000	-
	-	888,079	888,079	887,391
Promoting positive attitudes to ageing:				
Care and Self-funding Experiences research project	-	-	-	5,308
	-	-	-	5,308
Supporting older people:				
Older People's Specialist Service	-	112,168	112,168	112,481
Covid Response	-	31,152	31,152	89,875
Later Life Goals	-	20,000	20,000	21,000
Linking People Together inc Volunteer Befriending Service	-	80,784	80,784	97,601
Veterans Not Forgotten (ended March 2021)	-	-	-	14,280
Linking Veterans Together	-	35,000	35,000	-
Cynthia	-	50,750	50,750	-
Other small funds	2,766	12,972	15,738	8,151
	2,766	342,826	345,592	343,388
Working with and for older people:				
Home Support Service	190,541	-	190,541	254,261
Home from Hospital	-	16,667	16,667	-
Postural Stability Instruction	-	86,485	86,485	80,235
Digital Champions	-	7,755	7,755	-
Social Prescribers	-	29,417	29,417	28,560
	190,541	140,324	330,865	363,056
TOTAL INCOME FROM CHARITABLE ACTIVITIES	**£193,307**	**£1,371,229**	**£1,564,536**	**£1,599,143**

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)

INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR

	2021		
	Unrestricted	Restricted	Total
	£	£	£
Enabling people:			
Community Advice Hubs	-	*765,784*	*765,784*
Information and Advice Service	-	*6,753*	*6,753*
Winter Warmth	-	*64,854*	*64,854*
Winter Grant Scheme	-	*50,000*	*50,000*
	-	*887,391*	*887,391*
Promoting positive attitudes to ageing:			
Care and Self-funding Experiences research project	*5,308*	-	*5,308*
	5,308	-	*5,308*
Supporting older people:			
Linking People Together inc Volunteer Befriending Service	-	*97,601*	*97,601*
Older People's Specialist Service	-	*112,481*	*112,481*
Covid Response	-	*89,875*	*89,875*
Later Life Goals	-	*21,000*	*21,000*
Veterans Not Forgotten	-	*14,280*	*14,280*
Other small funds	*1,957*	*6,194*	*8,151*
	1,957	*341,431*	*343,388*
Working with and for older people:			
Home Support Service	*254,261*	-	*254,261*
Postural Stability Instruction	-	*80,235*	*80,235*
Social Prescribers	-	*28,560*	*28,560*
	254,261	*108,795*	*363,056*
TOTAL INCOME FROM CHARITABLE ACTIVITIES	***£261,526***	***£1,337,617***	***£1,599,143***

3. **TOTAL EXPENDITURE - CONSOLIDATED**

	2022			2021
	Direct costs	Support costs	Total costs	Total costs
	£	£	£	£
Raising funds:				
Shops	80,929	6,666	87,595	85,984
Fundraising activities	41,037	808	41,845	49,611
	121,966	7,474	129,440	135,595
Charitable activities:				
Enabling people	743,295	114,646	857,941	836,245
Promoting positive attitudes to ageing	-	-	-	5,308
Supporting older people	323,215	36,649	359,864	305,995
Working with and for older people	317,097	47,387	364,484	336,523
	1,383,607	198,682	1,582,289	1,484,071
Other expenditure:				
Governance costs	-	-	-	10,619
Total expenditure	£1,505,573	£206,156	£1,711,729	£1,630,285

The methods of cost allocation are explained in Note 1.4. We have reviewed the way we identify and disclose Governance costs. These are now included in Support costs rather than being shown as a separate line.

TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

	2021		
	Direct costs	*Support costs*	*Total costs*
	£	*£*	*£*
Raising funds:			
Shops	*83,089*	*2,895*	*85,984*
Fundraising activities	*47,741*	*1,870*	*49,611*
	130,830	*4,765*	*135,595*
Charitable activities:			
Enabling people	*727,750*	*108,495*	*836,245*
Promoting positive attitudes to ageing	*801*	*4,507*	*5,308*
Supporting older people	*271,400*	*34,595*	*305,995*
Working with and for older people	*310,454*	*26,069*	*336,523*
	1,310,405	*173,666*	*1,484,071*
Other expenditure:			
Governance costs	*10,619*	-	*10,619*
Total expenditure	*£1,451,854*	*£178,431*	*£1,630,285*

3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

	2022	2021
	£	£
Staff costs	137,655	132,993
HR Support	7,676	4,321
Governance including audit	23,253	23,162
ICT including Support	10,372	10,238
Premises	4,354	4,763
Other	22,846	13,573
	206,156	189,050

We have reviewed the way we identify and disclose Governance costs. These are now included in Support costs rather than being shown as a separate line. The comparatives for 2021 have been recalculated and are shown above.

4. STAFF COSTS AND EMPLOYEE BENEFITS

	2022	2021
	£	£
Wages and salaries	898,834	887,275
Social security costs	56,516	51,739
Age UK Pension Plan – employers' contributions	68,309	67,797
Age UK Retirement Benefits Scheme – service costs	7,000	7,000
Redundancy payments	-	549
	1,030,659	1,014,360

No employee received remuneration and benefits (excluding pension costs) of more than £60,000 during the year (2021: nil).

The total amount of employee remuneration and benefits (salary, NI'ER and pension contributions) paid by the Charity in relation to its key management personnel during the year was £144,078 (2021: £145,057).

5. STAFF NUMBERS

The average number and full-time equivalent number of employees during the year was as follows:

	Number		Full-time equivalent	
	2022	2021	2022	2021
Charitable activities	43	47	28	29
Activities for generating funds	8	9	4	5
Management, administration and finance	7	7	6	6
	58	63	38	40

6. TRANSACTIONS WITH TRUSTEES/DIRECTORS

None of the Trustees/Directors has been paid any remuneration or received any other benefits from an employment with the Charity (2021: £nil) and no Trustee/Director expenses have been incurred (2021: £nil).

7. RELATED PARTY TRANSACTIONS

There were no related party transactions requiring disclosure during the year (2021: £nil).

8. TRANSACTIONS WITH AUDITOR

The Charity's auditors provide a statutory audit only and the fees payable during the year were £3,900 (2021: £3,900).

9. TAXATION

The charitable company is not liable in general for taxation on its activities due to its charitable nature.

10. TANGIBLE FIXED ASSETS - GROUP AND CHARITY

	ICT Equipment	Furniture and Fittings	Vehicles	Shop Leases and Improvements	Total
	£	£	£	£	£
COST:					
At 1 April 2021	79,668	26,379	-	8,560	114,607
Additions	15,101	822	49,691	7,805	73,419
Disposals/Obsolescence	(12,226)	-	-	(5,385)	(17,611)
Reclassification	(12,000)	12,000	-	-	-
At 31 March 2022	70,543	39,201	49,691	10,980	170,415
DEPRECIATION:					
At 1 April 2021	52,619	24,005	-	8,560	85,184
Charge for year	15,717	1,619	4,141	4,702	26,179
Disposals/Obsolescence	(12,226)	-	-	(5,385)	(17,611)
Reclassification	(12,000)	12,000	-	-	-
At 31 March 2022	44,110	37,624	4,141	7,877	93,752
NET BOOK VALUE:					
At 31 March 2022	£ 26,433	£ 1,577	£ 45,550	£ 3,103	£ 76,663
At 31 March 2021	£ 27,049	£ 2,374	£ -	£ -	£ 29,423

11. FIXED ASSET INVESTMENTS - CHARITY

	2022	2021
	£	£
Investment in subsidiary	2	2

The Charity's fixed asset investments at the balance sheet comprise a 100% holding of the Ordinary share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading (Company number: 02908140). Age UK Solihull Trading's registered address is the same as the Charity's.

The aggregate capital and reserves of Age UK Solihull Trading as at 31 March 2022:

	2022	2021
	£	£
Aggregate capital and reserves	2	2

Age UK Solihull Trading had no activities during the financial year to 31 March 2022 (2021: £ nil).

12. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY**

	2022	2021
	£	£
Trade debtors	51,296	61,904
Prepayments & accrued income	82,686	60,932
VAT recoverable	1,165	591
	135,147	123,427

13. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY**

	2022	2021
	£	£
Trade creditors	57,395	48,248
Accrued expenses	98,964	64,588
Deferred income (Note 14)	182,065	19,440
PAYE, National Insurance and pension contributions	22,488	14,627
Provision for liabilities	26,778	25,598
	387,690	172,501

The provision for liabilities is the value of the accrued but as yet untaken annual leave and time off in lieu of staff at the year end.

14. **DEFERRED INCOME** (Our accounting policy on deferred income is set out in Note 1.3.)

	2022	2021
	£	£
Balance at 1 April 2021	19,440	2,618
Amount released to incoming resources	(19,440)	(2,618)
Amount deferred in year	182,065	19,440
Balance at 31 March 2022	182,065	19,440

15. **ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Restricted funds	**Total funds**
	£	£	**£**
Tangible fixed assets	76,663	-	76,663
Net current assets	307,636	263,383	571,019
Creditors: amounts falling due after more than one year	-	-	-
Total net assets at 31 March 2022	384,299	263,383	647,682

PRIOR YEAR

	Unrestricted funds	*Restricted funds*	***Total funds***
	£	*£*	***£***
Tangible fixed assets	*29,423*	-	*29,423*
Net current assets	*396,330*	*205,905*	*602,235*
Creditors: amounts falling due after more than one year	(10,000)	-	(10,000)
Total net assets at 31 March 2021	*415,753*	*205,905*	*621,658*

16. **RESTRICTED FUNDS**

	Opening Balance	Movement in Year	Transfers between Funds	Transfers to/from Unrestricted Funds	**Closing Balance**
	£	£	£	£	£
Community Advice Hubs	52,053	23,960	1,227	-	77,240
Public Health Winter Warmth	14,463	2,424	-	-	16,887
Age UK Solihull Winter Warmth	26,551	3,363	-	-	29,914
Covid Local Grant Scheme	-	1,380	(1,380)	-	-
Household Support Fund	-	(153)	153	-	-
Older People's Services	31,635	10,791	-	-	42,426
Information Service	14,227	464	-	-	14,691
Postural Stability Instruction	20,624	(12,562)	8,000	-	16,062
Later Life Goals	-	20,000	(20,000)	-	-
Linking People Together	37,151	(3,049)	-	-	34,102
Linking Veterans Together	-	576	-	-	576
Digital Champions	-	2,597	-	-	2,597
Cynthia	-	2,802	-	-	2,802
Covid Response	-	(21,394)	-	21,394	-
Social Prescribers	-	-	-	-	-
Home from Hospital	-	7,504	-	-	7,504
HSS Vulnerable Support Fund	1,640	(115)	-	-	1,525
Emergency Fund	1,733	(1,960)	12,000	-	11,773
Age Concern Castle Bromwich	5,828	(544)	-	-	5,284
	205,905	36,084	-	21,394	263,383

Covid Local Grant Scheme and Household Support Fund were new activities this year where we were asked to distribute grants on behalf of SMBC. The Movement in Year note for these activities shows only our own income and expenditure. (This differs from the presentation of the SMBC Winter Grant Scheme last year which included the grants distributed.) The total grants distributed under the CLGS and HSF were approximately £40,000 and £176,000 respectively.

In previous years 'Older People's Services' included our Linking People Together activities but these are now shown separately.

As in 20/21, the Covid Response included above is only those grants or other funding which we received to support specific Covid Response activities not otherwise included in other restricted or unrestricted activities, eg. our volunteer shopping service.

16. **RESTRICTED FUNDS (continued)**

PRIOR YEAR

	Opening Balance	*Movement in Year*	*Transfers between Funds*	*Transfers to/from Unrestricted Funds*	***Closing Balance***
	£	*£*	*£*	*£*	***£***
Community Advice Hubs	*8,633*	*39,920*	*3,500*	*-*	*52,053*
Public Health Winter Warmth	*9,256*	*5,207*	*-*	*-*	*14,463*
Age UK Solihull Winter Warmth	*12,954*	*13,597*	*-*	*-*	*26,551*
SMBC Winter Grant Scheme	*-*	*-*	*-*	*-*	*-*
Postural Stability Instruction	*2,134*	*14,990*	*3,500*	*-*	*20,624*
Information Service	*14,705*	*(3,978)*	*3,500*	*-*	*14,227*
Older People's Services	*19,309*	*49,477*	*-*	*-*	*68,786*
Later Life Goals	*-*	*21,000*	*(10,500)*	*(10,500)*	*-*
Veterans Not Forgotten	*-*	*-*	*-*	*-*	*-*
Covid Response	*-*	*-*	*-*	*-*	*-*
Social Prescribers	*-*	*-*	*-*	*-*	*-*
Age Concern Castle Bromwich	*4,402*	*1,426*	*-*	*-*	*5,828*
HSS Vulnerable Support Fund	*1,732*	*(92)*	*-*	*-*	*1,640*
Emergency Fund	*1,832*	*(99)*	*-*	*-*	*1,733*
	74,957	*141,448*	*-*	*(10,500)*	*205,905*

SMBC Winter Grant Scheme, Veterans Not Forgotten, Covid Response and Social Prescribers were all new activities this year and all funding received was fully spent during the year. For Covid Response included above, we have included only those grants or other funding which we received to support specific Covid Response activities not otherwise included in other restricted or unrestricted activities, eg. our volunteer shopping service. Our Later Life Goals funder permitted 50% of this year's funding to be allocated to Covid response and this was transferred to unrestricted to cover our Covid Response activities or to fund additional costs arising from the effects of the pandemic, both of which are ongoing.

16. **RESTRICTED FUNDS (continued)**

MOVEMENT IN YEAR:

	Income	Expenditure	Movement in Year
	£	£	£
Community Advice Hubs	773,005	(749,045)	23,960
Public Health Winter Warmth	11,729	(9,305)	2,424
Age UK Solihull Winter Warmth	64,949	(61,586)	3,363
Covid Local Grant Scheme	8,000	(6,620)	1,380
Household Support Fund	30,000	(30,153)	(153)
Older People's Services	112,169	(101,378)	10,791
Information Service	1,695	(1,231)	464
Postural Stability Instruction	86,559	(99,121)	(12,562)
Later Life Goals	20,000	-	20,000
Linking People Together	90,934	(93,983)	(3,049)
Linking Veterans Together	35,100	(34,524)	576
Digital Champions	7,920	(5,323)	2,597
Cynthia	63,510	(60,708)	2,802
Covid Response	31,174	(52,568)	(21,394)
Social Prescribers	29,417	(29,417)	-
Home from Hospital	16,667	(9,163)	7,504
HSS Vulnerable Support Fund	113	(228)	(115)
Emergency Fund	12,972	(14,932)	(1,960)
Age Concern Castle Bromwich	1,000	(1,544)	(544)
	1,396,913	(1,360,829)	36,084

MOVEMENT IN YEAR – PRIOR YEAR:

	Income	*Expenditure*	*Movement in Prior Year*
	£	*£*	*£*
Community Advice Hubs	*799,984*	*(760,064)*	*39,920*
Public Health Winter Warmth	*13,500*	*(8,293)*	*5,207*
Age UK Solihull Winter Warmth	*20,754*	*(7,157)*	*13,597*
SMBC Winter Grant Scheme	*50,000*	*(50,000)*	-
Postural Stability Instruction	*80,559*	*(65,569)*	*14,990*
Information Service	*6,753*	*(10,731)*	*(3,978)*
Older People's Services	*211,802*	*(162,325)*	*49,477*
Later Life Goals	*21,000*	-	*21,000*
Veterans Not Forgotten	*14,280*	*(14,280)*	-
Covid Response	*89,875*	*(89,875)*	-
Social Prescribers	*28,560*	*(28,560)*	-
Age Concern Castle Bromwich	*1,000*	*426*	*1,426*
HSS Vulnerable Support Fund	*140*	*(232)*	*(92)*
Emergency Fund	*6,494*	*(6,593)*	*(99)*
	1,344,701	*(1,203,253)*	*141,448*

16. **RESTRICTED FUNDS (continued)**

Fund	Purpose of fund	Reason for restriction
Community Advice Hubs	To deliver community advice hubs, in partnership with others, in North and Central Solihull, to provide a single source of high quality information and advice to residents of Solihull.	As specified by funders
Public Health Winter Warmth	This fund is to provide information, guidance and heating items to vulnerable residents during the colder months, or indeed during a heatwave.	As specified by funders
Age UK Solihull Winter Warmth	Extension of the PHWW service to provide year round information, advice and practical support to residents of Solihull regarding their issues relating to energy use.	For use in these circumstances or as specified by funders
SMBC Winter Grant Scheme	*To keep vulnerable residents of Solihull warm and fed over the 20/21 winter via small grants for heating items, clothing, food etc.*	*As specified by SMBC*
Covid Local Grant Scheme (Aug/Sept 2021)	To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.	As specified by SMBC
Household Support Fund (Winter 2021/22)	To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.	As specified by SMBC
Older People's Services	To provide specialist advice, preventative and early interventions for older people.	As specified by funders
Information Service	To provide a specialised independent information service for older people.	For use in these circumstances or as specified by funders
Postural Stability Instruction	To offer older people who have had frequent falls, which have resulted in hospital admission, a 20 week programme of strength and confidence building exercises.	As specified by funders
Later Life Goals	To improve outcomes for older people who have faced or are facing a significant life event, such as bereavement, becoming a carer, becoming lonely and isolated, and helping and supporting them to plan how to deal with the life change.	As specified by funders
Linking People Together	To provide advice and support to older people in particular to reconnect them back into their local community where possible. Services include Volunteer Befriending and lunch clubs.	For use in these circumstances or as specified by funders
Linking Veterans Together	A two year project for Solihull veterans focussed on tackling loneliness.	As specified by funders

16. **RESTRICTED FUNDS (continued)**

Fund	Purpose of fund	Reason for restriction
Digital Champions	To offer older people training, support and, if necessary, IT equipment to improve IT skills and access to the digital world.	As specified by funders
Cynthia	Our own electric people-mover. To support older people to travel to our LPT and PSI activities.	As specified by funders
Veterans Not Forgotten (ended March 2021)	*To support the needs of veterans in Solihull due to the Covid pandemic, eg. home deliveries, assisting with access to services.*	*As specified by funders*
Covid Response	Various grants to support our ongoing Covid response activities, eg. volunteer shoppers, equipment to enable staff to work from home, additional staff hours.	As specified by funders
Social Prescribers	Provision of staff to a local PCT to act as a social prescriber.	As specified by funders
Home from Hospital	a "Welcome Home Service" providing support to vulnerable Solihull residents being discharged from hospital, as well as enabling their discharge.	As specified by funders
HSS Vulnerable Support Fund	To subsidise the fees of vulnerable clients of the Home Support Service.	For use in these circumstances
Emergency Fund	Emergency small grants to Age UK Solihull clients in need.	For use in these circumstances
Age Concern Castle Bromwich	To continue to support and fund the provision of a regular club for older people, following the closure of the local charity.	For use in these circumstances or as specified by funders

17. **OTHER COMMITMENTS**

At 31 March 2022, the charity had annual commitments under non-cancellable operating leases expiring as follows:

	Equipment		Land and Buildings	
	2022	2021	**2022**	2021
	£	£	**£**	£
Within one year	-	-	14,000	2,000
Between two and five years	12,033	12,033	8,250	20,250
In more than five years	-	-	-	-

18. PENSION SCHEMES

The Charity participated in the Age UK Retirement Benefits Scheme which was a defined benefits scheme and has now been closed. Employees are now offered entry to the Age UK Pension Plan which is a defined contribution scheme, currently administered by Scottish Widows.

The defined benefit scheme

The level of benefits provided by the Scheme depends on a member's length of service and their salary at their date of leaving the Scheme. The Scheme closed to future accrual on 30 November 2008. The Scheme is a multi-employer scheme and the assets and liabilities for each of the participating Employers have been determined based on their respective share of the funding liabilities as at 31 March 2019. This share has been updated to allow for changes in the participating employers over the period to 31 March 2022.

A full actuarial valuation of the Scheme was carried out as at 31 March 2019 and the results of this valuation have been updated to 31 March 2022 by a qualified independent actuary. The results of the latest funding valuation at 31 March 2019 have been adjusted to the balance sheet date taking account of experience over the period since 31 March 2019, changes in market conditions and differences in the financial and demographic assumptions.

The funded status on the FRS 102 basis for the Scheme has improved and has an accounting surplus as at 31 March 2022. This was primarily due to the decrease in liabilities over the year due to an increase in the discount rate, although this was partially offset by an increase in future inflation expectations. Contributions made to the Scheme by Employers and an increase in the value of the Scheme's "return seeking" assets also improved the position.

It is important to note that the pension liability or surplus will alter in response to changes to economic, demographic and investment market conditions. Valuations are snapshots on one day. A liability does not crystallise in the short or medium term. Under FRS 102 Employers are able to recognise a pensions surplus on their balance sheet provided that there is a theoretical route by which they are able to recover the surplus either through reduced contributions in the future or through refunds from the Scheme. The Scheme has chosen not to recognise the accounting surplus as at 31 March 2022.

Funding contributions are agreed by the independent actuary and the pension fund's trustees. The expected contributions by the Charity for the year ending 31 March 2023 have not yet been formally confirmed and continue at the previously agreed level of £30,000 pa. Contributions include an allowance for administration expenses and PPF levies and are factored into future budgets and business plans to ensure that they are managed.

	2022	2021
	£	£
Reconciliation of funded status to balance sheet:		
Fair value of Scheme assets	1,334,000	1,290,000
Present value of defined benefit obligation	(1,249,000)	(1,300,000)
Funded status	85,000	(10,000)
Unrecognised asset	(85,000)	-
Asset/(liability) recognised on the balance sheet	-	(10,000)

	2022	2021
	£	£
Movements in year:		
Pension scheme deficit at start of year	(10,000)	(8,000)
Administrative expenses	(7,000)	(7,000)
Cash contribution	30,000	15,000
Actuarial (loss)/gain	72,000	(10,000)
Change in the effect of the asset ceiling	(85,000)	-
Pension scheme deficit at end of year	-	(10,000)

18. **PENSION SCHEMES (continued)**

	2022	2021
	£	£
Fair value of Scheme assets:		
Opening fair value	1,290,000	1,198,000
Interest income on Scheme assets	27,000	26,000
Gains on Scheme assets	36,000	96,000
Contributions by Charity	30,000	15,000
Net benefits paid out	(42,000)	(38,000)
Administration costs incurred	(7,000)	(7,000)
Closing fair value of Scheme assets	1,334,000	1,290,000

	2022	2021
	£	£
Present value of defined benefit obligations:		
Opening defined benefit obligations (DBO)	1,300,000	1,206,000
Interest expense on DBO	27,000	26,000
Actuarial (gains)/losses on Scheme liabilities	(36,000)	106,000
Net benefits paid out	(42,000)	(38,000)
Closing defined benefit obligation	1,249,000	1,300,000

The principal assumptions used to calculate the liabilities under FRS 102 are:

	2022	2021
	%pa	%pa
RPI inflation	3.60	3.10
CPI inflation	2.80	2.30
Rate of increase in salaries	N/A	N/A
Pension increases:		
Rate of increase in payment of pre 2006 pensions	3.60	3.10
Rate of increase of post 2006 pensions	2.50	2.50
Discount rate for Scheme liabilities	2.80	2.10

AGE CONCERN SOLIHULL

England & Wales - Charity number 1055887

Accounts

Solihull ageUK

Improving later life

2020-21 Annual Review



Welcome to Age UK Solihull's Annual Review 2020-21

Our **vision** is of a world where older people flourish, and our **mission** is to help improve the lives of all older people in the borough of Solihull.

Together with our trustees, staff, volunteers, partners and supporters we help make later life better for thousands of older people in Solihull.





Directors and Trustees

D C Mattocks (Chairman)

M D Way (Vice Chairman) (resigned 31.03.21)

L E Bourne

J Baynton

P J Oakley

S R Tomlinson

N C Robinson

P Chauhan (appointed 31.03.21)

SMBC Rep

Cllr Alison Rolf

Company Secretary

A F Hastings

Registered Office

The Core, Central Library Building, Homer Road, Solihull, B91 3RG

Registered Charity Number

1055887

Senior Statutory Auditor

Mr J Seagrave FCCA

Statutory Auditors

Seagrave French LLP

SFHQ, 1 Poplars Court, Lenton Lane, Nottingham, NG7 2RR

President's Message



I have been involved with the fantastic work of Age UK Solihull for many years now, during my time as Mayor of Solihull from 2019–21.

It has been an honour and privilege to see the hard work and dedication to help the elderly in our borough, and no more so than during these testing times as we have coped with the coronavirus pandemic.

Your work has been absolutely outstanding, and I am sure has been the saviour for many people who were forced to stay at home and shield for so long. From delivering food parcels to making regular phone calls, the continual support you have given people will have no doubt brought hope and light in what has been a very dark time.

I thank you for all your hard work and the huge positive difference you make to the lives of elderly people in Solihull.

Sending my very best wishes for a better year ahead.

Councillor Stuart Davis

Mayor of Solihull 2019-21

Chairman's Statement



While this report details the work of the Charity in 2020-21, we must also reflect on the catastrophic effects the coronavirus pandemic had on older people's lives in the borough and its ongoing challenges. With our hardworking teams of staff and volunteers, we were able to rise to the occasion and be there for the people who needed us. The Chief Executive Officer's Report explains in more detail the commitment given by the Charity over the past year.

We are very grateful for the level of support we received from many different sources during the year, which demonstrated true community spirit and a helping hand for those in need. The close working relationship with Solihull MBC has been exceptional in these difficult times.

This has been a testing year for Age UK Solihull and I am proud of the manner in which it adapted its work and indeed seemed to thrive in its efforts to be there for older and vulnerable people when it was needed. We were saddened that two members of staff succumbed to the virus and lost their lives prematurely. Our thoughts are with their families.

My thanks go to all our staff and volunteers, old and new, who continue to provide dedicated support in all our activities and without whom the breadth and depth of services could not be adequately provided. Thanks also to those volunteers who serve as Trustees/Directors of the Charity, who continue to support the staff and volunteers by ensuring the effective operation and good governance required to run a charity.

D C Mattocks

Chairman - Age UK Solihull

Chief Executive Officer's Message



2020-21 has been a year like no other but Age UK Solihull are amazingly proud of the dedication shown by our staff and volunteers in responding quickly to the coronavirus crisis and ensuring that older and vulnerable residents of Solihull had what they needed right from the beginning of the lockdown in March 2020. The coronavirus pandemic has been a very frightening time for our clients, particularly those who had to shield and were left isolated when their normal support networks were breaking down. As a result, we were inundated with calls from Solihull residents needing our help; in fact in the first 6 weeks alone, we saw an increase of 353% in contacts in and out of the main reception number.

Overnight many of our services were transformed from face-to-face contact to phone and other virtual contacts and those phones were very busy with literally thousands of befriending calls taking place on a weekly basis and for those most vulnerable, hundreds of daily welfare calls to make sure that people were okay. 117 new volunteers came forward to help our staff and together with many of our existing volunteers were soon engaged in doing shopping for people, delivering prescriptions and probably busiest of all, packing and delivering over 3,000 food parcels during the height of the first lockdown.

Throughout the pandemic our team of staff and volunteers turned their hand to any role that was needed to keep vulnerable people safe and well. Everyone worked flat-out not only to maintain the availability of their own services but to support the overall emergency response of the Charity. Our staff and volunteers are truly a flexible and highly skilled and resourceful team. The value of good partnerships came to the fore during this difficult time because we couldn't have done it alone, and we are very grateful to the many organisations and businesses who supported us in so many ways, with donations and practical help. We also had very welcome support from everyone at Solihull Metropolitan Borough Council and it was good to be able to work with them to meet the very pressing and urgent needs of the residents of this lovely Borough, with fantastic support from our local community.

Even now as we prepare this Annual Review on a year unlike any other in our experience, Age UK Solihull continues to respond to the coronavirus pandemic and provide support to older and vulnerable people in our local communities. The way in which we deliver our services has adapted throughout this challenging time, but older and vulnerable people and their health and wellbeing remain at the forefront of everything we do. For the reasons outlined above, it will be difficult to provide year-on-year comparisons for some of our services but the overall picture remains one of pulling out all the stops to ensure that Solihull residents had the best possible outcomes during this very difficult and unprecedented time.

Anne F Hastings
Chief Executive Officer

Employees as at 31st March 2021

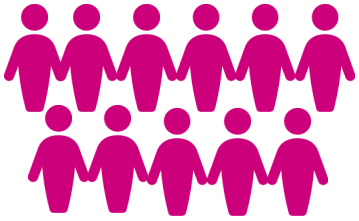
Management



Charity Shops and eBay



Community Advice Hub - including Benefits and Debt



Social Prescribers/ Community Advice Hub



Older Peoples I&A



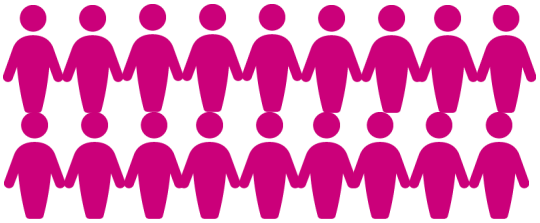
Winter Warmth



Direct Payments



Home Support Service



Postural Stability Instruction and Linking People Together



Finance



Admin



Fundraising



Volunteering



Enabling People



to get involved in shaping their world so that it better meets their needs

Highlights

We maintained a small on-site team at **The Core** throughout the pandemic, with the result that we were able to respond quickly to our **Age UK Solihull Enquiries Line**, which was inundated with calls from very distressed and frightened older people, especially in the early months. **2,010** people called this line, and **8,663** contacts were generated - more than double those in the previous years when **1,051** people accessed the service and generated **3,469** contacts.

The **South Solihull Community Advice Hub** operated via email and telephone without any face-to-face contact during the year, dealt with **3,361** people and generated **13,813** contacts. The **North Solihull Community Advice Hubs**, normally operating from the Library in Chelmsley Wood, was also closed due to coronavirus restrictions, but were still able to support and help **989** people.

Our **All-Age Benefit Services** (a partnership of Age UK Solihull and Solihull Mind) successfully claimed **£2,601,000** for Solihull residents (a slight increase on last year's figure of **£2,327,000**). Our success rate in supporting people to claim the benefits to which they are entitled remains consistently high bringing our total benefits and grants success for 2020-21 to **£2,670,000** (2020: **£3,277,000**), an impressive result given the additional difficulties in delivering the service remotely.

The **Direct Payments Information and Advice Service** was accessed by **98** new people this year and helped **347** people to manage their personal care budgets and find support for their care needs.

Our sub-contract with the **Disability Resource Centre (DRC)** to provide **Disability Casework** resulted in **141** clients accessing the service and our **Outreach Service** which by definition usually means face-to-face interactions, was still able to support **171** people by telephone.

The overall number of contacts in and out of the Community Advice Hubs in 2020-21 was **30,955**, a decrease of **13%** on 2019-20's figures of **35,418**, but nevertheless a big achievement given the restrictions placed on the services and demonstrates the efforts of our very hardworking teams in meeting the needs of the residents of Solihull.

The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. This year the project recorded **2,427** contacts. In addition, the Winter Warmth Campaign distributed Government Winter Grants on behalf of Solihull Council, with a total of **£40,005** being awarded to households vulnerable to the pandemic for food, energy bills and other household essentials.

The Energy Redress Scheme awarded funding to provide energy related advice to Solihull residents to receive a switch comparison, make applications for grants, give support to reduce fuel debt and negotiate with energy suppliers and provide advice on how to be more energy efficient and reduce bills. The quarterly target of **62 households** directly supported has been more than **doubled** each quarter to date.

Promoting Positive Attitudes to Ageing



by recognising the valuable contribution that older people make to society

Highlights

Safeguarding Adults



Adults with care and support needs are amongst the most vulnerable members of society. Protecting them from becoming the victims of abuse is a responsibility that all our staff and volunteers take very seriously.

As well as ensuring that all staff and volunteers have relevant training and DBS checks in place, we are also committed to supporting the **Solihull Safeguarding Adults Board** and ensuring that the Voluntary and Community Sector is a key player in the prevention of abuse of older and vulnerable people in the borough.

Partnership Working

Age UK Solihull has a long standing reputation for working in partnership with statutory and voluntary sector colleagues in Solihull to achieve the best outcomes for our clients. We also work closely with our colleagues at Age UK and the Age England Association on our common goals and are also active members of the Age UK West Midlands Regional Board and Networks.



Research Project: older people's care and self-funding experiences



Age UK Solihull were the Community Partner to the University of Birmingham in a research project entitled *Older people's care and self-funding experience*. This research has been undertaken over the last three and a half years, alongside sister projects with the University of Brighton and the University of Lincoln, exploring how older people experience the process of finding and paying for personal care from their own resources in three very different local authority areas. 65 older people who were paying for their own care were interviewed, along with family members who support older people with paying for their care, and a range of care providers and social care professionals. An interesting part of the research involved a team of Co-researchers, all drawn from Age UK Solihull's volunteer database, with experience themselves of caring for older people. In this way, the research enabled the voices of older people to be brought very much to the forefront and we are very grateful to the Co-researchers who gave up so much of their time and expertise to this piece of work.

Older people who pay for their own care have been almost invisible in policy and practice so little was known about how they navigate and negotiate buying care in a complex and often fragmented care system. This research has resulted in a heightened awareness of the often poor experiences of self funders in Solihull and their significant impact on the local care market.

Supporting Older People



through a wide range of services delivered in the way that older people want

Highlights



Our **Linking People Together** service, with an overall aim of bringing people together and linking them back into the community, had an extremely busy year with almost double the number of new clients referred into the project: **424** in 2020-21 compared to **224** in 2019-20. This is not surprising given that so many older people were left isolated and lonely during the pandemic, particularly those in this cohort who needed to shield and found great comfort in the regular phone calls and daily welfare calls. The numbers of volunteers supporting the service also grew immensely from **140** last year to over **300** this year as Solihull residents responded so brilliantly to the call for help. Even these figures do not do justice to all the brilliant volunteer help we received with shopping, prescription collection, transport to vaccination appointments, vaccine site marshalling, welfare calls etc, and does not include the amazing support we had from the team at National Grid Call Centre, Edwardians RFC and Olton Cricket Club for which we were extremely grateful.



The **Older People's Information and Advice Service** provided specialist support to **774** older people, with **396** of these being new to the service this year. This specialist service is instrumental in ensuring that older people have all the information, support and advice they need to plan their future, especially concerning housing, care and independent living, together with a whole host of other issues which impact on older people every day of their lives.



Veterans in Solihull Not Forgotten was a new project funded by the Armed Forces Covenant Fund Trust, ensuring veterans had the help and support they needed in the height of the pandemic. It had a target of **200** veterans to be identified and offered direct support and despite the limitations presented by the pandemic, was able to support **272** veterans in the borough.

Working With and For Older People



in very practical ways to promote their health, wellbeing and independence

Highlights

Age UK Solihull's only chargeable service, the **Home Support Service**, provided **8,575** paid hours of support during 2020-21 but many more uncharged for hours of support to clients where full PPE was required, for example Winter Warmth deliveries of emergency heaters and quilts, emergency shopping and other essentials for those shielding. Non-essential tasks were suspended in March 2020, and reintroduced from July 2020 onwards. The service is designed to enable older people to remain living independently and includes activities like supporting housework, laundry, shopping, socialising and respite breaks for carers. In a normal year, we would expect to deliver approximately **14,000** paid hours of support to around **135** people.

The **Postural Stability Instruction Programme** (PSI) is one of the most successful falls prevention initiatives in Solihull and is the only evidence-based exercise programme that provides proven outcomes for frequent or recurrent fallers. We met our target for the year of **136** starters and despite all the classes being held virtually over the course of this difficult year, the results for those individuals taking part are above initial expectations and evidence the effectiveness and determination of the PSI team to maintain results.

We work with **South Central Solihull Primary Care Network (PCN)**, to provide a **Social Prescribing** programme for those isolated patients who need some support to integrate with the community and combat loneliness. **269** people have been supported since December 2019 when the programme started, more than double the target of **112** for the period. This relationship with the PCN also led to Age UK Solihull being able to support the Richmond Road practice with its excellent vaccination roll-out programme, by helping to get people to the venue and helping to marshal and support those arriving and leaving.

We are delighted to be working with the Public Health team and other partners to pilot a new **Digital Champions** project with the aim of supporting clients who are digitally excluded to learn digital skills. With so many services relying more heavily on digital communications, it is vital that more support is given to older people who have to date been excluded. Launching a pilot during lockdown with no face-to-face contact possible was challenging to say the least. It is testament to the determination of some amazing volunteers and their coordinator which has seen **12** volunteers trained as Digital Champions and **18** people learning a whole new skill set from scratch during the 6-month pilot.

Volunteers have been at the heart of our services this year, and in particular in response to the pandemic. **380** volunteers supported our services, including 8 who have been with the charity for over 20 years and 16 who have been with us for over 15 years.

How we raise our funds



Age UK Solihull's unrestricted income in 2020-21 was **£554,152** which was derived from our **charity shops** and **social enterprise** (including significant **grant support** due to coronavirus restrictions) and **donations**, allowing us to deliver on our core objectives of **improving later life**.

Highlights



Our charity shops were mostly closed during the year, due to coronavirus restrictions.

Sales and grant support at our shops at

- Hobs Moat Road, Solihull
- Hurst Lane North, Castle Bromwich

totalled **£93,056**

Income from our Home Support Services amounted to **£246,612**





Our Fundraising Team raised **£197,156**, of which **£180,556** was unrestricted.

With our usual activities not possible due to coronavirus restrictions, we were pleased with the success of our Christmas card sales and raffles, and Slip into Slippers. We received fantastic support from many local organisations and businesses, including QS Davisons, Paragon Finance, Countryside Properties, JLR and Knowle and Dorridge Ladies Circle.

Financial Review

In 2020-21, our total incoming resources were **£1,899,000**, and our total expenditure was **£1,630,000**. 91p in every £1 was spent on our charitable activities.

Income by source

Voluntary income **£185,000**

Retail **£93,000**

Charged for services **£252,000**

Income from charitable activities **£1,347,000**

Fundraising activities **£19,000**

Other **£3,000**

Charitable Expenditure - total £1,484,000

Enabling older people **£836,000** (56%)

Promoting positive attitudes **£5,000**

Supporting older people **£306,000** (21%)

Working with and for older people **£337,000** (23%)

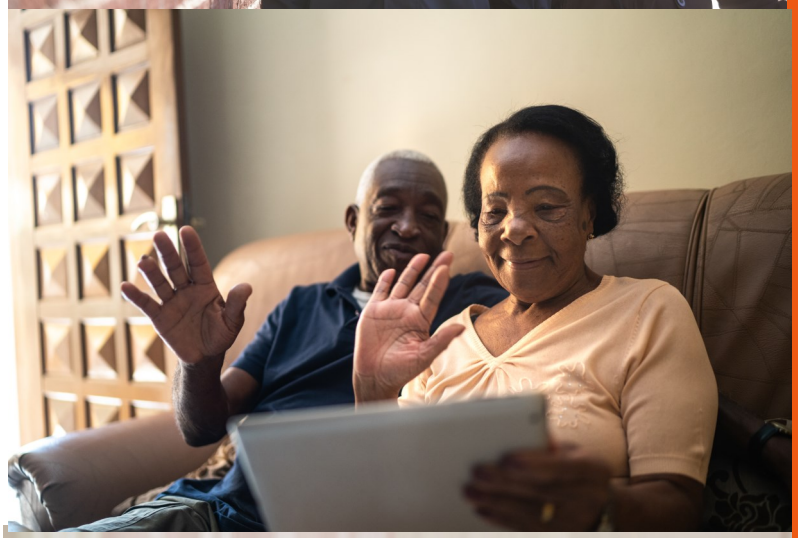
Other Expenditure - total £146,000

Governance costs **£11,000**

Cost of generating funds **£135,000**









Age Concern Solihull trading as Age UK Solihull, started life as Age Concern Metropolitan Borough of Solihull in March 1983 in response to considerable research and strong evidence of the need for an organisation to provide services and to work in partnership with the local authority for the benefit of older people.

Age Concern Solihull is a charity - registration number 1055887. It is a company by limited guarantee, the company number is 3180062. The registered office is The Core, Central Library Building, Homer Road, Solihull, B91 3RG.

Age UK Solihull is a member of the Age England Association (which replaced the Age Concern Federation following the merger of Age Concern England and Help the Aged in April 2009). In September 2010, Age UK Solihull became a brand partner of the new national charity Age UK, with a shared commitment to working with older people, shared values and aims. In 2016 we agreed a new Brand Partnership for 5 years to 2021.

Today, Age UK Solihull is a medium sized organisation, employing 57 staff (full and part time) and has one of the largest volunteer help-forces (380+) in the borough.



Charity Number: 1055887

REGISTERED NUMBER: 03180062 (England and Wales)

REPORT OF THE DIRECTORS AND TRUSTEES AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

FOR

AGE CONCERN SOLIHULL
trading as AGE UK SOLIHULL
(LIMITED BY GUARANTEE)

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Contents of the Financial Statements
for the Year Ended 31 March 2021

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Company Information
for the Year Ended 31 March 2021

DIRECTORS AND TRUSTEES:	D C Mattocks (Chairman) M D Way (Vice Chairman) (resigned 31 March 2021) S Ahmed (resigned 2 June 2020) J Baynton L E Bourne P Chauhan (appointed 31 March 2021) P J Oakley N C Robinson S R Tomlinson
SECRETARY:	A F Hastings
CHIEF EXECUTIVE OFFICER:	A F Hastings
REGISTERED AND PRINCIPAL OFFICE:	The Core Central Library Building Homer Road Solihull West Midlands B91 3RG
REGISTERED NUMBER:	03180062 (England and Wales)
REGISTERED CHARITY NUMBER:	1055887
SENIOR STATUTORY AUDITOR:	Mr J Seagrave FCCA
AUDITORS:	Seagrave French LLP Statutory Auditors 1 Poplars Court Lenton Lane Nottingham NG7 2RR

Report of the Directors and Trustees
for the Year Ended 31 March 2021

The Directors and Trustees present their report and consolidated financial statements for the year ended 31 March 2021.

OBJECTIVES

The Charity's objects are to promote the following purposes for the benefit of the public and/or older people in and around the Metropolitan Borough of Solihull:

- preventing or relieving the poverty of older people
- advancing education
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- promoting equality and diversity
- assisting older people in need by reason of ill-health, disability, financial hardships, social exclusion or other disadvantage and
- such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS

In measuring our work on behalf of older people in Solihull, we look at the success of each service we provide and the benefits they have brought to the people we are set up to help. We have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing our activities and in planning future activities. We group our achievements into four areas of action, all of which we may use to address any particular issue:

1. Enabling older people to get involved in shaping their world so that it better meets their needs
2. Promoting positive attitudes to ageing by recognising the valuable contribution that older people make to our society
3. Supporting older people through a wide range of services, delivered in ways that older people want
4. Working with and for older people by involving older people in all that we do in very practical ways which promotes their health, well-being and independence

An unprecedented response in unprecedented times

2020-21 has been a year like no other and Age UK Solihull is proud of the amazing dedication shown by our staff and volunteers in responding quickly to the coronavirus crisis and ensuring that older and vulnerable residents of Solihull had what they needed right from the beginning of the lockdown in March 2020. The COVID-19 pandemic has been a very frightening time for our clients, particularly those who had to shield and were left isolated when their normal support networks were breaking down. As a result, we were inundated with calls from Solihull residents needing our help. In the first six weeks alone, we saw an increase of 353% in contacts in and out of the main reception number.

Many of our services were transformed overnight from face-to-face contact to phone and other virtual contact. Those phones were very busy with literally thousands of befriending calls taking place on a weekly basis and for those most vulnerable, hundreds of daily welfare calls to make sure that people were okay. 180 new volunteers came forward to help our staff and, together with many of our existing band of over 300 volunteers, they were soon engaged in doing shopping for people, delivering prescriptions and probably busiest of all, packing and delivering over 3,000 food parcels during the height of the pandemic in April to June 2020.

Throughout the pandemic our team of staff and volunteers turned their hand to any role that was needed to keep vulnerable people safe and well. Everyone worked flat-out not only to maintain the availability of their own services but also to support the overall emergency response of the Charity. Our staff and volunteers are truly a flexible and highly skilled and resourceful team.

The value of good partnerships came to the fore during this difficult time because we couldn't have done it alone, and we are very grateful to the many organisations and businesses who supported us in so many ways, with donations and practical help. We also had very welcome support from everyone at Solihull Metropolitan Borough Council and it was good to be able to work with them to meet the very pressing and urgent needs of the residents of this lovely Borough, with the fantastic support from our local community.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Even now as we prepare this Annual Report on a year unlike any other in our experience, Age UK Solihull continues to respond to the effects of the pandemic, providing support to older and vulnerable people in our local communities. The way in which we deliver our services has adapted throughout this challenging time, but older and vulnerable people and their health and wellbeing remain at the forefront of everything we do. We comment in more detail about our individual services in the pages that follow and note that it is difficult to provide appropriate year-on-year comparisions for some of our services. The overall picture is one of pulling out all the stops to ensure that Solihull residents had the best possible outcomes during this very difficult and unprecedented time.

Enabling People

2020-21 was the second year of our contract to provide **Community Advice Hubs** in Solihull in partnership with Solihull Mind and meant we were in a good place to be able to respond to the many increasing requests for help which came through as vulnerable people shielded and needed support throughout the lockdown. The Hubs continue to be an integral part of Solihull Council's Community Wellbeing Service offer to all adults in Solihull and are an excellent example of a new model with the overall aim of transforming the borough's prevention and early intervention services, responding to local and national priorities.

The **Welcome Desk** at The Core and our service at the Library in Chelmsley Wood (which had had such a busy year in 2019-20, welcoming 3,456 and 2,225 people respectively) both closed in mid-March 2020 when all face-to-face contact with the public ceased. With our Advice Hubs now by phone or email only, the **South Solihull Community Advice Hub** dealt with **3,361** people and generated **13,813** contacts (compared with **4,729** people helped in 2019-20). Our **North Solihull Community Advice Hub** dealt with a further 989 people. In addition we maintained a small on-site team at The Core throughout the pandemic, with the result that we were able to respond quickly to our main Age UK Solihull Reception line which was inundated with calls from very distressed and frightened older people, especially in the early months. **2,010** people called this line, and **8,663** contacts were generated, more than double those in 2019-20 when **1,051** people accessed the service and generated **3,469** contacts.

As part of this work, our **All Age Benefit Services** (a partnership of Age UK Solihull and Solihull Mind) successfully claimed **£2,601,000** for Solihull residents (a 12% increase on last year's figure of **£2,327,000**). However our **Attendance Allowance Volunteer Visiting Service** was badly affected by being unable to complete home visits during the pandemic. This work was incorporated into the All Age Benefits Service instead. Our success in supporting people to claim the benefits to which they are entitled and maximise their incomes (measured by total benefits and grants success) for 2020/21 was a total of **£2,670,000** (2020: **£3,277,000**). We feel this is an impressive result given the difficulty in delivering the service remotely. This important work in maximising income for our clients makes a positive contribution to the lives of many people in Solihull, not just those receiving the benefits but also those then employed to assist with their needs as a result.

Our sub-contract with the Disability Resource Centre (DRC) to provide **Disability Casework** resulted in **141** clients accessing the service.

Our **Outreach Service** which by definition usually means face-to-face interactions, was still able to support **171** people by telephone.

The **Direct Payments Information and Advice Service** was accessed by **98** new people this year (2020: 117) and helped **347** people to manage their personal care budgets and find support for their care needs. It continues to be rewarding to be able to offer this support and see people take control of their care needs and retain their independence.

The overall number of contacts in and out of the Community Advice Hubs in 2020-21 was **30,955**, a decrease of 13% on 2019-20's figure of **35,418**, but nevertheless a big achievement given the restrictions placed on the services and demonstrates the efforts of our very hardworking teams in meeting the needs of the residents of Solihull.

The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. This year the project recorded **2,427** contacts (2020: 3,697). In addition, the Winter Warmth Campaign distributed Government Winter Grants on behalf of Solihull Council. A total of **£40,005** was awarded to households vulnerable due to the pandemic for food, energy bills and other household essentials.

The Energy Redress Scheme awarded funding to Age UK Solihull for two years from September 2020 to provide energy related advice and support to Solihull residents. We help residents to obtain a switch comparision, make applications for grants, give support to reduce fuel debt and negotiate with energy suppliers, and provide advice on how to be more energy efficient and reduce bills. The quarterly target of **62** households directly supported has been more than **doubled** each quarter to date.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Promoting Positive Attitudes to Ageing

Research Project: older people's care and self-funding experiences

Age UK Solihull were the Community Partner to the University of Birmingham in a research project entitled *Older people's care and self-funding experiences*. This research has been undertaken over the last three and a half years, alongside sister projects with the University of Brighton and the University of Lincoln, exploring how older people experience the process of finding and paying for personal care from their own resources in three very different local authority areas. 65 older people who were paying for their own care were interviewed, along with family members who support older people with paying for their care, and a range of care providers and social care professionals. An interesting and vital part of the research involved a team of co-researchers, all drawn from Age UK Solihull's volunteer database, with experience themselves of caring for older people. In this way, the research enabled the voices of older people to be brought very much to the forefront and we are very grateful to the co-researchers who gave up so much of their time and expertise to this piece of work.

Older people who pay for their own care remain almost invisible in policy and practice. Little is known about the ways in which they navigate and negotiate buying care in a complex and often fragmented care system. Despite this lack of knowledge, various assumptions are made about their experiences, the main assumption, which has been challenged by the research, is that self-funders have the choice and freedom that comes with being a 'consumer' with money to spend on their chosen care services. The research has debunked this and many other myths that have sprung up around older people as self-funders.

The research has resulted in a heightened awareness in Solihull of the experience of self-funders in the borough, and the significant impacts on the local care market.

Safeguarding Adults

Adults with care and support needs are amongst the most vulnerable members of society. Protecting them from becoming the victims of abuse is a responsibility that all our staff and volunteers take very seriously. As well as ensuring that all staff and volunteers have relevant training and DBS checks in place, we are also committed to supporting the Solihull Adult Safeguarding Board and ensuring that the Voluntary and Community Sector is a key player in the prevention of abuse of older and vulnerable people in the Borough.

Partnership working

Age UK Solihull has a long-standing reputation for working in partnership with statutory and voluntary sector colleagues in Solihull to achieve the best outcomes for our clients. In addition we are active members of the Age UK West Midlands Regional Board and work on our common goals with our colleagues at the Age England Association and Age UK (the national charity) via a number of their Networks, eg. for Volunteering, Information & Advice, Retail.

Supporting Older People

Our **Linking People Together** service, with an overall aim of bringing people together and linking them back into the community, had an extremely busy year with almost double the number of new clients referred into the project, **424** in 2020-21 compared to **224** in 2019-20. This is not surprising given that so many older people were left isolated and lonely during the pandemic, particularly those in this cohort who needed to shield and found great comfort in the regular phone calls and welfare calls. The numbers of volunteers supporting the service also grew immensely from **140** last year to **379** this year as Solihull residents responded so brilliantly to the call for help. Even these figures do not do justice to all the brilliant volunteer help we had with shopping, prescription collection, transport to vaccination appointments, vaccine site marshalling, welfare calls etc. We also had the amazing support from the team at National Grid Call Centre, Edwardians RFC and Olton Cricket Club for which we were extremely grateful. Our much-loved Social Clubs had to close in March 2020 and are not expected to reopen until September 2021.

The **Older People's Information and Advice Service** provided specialist support to **774** older people, with **396** of these being new to the service this year. This specialist service is instrumental in ensuring that older people have all the information, support and advice they need to plan their future, especially concerning housing, care and independent living, together with a whole host of other issues which impact on older people every day of their lives.

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

The **Later Life Goals** project started in October 2018 and is funded by the Masonic Charitable Foundation. It is all about improving outcomes for older people who have faced or are facing a significant life event. This can include bereavement, becoming a carer, having difficulties looking after themselves or their partner, being concerned about having dementia, having had falls and loneliness and/or social isolation. Despite being suspended in Q4 of 2019-20, and not being restarted until October 2020, we still surpassed our target of 108 people, reaching **130** people in need in 2020-21. This project has also led to a great partnership with our local Knowle Masonic Centre who provided much needed support to us during the pandemic, despite the fact that the centre in Knowle was closed to its many members throughout.

Veterans in Solihull not Forgotten was a new project funded by the Armed Forces Covenant Fund Trust, ensuring Veterans had the help and support they needed at the height of the pandemic. It had a target of **200** veterans to be identified and offered direct support and despite the limitations presented by the pandemic, we were able to support **272** veterans in the Borough.

Working With and For Older People

Age UK Solihull's only chargeable service, the **Home Support Service** was badly impacted by the pandemic. The Home Support Service is designed to enable older people to remain living independently in their own homes and empowered to undertake daily living tasks. These include activities like housework, laundry and ironing, shopping, socialising and getting out and about. Our Home Support Workers also provide clients who are also carers with much-needed respite breaks. Obviously all of these activities became difficult, if not impossible, as a result of the lockdowns, advice to shield for many of our clients and social distancing requirements. Non-essential support activities were suspended in March 2020, and reintroduced from July 2020 onwards. In a normal year, we would expect to deliver approximately 14,000 paid hours of support to around 135 people. In 2020-21 we provided **8,575** paid hours and many uncharged for hours of support to clients where full PPE was required, for example Winter Warmth deliveries of emergency heaters, quilts, etc, emergency shopping and other essentials for those shielding. Many of our Home Support Workers had to be fully or partly furloughed throughout the year. The service was also supported with short term grants from the National Lottery and Solihull Council to enable us to continue to provide this vital service.

The **Postural Stability Instruction Programme** (PSI) is one of the most successful falls prevention initiatives in Solihull and is the only evidence based exercise programme that provides proven outcomes for frequent or recurrent fallers. The target for the year was **136** starters and this was achieved by running 'virtual' classes with paper-based exercises and weekly telephone calls. Overall, the results for those individuals taking part in the PSI programme in 2020-21 are above initial expectations and evidence the effectiveness and determination of our PSI team to maintain results. The PSI programme also evidences how important it is that older people are supported with a proven exercise regime to maintain their health and wellbeing and to reduce falls.

We work with **South Central Solihull Primary Care Network (PCN)**, covering the GP practices at St Margaret's, Richmond Road, Hobs Moat and Grafton Road, to provide a **Social Prescribing** programme to support those isolated patients who need some support to integrate with the community and combat loneliness. **269** people have been supported since December 2019 when the programme started, more than double the target of 112 for the period. This relationship with the South Central Solihull PCN also led to Age UK Solihull supporting the Richmond Road practice with its excellent vaccination roll-out programme. We helped to get older people to the venue and helped to marshal and support all those arriving and leaving. Many of these were older people who had been shielding for many months and for quite a number, this was their first outing from home since their self-isolation began, so our added support was very welcome.

We are delighted to be working with the Public Health team and other partners in Solihull to pilot a new **Digital Champions** project with the aim of supporting clients who are digitally excluded to learn the skills needed to engage with the online world. With so many services relying more heavily on digital communications with their clients, it is vital that more support is given to older people who have to date been excluded from taking part, for whatever reason. Launching such a pilot during lockdown with almost no face-to-face contact between the client and the Digital Champion was challenging to say the least. It is testament to the determination of our volunteers and their co-ordinator which has seen **12** volunteers trained as Digital Champions and **18** people learning a whole new skill set from scratch during the 6 months pilot.

VOLUNTEERS

Volunteers have been at the heart of our services this year, and in particular in response to the pandemic. At the end of March 2021, we had 380 volunteers supporting us, having welcomed 117 new volunteers and said goodbye to 80. This includes eight volunteers who have supported us for over 20 years and 16 for over 15 years. The response to the pandemic from the local community was really heart-warming and inspiring, as many new volunteers joined us to help out when our need was greatest. Some of these were people on furlough or working from home so helped out temporarily. In addition to the volunteers registered with us, we also partnered with several local organisations adding around 100 volunteers from Old Edwardians FC, Encore Cafe, Olton and West Warwickshire Cricket Club, SMBC, West Midlands Fire Service, Solihull Summerfest, Knowle Masonic Lodge and National Grid. We have a further 37 volunteers who are taking a temporary break and aim to rejoin us in the future.

During the pandemic, we developed new roles for volunteers in response to the needs of local residents. This included Volunteer Shoppers, volunteers in our Emergency Food Bank and in Food Bank Delivery. We also asked our Befrienders to swap to Telephone Befriending rather than visits, and we recruited many new Telephone Befrienders. We set up a new project with Volunteer Digital Champions who were matched one-to-one with an isolated older person, who they supported to learn to use the internet on a touchscreen tablet. Some of the volunteers who previously supported our Social Clubs and PSI Exercise Classes swapped to providing telephone support calls to clients whilst we were unable to run these services in person. A temporary new service was also developed with a group of Welfare Check Call Volunteers who were staff from National Grid. They kept in touch with some of our vulnerable clients several times a week to reassure them and to keep them in touch with our services

Our Trustees are also volunteers with us and continued their important role including addressing the many new issues brought about by the pandemic, by meeting and communicating online throughout the year.

Some of our volunteers have been unable to carry out their roles this year as their services were not operating face-to-face. We have kept in touch with them and they remain keen to support us once their services resume. This includes volunteers from our Community Advice Hub, Offices, Attendance Allowance service, Fundraising, Social Clubs and PSI classes.

We would like to thank our volunteers for continuing to support us over this challenging time. We are grateful to all of them for their dedication. Our volunteers were rightly recognised as Corona Heroes by Solihull MP Julian Knight and featured in the local press.

REVIEW OF FUNDRAISING ACTIVITIES

Our main fundraising activities are our retail shops and the various activities of our Fundraising team – grant applications, encouraging events by and donations from local businesses, schools and organisations, and encouraging public donations.

Our strategy to close our loss-making shops is now complete, having left our central Solihull shop in September 2019 and breaking the lease on our Acocks Green shop in April 2020. We have two remaining shops in Hobbs Moat and Castle Bromwich but due to Covid these were mostly closed this year. The staff were furloughed and we applied for and received all available Retail grants. Sales from our charity shops and Ebay totalled just £1,913 this year, but with support from the CJRS, Retail and other grants, our total income was £93,056 (2020: £121,704) resulting in a small surplus for the year.

Our Fundraising Team raised a total of £197,156 (2020: £153,066) from donations, legacies, grant applications and online events, including £74,085 in donations and grants for our response to Covid. Of this £180,556 (2020: £126,128) was unrestricted income. This fantastic result came despite being partly furloughed and not being able to hold any in-person events this year. It reflects our small team's hard work in establishing and maintaining good relationships with local groups and businesses, being active on social media and writing many grant applications.

Age UK Solihull did not use professional fundraisers or commercial participators in the year ended 31 March 2021. We are registered with the Fundraising Regulator and adhere to the Code of Fundraising Practice. We also have a Fundraising Policy in place, which includes our approach to protecting vulnerable people when fundraising. We have not received any complaints about our fundraising activities in the year under review.

REVIEW OF FUNDRAISING ACTIVITIES (continued)

The Fundraising Team uses and encourages its supporters to use Virgin Money Giving for online donations, which is a recognised fundraising platform with a robust reporting and monitoring system. It uses Charity Log as its supporter database and records information on donors, their support, Gift Aid status and marketing preferences in line with GDPR regulations. Vulnerable people can be flagged as such on the system and our fundraising approach is tailored accordingly. Supporters are given the option to opt in or opt out of marketing at any time and permission to use their photograph is documented.

The safety of the public, volunteers, staff and supporters is always considered carefully at our fundraising events, where a Risk Assessment is undertaken and sufficient volunteers are employed based on the number of attendees and type of event. Volunteers are briefed on their roles and responsibilities on an event by event basis.

REVIEW OF INVESTMENT ACTIVITIES

Interest rates fell significantly during 2020-21 but we consider that, in these uncertain times, a risk-averse investment approach and maintaining a high level of liquidity is appropriate. Our interest earnings for the year were £2,790 (2020: £3,865), representing a return of approximately 0.5% pa. In line with our investment policy, we aim to ensure that all deposits are covered by the Financial Services Compensation Scheme.

FINANCIAL REVIEW AND RESERVES

From a financial point of view we were not adversely affected by the Covid pandemic in 2020-21. Our charity shops and fundraising have not, in recent years, been a significant source of income for us. We were able to replace the lost income from our shops with CJRS and Retail grants. Our fundraising team, unable to hold the planned in-person events, turned its attention to raising funds for our Covid response through its contacts with our local public, businesses and groups, and the many grant making bodies which made funds available for Covid activities. These activities meant that both shops and fundraising ended the year with outcomes better than those we had originally (pre-Covid) budgeted.

Our Home Support Service (our only charged for charitable activity) was adversely affected by the Covid pandemic, with both clients cancelling visits and staff needing to shield. It continued operating at a lower level of 'normal' activity throughout the year but was also repurposed to assist in our Covid response activities. We were able to attract grant funding to support this and made use of the CJRS.

In 2020-21 our principal funding sources continued to be contracts with our local authority and CCG. These were not affected by the Covid pandemic and enabled us to continue to deliver our free at point of service charitable activities, albeit by phone or online rather than face to face. Our various Covid response activities were fully funded by donations and grants, particularly from our local authority, National Lottery and Age UK.

Our total income in the year under review was £1,898,853 compared to £1,676,274 the year before. This increase of £222,579 was primarily due to our commitment to respond to the needs of our local community arising from the Covid pandemic attracting significant donations and grant support. It also includes the value of the shopping we did for clients (approximately £51,000).

At 31 March 2021 the Charity had restricted reserves of £205,905 (2020: £74,957). Nearly all of our restricted service lines have increased reserves this year. Our headcount was reduced and there were significant savings on costs such as room hire and travel expenses.

Unrestricted reserves (before Pension Reserve) ended the year at £425,753 (2020: £296,133). The contracts with Solihull Council and our local CCG allow us to fund a greater proportion of our overheads than we have been able to in the recent past. This takes some of the pressure off our unrestricted activities. In addition there appears to have been a greater willingness to offer unrestricted grants this year. We consider that this increase in unrestricted reserves will be temporary because our shops and Home Support Service continue to be adversely affected by the Covid pandemic, in particular due to staffing issues.

FINANCIAL REVIEW AND RESERVES (continued)

We have reviewed our free reserves policy and currently calculate that, based on our current activities and principal risks, we require free reserves of between £250,000 and £280,000. We believe this would provide us with adequate liquidity and the resources to manage a significant change to our activities should that happen in the future. At 31 March 2021 our free reserves were £289,413 (2020: £200,693) after making allowance for the carrying amount of fixed assets and designations. We continue to designate £60,000 to meet our short term defined benefit pension scheme obligations. We also designate £46,917 as a fund for investment in new income-generating ideas. Consequently at 31 March 2021 our free reserves exceed our target range but we expect them to fall in the year to 31 March 2022 as we continue to be adversely impacted by the Covid situation.

PLANS FOR FUTURE PERIODS

As so many of the Charity's services are usually provided face-to-face, the impact of the varying social distancing, shielding and lockdown measures has been strongly felt by our clients, staff and volunteers alike. We are proud however of the way in which the Charity reacted with compassion, speed and intelligence to change its delivery model as necessary to meet the new circumstances facing us in the pandemic. We believe that this bodes well for the future, as it demonstrated resilience – the capacity to recover quickly from difficult situations with competence, confidence and control, particularly when the challenge seems insurmountable in the first instance. As always, whatever the future holds, we will be tuned in to what our clients want and need from us, in the knowledge that we are trusted to be relied upon and that older people are confident that we will always put their best interests first.

The Coronavirus pandemic has not gone away, and we believe it will continue to be a challenging environment for some time to come. But the reason charities such as Age UK Solihull have not sunk in the pandemic is because it we are motivated by our mission and our service users, not by profit, so we will continue to change our service delivery models or do whatever is necessary to be there for our clients going forward.

There are many challenges ahead, particularly around backlogs of demand once face-to-face services resume. This is as yet unknown and unquantified, and there may have been many opportunities for early intervention which have been missed. We know that many older people will be more anxious, or have lost confidence to go out and about and do things for themselves again. Also that the lack of stimulation as a result of being locked down or shielding may have contributed to cognitive decline, lack of motivation or self neglect. We will be focussed on these issues as we move forward and find ways to re-engage people into their communities.

The need for a collective pandemic response has greatly improved relationships and engagements between the various statutory and VCSE organisations, as well as with many private sector organisations who have shown such care for their local communities. We want to build on this going forward.

Our overall aim continues to be to grow and improve the services that help to improve the health, wellbeing, independence and quality of life for older people in Solihull. We have been successfully working in the community in Solihull for nearly 40 years and we want to ensure that the vital work that we do continues into the future. With the continued support of the many organisations and businesses who support us with donations and practical help, and the very welcome support from everyone at Solihull Metropolitan Borough Council, we are confident this can be achieved.

RISKS MANAGEMENT

The Trustees have in place a process to identify risks and implement risk management strategies. A Risk Register is maintained and reviewed at least quarterly which identifies the risks the Charity could face using Charity Commission guidelines, scores them in terms of likelihood of occurrence and potential impact, and identifies the means of mitigating these risks. An action plan is developed for those mitigation actions which it is agreed should be put in place or existing ones improved.

We consider that the principal risk areas Age UK Solihull currently faces, together with our mitigation actions, are:

- **Concentration of income sources** – we have significant dependence on statutory contracts. We recognise we need to expand and diversify our activities, both restricted and unrestricted. We began a project in late 2019 to look at options but this stopped when the Covid pandemic hit. We intend to restart this project as soon as the Covid situation allows. We have earmarked the grants we were given by Age UK when our insurance services ceased, as a fund for investment in new income-generating activities. In addition we have restructuring planning in place should contracts not be renewed.
- **Loss of key staff, including prolonged illness** – as a small organisation we have few deputy or assistant roles in place. Our key staff have been formally identified and are subject to three-month notice periods. Cover planning is in place and we are working to ensure that all important processes and procedures are identified and documented. Workloads are regularly monitored; training and development is encouraged. All of our employees have access to a free third-party Employee Assistance Programme that promotes wellbeing and a strong work/life balance.

RISKS MANAGEMENT (continued)

- **Service delivery quality** – we pride ourselves on providing reliably high-quality services in all of our activities and know that this is an important factor in maintaining the good relationships we have with all of our funders, clients and supporters. The Covid pandemic had resulted in some loss of staff, additional workloads and therefore increased pressure on those remaining. We also know that the last eighteen months have been difficult both professionally and personally for many of our staff. Staffing continues to be disrupted by Covid infections or the need to self-isolate. We left vacancies unfilled in 2020-21 but have now commenced a recruitment drive. Our QA processes have identified training and supervision needs and these are being organised.
- **Competition** – every 'marketplace' we operate in is competitive: retail, home support services, donations and fundraising, contracts and grants. The rise of social enterprises, crowdfunding etc. means that there are more players and other issues (racial inequality, climate change and the environment) are currently more in the public eye. Our response is to continue: articulating well the social issues we are trying to address; keeping our service delivery quality high; investing in fundraising - maintaining good relationships with local businesses and organisations, current and potential funders; writing high quality grant applications and contract tenders; continually reviewing our costs and finding cost savings.
- **Government policy changes** – we anticipate that the ending of furlough and the reduction in Universal Credit will lead to a substantial increase in the demand for our community advice services. We have reserves resulting from this year's cost savings and a recruitment drive in place. Demand and costs will be closely monitored and, if necessary, discussed with funders to agree how to resolve imbalances. In the medium term there are proposed changes to social care funding, and the response to the Covid pandemic has put pressure on future central and local government finances. It is unclear how these factors will ultimately impact on our activities but we believe that by focussing on the other risks identified above, we will increase our resilience and be well placed to adapt to whatever the changes bring.

The risk of a pandemic or other event which leads to wholesale disruption of our activities is also on our Risk Register but we have not scored it as highly as the above risks. It is hard to decide whether this is more likely now that we know it can happen, or less likely because it has now happened. What we do know is, if our activities remain similar and the disruption caused is similar, we can adapt. Having a relatively small proportion of our income coming from trading and our own fundraising events was an advantage this year but we now know that we will need to mindful of the potential impact if the mix of our income sources changes significantly.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association. All Directors of the company are also Trustees of the Charity, and there are no other Trustees. The Board of Trustees is the body responsible for the governance and performance of the Charity. It meets six times a year and receives reports from two formally constituted sub-committees: the Finance and General Purposes Committee and the Human Resources Committee, both of which meet up to 12 times per year. Each sub-committee has specific terms of reference and functions delegated by the Board and has a Chairman appointed by the Board. All Trustee and sub-committee meetings receive written reports from and are attended by the Chief Executive Officer (A F Hastings) and other members of the senior management team as appropriate. The remuneration of the Charity's key management personnel is set by reference to other similar Age UK's and other similar local voluntary and community sector organisations.

The Board of Trustees has the power to appoint additional Directors and Trustees as it considers fit to do so. There is a formal procedure for the appointment of new Directors and Trustees to the board which aims to ensure that an appropriate balance of skills, experience and background is achieved. All Directors and Trustees are submitted for re-election every three years.

The Directors and Trustees during the year under review were:

D C Mattocks (Chairman)
S Ahmed (resigned 2 June 2020)
L E Bourne
P J Oakley
S R Tomlinson
M D Way (Vice Chairman) (resigned 31 March 2021)
J Baynton
P Chauhan (appointed 31 March 2021)
N C Robinson

The Board of Trustees would like to give our grateful thanks to S Ahmed and M D Way for their many years of loyal and valuable contributions to the Charity.

RELATED PARTIES

The Charity owns the total issued share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading, which until March 2018 acted as an appointed representative for Age UK Enterprises Limited in respect of their insurance products and other services. Profits were donated to the Charity by means of gift aid under a Deed of Covenant. Age UK Solihull Trading did not trade during this financial year.

STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES

The Directors/Trustees are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors/Trustees to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Directors must not approve the financial statements unless they are satisifed that they give a true and fair view of the state of affairs of the company and the group and of the surplus or deficit of the company and the group for that period.

In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Directors/Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and the group 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 company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

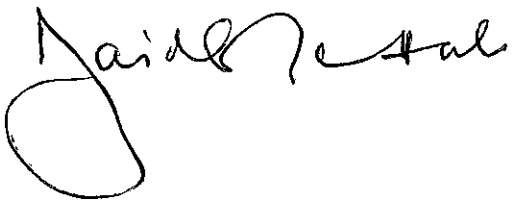
STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as each Director/Trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and each Director/Trustee has taken all the steps he/she should have taken to make him/herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

APPROVAL

This Report was approved by the Board of Directors and Trustees on 27 October 2021 and signed on its behalf by:



D C Mattocks
Chairman

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Opinion

We have audited the financial statements of Age Concern Solihull trading as Age UK Solihull (the 'company') and its subsidiaries (the 'group') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and Notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and company's affairs as at 31 March 2021 and of its surplus for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the directors' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

Responsibilities of directors

As explained more fully in the directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We assessed the susceptibility of the group's and company's financial statements to material misstatement and how fraud might occur, including through discussions with the directors, discussions within our audit team planning meeting, updating our record of systems and ensuring these systems operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the company by discussions with directors and by updating our understanding of the sectors in which the company operates.

Laws and regulations of direct significance in the context of the company including the Companies Act 2006 and UK Tax legislation.

Other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to their ability to operate or to avoid a material penalty include anti-bribery legislation, health and safety legislation and employment law.

We identified revenue recognition to be the area most susceptible to the risk of material misstatement due to a fraud and non-compliance.

Report of the Independent Auditors to the Members of
AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Limited by Guarantee)

Audit response to risks identified.

We consider the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statements items including a review of financial statement disclosures.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud. We assessed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus capacity to identify non-compliance with laws and regulations and fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Jason Seagrave ACCA (Senior Statutory Auditor)

For and on behalf of Seagrave French LLP

27 October 2021

Statutory Auditor

1 Poplars Court
Lenton Lane
Nottingham
NG7 2RR

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2021 £**	Total 2020 £
INCOME FROM:					
Donations and legacies:					
Donations		105,066	7,084	112,150	52,445
Legacies		7,718	-	7,718	55,858
CJRS/SSP grants		7,406	-	7,406	-
Local Authority grants		3,592	-	3,592	-
Other grants		54,037	-	54,037	35,427
Charitable activities:	2				
Charges for services		157,176	74,009	231,185	274,022
Local Authority contracts		-	910,454	910,454	922,955
Other contracts		-	113,705	113,705	132,485
Local Authority grants		9,112	79,325	88,437	3,000
Other grants		51,299	142,833	194,132	60,027
CJRS/SSP grants		43,939	17,291	61,230	-
Other trading activities:					
Shop income		1,913	-	1,913	121,704
Fundraising activities		5,485	-	5,485	14,486
Retail grants		49,338	-	49,338	-
CRJS/SSP grants		54,248	-	54,248	-
Local Authority grants		1,033	-	1,033	-
Investment income:					
Bank interest		2,790	-	2,790	3,865
TOTAL INCOME		**554,152**	**1,344,701**	**1,898,853**	**1,676,274**
EXPENDITURE ON:					
Raising funds:					
Shops		85,984	-	85,984	158,905
Fundraising activities		49,611	-	49,611	66,373
Charitable activities:					
Enabling people		-	836,245	836,245	814,695
Promoting positive attitudes to ageing		5,308	-	5,308	9,227
Supporting older people		33,116	272,879	305,995	182,257
Working with and for older people		242,394	94,129	336,523	338,507
Other expenditure:					
Governance costs		10,619	-	10,619	12,631
TOTAL EXPENDITURE	3	**427,032**	**1,203,253**	**1,630,285**	**1,582,595**
NET INCOME BEFORE TRANSFERS		**127,120**	**141,448**	**268,568**	**93,679**

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2021** £	Total 2020 £
TRANSFERS					
Gross transfers between funds	16	10,500	(10,500)	-	-
NET INCOME BEFORE OTHER RECOGNISED GAINS AND LOSSES		**137,620**	**130,948**	**268,568**	**93,679**
OTHER RECOGNISED GAINS AND LOSSES:					
Actuarial gain/(loss) on defined benefit pension scheme	18	(10,000)	-	(10,000)	30,000
NET MOVEMENT IN FUNDS		**127,620**	**130,948**	**258,568**	**123,679**
Total Fund Balances Brought Forward		288,133	74,957	363,090	239,411
TOTAL FUND BALANCES CARRIED FORWARD		**£415,753**	**£205,905**	**£621,658**	**£363,090**

The Charity has no recognised gains or losses other than the deficit or surplus for the current and previous years.

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated for the Year Ended 31 March 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £
INCOME FROM:				
Donations and legacies:				
Donations		*48,661*	*3,784*	*52,445*
Legacies		*55,858*	*-*	*55,858*
Grants		*35,427*	*-*	*35,427*
Charitable activities:	*2*			
Charges for services		*253,359*	*20,663*	*274,022*
Local Authority contracts		*-*	*922,955*	*922,955*
Other contracts		*-*	*132,485*	*132,485*
Local Authority grants		*-*	*3,000*	*3,000*
Other grants		*1,650*	*58,377*	*60,027*
Other trading activities:				
Shop income		*121,704*	*-*	*121,704*
Fundraising activities		*14,486*	*-*	*14,486*
Investment income:				
Bank interest		*3,865*	*-*	*3,865*
TOTAL INCOME		***535,010***	***1,141,264***	***1,676,274***
EXPENDITURE ON:				
Raising funds:				
Shops		*158,905*	*-*	*158,905*
Fundraising activities		*66,373*	*-*	*66,373*
Charitable activities:				
Enabling people		*5,865*	*808,830*	*814,695*
Promoting positive attitudes to ageing		*9,227*	*-*	*9,227*
Supporting older people		*-*	*182,257*	*182,257*
Working with and for older people		*251,177*	*87,330*	*338,507*
Other expenditure:				
Governance costs		*12,631*	*-*	*12,631*
TOTAL EXPENDITURE	*3*	***504,178***	***1,078,417***	***1,582,595***
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		***30,832***	***62,847***	***93,679***
TRANSFERS				
Gross transfers between funds	*16*	*8,179*	*(8,179)*	*-*
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		***39,011***	**54,668**	**93,679**

The notes form part of these financial statements

Statement of Financial Activities (incorporating an Income and Expenditure Account) Continued – Charity and Consolidated for the Year Ended 31 March 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £
OTHER RECOGNISED GAINS AND LOSSES:				
Actuarial gain/(loss) on defined benefit pension scheme	*18*	*30,000*	*-*	*30,000*
NET MOVEMENT IN FUNDS		***69,011***	***54,668***	***123,679***
Total Fund Balances Brought Forward		*219,122*	*20,289*	*239,411*
TOTAL FUND BALANCES CARRIED FORWARD		***£288,133***	***£74,957***	***£363,090***

The notes form part of these financial statements

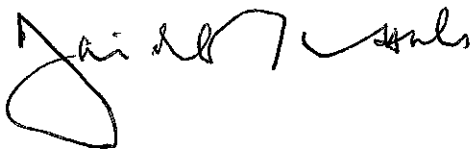
AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Charity Balance Sheet
31 March 2021

	Notes	£	2021 £	£	2020 £
FIXED ASSETS:					
Tangible assets	10		29,423		15,440
Investments	11		2		2
			29,425		15,442
CURRENT ASSETS:					
Debtors	12	123,427		142,371	
Short term deposits		271,917		169,236	
Cash at bank and in hand		379,390		204,231	
		774,734		515,838	
CREDITORS: Amounts falling due within one year	13	(172,501)		(160,190)	
NET CURRENT ASSETS:			602,233		355,648
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY:			631,658		371,090
Defined benefit pension scheme liability	18		(10,000)		(8,000)
TOTAL NET ASSETS:			**£621,658**		**£363,090**
FUNDS:					
Restricted Funds	16		205,905		74,957
Unrestricted Funds		425,753		296,133	
Pension Reserve		(10,000)		(8,000)	
			415,753		288,133
TOTAL CHARITY FUNDS:			**£621,658**		**£363,090**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors and Trustees on 27 October 2021 and signed on its behalf by:



D C Mattocks
Chairman

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Balance Sheet
31 March 2021

	Notes	£	2021 £	£	2020 £
FIXED ASSETS:					
Tangible assets	10		29,423		15,440
CURRENT ASSETS:					
Debtors	12	123,427		142,371	
Short term deposits		271,917		169,236	
Cash at bank and in hand		379,392		204,233	
		774,736		515,840	
CREDITORS: Amounts falling due within one year	13	172,501		160,190	
NET CURRENT ASSETS:			602,235		355,650
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY			631,658		371,090
Defined benefit pension scheme liability	18		(10,000)		(8,000)
TOTAL NET ASSETS:			**£621,658**		**£363,090**
FUNDS:					
Restricted Funds	16		205,905		74,957
Unrestricted Funds		425,753		296,133	
Pension Reserve		(10,000)		(8,000)	
			415,753		288,133
TOTAL CHARITY FUNDS:			**£621,658**		**£363,090**

Approved by the Board of Directors and Trustees on 27 October 2021 and signed on its behalf by:

D C Mattocks
Chairman

The notes form part of these financial statements

Charity Statement of Cash Flows for the Year Ended 31 March 2021

	2021	2020
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	258,568	123,679
Investment interest receivable	(2,790)	(3,865)
Depreciation and impairment of tangible fixed assets	12,897	8,788
Loss/(profit) on disposal of tangible fixed assets	-	-
(Increase)/decrease in debtors	18,944	20,037
Increase/(decrease) in creditors	12,311	(35,911)
Increase/(decrease) in pension liability	2,000	(53,000)
Net cash provided by/(used in) operating activities	301,930	59,728
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(26,880)	(6,487)
Proceeds from sale of tangible fixed assets	-	-
Investment interest receivable	2,790	3,865
Net cash provided by/(used in) investing activities	(24,090)	(2,622)
Net increase/(decrease) in cash and cash equivalents	277,840	57,106
Cash and cash equivalents at 1 April 2020	373,467	316,361
Cash and cash equivalents at 31 March 2021	**£651,307**	**£373,467**
Cash and cash equivalent consists of:		
Short term deposits	271,917	169,236
Cash at bank and in hand	379,390	204,231
Cash and cash equivalents at 31 March 2021	**£651,307**	**£373,467**

The notes form part of these financial statements

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Statement of Cash Flows for the Year Ended 31 March 2021

	2021	2020
	£	£
Cash flows from operating activities:		
Net income/(expenditure) for the year	258,568	123,679
Investment interest receivable	(2,790)	(3,865)
Depreciation and impairment of tangible fixed assets	12,897	8,788
Loss/(profit) on disposal of tangible fixed assets	-	-
(Increase)/decrease in debtors	18,944	20,037
Increase/(decrease) in creditors	12,311	(35,911)
Increase/(decrease) in pension liability	2,000	(53,000)
Net cash provided by/(used in) operating activities	301,930	59,728
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(26,880)	(6,487)
Proceeds from sale of tangible fixed assets	-	-
Investment interest receivable	2,790	3,865
Net cash provided by/(used in) investing activities	(24,090)	(2,622)
Net increase/(decrease) in cash and cash equivalents	277,840	57,106
Cash and cash equivalents at 1 April 2020	373,469	316,363
Cash and cash equivalents at 31 March 2021	**£651,309**	**£373,469**
Cash and cash equivalents consists of:		
Short term deposits	271,917	169,236
Cash at bank and in hand	379,392	204,233
Cash and cash equivalents at 31 March 2021	**£651,309**	**£373,469**

The notes form part of these financial statements

Notes to the Consolidated Financial Statements
for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES

1.1 Accounting Convention

The Charity is a public benefit entity. The accounts have been prepared under the historical cost convention and in accordance with the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102).

1.2 Consolidated Financial Statements

These financial statements consolidate the results of the Charity and its wholly-owned trading subsidiary Age Concern Solihull Trading Limited which traded as Age UK Solihull Trading until March 2018, on a line by line basis. The subsidiary is currently dormant.

1.3 Incoming Resources

Income is recognised in the period in which the Charity is entitled to receipt and the amount can be measured with reasonable certainty.

Coronavirus

Grants received under the Coronavirus Job Retention Scheme and SSP Scheme have been shown separately in the Statement of Financial Activities under each of the income categories according to the activities of the staff for whom they were claimed. Grants received under the Retail, Hospitality and Leisure Grant Fund and other grants received as a result of the retail closures have been shown separately in the Statement of Financial Activities under Other Trading Activities. We provided a free shopping service throughout the year under review whereby we initially paid for the shopping and received subsequent reimbursement. These reimbursements have been included in restricted income under Charitable Activities - Charges for Services. (The related expenditure is included in restricted Charitable Activities – Supporting older people.)

General

Grants of a general nature or which do not have particular service requirements have been included as voluntary income. Grants specifically for the provision of goods and services to be provided as part of charitable activities or services to beneficiaries are included as incoming resources from charitable activities. Income that is restricted by contractual terms is treated as restricted.

Where grants or funding have been received in respect of a specified period of time, any monies in advance will be accounted for as deferred income and recognised in the period in which the Charity is allowed to expend that resource. Income may also be deferred to a future period where the donor has not specified the time period in which the income is to be expended. The value of deferred income is set out in Note 14 to the financial statements.

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are not recognised on receipt. Instead the value to the charity of the donated goods is recognised as income when sold.

1.4 Resources Expended

Resources expended includes costs of the activities, irrecoverable VAT and depreciation on related assets. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which relate to more than one activity are apportioned based on estimated time spent, head count or floor space etc, as appropriate. Support costs which are not attributable to a single activity are apportioned between the activities supported based on usage. This is approximated by the value of the incoming resources for that activity or the funds raised by that activity. Support costs include the costs of management, finance and administration staff; IT software and support costs; legal and HR support fees; and audit fees. Details of the support costs are disclosed in Note 3 to the financial statements.

1. **ACCOUNTING POLICIES (continued)**

1.5 Donations of services – unpaid general volunteers

Donations of services by our volunteers has not been recognised as income, nor as an expense. We are not able to measure the value of volunteer hours reliably as we do not have a formal time-reporting requirement for all of our volunteers.

1.6 Fund Accounting

Unrestricted funds are those available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by funders or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in Note 16 to the financial statements.

1.7 Tangible Fixed Assets

Tangible fixed assets are measured initially at their historical cost. Depreciation is provided on a straight-line basis at the following annual rates in order to write off each asset over its estimated useful life.

Shop Leases and Improvements	- in accordance with the original lease
ICT Equipment	- 33.33% on cost
Furniture and Fittings	- 33.33% on cost
Vehicles	- 25% on cost

1.8 Stocks

It is impractical to estimate the fair value of the goods that are donated to our shops for resale so donated goods for resale are carried at a £nil valuation.

Stocks of heaters, electric blankets, duvets etc. for our Winter Warmth activities are written off in the year in which they are purchased.

1.9 Debtors and Liabilities

Debtors are measured at their recoverable amounts. Liabilities are measured at their estimated settlement amounts.

1.10 Operating Leases

Lease payments under operating leases are recognised as an expense over the lease term on a straight-line basis.

1.11 Pensions

Pensions are accounted for in accordance with FRS 102. Pension costs for the defined contribution scheme are charged to the accounts on an accruals basis in the period in which they occur. Annual costs and the pension provision for the defined benefit scheme are calculated and charged to the Statement of Financial Activities on the basis of independent actuarial advice. The pension provision has been created within unrestricted funds in compliance with the requirements of the SORP.

Details of the pension scheme are disclosed in Note 18 to the financial statements.

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

	Unrestricted	2021 Restricted	Total	2020 Total
	£	£	£	£
Enabling people:				
Community Advice Hubs	-	765,784	765,784	798,972
Information and Advice Service	-	6,753	6,753	17,450
Winter Warmth	-	64,854	64,854	17,050
Winter Grant Scheme	-	50,000	50,000	-
	-	887,391	887,391	833,472
Promoting positive attitudes to ageing:				
Care and Self-funding Experiences research project	5,308	-	5,308	8,229
	5,308	-	5,308	8,229
Supporting older people:				
Linking People Together inc Volunteer Befriending Service	-	97,601	97,601	70,747
Older People's Specialist Service	-	112,481	112,481	105,053
Covid Response	-	89,875	89,875	-
Later Life Goals	-	21,000	21,000	21,000
Veterans Not Forgotten	-	14,280	14,280	-
Other small funds	1,957	6,194	8,151	6,980
	1,957	341,431	343,388	203,780
Working with and for older people:				
Home Support Service	254,261	-	254,261	244,077
Postural Stability Instruction	-	80,235	80,235	82,824
Warm & Well (ended November 2019)	-	-	-	12,165
Social Prescribers	-	28,560	28,560	7,942
	254,261	108,795	363,056	347,008
TOTAL INCOME FROM CHARITABLE ACTIVITIES	**£261,526**	**£1,337,617**	**£1,599,143**	**£1,392,489**

We have reviewed the categorisation of our activities and made some changes. Older People's Specialist Service is now included in Supporting older people, and our Winter Warmth activities are now included in Enabling people. The comparatives for 2020 have been updated to reflect these changes.

2. **INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)**

INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR

		2020	
	Unrestricted	Restricted	Total
	£	£	£
Enabling people:			
Community Advice Hubs	-	*798,972*	*798,972*
Information and Advice Service	-	*17,450*	*17,450*
Winter Warmth	-	*17,050*	*17,050*
	-	*833,472*	*833,472*
Promoting positive attitudes to ageing:			
Care and Self-funding Experiences research project	*8,229*	-	*8,229*
	8,229	-	*8,229*
Supporting older people:			
Linking People Together inc Volunteer Befriending Service	-	*70,747*	*70,747*
Older People's Specialist Service	-	*105,053*	*105,053*
Later Life Goals	-	*21,000*	*21,000*
Other small funds	*2,703*	*4,277*	*6,980*
	2,703	*201,077*	*203,780*
Working with and for older people:			
Home Support Service	*244,077*	-	*244,077*
Postural Stability Instruction	-	*82,824*	*82,824*
Warm & Well (ended November 2019)	-	*12,165*	*12,165*
Social Prescribers	-	*7,942*	*7,942*
	244,077	*102,931*	*347,008*
TOTAL INCOME FROM CHARITABLE ACTIVITIES	***£255,009***	***£1,137,480***	***£1,392,489***

3. **TOTAL EXPENDITURE - CONSOLIDATED**

	Direct costs	2021 Support costs	Total costs	2020 Total costs
	£	£	£	£
Raising funds:				
Shops	83,089	2,895	85,984	158,905
Fundraising activities	47,741	1,870	49,611	66,373
	130,830	4,765	135,595	225,278
Charitable activities:				
Enabling people	727,750	108,495	836,245	814,695
Promoting positive attitudes to ageing	801	4,507	5,308	9,227
Supporting older people	271,400	34,595	305,995	182,257
Working with and for older people	310,454	26,069	336,523	338,507
	1,310,405	173,666	1,484,071	1,344,686
Other expenditure:				
Governance costs	10,619	-	10,619	12,631
Total expenditure	£1,451,854	£178,431	£1,630,285	£1,582,595

TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

	Direct costs	*2020 Support costs*	*Total costs*
	£	*£*	*£*
Raising funds:			
Shops	*149,884*	*9,021*	*158,905*
Fundraising activities	*57,665*	*8,708*	*66,373*
	207,549	*17,729*	*225,278*
Charitable activities:			
Enabling people	*712,930*	*101,765*	*814,695*
Promoting positive attitudes to ageing	*3,977*	*5,250*	*9,227*
Supporting older people	*153,801*	*28,456*	*182,257*
Working with and for older people	*303,714*	*34,793*	*338,507*
	1,174,422	*170,264*	*1,344,686*
Other expenditure:			
Governance costs	*12,631*	-	*12,631*
Total expenditure	*£1,394,602*	*£187,993*	*£1,582,595*

We have reviewed the categorisation of our activities and made some changes. Older People's Specialist Service is now included in Supporting older people, and our Winter Warmth activities are now included in Enabling people. The comparatives for 2020 have been updated to reflect these changes.

3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

	2021	2020
	£	£
Staff costs	134,592	146,236
Administration costs	39,046	36,790
Premises costs	4,793	4,967
	178,431	187,993

The methods of cost allocation are explained in Note 1.4.

4. STAFF COSTS AND EMPLOYEE BENEFITS

	2021	2020
	£	£
Wages and salaries	887,275	921,335
Social security costs	51,739	52,451
Age UK Pension Plan – employers' contributions	67,797	65,269
Age UK Retirement Benefits Scheme – service costs	7,000	7,000
Redundancy payments	549	-
	1,014,360	1,046,055

No employee received remuneration and benefits (excluding pension costs) of more than £60,000 during the year (2020: nil).

The total amount of employee remuneration and benefits (salary, NI'ER and pension contributions) paid by the Charity in relation to its key management personnel during the year was £145,057 (2020: £134,335).

5. STAFF NUMBERS

The average number and full time equivalent number of employees during the year was as follows:

	Number		Full time equivalent	
	2021	2020	2021	2020
Charitable activities	47	50	29	31
Activities for generating funds	9	9	5	5
Management, administration and finance	7	7	6	6
	63	66	40	42

6. TRANSACTIONS WITH TRUSTEES/DIRECTORS

None of the Trustees/Directors has been paid any remuneration or received any other benefits from an employment with the Charity (2020: £nil) and no Trustee/Director expenses have been incurred (2020: £nil).

7. RELATED PARTY TRANSACTIONS

There were no related party transactions requiring disclosure during the year (2020: £nil).

8. TRANSACTIONS WITH AUDITOR

The Charity's auditors provide a statutory audit only and the fees payable during the year were £3,900 (2020: £3,900).

9. TAXATION

The charitable company is not liable in general for taxation on its activities due to its charitable nature.

10. TANGIBLE FIXED ASSETS - GROUP AND CHARITY

	ICT Equipment	Shop Leases and Improvements	Furniture and Fittings	Total
	£	£	£	£
COST:				
At 1 April 2020	54,586	8,560	24,581	87,727
Additions	25,082	-	1,798	26,880
At 31 March 2021	79,668	8,560	26,379	114,607
DEPRECIATION:				
At 1 April 2020	41,032	8,560	22,695	72,287
Charge for year	11,587	-	1,310	12,897
At 31 March 2021	52,619	8,560	24,005	85,184
NET BOOK VALUE:				
At 31 March 2021	£ 27,049	£ -	£ 2,374	£29,423
At 31 March 2020	£ 13,554	£ -	£ 1,886	£15,440

11. FIXED ASSET INVESTMENTS - CHARITY

	2021	2020
	£	£
Investment in subsidiary	2	2

The Charity's fixed asset investments at the balance sheet comprise a 100% holding of the Ordinary share capital of Age Concern Solihull Trading Limited trading as Age UK Solihull Trading (Company number: 02908140). Age UK Solihull Trading's registered address is the same as the Charity's.

The aggregate capital and reserves of Age UK Solihull Trading as at 31 March 2021:

	2021	2020
	£	£
Aggregate capital and reserves	2	2

Age UK Solihull Trading had no activities during the financial year to 31 March 2021 (2020: £ nil).

12. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY**

	2021	2020
	£	£
Trade debtors	61,904	44,102
Prepayments & accrued income	60,932	97,482
VAT recoverable	591	787
	123,427	142,371

13. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR – GROUP AND CHARITY**

	2021	2020
	£	£
Trade creditors	48,248	72,955
Accrued expenses	64,588	39,238
Deferred income (Note 14)	19,440	2,618
PAYE, National Insurance and pension contributions	14,627	19,425
Provision for liabilities	25,598	25,954
	172,501	160,190

The provision for liabilities is the value of the accrued but as yet untaken annual leave and time off in lieu of staff at the year end.

14. **DEFERRED INCOME** (Our accounting policy on deferred income is set out in Note 1.3.)

	2021	2020
	£	£
Balance at 1 April 2020	2,618	82,402
Amount released to incoming resources	(2,618)	(82,402)
Amount deferred in year	19,440	2,618
Balance at 31 March 2021	19,440	2,618

15. **ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Restricted funds	**Total funds**
	£	£	**£**
Tangible fixed assets	29,423	-	29,423
Net current assets	396,330	205,905	602,235
Creditors: amounts falling due after more than one year	(10,000)	-	(10,000)
Total net assets at 31 March 2021	415,753	205,905	621,658

PRIOR YEAR

	Unrestricted funds	*Restricted funds*	***Total funds***
	£	*£*	***£***
Tangible fixed assets	15,440	-	15,440
Net current assets	280,693	74,957	355,650
Creditors: amounts falling due after more than one year	(8,000)	-	(8,000)
Total net assets at 31 March 2020	288,133	74,957	363,090

16. **RESTRICTED FUNDS**

	Opening Balance	Movement in Year	Transfers between Funds	Transfers to/from Unrestricted Funds	**Closing Balance**
	£	£	£	£	**£**
Community Advice Hubs	8,633	39,920	3,500	-	52,053
Public Health Winter Warmth	9,256	5,207	-	-	14,463
Age UK Solihull Winter Warmth	12,954	13,597	-	-	26,551
SMBC Winter Grant Scheme	-	-	-	-	-
Postural Stability Instruction	2,134	14,990	3,500	-	20,624
Information Service	14,705	(3,978)	3,500	-	14,227
Older People's Services	19,309	49,477	-	-	68,786
Later Life Goals	-	21,000	(10,500)	(10,500)	-
Veterans Not Forgotten	-	-	-	-	-
Covid Response	-	-	-	-	-
Social Prescribers	-	-	-	-	-
Age Concern Castle Bromwich	4,402	1,426	-	-	5,828
HSS Vulnerable Support Fund	1,732	(92)	-	-	1,640
Emergency Fund	1,832	(99)	-	-	1,733
	74,957	141,448	-	(10,500)	205,905

SMBC Winter Grant Scheme, Veterans Not Forgotten, Covid Response and Social Prescribers were all new activities this year and all funding received was fully spent during the year. For Covid Response included above, we have included only those grants or other funding which we received to support specific Covid Response activities not otherwise included in other restricted or unrestricted activities, eg. our volunteer shopping service. Our Later Life Goals funder permitted 50% of this year's funding to be allocated to Covid response and this was transferred to unrestricted to cover our Covid Response activities or to fund additional costs arising from the effects of the pandemic, both of which are ongoing.

PRIOR YEAR

	Opening Balance	*Movement in Year*	*Transfers between Funds*	*Transfers to/from Unrestricted Funds*	***Closing Balance***
	£	£	£	£	**£**
Community Advice Hubs	*(3,733)*	*12,366*	-	-	*8,633*
Public Health Winter Warmth	*1,574*	*7,682*	-	-	*9,256*
Warm & Well	*670*	*7,509*	-	*(8,179)*	-
Age UK Solihull Winter Warmth	*8,004*	*4,950*	-	-	*12,954*
Postural Stability Instruction	*(5,980)*	*8,114*	-	-	*2,134*
Information Service	*1,782*	*2,423*	*10,500*	-	*14,705*
Older People's Services	*4,914*	*3,895*	*10,500*	-	*19,309*
Later Life Goals	-	*21,000*	*(21,000)*	-	-
St Margarets Pop-In	*4,922*	*(4,922)*	-	-	-
Age Concern Castle Bromwich	*5,347*	*(945)*	-	-	*4,402*
HSS Vulnerable Support Fund	*1,877*	*(145)*	-	-	*1,732*
Emergency Fund	*912*	*920*	-	-	*1,832*
	20,289	*62,847*	-	*(8,179)*	*74,957*

16. **RESTRICTED FUNDS (continued)**

MOVEMENT IN YEAR:

	Income	Expenditure	Movement in Year
	£	£	£
Community Advice Hubs	799,984	(760,064)	39,920
Public Health Winter Warmth	13,500	(8,293)	5,207
Age UK Solihull Winter Warmth	20,754	(7,157)	13,597
SMBC Winter Grant Scheme	50,000	(50,000)	-
Postural Stability Instruction	80,559	(65,569)	14,990
Information Service	6,753	(10,731)	(3,978)
Older People's Services	211,802	(162,325)	49,477
Later Life Goals	21,000	-	21,000
Veterans Not Forgotten	14,280	(14,280)	-
Covid Response	89,875	(89,875)	-
Social Prescribers	28,560	(28,560)	-
Age Concern Castle Bromwich	1,000	426	1,426
HSS Vulnerable Support Fund	140	(232)	(92)
Emergency Fund	6,494	(6,593)	(99)
	1,344,701	(1,203,253)	141,448

MOVEMENT IN YEAR – PRIOR YEAR:

	Income	*Expenditure*	*Movement in Prior Year*
	£	*£*	*£*
Community Advice Hubs	*807,112*	*(794,746)*	*12,366*
Public Health Winter Warmth	*11,050*	*(3,368)*	*7,682*
Warm & Well	*12,165*	*(4,656)*	*7,509*
Age UK Solihull Winter Warmth	*6,000*	*(1,050)*	*4,950*
Postural Stability Instruction	*82,846*	*(74,732)*	*8,114*
Information Service	*20,030*	*(17,607)*	*2,423*
Older People's Services	*174,491*	*(170,596)*	*3,895*
Later Life Goals	*21,000*	-	*21,000*
St Margarets Pop-In	*1,243*	*(6,165)*	*(4,922)*
Age Concern Castle Bromwich	*1,050*	*(1,995)*	*(945)*
HSS Vulnerable Support Fund	-	*(145)*	*(145)*
Emergency Fund	*4,277*	*(3,357)*	*920*
	1,141,264	*(1,078,417)*	*62,847*

16. **RESTRICTED FUNDS (continued)**

Fund	Purpose of fundReason for restriction	
Community Advice Hubs	To deliver community advice hubs, in partnership with others, in North and Central Solihull, to provide a single source of high quality information and advice to residents of Solihull.	As specified by funders
Public Health Winter Warmth	This fund is to provide information, guidance and heating items to vulnerable residents during the colder months, or indeed during a heatwave.	As specified by funders
Age UK Solihull Winter Warmth	Extension of the PHWW service to provide year round information, advice and practical support to residents of Solihull regarding their issues relating to energy use.	For use in these circumstances or as specified by funders
SMBC Winter Grant Scheme	To keep vulnerable residents of Solihull warm and fed over the 20/21 winter via small grants for heating items, clothing, food etc.	As specified by SMBC
Postural Stability Instruction	To offer older people who have had frequent falls, which have resulted in hospital admission, a 20 week programme of strength and confidence building exercises.	As specified by funders
Information Service	To provide a specialised independent information service for older people.	For use in these circumstances or as specified by funders
Older People's Services including Linking People Together	To provide specialist advice, preventative and early interventions for older people in particular to reconnect them back into their local community where possible. Services include Volunteer Befriending and lunch clubs.	For use in these circumstances or as specified by funders
Later Life Goals	To improve outomes for older people who have faced or are facing a significant life event, such as bereavement, becoming a carer, becoming lonely and isolated, and helping and supporting them to plan how to deal with the life change.	As specified by funders
St Margarets Pop-In	Services to St Margarets clients.	For use by St Margarets clients only

We have determined that St Margarets Pop-In's funds are held directly by the club and not by us, and so have written this fund out of our accounts as at 31 March 2020. Support for the club will continue, as required, as part of our Linking People Together services.

Age Concern Castle Bromwich	To continue to support and fund the provision of a regular club for older people, following the closure of the local charity.	For use in these circumstances or as specified by funders

16. **RESTRICTED FUNDS (continued)**

HSS Vulnerable Support Fund	To subsidise the fees of vulnerable clients of the Home Support Service.	For use in these circumstances
Emergency Fund	Emergency small grants to Age UK Solihull clients in need.	For use in these circumstances
Veterans Not Forgotten	To support the needs of veterans in Solihull due to the Covid pandemic, eg. Home deliveries, assisting with access to services.	As specified by funders
Covid Response	Various grants to support our Covid response activities, eg. food parcels, purchase of PPE, equipment to enable staff to work from home.	As specified by funders
Social Prescribers	Provision of staff to a local PCT to act as a social prescriber.	As specified by funders

17. **OTHER COMMITMENTS**

At 31 March 2021, the charity had annual commitments under non-cancellable operating leases expiring as follows:

	Equipment		Land and Buildings	
	2021	2020	**2021**	2020
	£	£	**£**	£
Within one year	-	-	2,000	2,000
Between two and five years	12,033	12,033	20,250	20,250
In more than five years	-	-	-	-

18. **PENSION SCHEMES**

The Charity participated in the Age UK Retirement Benefits Scheme which was a defined benefits scheme and has now been closed. Employees are now offered entry to the Age UK Pension Plan which is a defined contribution scheme, currently administered by Scottish Widows.

The defined benefit scheme

The level of benefits provided by the Scheme depends on a member's length of service and their salary at their date of leaving the Scheme. The Scheme closed to future accrual on 30 November 2008. The Scheme is a multi-employer scheme and the assets and liabilities for each of the participating employers have been determined based on their respective share of the funding liabilities as at 31 March 2019. This share has been updated to allow for changes in the participating employers over the period to 31 March 2021.

A full actuarial valuation of the Scheme was carried out as at 31 March 2019 and the results of this valuation have been updated to 31 March 2021 by a qualified independent actuary. The results of the latest funding valuation at 31 March 2019 have been adjusted to the balance sheet date taking account of experience over the period since 31 March 2019, changes in market conditions and differences in the financial and demographic assumptions. The present value of the defined benefit obligation was measured using the Projected Unit Method.

18. **PENSION SCHEMES (continued)**

The defined benefit scheme has a deficit as set out below. The deficit has increased over the year under review. This is due to the increase in liabilities due to an increase in future inflation expectations, a decrease in the discount rate and changes to the mortality assumptions. These losses were partly offset by contributions made to the Scheme by the Employers and an increase in the value of the Scheme's 'return seeking' assets. During the year to 31 March 2021 the Scheme's trustees and Age UK were able to agree a six-month deferral of contributions as a measure of financial support in response to the Covid 19 event.

It is important to note that the pension liability will alter in response to changes to economic, demographic and investment market conditions. Valuations are snapshots on one day. The liability does not crystallise in the short or medium term. Funding contributions are agreed by the independent actuary and the pension fund's trustees. The expected contributions by the Charity for the year ending 31 March 2022 have not yet been formally confirmed and continue at the previously agreed level of £30,000 pa. Contributions include an allowance for administration expenses and PPF levies and are factored into future budgets and business plans to ensure that they are managed.

	2021	2020
	£	£
Value of Scheme assets and obligations:		
Fair value of Scheme assets	1,290,000	1,198,000
Present value of defined benefit obligation	(1,300,000)	(1,206,000)
Net obligations	(10,000)	(8,000)

	2021	2020
	£	£
Movements in year:		
Pension scheme deficit at start of year	(8,000)	(61,000)
Current service cost	(7,000)	(7,000)
Cash contribution	15,000	30,000
Other finance income	-	-
Actuarial (loss)/gain	(10,000)	30,000
Pension scheme deficit at end of year	(10,000)	(8,000)

	2021	2020
	£	£
Fair value of Scheme assets:		
Opening fair value	1,198,000	1,141,000
Interest income on Scheme assets	26,000	27,000
Gains on Scheme assets	96,000	43,000
Contributions by Charity	15,000	30,000
Net benefits paid out	(38,000)	(37,000)
Administration costs incurred	(7,000)	(6,000)
Closing fair value of Scheme assets	1,290,000	1,198,000

18. **PENSION SCHEMES (continued)**

	2021	2020
	£	£
Present value of defined benefit obligations:		
Opening defined benefit obligations (DBO)	1,206,000	1,202,000
Interest expense on DBO	26,000	28,000
Actuarial losses on Scheme liabilities	106,000	13,000
Net benefits paid out	(38,000)	(37,000)
Past service cost (incl. curtailments)	-	-
Closing defined benefit obligation	1,300,000	1,206,000

The principal assumptions used to calculate the liabilities under FRS 102 are:

	2021	2020
	%pa	%pa
RPI inflation	3.10	2.80
CPI inflation	2.30	1.80
Rate of increase in salaries	N/A	N/A
Pension increases:		
Rate of increase in payment of pre 2006 pensions	3.10	3.00
Rate of increase of post 2006 pensions	2.50	2.50
Discount rate for Scheme liablilities	2.10	2.20