



Improving later life

Age UK Solihull 2022-23 Annual Review



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

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

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

Directors and Trustees

S R Tomlinson (Chair)

L E Bourne

P Chauhan

D C Mattocks

C Murray (appointed 30 November 2022)

P J Oakley

R M Paulin (appointed 25 May 2022)

N C Robinson

A J Rolf (appointed 27 July 2022)

SMBC Rep

Cllr Andrew Burrow

Company Secretary

A F Hastings

Registered Office

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

Registered Charity Number

1055887

Senior Statutory Auditor

Mr J Seagrave FCCA

Statutory Auditors

Seagrave French LLP

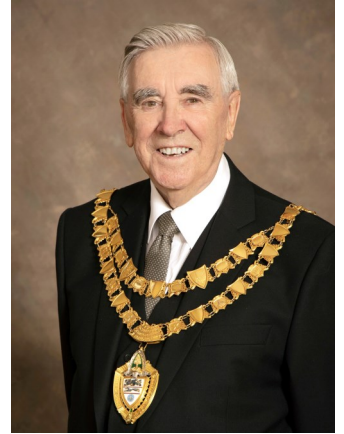
SFHQ, 1 Poplars Court, Lenton Lane, Nottingham, NG7 2RR

President's Message

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

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

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



Councillor Ken Meeson

Mayor of Solihull 2022-23

Chair's Statement

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



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

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

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

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

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

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

Sally Tomlinson - Age UK Solihull Chair 5

Chief Executive Officer's Message

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



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

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

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

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

Anne F Hastings
Chief Executive Officer

Employees as at 31st March 2023

Management



Charity Shops and eBay



Digital Champions



Community Advice Hub -
including Benefits and Debt



Social Prescribing



Linking Veterans Together/
Community Advice Hub



Older Peoples I&A and
Housing Support



Winter Warmth



Direct Payments



Home Support Service & Home From
Hospital Service



Postural Stability Instruction
and Linking People Together



Finance



Admin



Fundraising



Volunteering



Enabling People

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



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

Highlights

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



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



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

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

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



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



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



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



Promoting positive attitudes to ageing

by recognising the valuable contribution that older people make to society



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

Highlights

Safeguarding Adults



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

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

Partnership Working

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

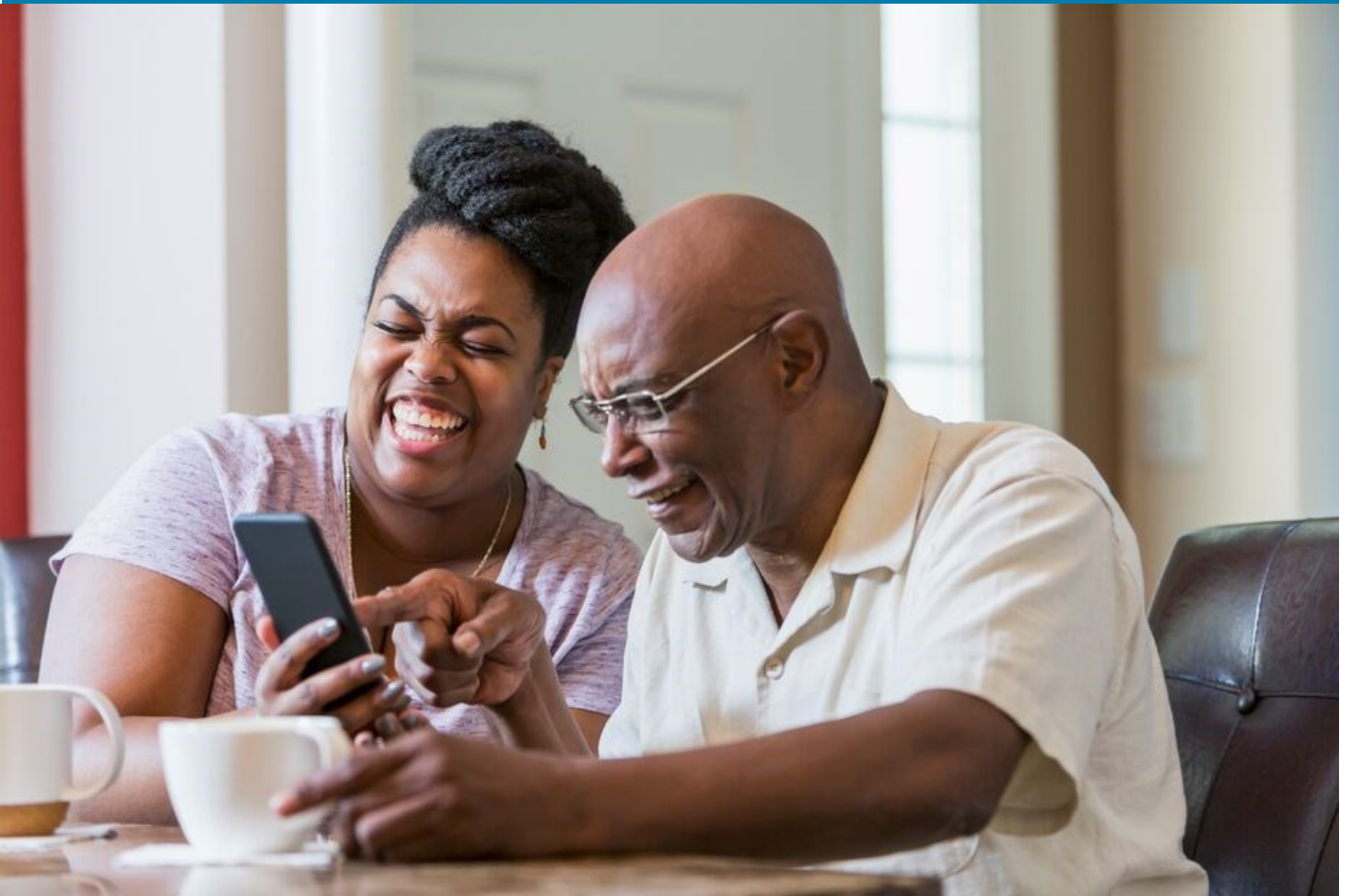


We also work closely with our colleagues at Age UK and the Age England Association on our common aims for older people and are active members of the Age UK West Midlands Regional Board and Networks. During the last year, we have also forged a closer working relationship with the Age UKs in the East Midlands,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

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

Supporting older people

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



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

Highlights

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



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



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

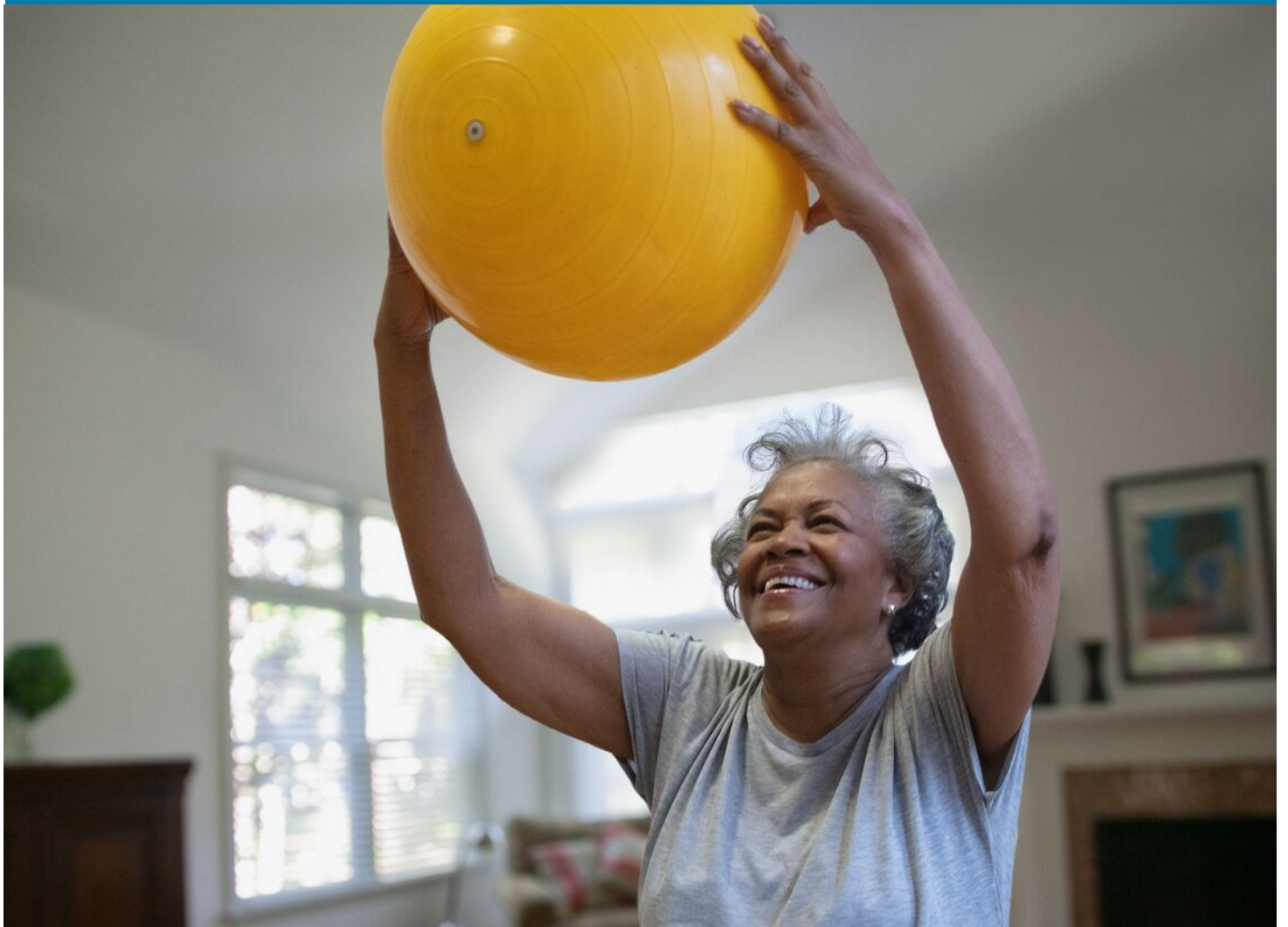


The **Linking Veterans Together Project**, funded by the Armed Forces Covenant Trust Fund, completed its 2 year funding period over target with **355** older Veterans involved in at least one of the strands of the project. The service provided additional support for Veterans to connect with their peers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



Working With and For Older People

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



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

Highlights

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



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



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



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



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



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



How we raise our funds



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

Highlights

Sales during 2022-23 at our shops at

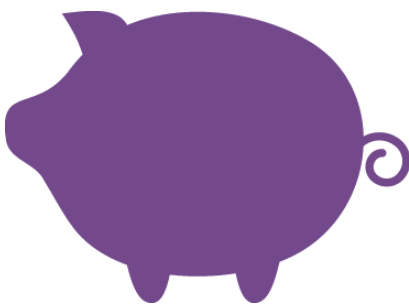


- Hobs Moat Road, Solihull
- Hurst Lane North, Castle Bromwich

totalled **£136,238**

Income from our Home Support Services
amounted to

£159,851



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

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


Financial Review

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

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

Income by source

Voluntary income **£70,000** 

Retail **£136,000** 

Charged for services **£174,000** 

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

Fundraising activities **£8,000** 


Other **£9,000** 

Charitable Expenditure - total £1,649,000

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

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

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

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

Other Expenditure

Cost of generating funds **£164,000** 



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

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

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

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



Charity Number: 1055887

REGISTERED NUMBER: 03180062 (England and Wales)

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

FOR

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

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

**Contents of the Financial Statements
for the Year Ended 31 March 2023**

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

**Company Information
for the Year Ended 31 March 2023**

DIRECTORS AND TRUSTEES:

D C Mattocks (Chair to 30 November 2022)
S R Tomlinson (Chair from 1 December 2022)
L E Bourne
P Chauhan
C E Murray (appointed 30 November 2022)
P J Oakley
R M Paulin (appointed 25 May 2022)
N C Robinson
A J Rolf (appointed 27 July 2022)

SECRETARY:

A F Hastings

CHIEF EXECUTIVE OFFICER:

A F Hastings

REGISTERED AND PRINCIPAL OFFICE:

The Core
Central Library Building
Homer Road
Solihull
West Midlands
B91 3RG

REGISTERED NUMBER:

03180062 (England and Wales)

REGISTERED CHARITY NUMBER:

1055887

SENIOR STATUTORY AUDITOR:

Mr J Seagrave FCCA

AUDITORS:

Seagrave French LLP
Statutory Auditors
1 Poplars Court
Lenton Lane
Nottingham
NG7 2RR

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

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

OBJECTIVES

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

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

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS

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

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

Rising to meet new challenges

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

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

Enabling People

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

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

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2023**

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Enabling People (continued)

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

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

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

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

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

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

Promoting Positive Attitudes to Ageing

Safeguarding Adults

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

Partnership working

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

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

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

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

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Supporting Older People

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

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

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

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

Working With and For Older People

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

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

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

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

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

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)
Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2023

VOLUNTEERS

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

REVIEW OF FUNDRAISING ACTIVITIES

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

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

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

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

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

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

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

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2023**

REVIEW OF INVESTMENT ACTIVITIES

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

FINANCIAL REVIEW AND RESERVES

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

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

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

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

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

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2023**

PLANS FOR FUTURE PERIODS

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

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

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

RISKS MANAGEMENT

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

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

- **Loss of key staff, including prolonged illness** – we have had some turnover of key staff recently and we know that the jobs market is very much in employees' favour at the moment. We have spent considerable time resources in recent months ensuring that our policies and procedures are up to date. We have also examined our organisational structure, clarifying roles and responsibilities, creating new roles where we thought needed to spread the responsibilities more, and making a clearer reporting structure to improve succession planning.
- **Service delivery quality** – we recognise that having unfilled vacancies, reliance on sub-contractors for some parts of our work, and increased demand for our services could reduce the quality of our service delivery. We pride ourselves on providing reliably high-quality services in all of our activities and know that this is an important factor in maintaining the good relationships we have with all of our funders, clients and supporters. We have had some success in recruiting to roles recently and have increased the level of management of our sub-contracting arrangements.
- **Employment issues eg. burnout/stress** – the last three years have been extremely demanding for our staff and particularly front-line staff and current activity rates remain high. Workloads are regularly monitored and we ensure that staff take regular annual leave. All of our employees have access to a free third-party Employee Assistance Programme that promotes wellbeing and a strong work/life balance.
- **Significant reliance on volunteers for the delivery of some of our services** – some of our activities are reliant on sufficient volunteers coming forward and we are finding that recruiting suitable volunteers is becoming more difficult. This had led to us having waiting lists for our Linking People Together services. We continue to invest in a Volunteer Manager so that we can provide a rewarding volunteering experience.
- **A safeguarding complaint** – as a service organisation working with vulnerable people we feel that it is important to keep the issue of safeguarding high on our agenda. Whilst we are confident that our safeguarding policies and practices are sound and firmly embedded in all that we do, we do recognise how damaging a safeguarding complaint could be, whether it is well-founded or not. We have a Safeguarding Lead responsible for ensuring that safeguarding is addressed in procedures for all activities and safeguarding training is mandatory for all staff.

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

RISKS MANAGEMENT (continued)

- **Concentration of income sources** - we have significant dependence on statutory contracts. Our contracts with our local authority were renewed in April 2022 for a period of two and half years so we are in a stable position for the short-term. In 2022-23 we were successful in securing funding for some new projects – Home from Hospital and Digital Champions, but these will complete in March 2024. We recognise the need to expand and diversify our activities, both restricted and unrestricted and continuously monitor what contracts we could bid for or grant funding we could apply for. We have earmarked the grants we were given by Age UK when our insurance services ceased, as a fund for investment in new income-generating activities and we will continue to use some of this in 2023-24 to develop new fundraising streams. In addition we have restructuring planning in place should contracts not be renewed.
- **Cyberthreats/data theft/IT security** – we know that data breaches are becoming more common and fraudsters are becoming more sophisticated. Cybersecurity training is now mandatory for all of staff. We plan to review our Fraud Management policy and procedures during 2023-24.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

The Directors and Trustees during the year under review were:

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

RELATED PARTIES

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

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2023**

STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES

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

Company law requires the Directors/Trustees to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and the group and of the surplus or deficit of the company and the group for that period.

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

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

The Directors/Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and the group and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

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

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

APPROVAL

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



S R Tomlinson
Chair

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

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

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of directors

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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.

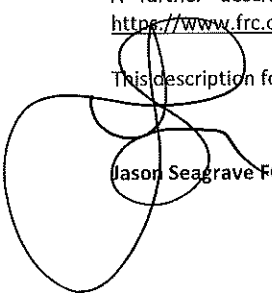
We consider the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statements items including a review of financial statement disclosures.

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 FCCA (Senior Statutory Auditor)

For and on behalf of Seagrave French LLP

Statutory Auditor

5/10/2023

1 Poplars Court
Lenton Lane
Nottingham
NG7 2RR

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

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

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

The notes form part of these financial statements

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

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

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

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

The notes form part of these financial statements

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

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

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

The notes form part of these financial statements

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

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

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

The notes form part of these financial statements

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

Charity Balance Sheet
31 March 2023

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

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

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



S R Tomlinson
Chair

The notes form part of these financial statements

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

Consolidated Balance Sheet
31 March 2023

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

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



S R Tomlinson
Chair

The notes form part of these financial statements

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

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

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

The notes form part of these financial statements

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

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

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

The notes form part of these financial statements

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

1. ACCOUNTING POLICIES

1.1 Accounting Convention

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

1.2 Consolidated Financial Statements

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

1.3 Incoming Resources

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

General

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

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

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

Coronavirus

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

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

1.4 Resources Expended

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

**Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2023**

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 2023

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

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

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

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)

INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR

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

Total
£

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

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

3. TOTAL EXPENDITURE - CONSOLIDATED

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

The methods of cost allocation are explained in Note 1.4.

TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

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

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

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

3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

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

4. STAFF COSTS AND EMPLOYEE BENEFITS

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

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

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

5. STAFF NUMBERS

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

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

6. TRANSACTIONS WITH TRUSTEES/DIRECTORS

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

7. RELATED PARTY TRANSACTIONS

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

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

**Notes to the Consolidated Financial Statements (continued)
for the Year Ended 31 March 2023**

8. TRANSACTIONS WITH AUDITOR

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

9. TAXATION

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

10. TANGIBLE FIXED ASSETS - GROUP AND CHARITY

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

11. FIXED ASSET INVESTMENTS - CHARITY

	<u>2023</u>	<u>2022</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 2023:

	<u>2023</u>	<u>2022</u>
	£	£
Aggregate capital and reserves	2	2
	=====	=====

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

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

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

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

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

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

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

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

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

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

15. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

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

PRIOR YEAR

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

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

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

16. RESTRICTED FUNDS

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

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

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

The Linking Veterans Together project ended in March 2023.

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

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

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

16. RESTRICTED FUNDS (continued)

PRIOR YEAR

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

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

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

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

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

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

16. RESTRICTED FUNDS (continued)

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

MOVEMENT IN YEAR – PRIOR YEAR:

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

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

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

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

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

16. RESTRICTED FUNDS (continued)

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

17. OTHER COMMITMENTS

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

	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>
	£	£	£	£
Within one year	-	-	2,000	14,000
Between two and five years	12,033	12,033	12,000	8,250
In more than five years	-	-	-	-

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

18. PENSION SCHEMES

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

The defined benefit scheme

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

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

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

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

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

	<u>2023</u>	<u>2022</u>
	£	£
Reconciliation of funded status to balance sheet:		
Fair value of Scheme assets	1,097,000	1,334,000
Present value of defined benefit obligation	(1,030,000)	(1,249,000)
	-----	-----
Funded status	67,000	85,000
	-----	-----
Unrecognised asset	(67,000)	(85,000)
	-----	-----
Asset/(liability) recognised on the balance sheet	-	-
	=====	=====
	<u>2023</u>	<u>2022</u>
	£	£
Movements in year:		
Pension scheme deficit at start of year	-	(10,000)
Administrative expenses	(7,000)	(7,000)
Cash contribution	30,000	30,000
Actuarial (loss)/gain	(41,000)	72,000
Change in the effect of the asset ceiling	18,000	(85,000)
	-----	-----
Pension scheme deficit at end of year	-	-
	=====	=====

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

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

18. PENSION SCHEMES (continued)

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

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

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

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