

Improving later life

.....
2021-22 Annual Review



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

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

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





Directors and Trustees

D C Mattocks (Chairman)

J Baynton (resigned 24 November 2021)

L E Bourne

P Chauhan

P J Oakley

R M Paulin (appointed 25 May 2022)

N C Robinson

A J Rolf (appointed 27 July 2022)

S R Tomlinson

SMBC Rep

Cllr Andrew Burrow

Company Secretary

A F Hastings

Registered Office

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

Registered Charity Number

1055887

Senior Statutory Auditor

Mr J Seagrave FCCA

Statutory Auditors

Seagrave French LLP

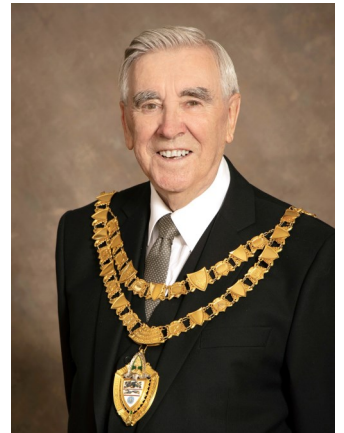
SFHQ, 1 Poplars Court, Lenton Lane,
Nottingham, NG7 2RR

President's Message

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

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

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



Councillor Ken Meeson

Mayor of Solihull 2021-22

Chairman's Statement

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



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

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

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

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

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

D C Mattocks

Chairman - Age UK Solihull

Chief Executive Officer's Message

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



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

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

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

Anne F Hastings
Chief Executive Officer

Employees as at 31st March 2022

Management



Charity Shops and eBay



Community Advice Hub -
including Benefits and Debt



Social Prescribers/
Community Advice Hub



Linking Veterans Together/
Community Advice Hub



Older Peoples I&A/
Community Advice Hub



Winter Warmth



Direct Payments



Home Support Service & Home From
Hospital Service



Postural Stability Instruction
and Linking People Together



Finance



Admin



Fundraising



Volunteering



Enabling People



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

Highlights

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



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



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



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



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



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



Promoting Positive Attitudes to Ageing



**by recognising the valuable
contribution that older people
make to society**

Highlights

Safeguarding Adults



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

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

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

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

Partnership Working

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

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



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

Supporting Older People



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

Highlights

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



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



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



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



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



Working With and For Older People



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

Highlights

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



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



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



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



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



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



How we raise our funds



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

Highlights

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



Sales and grant support at our shops at

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

totalled **£64,929**

Income and grant support from our Home Support Services amounted to

£191,592



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

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

Financial Review

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

Income by source

Voluntary income **£110,000**



Retail **£65,000**



Charged for services **£194,000**



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



Fundraising activities **£9,000**



Other **£3,000**



Charitable Expenditure - total £1,582,000

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



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



Working with and for older people **£364,000** (23%)



Other Expenditure

Cost of generating funds **£130,000**





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

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

Age UK Solihull is a member of the Age England Association (which replaced the Age Concern Federation following the merger of Age Concern England and Help the Aged in April 2009). In September 2010, Age UK Solihull became a brand partner of the new national charity Age UK, with a shared commitment to working with older people, shared values and aims. In 2016 we agreed a new Brand Partnership for 5 years to 2021. This is now due to be renewed in 2024.

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



Charity Number: 1055887

**REPORT OF THE DIRECTORS AND TRUSTEES
AND CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

FOR

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

Contents of the Financial Statements
for the Year Ended 31 March 2022

	Page
Company Information	1
Report of the Directors and Trustees	2
Report of the Auditors	10
Statement of Financial Activities – Charity and Consolidated	13
Balance Sheet - Charity	17
Balance Sheet - Consolidated	18
Statement of Cash Flows - Charity	19
Statement of Cash Flows - Consolidated	20
Notes to the Consolidated Financial Statements	21

Company Information
for the Year Ended 31 March 2022

DIRECTORS AND TRUSTEES:	D C Mattocks (Chairman) J Baynton (resigned 24 November 2021) L E Bourne P Chauhan P J Oakley R M Paulin (appointed 25 May 2022) N C Robinson A J Rolf (appointed 27 July 2022) S R Tomlinson
SECRETARY:	A F Hastings
CHIEF EXECUTIVE OFFICER:	A F Hastings
REGISTERED AND PRINCIPAL OFFICE:	The Core Central Library Building Homer Road Solihull West Midlands B91 3RG
REGISTERED NUMBER:	03180062 (England and Wales)
REGISTERED CHARITY NUMBER:	1055887
SENIOR STATUTORY AUDITOR:	Mr J Seagrave FCCA
AUDITORS:	Seagrave French LLP Statutory Auditors 1 Poplars Court Lenton Lane Nottingham NG7 2RR

**Report of the Directors and Trustees
for the Year Ended 31 March 2022**

The Directors and Trustees present their report and consolidated financial statements for the year ended 31 March 2022.

OBJECTIVES

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

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

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS

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

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

A period of continuing challenge and change

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

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

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

Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2022

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Enabling People

2021-22 was the third year of our contract to provide **Community Advice Hubs** in Solihull in partnership with Solihull Mind and they continue to be an integral part of Solihull Council's Community Wellbeing Service offer to all adults in Solihull, meeting the overall aim of transforming the borough's prevention and early intervention services, responding to local and national priorities.

The number of clients accessing the Community Advice Hubs during 2021-22 was approximately 70% of the level we saw pre-pandemic (2019-20), but the number of contacts generated was at around 90% of pre-pandemic levels, indicating the more complex nature of the help needed in the second year of the pandemic. The **South Solihull Community Advice Hub** dealt with **3,185** people and generated **15,691** contacts. The **North Solihull Community Advice Hub** supported **1,575** people and generated **7,064** contacts. In addition, **392** people accessed the Age UK Solihull Enquiries Line, which generated **1,860** contacts. Together, these figures indicate that we were being contacted by 100 Solihull residents every week.

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

The **Direct Payments Information and Advice Service** was accessed by **55** (2021: 98) new clients and helped **277** (2021: 347) people to manage their personal care budgets and find the right kind of support to meet their care needs.

Our sub-contract with the Disability Resource Centre (DRC) to provide **Disability Casework** resulted in **424** clients being supported (2021: 141), resulting in **1,910** contacts being generated (2021: 964).

Our **Outreach services** (Age UK Solihull and Solihull Mind) helped **540** people and generated **3,127** contacts (2021: 2,738).

The **Solihull Winter Warmth Campaign** has been delivered by Age UK Solihull on behalf of Solihull Council since 2008. This year the project recorded **912** clients (2021: 418) and **3,428** (2021: 2,427) contacts. Solihull Home Energy Awareness Project funded by Energy Redress is also part of the Winter Warmth Campaign and has exceeded its target of 500, with the actual number of households being helped reaching **784**.

In addition, we were asked by Solihull Council to assist in distributing the **Covid Local Grant Scheme** and the first tranche of the **Household Support Fund**. Together these totalled **£214,773** of financial support to households vulnerable to the effects of the pandemic with food, energy bills and household essentials.

Promoting Positive Attitudes to Ageing

Safeguarding Adults

At Age UK Solihull, we take very seriously the need to work in a way that prevents harm and protects those we support. Safeguarding adults means for us, protecting a person's right to live in safety, free from abuse and neglect. As well as ensuring that all relevant staff and volunteers understand their responsibility, we also ensure that they have relevant training and DBS checks in place. We sit on the Solihull Adult Safeguarding Board and chair the Engagement and Prevention Sub-Committee and ensure that the Voluntary and Community Sector in Solihull are well represented as key players in the prevention of abuse of older and vulnerable people in the Borough.

Partnership working

Age UK Solihull continues to work in partnership with statutory and voluntary sector colleagues in Solihull to achieve the very best outcomes for our client group. This has never been more evident than in the last two years when amazing things were achieved by people pulling together to support those in need. We also work closely with our colleagues at Age UK and the Age England Association on our common aims for older people and are active members of the Age UK West Midlands Regional Board and Networks.

Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2022

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Supporting Older People

Our **Older People's Information and Advice Service** has seen a doubling of the number of older people accessing the service, up from 774 in 2020-21 to **1,641** in 2021-22 (approximately 30 per week). This is a specialist service which requires staff to have a high level of knowledge and experience in a wide range of areas including housing, care and independent living and a whole host of other issues which impact on the lives of older people in Solihull every day.

The **Linking People Together** service has had an extremely busy year. A second year of the COVID-19 pandemic meaning it was again at the forefront of ensuring that older people received welfare contacts to ease the worry and loneliness of lockdowns, and new waves of infections. Referral numbers doubled during 2020-21 at 424 but have remained high in 2021-22 at **307**. We were delighted to finally be able to reopen our clubs in September 2021. At the end of March 2022, there were **612** older people in the service (Befriending and Clubs) and a waiting list of 159 people. Volunteer numbers have dropped since the height of the pandemic (when many people who were furloughed or otherwise not as busy as they would have been in a normal year, returned to work and other activities), nevertheless volunteer numbers have remained good at around **200** for this popular service.

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

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

We were hearing that some clients continue to be fearful of using taxis or public transport because of COVID-19 so when further pandemic-related funding became available, we were fortunate to secure a grant to enable us to purchase an electric 'people-mover' vehicle to transport clients to our activities. This vehicle has been named **Cynthia** in honour of one of our founding trustees, Cynthia Leonard.

Working With and For Older People

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

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

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

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

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)
Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2022

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Working With and For Older People (continued)

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

VOLUNTEERS

Volunteers have been at the beating heart of our work with older people this last year, supporting our clients through the worst fears and anxieties about the COVID-19 pandemic. We are proud to note that with 353 active volunteers, a ratio of 5 volunteers for every staff member, we are truly an excellent example of care, compassion and community activity.

REVIEW OF FUNDRAISING ACTIVITIES

Our main fundraising activities continue to be our retail shops and the various activities of our Fundraising team – grant applications, encouraging events by and donations from local businesses, schools and organisations, and generating public donations. Our Home Support Service is also priced to make a small contribution under normal operating conditions. The year under review was a difficult year for each of these activities due to the ongoing impacts of COVID-19 affecting the confidence of people to return to 'normal life'. The two years of the pandemic has given us time to consider other potentially fundraising options but, other than shifting to online where possible and most likely successful, we believe that our current activities are sound and it is reasonable to expect them to return to generating funds for us in the near future.

Our shops in Hobs Moat and Castle Bromwich reopened on 12 April 2021 and traded throughout the year. However due to staff illness and shortages, for several months during the year under review, both shops had to either close for a period or were open for fewer days per week. Sales from our charity shops totalled £58,335 this year, not enough to make a surplus for the year. Taking the two years of the pandemic together (2020-21 and 2021-22), with the support of the furlough scheme and other grants, our shops made a small loss of £6,000 overall. Looking ahead, we are pleased to see that since April 2022 our shops are being well supported and takings have increased significantly.

Our Fundraising Team raised a total of £140,386 (2021: £197,156) from donations, legacies, grant applications and general fundraising. There was limited in-person fundraising again during the year under review. Of the total raised, £78,741 (2021: £180,556) was unrestricted income. The focus shifted from our Covid Response Appeal to more general online fundraising and grant applications, particularly for unrestricted grants.

Age UK Solihull did not use professional fundraisers or commercial participators in the year ended 31 March 2022. We are registered with the Fundraising Regulator and adhere to the Code of Fundraising Practice. We also have a Fundraising Policy in place, which includes our approach to protecting vulnerable people when fundraising. We have not received any complaints about our fundraising activities in the year under review.

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

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

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2022**

REVIEW OF INVESTMENT ACTIVITIES

Interest rates fell significantly during 2020-21 and remained low during the year under review. We continue to feel that a risk-averse investment approach and maintaining a high level of liquidity is appropriate whilst the general economic outlook remains uncertain. Our interest earnings for the year were £2,665 (2021: £2,790), representing a return of approximately 0.5% pa. In line with our investment policy, we aim to ensure that all deposits are covered by the Financial Services Compensation Scheme.

FINANCIAL REVIEW AND RESERVES

As we expected the Covid pandemic continued to negatively affect our shops and fundraising in the year under review and we had budgeted for deficits. In the event, taken together, these activities did better than budgeted. Our Home Support Service (our only charged for charitable activity) continued to be significantly disrupted by the Covid pandemic, with both losing clients and staff shortages. We had hoped to see it start to move towards a more 'normal' level of activity throughout the year but this was not to be. Some Covid Response activities such as shopping for clients continued but on a much smaller scale than in the previous year.

Our principal funding sources continue to be contracts with our local authority and CCG. These were not affected by the Covid pandemic and enabled us to continue to deliver our free at point of service charitable activities, still by phone or online rather than face to face. We were also funded by our local authority to distribute the Covid Local Grant Scheme (Aug/Sept 2021) and the Household Support Fund (winter 2021/22) which created significant extra work for us.

Our total income in the year under review was £1,750,753 compared to £1,898,853 the year before. This decrease of £148,100 reflects the fall-off in additional funding relating to the Covid pandemic (donations and government and grant support) which we received in the previous year.

At 31 March 2022 the Charity had restricted reserves of £263,383 (2021: £205,905). Nearly all of our restricted service lines have increased reserves this year, though not as significantly as in 2020-21. This stands us in good stead for the coming years as we need to add to our staff in some services and to weather the cost of living increases.

Unrestricted reserves (before Pension Reserve) ended the year at £384,299 (2021: £425,753). As we expected the increase in unrestricted reserves that occurred in 2020-21 was temporary on the back of the additional funding for Covid we received, which we have continued to expend in the year under review.

We have reviewed our free reserves policy and currently calculate that, based on our current activities and principal risks, we require minimum free reserves of between £280,000 and £300,000. We believe this would provide us with adequate liquidity and the resources to manage a significant change to our activities should that happen in the future. We expected our free reserves to fall in the year to 31 March 2022 as we continued to be adversely impacted by the Covid situation. And they did - at 31 March 2022 our free reserves were £200,719 (2021: £289,413) after making allowance for the carrying amount of fixed assets and designations. We continue to designate £60,000 to meet our short term defined benefit pension scheme obligations. We also designate £46,917 as a fund for investment in new income-generating ideas and it has been agreed that approximately £17,000 will be used in 2022-23 to boost our fundraising resources. Consequently at 31 March 2022 our free reserves are less than our target range by £80,000 to £100,000. We are confident that our unrestricted sources of income will show an improvement in the coming years which will boost our free reserves position.

PLANS FOR FUTURE PERIODS

COVID-19 has not gone away but the vaccination programme in the UK has seemingly broken the connection between infection and death rates, which is very welcome but what will happen next is still something of an unknown. What we do know is that the complexity of need in our client group has accelerated, and those who were just about coping before the pandemic are no longer doing so. We are concerned about the long term effects on the health and well-being of older and vulnerable people, and particularly those who have been so isolated for the past two years. We will therefore be doing all that we can to encourage and support people to get out and about again safely, and to help them to recover their independence. The re-opening of our Clubs and being able to go back to providing face-to-face befriending visits play an important role in this.

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2022**

PLANS FOR FUTURE PERIODS (continued)

In April 2022 we moved the South Solihull Community Advice Hub to the Lower Ground Floor of The Core (where our office has been based for many years). The move has been welcomed by our staff and clients as it gives us a dedicated space for the Hub operation plus extra space for more activity-based group sessions.

We continue to face the future with enthusiasm, believing that we have a staff and volunteer taskforce and a loyal supporter base that will allow us to maintain a steady, reliable and supportive presence in the Borough of Solihull for older and vulnerable people. Changes are inevitably coming with the Adult Social Care Reform plans and, closer to home, the formation of the Birmingham and Solihull Integrated Care Board from 1 July 2022. We believe that we have a leading role to play, alongside our many great partnerships, in meeting the needs of the increasingly older population in Solihull.

RISKS MANAGEMENT

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

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

- **Recruitment** - as is the case with many social care organisations, we are finding it difficult to recruit into our vacant positions. This is affecting both our ability to generate unrestricted income and to manage or reduce the pressure on our already hard-working staff. We have gone as far as we can in terms of the pay rates we can offer but are constrained by needing to operate within funding which has been uplifted at rates below the current level of inflation. We are looking into what else we can do to make 'our offer' attractive.
- **Inflation** - the current high level of inflation and in particular the rise in energy prices is leading to more people getting into debt or worrying about their finances, so demand for our services has noticeably increased in recent months. Workloads for our existing staff are regularly monitored and we ensure that staff take regular annual leave. All of our employees have access to a free third-party Employee Assistance Programme that promotes wellbeing and a strong work/life balance. At the same time inflation is eroding the value of the remuneration we can offer our staff and the value of our reserves. We will continue to ask funders for appropriate uplifts to the value of existing contracts and we are ensuring that future budgets for our services are being adjusted to take the inflation rate into account.
- **Service delivery quality** - we recognise that having unfilled vacancies and increased demand for our services could reduce the quality of our service delivery. We pride ourselves on providing reliably high-quality services in all of our activities and know that this is an important factor in maintaining the good relationships we have with all of our funders, clients and supporters. Our QA processes have been recently independently assessed, and identified training and supervision needs are being organised.
- **Concentration of income sources** - we have significant dependence on statutory contracts. Our contracts with our local authority have recently been renewed for a period of two and half years so we are in a stable position for the short-term. However we recognise we need to expand and diversify our activities, both restricted and unrestricted. Since April 2022 we are undertaking work in some new areas – Home from Hospital and Digital Champions. We are researching other options particularly for generating unrestricted income. We have earmarked the grants we were given by Age UK when our insurance services ceased, as a fund for investment in new income-generating activities and some of this will be used in 2022-23 to explore new fundraising ideas. In addition we have restructuring planning in place should contracts not be renewed.
- **Government policy changes** – the response to the Covid pandemic in the last two years and currently to the cost of living crisis has resulted in extraordinary government intervention. This will undoubtedly put pressure on future central and local government finances. In addition changes to social care funding with the introduction of a £86,000 cap are expected but the timing is unclear. It is unclear how these factors will ultimately impact on our activities but we believe that by focussing on the other risks identified above, we will increase our resilience and be well placed to adapt to whatever the changes bring.

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2022**

RISKS MANAGEMENT (continued)

- **Pandemics** - the risk of a pandemic or other event which leads to wholesale disruption of our activities is also on our Risk Register but we have not scored it as highly as the above risks. Another year on and Covid is still with us and causing disruption and there is concern about how well the NHS will cope this winter. However we know now, if our activities remain similar and the disruption caused is similar, we can adapt. We also recognise the need to be mindful of the potential impact if the mix of our income sources changes significantly.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

The Directors and Trustees during the year under review were:

D C Mattocks (Chairman)
J Baynton (resigned 24 November 2021)
L E Bourne
P Chauhan
P J Oakley
R M Paulin (appointed 25 May 2022)
N C Robinson
A J Rolf (appointed 27 July 2022)
S R Tomlinson

The Board of Trustees would like to give our grateful thanks to J Baynton for his many years of loyal and valuable contributions to the Charity.

RELATED PARTIES

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

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2022**

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 26 October 2022 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Sally R Tomlinson', followed by a horizontal line extending to the right.

S R Tomlinson
Director and Trustee

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

Opinion

We have audited the financial statements of Age Concern Solihull trading as Age UK Solihull (the 'company') and its subsidiaries (the 'group') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and Notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the company's affairs as at 31 March 2022 and of its surplus for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of directors

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

Audit response to risks identified.

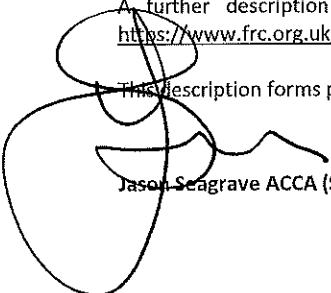
We consider the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statements items including a review of financial statement disclosures.

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

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

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

This description forms part of our auditor's report.



Jason Seagrave ACCA (Senior Statutory Auditor)

For and on behalf of Seagrave French LLP

26 October 2022

Statutory Auditor

1 Poplars Court
Lenton Lane
Nottingham
NG7 2RR

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

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
INCOME FROM:					
Donations and legacies:					
Donations		35,042	14,543	49,585	112,150
Legacies		854	10,872	11,726	7,718
CJRS/SSP grants		2,517	-	2,517	7,406
Local Authority grants		-	-	-	3,592
Other grants		45,900	-	45,900	54,037
Charitable activities:					
	2				
Charges for services		174,328	63,290	237,618	231,185
Local Authority contracts		-	1,000,024	1,000,024	910,454
Other contracts		-	112,659	112,659	113,705
Local Authority grants		-	63,480	63,480	88,437
Other grants		-	129,252	129,252	194,132
CJRS/SSP grants		18,979	2,524	21,503	61,230
Other trading activities:					
Shop income		58,335	-	58,335	1,913
Fundraising activities		7,066	269	7,335	5,485
Retail grants		5,334	-	5,334	49,338
CRJS/SSP grants		2,320	-	2,320	54,248
Local Authority grants		500	-	500	1,033
Investment income:					
Bank interest		2,665	-	2,665	2,790
TOTAL INCOME		353,840	1,396,913	1,750,753	1,898,853
EXPENDITURE ON:					
Raising funds:					
Shops		87,595	-	87,595	85,984
Fundraising activities		41,845	-	41,845	49,611
Charitable activities:					
Enabling people		-	857,941	857,941	836,245
Promoting positive attitudes to ageing		-	-	-	5,308
Supporting older people		-	359,864	359,864	305,995
Working with and for older people		221,460	143,024	364,484	336,523
Other expenditure:					
Governance costs	3	-	-	-	10,619
TOTAL EXPENDITURE	3	350,900	1,360,829	1,711,729	1,630,285
NET INCOME BEFORE TRANSFERS		2,940	36,084	39,024	268,568
TRANSFERS					
Gross transfers between funds	16	(21,394)	21,394	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		(18,454)	57,478	39,024	268,568

The notes form part of these financial statements

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

		<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2022</u>	<u>Total</u> <u>2021</u>
	Notes	£	£	£	£
NET INCOME/(EXPENDITURE)					
BEFORE OTHER RECOGNISED GAINS AND LOSSES		(18,454)	57,478	39,024	268,568
OTHER RECOGNISED GAINS AND LOSSES:					
Actuarial gain/(loss) on defined benefit pension scheme	18	72,000	-	72,000	(10,000)
Change in effect of asset ceiling		(85,000)	-	(85,000)	-
		-----	-----	-----	-----
NET MOVEMENT IN FUNDS		(31,454)	57,478	26,024	258,568
Total Fund Balances Brought Forward		415,753	205,905	621,658	363,090
		-----	-----	-----	-----
TOTAL FUND BALANCES CARRIED FORWARD		£384,299	£263,383	£647,682	£621,658
		=====	=====	=====	=====

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

The notes form part of these financial statements

**Statement of Financial Activities (incorporating an Income and Expenditure Account) – Charity and Consolidated
for the Year Ended 31 March 2021**

	Notes	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2021</u> £
INCOME FROM:				
Donations and legacies:				
Donations		105,066	7,084	112,150
Legacies		7,718	-	7,718
CJRS/SSP grants		7,406	-	7,406
Local Authority grants		3,592	-	3,592
Other grants		54,037	-	54,037
Charitable activities:				
	2			
Charges for services		157,176	74,009	231,185
Local Authority contracts		-	910,454	910,454
Other contracts		-	113,705	113,705
Local Authority grants		9,112	79,325	88,437
Other grants		51,299	142,833	194,132
CJRS/SSP grants		43,939	17,291	61,230
Other trading activities:				
Shop income		1,913	-	1,913
Fundraising activities		5,485	-	5,485
Retail grants		49,338	-	49,338
CRIS/SSP grants		54,248	-	54,248
Local Authority grants		1,033	-	1,033
Investment income:				
Bank interest		2,790	-	2,790
TOTAL INCOME		554,152	1,344,701	1,898,853
		=====	=====	=====
EXPENDITURE ON:				
Raising funds:				
Shops		85,984	-	85,984
Fundraising activities		49,611	-	49,611
Charitable activities:				
Enabling people		-	836,245	836,245
Promoting positive attitudes to ageing		5,308	-	5,308
Supporting older people		33,116	272,879	305,995
Working with and for older people		242,394	94,129	336,523
Other expenditure:				
Governance costs		10,619	-	10,619
TOTAL EXPENDITURE	3	427,032	1,203,253	1,630,285
		=====	=====	=====
NET INCOME BEFORE TRANSFERS		127,120	141,448	268,568
TRANSFERS				
Gross transfers between funds	16	10,500	(10,500)	-
		-----	-----	-----
NET INCOME/(EXPENDITURE)				
BEFORE OTHER RECOGNISED GAINS AND LOSSES		137,620	130,948	268,568

The notes form part of these financial statements

**Statement of Financial Activities (Incorporating an Income and Expenditure Account) Continued – Charity and Consolidated
for the Year Ended 31 March 2021**

	Notes	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2021</u> £
NET INCOME/(EXPENDITURE)				
BEFORE OTHER RECOGNISED GAINS AND LOSSES		137,620	130,948	268,568
OTHER RECOGNISED GAINS AND LOSSES:				
Actuarial gain/(loss) on defined benefit pension scheme	18	(10,000)	-	(10,000)
		-----	-----	-----
NET MOVEMENT IN FUNDS		127,620	130,948	258,568
Total Fund Balances Brought Forward		288,133	74,957	363,090
		-----	-----	-----
TOTAL FUND BALANCES		£415,753	£205,905	£621,658
CARRIED FORWARD		=====	=====	=====

The notes form part of these financial statements

Charity Balance Sheet
31 March 2022

	Notes	£	2022 £	£	2021 £
FIXED ASSETS:					
Tangible assets	10		76,663		29,423
Investments	11		2		2
			76,665		29,425
CURRENT ASSETS:					
Debtors	12	135,147		123,427	
Short term deposits		390,673		271,917	
Cash at bank and in hand		432,887		379,390	
		958,707		774,734	
CREDITORS: Amounts falling due within one year	13	(387,690)		(172,501)	
NET CURRENT ASSETS:			571,017		602,233
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY:			647,682		631,658
Defined benefit pension scheme liability	18		-		(10,000)
TOTAL NET ASSETS:			£647,682		£621,658
			=====		=====
FUNDS:					
Restricted Funds	16		263,383		205,905
Unrestricted Funds		384,299		425,753	
Pension Reserve		-		(10,000)	
			384,299		415,753
TOTAL CHARITY FUNDS:			£647,682		£621,658
			=====		=====

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

Approved by the Board of Directors and Trustees on 26 October 2022 and signed on its behalf by:



S R Tomlinson
Director and Trustee

The notes form part of these financial statements

Consolidated Balance Sheet
31 March 2022

	Notes	£	2022 £	£	2021 £
FIXED ASSETS:					
Tangible assets	10		76,663		29,423
CURRENT ASSETS:					
Debtors	12	135,147		123,427	
Short term deposits		390,673		271,917	
Cash at bank and in hand		432,889		379,392	
			958,709	774,736	
CREDITORS: Amounts falling due within one year	13	(387,690)		(172,501)	
NET CURRENT ASSETS:			571,019		602,235
TOTAL ASSETS LESS CURRENT LIABILITIES EXCLUDING PENSION LIABILITY			647,682		631,658
Defined benefit pension scheme liability	18		-		(10,000)
TOTAL NET ASSETS:			£647,682		£621,658
FUNDS:					
Restricted Funds	16		263,383		205,905
Unrestricted Funds		384,299		425,753	
Pension Reserve		-		(10,000)	
			384,299		415,753
TOTAL CHARITY FUNDS:			£647,682		£621,658

Approved by the Board of Directors and Trustees on 26 October 2022 and signed on its behalf by:


S R Tomlinson
Director and Trustee

The notes form part of these financial statements

Charity Statement of Cash Flows for the Year Ended 31 March 2022

	<u>2022</u> £	<u>2021</u> £
Cash flows from operating activities:		
Net income/(expenditure) for the year	26,024	258,568
Investment interest receivable	(2,665)	(2,790)
Depreciation and impairment of tangible fixed assets	26,179	12,897
(Increase)/decrease in debtors	(11,720)	18,944
Increase/(decrease) in creditors	215,189	12,311
Increase/(decrease) in pension liability	(10,000)	2,000
	-----	-----
Net cash provided by/(used in) operating activities	243,007	301,930
	=====	=====
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(73,419)	(26,880)
Investment interest receivable	2,665	2,790
	-----	-----
Net cash provided by/(used in) investing activities	(70,754)	(24,090)
	=====	=====
Net increase/(decrease) in cash and cash equivalents	172,253	277,840
Cash and cash equivalents at 1 April 2021	651,307	373,467
	-----	-----
Cash and cash equivalents at 31 March 2022	£823,560	£651,307
	=====	=====
Cash and cash equivalent consists of:		
Short term deposits	390,673	271,917
Cash at bank and in hand	432,887	379,390
	-----	-----
Cash and cash equivalents at 31 March 2022	£823,560	£651,307
	=====	=====

The notes form part of these financial statements

Consolidated Statement of Cash Flows for the Year Ended 31 March 2022

	<u>2022</u> £	<u>2021</u> £
Cash flows from operating activities:		
Net income/(expenditure) for the year	26,024	258,568
Investment interest receivable	(2,665)	(2,790)
Depreciation and impairment of tangible fixed assets	26,179	12,897
(Increase)/decrease in debtors	(11,720)	18,944
Increase/(decrease) in creditors	215,189	12,311
Increase/(decrease) in pension liability	(10,000)	2,000
	-----	-----
Net cash provided by/(used in) operating activities	243,007 =====	301,930 =====
Cash flows from investing activities:		
Payments to acquire tangible fixed assets	(73,419)	(26,880)
Investment interest receivable	2,665	2,790
	-----	-----
Net cash provided by/(used in) investing activities	(70,754) =====	(24,090) =====
Net increase/(decrease) in cash and cash equivalents	172,253	277,840
Cash and cash equivalents at 1 April 2021	651,309 -----	373,469 -----
Cash and cash equivalents at 31 March 2022	£823,562 =====	£651,309 =====
Cash and cash equivalents consists of:		
Short term deposits	390,673	271,917
Cash at bank and in hand	432,889	379,392
	-----	-----
Cash and cash equivalents at 31 March 2022	£823,562 =====	£651,309 =====

The notes form part of these financial statements

**Notes to the Consolidated Financial Statements
for the Year Ended 31 March 2022**

1. ACCOUNTING POLICIES

1.1 Accounting Convention

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

1.2 Consolidated Financial Statements

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

1.3 Incoming Resources

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

Coronavirus

Grants received under the Coronavirus Job Retention Scheme and SSP Scheme have been shown separately in the Statement of Financial Activities under each of the income categories according to the activities of the staff for whom they were claimed. Similarly, Restart Business Grants received for our shops have been shown separately in the Statement of Financial Activities under Other Trading Activities. We continued to provide a free shopping service throughout the year under review whereby we initially pay for the shopping and receive subsequent reimbursement. These reimbursements have been included in restricted income under Charitable Activities - Charges for Services. (The related expenditure is included in restricted Charitable Activities – Supporting older people.)

General

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

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

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

1.4 Resources Expended

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

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

1. ACCOUNTING POLICIES (continued)

1.5 Donations of services – unpaid general volunteers

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

1.6 Fund Accounting

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

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

1.7 Tangible Fixed Assets

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

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

1.8 Stocks

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

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

1.9 Debtors and Liabilities

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

1.10 Operating Leases

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

1.11 Pensions

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

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

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

	<u>Unrestricted</u>	<u>2022</u> <u>Restricted</u>	<u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	£
Enabling people:				
Community Advice Hubs	-	771,706	771,706	765,784
Information and Advice Service	-	1,695	1,695	6,753
Winter Warmth	-	76,678	76,678	64,854
Winter Grant Scheme (20/21)	-	-	-	50,000
Covid Local Grant Scheme	-	8,000	8,000	-
Household Support Fund	-	30,000	30,000	-
	-	888,079	888,079	887,391
Promoting positive attitudes to ageing:				
Care and Self-funding Experiences research project	-	-	-	5,308
	-	-	-	5,308
Supporting older people:				
Older People's Specialist Service	-	112,168	112,168	112,481
Covid Response	-	31,152	31,152	89,875
Later Life Goals	-	20,000	20,000	21,000
Linking People Together inc Volunteer Befriending Service	-	80,784	80,784	97,601
Veterans Not Forgotten (ended March 2021)	-	-	-	14,280
Linking Veterans Together	-	35,000	35,000	-
Cynthia	-	50,750	50,750	-
Other small funds	2,766	12,972	15,738	8,151
	2,766	342,826	345,592	343,388
Working with and for older people:				
Home Support Service	190,541	-	190,541	254,261
Home from Hospital	-	16,667	16,667	-
Postural Stability Instruction	-	86,485	86,485	80,235
Digital Champions	-	7,755	7,755	-
Social Prescribers	-	29,417	29,417	28,560
	190,541	140,324	330,865	363,056
TOTAL INCOME FROM CHARITABLE ACTIVITIES	£193,307	£1,371,229	£1,564,536	£1,599,143

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)

INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR

	<u>Unrestricted</u>	<u>2021 Restricted</u>	<u>Total</u>
	£	£	£
Enabling people:			
Community Advice Hubs	-	765,784	765,784
Information and Advice Service	-	6,753	6,753
Winter Warmth	-	64,854	64,854
Winter Grant Scheme	-	50,000	50,000
	-	887,391	887,391
Promoting positive attitudes to ageing:			
Care and Self-funding Experiences research project	5,308	-	5,308
	5,308	-	5,308
Supporting older people:			
Linking People Together Inc Volunteer Befriending Service	-	97,601	97,601
Older People's Specialist Service	-	112,481	112,481
Covid Response	-	89,875	89,875
Later Life Goals	-	21,000	21,000
Veterans Not Forgotten	-	14,280	14,280
Other small funds	1,957	6,194	8,151
	1,957	341,431	343,388
Working with and for older people:			
Home Support Service	254,261	-	254,261
Postural Stability Instruction	-	80,235	80,235
Social Prescribers	-	28,560	28,560
	254,261	108,795	363,056
TOTAL INCOME FROM CHARITABLE ACTIVITIES	£261,526	£1,337,617	£1,599,143
	=====	=====	=====

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

3. TOTAL EXPENDITURE - CONSOLIDATED

		<u>2022</u>		<u>2021</u>
	Direct costs	Support costs	Total costs	Total costs
	£	£	£	£
Raising funds:				
Shops	80,929	6,666	87,595	85,984
Fundraising activities	41,037	808	41,845	49,611
	-----	-----	-----	-----
	121,966	7,474	129,440	135,595
	=====	=====	=====	=====
Charitable activities:				
Enabling people	743,295	114,646	857,941	836,245
Promoting positive attitudes to ageing	-	-	-	5,308
Supporting older people	323,215	36,649	359,864	305,995
Working with and for older people	317,097	47,387	364,484	336,523
	-----	-----	-----	-----
	1,383,607	198,682	1,582,289	1,484,071
	=====	=====	=====	=====
Other expenditure:				
Governance costs	-	-	-	10,619
	=====	=====	=====	=====
	=====	=====	=====	=====
Total expenditure	£1,505,573	£206,156	£1,711,729	£1,630,285
	=====	=====	=====	=====

The methods of cost allocation are explained in Note 1.4. We have reviewed the way we identify and disclose Governance costs. These are now included in Support costs rather than being shown as a separate line.

TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

		<u>2021</u>	
	Direct costs	Support costs	Total costs
	£	£	£
Raising funds:			
Shops	83,089	2,895	85,984
Fundraising activities	47,741	1,870	49,611
	-----	-----	-----
	130,830	4,765	135,595
	=====	=====	=====
Charitable activities:			
Enabling people	727,750	108,495	836,245
Promoting positive attitudes to ageing	801	4,507	5,308
Supporting older people	271,400	34,595	305,995
Working with and for older people	310,454	26,069	336,523
	-----	-----	-----
	1,310,405	173,666	1,484,071
	=====	=====	=====
Other expenditure:			
Governance costs	10,619	-	10,619
	=====	=====	=====
	=====	=====	=====
Total expenditure	£1,451,854	£178,431	£1,630,285
	=====	=====	=====

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

	<u>2022</u>	<u>2021</u>
	£	£
Staff costs	137,655	132,993
HR Support	7,676	4,321
Governance including audit	23,253	23,162
ICT including Support	10,372	10,238
Premises	4,354	4,763
Other	22,846	13,573
	-----	-----
	206,156	189,050
	=====	=====

We have reviewed the way we identify and disclose Governance costs. These are now included in Support costs rather than being shown as a separate line. The comparatives for 2021 have been recalculated and are shown above.

4. STAFF COSTS AND EMPLOYEE BENEFITS

	<u>2022</u>	<u>2021</u>
	£	£
Wages and salaries	898,834	887,275
Social security costs	56,516	51,739
Age UK Pension Plan – employers' contributions	68,309	67,797
Age UK Retirement Benefits Scheme – service costs	7,000	7,000
Redundancy payments	-	549
	-----	-----
	1,030,659	1,014,360
	=====	=====

No employee received remuneration and benefits (excluding pension costs) of more than £60,000 during the year (2021: nil).

The total amount of employee remuneration and benefits (salary, NI'ER and pension contributions) paid by the Charity in relation to its key management personnel during the year was £144,078 (2021: £145,057).

5. STAFF NUMBERS

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

	Number		Full-time equivalent	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
Charitable activities	43	47	28	29
Activities for generating funds	8	9	4	5
Management, administration and finance	7	7	6	6
	----	----	----	----
	58	63	38	40
	===	===	===	===

6. TRANSACTIONS WITH TRUSTEES/DIRECTORS

None of the Trustees/Directors has been paid any remuneration or received any other benefits from an employment with the Charity (2021: £nil) and no Trustee/Director expenses have been incurred (2021: £nil).

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

7. RELATED PARTY TRANSACTIONS

There were no related party transactions requiring disclosure during the year (2021: £nil).

8. TRANSACTIONS WITH AUDITOR

The Charity's auditors provide a statutory audit only and the fees payable during the year were £3,900 (2021: £3,900).

9. TAXATION

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

10. TANGIBLE FIXED ASSETS - GROUP AND CHARITY

	ICT Equipment £	Furniture and Fittings £	Vehicles £	Shop Leases and Improvements £	Total £
COST:					
At 1 April 2021	79,668	26,379	-	8,560	114,607
Additions	15,101	822	49,691	7,805	73,419
Disposals/Obsolescence	(12,226)	-	-	(5,385)	(17,611)
Reclassification	(12,000)	12,000	-	-	-
	-----	-----	-----	-----	-----
At 31 March 2022	70,543	39,201	49,691	10,980	170,415
	-----	-----	-----	-----	-----
DEPRECIATION:					
At 1 April 2021	52,619	24,005	-	8,560	85,184
Charge for year	15,717	1,619	4,141	4,702	26,179
Disposals/Obsolescence	(12,226)	-	-	(5,385)	(17,611)
Reclassification	(12,000)	12,000	-	-	-
	-----	-----	-----	-----	-----
At 31 March 2022	44,110	37,624	4,141	7,877	93,752
	-----	-----	-----	-----	-----
NET BOOK VALUE:					
At 31 March 2022	£ 26,433	£ 1,577	£ 45,550	£ 3,103	£ 76,663
	=====	=====	=====	=====	=====
At 31 March 2021	£ 27,049	£ 2,374	£ -	£ -	£ 29,423
	=====	=====	=====	=====	=====

11. FIXED ASSET INVESTMENTS - CHARITY

	<u>2022</u>	<u>2021</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 2022:

	<u>2022</u>	<u>2021</u>
	£	£
Aggregate capital and reserves	2	2
	====	====

Age UK Solihull Trading had no activities during the financial year to 31 March 2022 (2021: £ nil).

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

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

	<u>2022</u>	<u>2021</u>
	£	£
Trade debtors	51,296	61,904
Prepayments & accrued income	82,686	60,932
VAT recoverable	1,165	591
	-----	-----
	135,147	123,427
	=====	=====

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

	<u>2022</u>	<u>2021</u>
	£	£
Trade creditors	57,395	48,248
Accrued expenses	98,964	64,588
Deferred income (Note 14)	182,065	19,440
PAYE, National Insurance and pension contributions	22,488	14,627
Provision for liabilities	26,778	25,598
	-----	-----
	387,690	172,501
	=====	=====

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

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

	<u>2022</u>	<u>2021</u>
	£	£
Balance at 1 April 2021	19,440	2,618
Amount released to incoming resources	(19,440)	(2,618)
Amount deferred in year	182,065	19,440
	-----	-----
Balance at 31 March 2022	182,065	19,440
	=====	=====

15. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

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

PRIOR YEAR

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	29,423	-	29,423
Net current assets	396,330	205,905	602,235
Creditors: amounts falling due after more than one year	(10,000)	-	(10,000)
	-----	-----	-----
Total net assets at 31 March 2021	415,753	205,905	621,658
	=====	=====	=====

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

16. RESTRICTED FUNDS

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

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

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

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

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

16. RESTRICTED FUNDS (continued)

PRIOR YEAR

	Opening Balance	Movement in Year	Transfers between Funds	Transfers to/from Unrestricted Funds	Closing Balance
	£	£	£	£	£
Community Advice Hubs	8,633	39,920	3,500	-	52,053
Public Health Winter Warmth	9,256	5,207	-	-	14,463
Age UK Solihull Winter Warmth	12,954	13,597	-	-	26,551
SMBC Winter Grant Scheme	-	-	-	-	-
Postural Stability Instruction	2,134	14,990	3,500	-	20,624
Information Service	14,705	(3,978)	3,500	-	14,227
Older People's Services	19,309	49,477	-	-	68,786
Later Life Goals	-	21,000	(10,500)	(10,500)	-
Veterans Not Forgotten	-	-	-	-	-
Covid Response	-	-	-	-	-
Social Prescribers	-	-	-	-	-
Age Concern Castle Bromwich	4,402	1,426	-	-	5,828
HSS Vulnerable Support Fund	1,732	(92)	-	-	1,640
Emergency Fund	1,832	(99)	-	-	1,733
	74,957	141,448	-	(10,500)	205,905

SMBC Winter Grant Scheme, Veterans Not Forgotten, Covid Response and Social Prescribers were all new activities this year and all funding received was fully spent during the year. For Covid Response included above, we have included only those grants or other funding which we received to support specific Covid Response activities not otherwise included in other restricted or unrestricted activities, eg. our volunteer shopping service. Our Later Life Goals funder permitted 50% of this year's funding to be allocated to Covid response and this was transferred to unrestricted to cover our Covid Response activities or to fund additional costs arising from the effects of the pandemic, both of which are ongoing.

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

16. RESTRICTED FUNDS (continued)

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

MOVEMENT IN YEAR – PRIOR YEAR:

	Income	Expenditure	Movement in Prior Year
	£	£	£
Community Advice Hubs	799,984	(760,064)	39,920
Public Health Winter Warmth	13,500	(8,293)	5,207
Age UK Solihull Winter Warmth	20,754	(7,157)	13,597
SMBC Winter Grant Scheme	50,000	(50,000)	-
Postural Stability Instruction	80,559	(65,569)	14,990
Information Service	6,753	(10,731)	(3,978)
Older People's Services	211,802	(162,325)	49,477
Later Life Goals	21,000	-	21,000
Veterans Not Forgotten	14,280	(14,280)	-
Covid Response	89,875	(89,875)	-
Social Prescribers	28,560	(28,560)	-
Age Concern Castle Bromwich	1,000	426	1,426
HSS Vulnerable Support Fund	140	(232)	(92)
Emergency Fund	6,494	(6,593)	(99)
	1,344,701	(1,203,253)	141,448
	=====	=====	=====

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

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	<i>To keep vulnerable residents of Solihull warm and fed over the 20/21 winter via small grants for heating items, clothing, food etc.</i>	<i>As specified by SMBC</i>
Covid Local Grant Scheme (Aug/Sept 2021)	To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.	As specified by SMBC
Household Support Fund (Winter 2021/22)	To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.	As specified by SMBC
Older People's Services	To provide specialist advice, preventative and early interventions for older people.	As specified by funders
Information Service	To provide a specialised independent information service for older people.	For use in these circumstances or as specified by funders
Postural Stability Instruction	To offer older people who have had frequent falls, which have resulted in hospital admission, a 20 week programme of strength and confidence building exercises.	As specified by funders
Later Life Goals	To improve outcomes for older people who have faced or are facing a significant life event, such as bereavement, becoming a carer, becoming lonely and isolated, and helping and supporting them to plan how to deal with the life change.	As specified by funders
Linking People Together	To provide advice and support to older people in particular to reconnect them back into their local community where possible. Services include Volunteer Befriending and lunch clubs.	For use in these circumstances or as specified by funders
Linking Veterans Together	A two year project for Solihull veterans focussed on tackling loneliness.	As specified by funders

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

16. RESTRICTED FUNDS (continued)

<u>Fund</u>	<u>Purpose of fund</u>	<u>Reason for restriction</u>
Digital Champions	To offer older people training, support and, if necessary, IT equipment to improve IT skills and access to the digital world.	As specified by funders
Cynthia	Our own electric people-mover. To support older people to travel to our LPT and PSI activities.	As specified by funders
<i>Veterans Not Forgotten (ended March 2021)</i>	<i>To support the needs of veterans in Solihull due to the Covid pandemic, eg. home deliveries, assisting with access to services.</i>	<i>As specified by funders</i>
Covid Response	Various grants to support our ongoing Covid response activities, eg. volunteer shoppers, equipment to enable staff to work from home, additional staff hours.	As specified by funders
Social Prescribers	Provision of staff to a local PCT to act as a social prescriber.	As specified by funders
Home from Hospital	a "Welcome Home Service" providing support to vulnerable Solihull residents being discharged from hospital, as well as enabling their discharge.	As specified by funders
HSS Vulnerable Support Fund	To subsidise the fees of vulnerable clients of the Home Support Service.	For use in these circumstances
Emergency Fund	Emergency small grants to Age UK Solihull clients in need.	For use in these circumstances
Age Concern Castle Bromwich	To continue to support and fund the provision of a regular club for older people, following the closure of the local charity.	For use in these circumstances or as specified by funders

17. OTHER COMMITMENTS

At 31 March 2022, the charity had annual commitments under non-cancellable operating leases expiring as follows:

	Equipment		Land and Buildings	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
	£	£	£	£
Within one year	-	-	14,000	2,000
	=====	=====	=====	=====
Between two and five years	12,033	12,033	8,250	20,250
	=====	=====	=====	=====
In more than five years	-	-	-	-
	=====	=====	=====	=====

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

18. PENSION SCHEMES

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

The defined benefit scheme

The level of benefits provided by the Scheme depends on a member's length of service and their salary at their date of leaving the Scheme. The Scheme closed to future accrual on 30 November 2008. The Scheme is a multi-employer scheme and the assets and liabilities for each of the participating Employers have been determined based on their respective share of the funding liabilities as at 31 March 2019. This share has been updated to allow for changes in the participating employers over the period to 31 March 2022.

A full actuarial valuation of the Scheme was carried out as at 31 March 2019 and the results of this valuation have been updated to 31 March 2022 by a qualified independent actuary. The results of the latest funding valuation at 31 March 2019 have been adjusted to the balance sheet date taking account of experience over the period since 31 March 2019, changes in market conditions and differences in the financial and demographic assumptions.

The funded status on the FRS 102 basis for the Scheme has improved and has an accounting surplus as at 31 March 2022. This was primarily due to the decrease in liabilities over the year due to an increase in the discount rate, although this was partially offset by an increase in future inflation expectations. Contributions made to the Scheme by Employers and an increase in the value of the Scheme's "return seeking" assets also improved the position.

It is important to note that the pension liability or surplus will alter in response to changes to economic, demographic and investment market conditions. Valuations are snapshots on one day. A liability does not crystallise in the short or medium term. Under FRS 102 Employers are able to recognise a pensions surplus on their balance sheet provided that there is a theoretical route by which they are able to recover the surplus either through reduced contributions in the future or through refunds from the Scheme. The Scheme has chosen not to recognise the accounting surplus as at 31 March 2022.

Funding contributions are agreed by the independent actuary and the pension fund's trustees. The expected contributions by the Charity for the year ending 31 March 2023 have not yet been formally confirmed and continue at the previously agreed level of £30,000 pa. Contributions include an allowance for administration expenses and PPF levies and are factored into future budgets and business plans to ensure that they are managed.

	<u>2022</u> £	<u>2021</u> £
Reconciliation of funded status to balance sheet:		
Fair value of Scheme assets	1,334,000	1,290,000
Present value of defined benefit obligation	(1,249,000)	(1,300,000)
Funded status	85,000	(10,000)
Unrecognised asset	(85,000)	-
Asset/(liability) recognised on the balance sheet	-	(10,000)
	=====	=====
	<u>2022</u> £	<u>2021</u> £
Movements in year:		
Pension scheme deficit at start of year	(10,000)	(8,000)
Administrative expenses	(7,000)	(7,000)
Cash contribution	30,000	15,000
Actuarial (loss)/gain	72,000	(10,000)
Change in the effect of the asset ceiling	(85,000)	-
Pension scheme deficit at end of year	-	(10,000)
	=====	=====

Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2022

18. PENSION SCHEMES (continued)

	<u>2022</u> £	<u>2021</u> £
Fair value of Scheme assets:		
Opening fair value	1,290,000	1,198,000
Interest income on Scheme assets	27,000	26,000
Gains on Scheme assets	36,000	96,000
Contributions by Charity	30,000	15,000
Net benefits paid out	(42,000)	(38,000)
Administration costs incurred	(7,000)	(7,000)
	-----	-----
Closing fair value of Scheme assets	1,334,000	1,290,000
	=====	=====
	<u>2022</u> £	<u>2021</u> £
Present value of defined benefit obligations:		
Opening defined benefit obligations (DBO)	1,300,000	1,206,000
Interest expense on DBO	27,000	26,000
Actuarial (gains)/losses on Scheme liabilities	(36,000)	106,000
Net benefits paid out	(42,000)	(38,000)
	-----	-----
Closing defined benefit obligation	1,249,000	1,300,000
	=====	=====

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

	<u>2022</u> %pa	<u>2021</u> %pa
RPI inflation	3.60	3.10
CPI inflation	2.80	2.30
Rate of increase in salaries	N/A	N/A
Pension increases:		
Rate of increase in payment of pre 2006 pensions	3.60	3.10
Rate of increase of post 2006 pensions	2.50	2.50
Discount rate for Scheme liabilities	2.80	2.10

