

# Improving later life

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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.



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### **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



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# 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**

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# 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**

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# 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**

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# Employees as at 31st March 2021

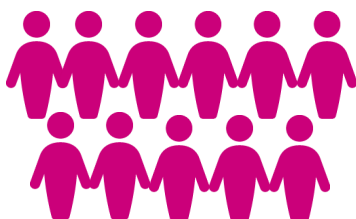
Management



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



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## 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.



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# **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**



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## 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.



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## 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**.

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## 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**

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Income from our Home Support Services amounted to **£246,612**



Our Fundraising Team raised **£197,156**, of which **£180,556** was unrestricted.

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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



**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)**

**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

<b>DIRECTORS AND TRUSTEES:</b>	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
<b>SECRETARY:</b>	A F Hastings
<b>CHIEF EXECUTIVE OFFICER:</b>	A F Hastings
<b>REGISTERED AND PRINCIPAL OFFICE:</b>	The Core Central Library Building Homer Road Solihull West Midlands B91 3RG
<b>REGISTERED NUMBER:</b>	03180062 (England and Wales)
<b>REGISTERED CHARITY NUMBER:</b>	1055887
<b>SENIOR STATUTORY AUDITOR:</b>	Mr J Seagrave FCCA
<b>AUDITORS:</b>	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.



Report of the Directors and Trustees (continued)  
for the Year Ended 31 March 2021

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 comparisons 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 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.

Report of the Directors and Trustees (continued)  
for the Year Ended 31 March 2021

**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.

**Report of the Directors and Trustees (continued)  
for the Year Ended 31 March 2021**

## **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.



**Report of the Directors and Trustees (continued)  
for the Year Ended 31 March 2021**

**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.

**Report of the Directors and Trustees (continued)  
for the Year Ended 31 March 2021**

**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.

**Report of the Directors and Trustees (continued)  
for the Year Ended 31 March 2021**

**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 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)  
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.

**Report of the Directors and Trustees (continued)  
for the Year Ended 31 March 2021**

**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 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.

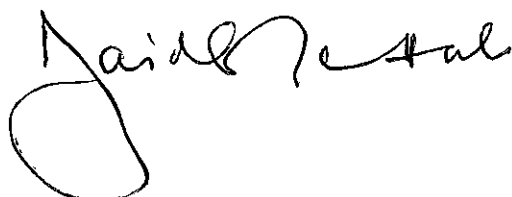
**STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS**

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 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	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total 2021</u> £	<u>Total 2020</u> £
<b>INCOME FROM:</b>					
<b>Donations and legacies:</b>					
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
<b>Charitable activities:</b>					
	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	-
<b>Other trading activities:</b>					
Shop income		1,913	-	1,913	121,704
Fundraising activities		5,485	-	5,485	14,486
Retail grants		49,338	-	49,338	-
CJRS/SSP grants		54,248	-	54,248	-
Local Authority grants		1,033	-	1,033	-
<b>Investment income:</b>					
Bank interest		2,790	-	2,790	3,865
<b>TOTAL INCOME</b>		<b>554,152</b>	<b>1,344,701</b>	<b>1,898,853</b>	<b>1,676,274</b>
		=====	=====	=====	=====
<b>EXPENDITURE ON:</b>					
<b>Raising funds:</b>					
Shops		85,984	-	85,984	158,905
Fundraising activities		49,611	-	49,611	66,373
<b>Charitable activities:</b>					
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
<b>Other expenditure:</b>					
Governance costs		10,619	-	10,619	12,631
<b>TOTAL EXPENDITURE</b>	3	<b>427,032</b>	<b>1,203,253</b>	<b>1,630,285</b>	<b>1,582,595</b>
		=====	=====	=====	=====
<b>NET INCOME BEFORE TRANSFERS</b>		<b>127,120</b>	<b>141,448</b>	<b>268,568</b>	<b>93,679</b>

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	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total 2021</u> £	<u>Total 2020</u> £
<b>TRANSFERS</b>					
Gross transfers between funds	16	10,500	(10,500)	-	-
		-----	-----	-----	-----
<b>NET INCOME BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>		<b>137,620</b>	<b>130,948</b>	<b>268,568</b>	<b>93,679</b>
<b>OTHER RECOGNISED GAINS AND LOSSES:</b>					
Actuarial gain/(loss) on defined benefit pension scheme	18	(10,000)	-	(10,000)	30,000
		-----	-----	-----	-----
<b>NET MOVEMENT IN FUNDS</b>		<b>127,620</b>	<b>130,948</b>	<b>258,568</b>	<b>123,679</b>
Total Fund Balances Brought Forward		288,133	74,957	363,090	239,411
		-----	-----	-----	-----
<b>TOTAL FUND BALANCES CARRIED FORWARD</b>		<b>£415,753</b>	<b>£205,905</b>	<b>£621,658</b>	<b>£363,090</b>
		=====	=====	=====	=====

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

**Statement of Financial Activities (Incorporating an Income and Expenditure Account) – Charity and Consolidated  
for the Year Ended 31 March 2020**

		<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2020</u>
	Notes	£	£	£
<b>INCOME FROM:</b>				
<b>Donations and legacies:</b>				
Donations		48,661	3,784	52,445
Legacies		55,858	-	55,858
Grants		35,427	-	35,427
<b>Charitable activities:</b>				
	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
<b>Other trading activities:</b>				
Shop income		121,704	-	121,704
Fundraising activities		14,486	-	14,486
<b>Investment income:</b>				
Bank interest		3,865	-	3,865
<b>TOTAL INCOME</b>		<b>535,010</b>	<b>1,141,264</b>	<b>1,676,274</b>
		=====	=====	=====
<b>EXPENDITURE ON:</b>				
<b>Raising funds:</b>				
Shops		158,905	-	158,905
Fundraising activities		66,373	-	66,373
<b>Charitable activities:</b>				
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
<b>Other expenditure:</b>				
Governance costs		12,631	-	12,631
<b>TOTAL EXPENDITURE</b>	3	<b>504,178</b>	<b>1,078,417</b>	<b>1,582,595</b>
		=====	=====	=====
<b>NET INCOME/(EXPENDITURE) BEFORE TRANSFERS</b>		<b>30,832</b>	<b>62,847</b>	<b>93,679</b>
<b>TRANSFERS</b>				
Gross transfers between funds	16	8,179	(8,179)	-
<b>NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>		<b>39,011</b>	<b>54,668</b>	<b>93,679</b>

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**

		<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2020</u>
	Notes	£	£	£
<b>OTHER RECOGNISED GAINS AND LOSSES:</b>				
Actuarial gain/(loss) on defined benefit pension scheme	18	30,000	-	30,000
		-----	-----	-----
<b>NET MOVEMENT IN FUNDS</b>		<b>69,011</b>	<b>54,668</b>	<b>123,679</b>
Total Fund Balances Brought Forward		219,122	20,289	239,411
		-----	-----	-----
<b>TOTAL FUND BALANCES CARRIED FORWARD</b>		<b>£288,133</b>	<b>£74,957</b>	<b>£363,090</b>
		=====	=====	=====

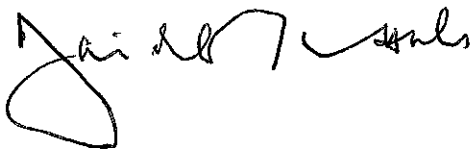
The notes form part of these financial statements

Charity Balance Sheet  
31 March 2021

	Notes	£	<u>2021</u> £	£	<u>2020</u> £
<b>FIXED ASSETS:</b>					
Tangible assets	10		29,423		15,440
Investments	11		2		2
			-----		-----
			29,425		15,442
<b>CURRENT ASSETS:</b>					
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	
<b>CREDITORS:</b> Amounts falling due within one year					
	13	(172,501)		(160,190)	
		-----		-----	
<b>NET CURRENT ASSETS:</b>			602,233		355,648
			-----		-----
<b>TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY:</b>			631,658		371,090
Defined benefit pension scheme liability	18		(10,000)		(8,000)
			-----		-----
<b>TOTAL NET ASSETS:</b>			<b>£621,658</b>		<b>£363,090</b>
			=====		=====
<b>FUNDS:</b>					
Restricted Funds	16		205,905		74,957
Unrestricted Funds		425,753		296,133	
Pension Reserve		(10,000)		(8,000)	
		-----		-----	
			415,753		288,133
			-----		-----
<b>TOTAL CHARITY FUNDS:</b>			<b>£621,658</b>		<b>£363,090</b>
			=====		=====

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

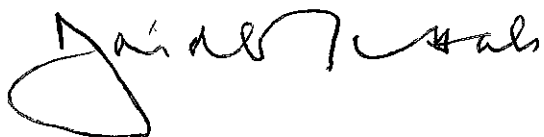


AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)

Consolidated Balance Sheet  
31 March 2021

	Notes	£	<u>2021</u> £	£	<u>2020</u> £
<b>FIXED ASSETS:</b>					
Tangible assets	10		29,423		15,440
<b>CURRENT ASSETS:</b>					
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	
<b>CREDITORS:</b> Amounts falling due within one year	13	172,501		160,190	
		-----		-----	
<b>NET CURRENT ASSETS:</b>			602,235		355,650
			-----		-----
<b>TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY</b>			631,658		371,090
Defined benefit pension scheme liability	18		(10,000)		(8,000)
			-----		-----
<b>TOTAL NET ASSETS:</b>			<b>£621,658</b>		<b>£363,090</b>
			=====		=====
<b>FUNDS:</b>					
Restricted Funds	16		205,905		74,957
Unrestricted Funds		425,753		296,133	
Pension Reserve		(10,000)		(8,000)	
		-----		-----	
			415,753		288,133
			-----		-----
<b>TOTAL CHARITY FUNDS:</b>			<b>£621,658</b>		<b>£363,090</b>
			=====		=====

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

	<u>2021</u> £	<u>2020</u> £
<b>Cash flows from operating activities:</b>		
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)
	-----	-----
<b>Net cash provided by/(used in) operating activities</b>	<b>301,930</b> =====	<b>59,728</b> =====
<b>Cash flows from investing activities:</b>		
Payments to acquire tangible fixed assets	(26,880)	(6,487)
Proceeds from sale of tangible fixed assets	-	-
Investment interest receivable	2,790	3,865
	-----	-----
<b>Net cash provided by/(used in) investing activities</b>	<b>(24,090)</b> =====	<b>(2,622)</b> =====
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>277,840</b>	<b>57,106</b>
<b>Cash and cash equivalents at 1 April 2020</b>	<b>373,467</b> -----	<b>316,361</b> -----
<b>Cash and cash equivalents at 31 March 2021</b>	<b>£651,307</b> =====	<b>£373,467</b> =====
<b>Cash and cash equivalent consists of:</b>		
Short term deposits	271,917	169,236
Cash at bank and in hand	379,390	204,231
	-----	-----
<b>Cash and cash equivalents at 31 March 2021</b>	<b>£651,307</b> =====	<b>£373,467</b> =====

The notes form part of these financial statements

## Consolidated Statement of Cash Flows for the Year Ended 31 March 2021

	<u>2021</u> £	<u>2020</u> £
<b>Cash flows from operating activities:</b>		
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)
	-----	-----
<b>Net cash provided by/(used in) operating activities</b>	<b>301,930</b> =====	<b>59,728</b> =====
<b>Cash flows from investing activities:</b>		
Payments to acquire tangible fixed assets	(26,880)	(6,487)
Proceeds from sale of tangible fixed assets	-	-
Investment interest receivable	2,790	3,865
	-----	-----
<b>Net cash provided by/(used in) investing activities</b>	<b>(24,090)</b> =====	<b>(2,622)</b> =====
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>277,840</b>	<b>57,106</b>
<b>Cash and cash equivalents at 1 April 2020</b>	<b>373,469</b> -----	<b>316,363</b> -----
<b>Cash and cash equivalents at 31 March 2021</b>	<b>£651,309</b> =====	<b>£373,469</b> =====
<b>Cash and cash equivalents consists of:</b>		
Short term deposits	271,917	169,236
Cash at bank and in hand	379,392	204,233
	-----	-----
<b>Cash and cash equivalents at 31 March 2021</b>	<b>£651,309</b> =====	<b>£373,469</b> =====

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.

Notes to the Consolidated Financial Statements (continued)  
for the Year Ended 31 March 2021

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.

Notes to the Consolidated Financial Statements (continued)  
for the Year Ended 31 March 2021

## 2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

	<u>Unrestricted</u>	<u>2021</u> <u>Restricted</u>	<u>Total</u>	<u>2020</u> <u>Total</u>
	£	£	£	£
<b>Enabling people:</b>				
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
	-----	-----	-----	-----
<b>Promoting positive attitudes to ageing:</b>				
Care and Self-funding Experiences research project	5,308	-	5,308	8,229
	-----	-----	-----	-----
	5,308	-	5,308	8,229
	-----	-----	-----	-----
<b>Supporting older people:</b>				
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
	-----	-----	-----	-----
<b>Working with and for older people:</b>				
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
	-----	-----	-----	-----
<b>TOTAL INCOME FROM CHARITABLE ACTIVITIES</b>	<b>£261,526</b>	<b>£1,337,617</b>	<b>£1,599,143</b>	<b>£1,392,489</b>
	=====	=====	=====	=====

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.



Notes to the Consolidated Financial Statements (continued)  
for the Year Ended 31 March 2021

## 2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)

**INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR**

	<u>Unrestricted</u>	<u>2020</u> <u>Restricted</u>	<u>Total</u>
	£	£	£
<b>Enabling people:</b>			
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
<b>Promoting positive attitudes to ageing:</b>			
Care and Self-funding Experiences research project	8,229	-	8,229
	8,229	-	8,229
<b>Supporting older people:</b>			
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
<b>Working with and for older people:</b>			
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
<b>TOTAL INCOME FROM CHARITABLE ACTIVITIES</b>	<b>£255,009</b>	<b>£1,137,480</b>	<b>£1,392,489</b>

Notes to the Consolidated Financial Statements (continued)  
for the Year Ended 31 March 2021

## 3. TOTAL EXPENDITURE - CONSOLIDATED

		<u>2021</u>		<u>2020</u>
	Direct costs £	Support costs £	Total costs £	Total costs £
<b>Raising funds:</b>				
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
	=====	=====	=====	=====
<b>Charitable activities:</b>				
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
	=====	=====	=====	=====
<b>Other expenditure:</b>				
Governance costs	10,619	-	10,619	12,631
	=====	=====	=====	=====
	=====	=====	=====	=====
<b>Total expenditure</b>	<b>£1,451,854</b>	<b>£178,431</b>	<b>£1,630,285</b>	<b>£1,582,595</b>
	=====	=====	=====	=====

## TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

		<u>2020</u>	
	Direct costs £	Support costs £	Total costs £
<b>Raising funds:</b>			
Shops	149,884	9,021	158,905
Fundraising activities	57,665	8,708	66,373
	-----	-----	-----
	207,549	17,729	225,278
	=====	=====	=====
<b>Charitable activities:</b>			
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
	=====	=====	=====
<b>Other expenditure:</b>			
Governance costs	12,631	-	12,631
	=====	=====	=====
	=====	=====	=====
<b>Total expenditure</b>	<b>£1,394,602</b>	<b>£187,993</b>	<b>£1,582,595</b>
	=====	=====	=====

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.

Notes to the Consolidated Financial Statements (continued)  
for the Year Ended 31 March 2021

## 3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

	<u>2021</u>	<u>2020</u>
	£	£
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

	<u>2021</u>	<u>2020</u>
	£	£
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	
	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>
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).

**Notes to the Consolidated Financial Statements (continued)**  
**for the Year Ended 31 March 2021**

**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 £
<b>COST:</b>				
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
	-----	-----	-----	-----
<b>DEPRECIATION:</b>				
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
	-----	-----	-----	-----
<b>NET BOOK VALUE:</b>				
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**

	<u>2021</u> £	<u>2020</u> £
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:

	<u>2021</u> £	<u>2020</u> £
Aggregate capital and reserves	2	2
	=====	=====

Age UK Solihull Trading had no activities during the financial year to 31 March 2021 (2020: £ nil).

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

**Notes to the Consolidated Financial Statements (continued)  
for the Year Ended 31 March 2021**

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

	<u><b>2021</b></u>	<u><b>2020</b></u>
	<b>£</b>	<b>£</b>
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**

	<u><b>2021</b></u>	<u><b>2020</b></u>
	<b>£</b>	<b>£</b>
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.)

	<u><b>2021</b></u>	<u><b>2020</b></u>
	<b>£</b>	<b>£</b>
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	<b>Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
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)
	-----	-----	-----
<b>Total net assets at 31 March 2021</b>	415,753	205,905	621,658
	=====	=====	=====

**PRIOR YEAR**

	Unrestricted funds	Restricted funds	<b>Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
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)
	-----	-----	-----
<b>Total net assets at 31 March 2020</b>	288,133	74,957	363,090
	=====	=====	=====

**Notes to the Consolidated Financial Statements (continued)**  
**for the Year Ended 31 March 2021**

**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
	=====	=====	=====	=====	=====



Notes to the Consolidated Financial Statements (continued)  
for the Year Ended 31 March 2021

## 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
	=====	=====	=====

**Notes to the Consolidated Financial Statements (continued)**  
**for the Year Ended 31 March 2021**

**16. RESTRICTED FUNDS (continued)**

<u>Fund</u>	<u>Purpose of fund</u>	<u>Reason for restriction</u>
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 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
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

**Notes to the Consolidated Financial Statements (continued)**  
**for the Year Ended 31 March 2021**

**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:

	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>
	£	£	£	£
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.

**Notes to the Consolidated Financial Statements (continued)**  
**for the Year Ended 31 March 2021**

**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.

	<u><b>2021</b></u> £	<u><b>2020</b></u> £
<b>Value of Scheme assets and obligations:</b>		
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)
	=====	=====

	<u><b>2021</b></u> £	<u><b>2020</b></u> £
<b>Movements in year:</b>		
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)
	=====	=====

	<u><b>2021</b></u> £	<u><b>2020</b></u> £
<b>Fair value of Scheme assets:</b>		
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
	=====	=====

Notes to the Consolidated Financial Statements (continued)  
for the Year Ended 31 March 2021

## 18. PENSION SCHEMES (continued)

	<u>2021</u>	<u>2020</u>
	£	£
<b>Present value of defined benefit obligations:</b>		
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:

	<u>2021</u>	<u>2020</u>
	%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 liabilities	2.10	2.20