

Let's Change How We Age

Age UK Solihull 2023-24 Annual Review





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

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

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

Directors and Trustees

S R Tomlinson (Chair)

L E Bourne (resigned 31 October 2023)

P Chauhan

D C Mattocks

P J Oakley (resigned 31 July 2024)

C Murray (resigned 29 May 2024)

R M Paulin

N C Robinson

A J Rolf

P Rose-Smith (appointed 27 March 2024)

R Watson (appointed 29 May 2024)

M Boyle (appointed 31 July 2024)

SMBC Rep

Cllr Andrew Burrow (to May 2024)

Cllr Dave Pinwell (from May 2024)

Company Secretary

A F Hastings

Registered Office

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

Registered Charity Number

1055887

Senior Statutory Auditor

Mark McLean FCA

Statutory Auditors

Thomas & Young

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

Our President

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



Chair's Statement

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

Demand for our services continues to rise, with more people than ever on the waiting lists for befriending and the clubs, despite the launch of our newest club at the Land Rover Social Club in Sheldon. In particular, we saw strong demand for our Older People's Information and Advice Service, reaching over 1,789 people.

During this year, Age UK nationally recognised the effects of the cost-of-living crisis on older people and we were able to apply for a £40,000 grant to enable us to support the increased demand for services such as the lunch clubs, Home from Hospital Service and Linking People together service. In addition, Age UK nationally supported our Digital Champions Service, enabling our 21 volunteers for that service to provide 1,538 people sessions.

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

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

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



Chief Executive Officer's Message

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



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

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

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

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

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

Anne F Hastings
Chief Executive Officer

Employees as at 31st March 2024

Management



Charity Shop and eBay



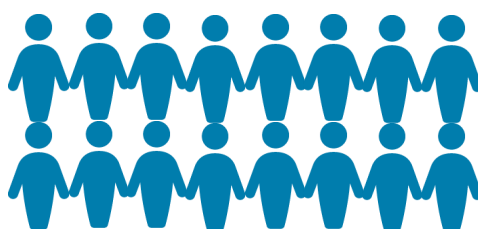
Business Support/ Community Advice Hub



Winter Warmth



Community Advice Hub - including Benefits and Debt



Direct Payments



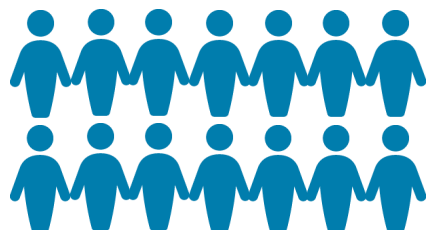
Older Peoples I&A and Housing Support



Social Prescribing and Care Coordinator



Home Support Service & Home From Hospital Service



Postural Stability Instruction and Linking People Together including clubs



Finance



Admin



Fundraising



Volunteering



Enabling People

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



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

Highlights

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

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

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

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

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



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



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

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

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



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



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

Promoting positive attitudes to ageing

by recognising the valuable contribution that older people make to society



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

Highlights

Safeguarding Adults



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

Partnership Working

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



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

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

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

Supporting older people

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



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

Highlights

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



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

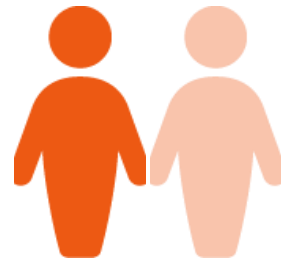
.....

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



.....

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



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

Working With and For Older People

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



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

Highlights

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



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



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



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



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



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



How we raise our funds



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

Highlights

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

£102,445



Income from our Home Support Service amounted to

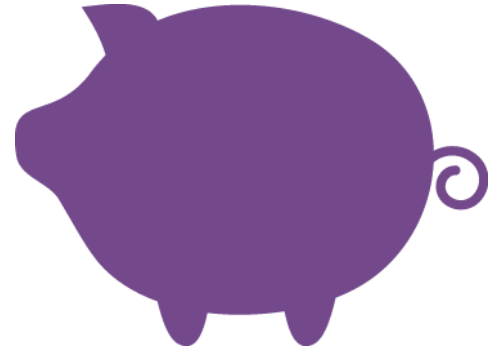
£176,016



Our Fundraising Team raised

£98,660,

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



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

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

Financial Review

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

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

Income by source



Voluntary income
£86,000



Retail
£102,000



Charged for services
£190,000



Income from charitable activities
£1,455,000



Fundraising activities
£13,000



Interest
£27,000

Charitable Expenditure - total £1,661,000



Enabling older people
£886,000 (53%)



Promoting positive attitudes
£8,000 (1%)



Supporting older people
£298,000 (18%)



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

Other Expenditure



Cost of generating funds
£133,000



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

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

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

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



Charity Number: 1055887

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

FOR

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

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

	Page
Company Information	1
Report of the Directors and Trustees	2
Report of the Auditors	11
Statement of Financial Activities – Charity and Consolidated	14
Balance Sheet - Charity	18
Balance Sheet - Consolidated	19
Statement of Cash Flows - Charity	20
Statement of Cash Flows - Consolidated	21
Notes to the Consolidated Financial Statements	22

Company Information
for the Year Ended 31 March 2024

DIRECTORS AND TRUSTEES:

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

SECRETARY:

A F Hastings

CHIEF EXECUTIVE OFFICER:

A F Hastings

REGISTERED AND PRINCIPAL OFFICE:

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

REGISTERED NUMBER:

03180062 (England and Wales)

REGISTERED CHARITY NUMBER:

1055887

SENIOR STATUTORY AUDITOR:

Mark McLean FCA

AUDITORS:

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

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

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

OBJECTIVES

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

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

Public Benefit

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

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS

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

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

40 years of service in Solihull

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

Enabling People

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

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

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

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Enabling People (continued)

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

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

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

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

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

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

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

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

Promoting Positive Attitudes to Ageing

Safeguarding Adults

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

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

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

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

REVIEW OF CHARITABLE ACTIVITIES AND ACHIEVEMENTS (continued)

Partnership working

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

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

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

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

Supporting Older People

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

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

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

Working With and For Older People

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

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

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

AGE CONCERN SOLIHULL trading as AGE UK SOLIHULL (Company number: 03180062)
Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2024

Working With and For Older People (continued)

Our **Postural Stability Instruction** classes funded by **Birmingham and Solihull ICB** (Integrated Care Board), are the only evidence-based strength and balance exercise classes for those suffering frequent falls. We have provided this service for many years and consistently exceed the target number we are funded for. In 2023-24 our target number was **136** but we were able to achieve **150** people starting the 20-week programme. We are able to do this due to being able to harness the significant input of volunteers who transport the clients to the classes thus ensuring the regular attendance that is so important to the success of the programme. The outcomes for those using the service are outstanding, with **92%** of those successfully completing the programme not having another fall in the post programme monitoring period and **98%** continuing to undertake exercise following their completion of the course. Of the **8%** who had experienced another fall, only **1%** had needed to call an ambulance.

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

VOLUNTEERS

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

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

REVIEW OF FUNDRAISING ACTIVITIES

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

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

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

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

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

REVIEW OF FUNDRAISING ACTIVITIES (CONTINUED)

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

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

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

REVIEW OF INVESTMENT ACTIVITIES

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

FINANCIAL REVIEW AND RESERVES

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

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

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

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

FINANCIAL REVIEW AND RESERVES (CONTINUED)

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

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

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

PLANS FOR FUTURE PERIODS

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

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

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

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

Our shared future

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

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

RISKS MANAGEMENT

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

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

- **Concentration of income sources** - we have significant dependence on statutory contracts. Our contracts with our Local Authority are scheduled to end in March 2026. Whilst we do not know what our Local Authority intentions are as regards its Community Wellbeing Services after March 2026, we are already assisting them with their information gathering and planning and will be ready to bid for whatever relevant services are ultimately tendered. We recognise we need to expand and diversify our other activities, both restricted and unrestricted. We have a wish list for funding and continuously monitor what contracts we could bid for or grant funding we could apply for. In addition we have restructuring planning in place should our statutory contracts not be renewed.
- **Safeguarding** – We have never had a safeguarding complaint but we do recognise, as a service organisation working with vulnerable people, how damaging a safeguarding complaint could be, whether it is well-founded or not. For this reason we keep the risk of a safeguarding issue high on our agenda. We are confident that our safeguarding policies and practices are sound and firmly embedded in all that we do. We have a Safeguarding Lead responsible for ensuring that safeguarding is addressed in procedures for all activities and safeguarding training is mandatory for all staff.
- **Cyberthreats/data theft/IT security** – we know that data breaches are becoming more common and fraudsters are becoming more sophisticated. Cybersecurity training is mandatory for all of staff. A detailed review of our use of IT and security risks commenced in 2023-24 and is ongoing.
- **Service delivery quality** - we recognise that having unfilled vacancies, reliance on sub-contractors for some parts of our work, and increased demand for our services could reduce the quality of our service delivery. We pride ourselves on providing reliably high-quality services in all of our activities and know that this is an important factor in maintaining the good relationships we have with all of our funders, clients and supporters. During 2023 -24 we reduced the number of unfilled vacancies and put additional resources into the management of our services with a particular focus on reviewing and improving our service models. As part of this work, reorganisation and training needs have been identified and are starting to be put in place.
- **Employment issues eg. burnout/stress** – the last four years have been extremely demanding for our staff and particularly front-line staff, and current activity rates remain high. Workloads are regularly monitored and we ensure that staff take regular annual leave. This risk is related to the preceding one and our new service managers have also looked at the support needs of our staff and made appropriate changes. In addition, all of our employees have access to a free third-party Employee Assistance Programme that promotes wellbeing and a strong work/life balance.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

**Report of the Directors and Trustees (continued)
for the Year Ended 31 March 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT (CONTINUED)

The Directors and Trustees during the year under review were:

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

RELATED PARTIES

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

STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES

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

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

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

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

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

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

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

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

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

AUDITORS

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

APPROVAL

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

A handwritten signature in black ink, appearing to read 'Sally R Tomlinson', with a long horizontal flourish extending to the right.

S R Tomlinson
Chair

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

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of directors

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

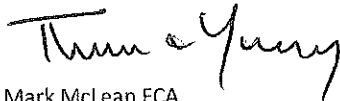
Our procedures to respond to risks identified included the following:

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Mark McLean FCA

Date 30/10/24

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

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

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

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

The notes form part of these financial statements

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 2024

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

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

The notes form part of these financial statements

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

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

The notes form part of these financial statements

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

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

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

Charity Balance Sheet
31 March 2024

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

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

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



S R Tomlinson
Chair

The notes form part of these financial statements

Consolidated Balance Sheet
31 March 2024

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

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

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



S R Tomlinson
Chair

The notes form part of these financial statements

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

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

The notes form part of these financial statements

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

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

The notes form part of these financial statements

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

1. ACCOUNTING POLICIES

1.1 Accounting Convention

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

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

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

Going concern

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

1.2 Consolidated Financial Statements

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

1.3 Incoming Resources

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

General

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

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

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

1.4 Resources Expended

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

1.5 Donations of services – unpaid general volunteers

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

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

1. ACCOUNTING POLICIES (continued)

1.6 Fund Accounting

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

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

1.7 Tangible Fixed Assets

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

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

1.8 Stocks

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

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

1.9 Debtors and Liabilities

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

1.10 Operating Leases

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

1.11 Pensions

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

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

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

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED

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

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

2. INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED (continued)

INCOME FROM CHARITABLE ACTIVITIES – CONSOLIDATED – PRIOR YEAR

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

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

3. TOTAL EXPENDITURE - CONSOLIDATED

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

The methods of cost allocation are explained in Note 1.4.

TOTAL EXPENDITURE – CONSOLIDATED – PRIOR YEAR

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

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

3. TOTAL EXPENDITURE – CONSOLIDATED (continued)

Analysed support costs consist of the following:

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

4. STAFF COSTS AND EMPLOYEE BENEFITS

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

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

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

5. VOLUNTEER INPUT

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

6. STAFF NUMBERS

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

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

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

7. TRANSACTIONS WITH TRUSTEES/DIRECTORS

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

8. RELATED PARTY TRANSACTIONS

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

9. TRANSACTIONS WITH AUDITOR

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

10. TAXATION

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

11. TANGIBLE FIXED ASSETS - GROUP AND CHARITY

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

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

12. FIXED ASSET INVESTMENTS - CHARITY

	<u>2024</u>	<u>2023</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 2024:

	<u>2024</u>	<u>2023</u>
	£	£
Aggregate capital and reserves	2	2
	=====	=====

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

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

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

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

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

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

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

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

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

16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	34,749	-	34,749
Net current assets	429,160	307,355	736,515
Creditors: amounts falling due after more than one year	-	-	-
Total net assets at 31 March 2024	463,909	307,355	771,264
	=====	=====	=====
PRIOR YEAR			
	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	52,844	-	52,844
Net current assets	358,554	306,193	664,747
Creditors: amounts falling due after more than one year	-	-	-
Total net assets at 31 March 2023	411,398	306,193	717,591
	=====	=====	=====

17. RESTRICTED FUNDS

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

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

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

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

17. RESTRICTED FUNDS (continued)

PRIOR YEAR

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

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

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

The Linking Veterans Together project ended in March 2023.

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

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

17. RESTRICTED FUNDS (continued)

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

MOVEMENT IN YEAR – PRIOR YEAR:

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

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

17. 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	To provide a specialised independent information service for older people.	For use in these circumstances or as specified by funders
Public Health Winter Warmth	This fund is to provide information, guidance and heating items to vulnerable residents during the colder months, or indeed during a heatwave.	As specified by funders
Age UK Solihull Winter Warmth	Extension of the PHWW service to provide year round information, advice and practical support to residents of Solihull regarding their issues relating to energy use.	For use in these circumstances or as specified by funders
Household Support Fund	To support vulnerable residents of Solihull via small grants for fuel debt, heating items, clothing, food etc.	As specified by SMBC
Emergency Fund	Emergency small grants to Age UK Solihull clients in need.	For use in these circumstances
Older People's Services	To provide specialist advice, preventative and early interventions for older people.	As specified by funders
Linking People Together	To provide advice and support to older people in particular to reconnect them back into their local community where possible. Services include Volunteer Befriending and lunch clubs.	For use in these circumstances or as specified by funders
<i>Linking Veterans Together (ended March 2023)</i>	<i>A two year project for Solihull veterans focussed on tackling loneliness.</i>	<i>As specified by funders</i>
Age Concern Castle Bromwich	To continue to support and fund the provision of a regular club for older people, following the closure of the local charity.	For use in these circumstances or as specified by funders
Postural Stability Instruction	To offer older people who have had frequent falls, which have resulted in hospital admission, a 20 week programme of strength and confidence building exercises.	As specified by funders
<i>Later Life Goals</i>	<i>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.</i>	<i>As specified by funders</i>

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

17. RESTRICTED FUNDS (continued)

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

18. OTHER COMMITMENTS

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

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

19. PENSION SCHEMES

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

The defined benefit scheme

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

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

19. PENSION SCHEMES (continued)

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

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

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

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

	<u>2024</u>	<u>2023</u>
	£	£
Reconciliation of funded status to balance sheet:		
Fair value of Scheme assets	1,099,000	1,097,000
Present value of defined benefit obligation	(1,039,000)	(1,030,000)
	-----	-----
Funded status	60,000	67,000
Unrecognised asset	(60,000)	(67,000)
	-----	-----
Asset/(liability) recognised on the balance sheet	-	-
	=====	=====
	<u>2024</u>	<u>2023</u>
	£	£
Movements in year:		
Pension scheme deficit at start of year	-	-
Administrative expenses	(5,000)	(7,000)
Cash contribution	30,000	30,000
Actuarial (loss)/gain	(32,000)	(41,000)
Change in the effect of the asset ceiling	7,000	18,000
	-----	-----
Pension scheme deficit at end of year	-	-
	=====	=====
	<u>2024</u>	<u>2023</u>
	£	£
Fair value of Scheme assets:		
Opening fair value	1,097,000	1,334,000
Interest income on Scheme assets	49,000	34,000
Gain/(loss) on Scheme assets	(23,000)	(237,000)
Contributions by Charity	30,000	30,000
Net benefits paid out	(49,000)	(57,000)
Administration costs incurred	(5,000)	(7,000)
	-----	-----
Closing fair value of Scheme assets	1,099,000	1,097,000
	=====	=====

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

19. PENSION SCHEMES (continued)

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

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

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