Age UK Norwich

England & Wales · Charity number 1094623

Details

Other names	AGE CONCERN NORWICH, AGE UK NORWICH
Status	Registered
Legal form	Charitable company
Company number	04489595
Registered	2002-11-14
Register	View on the Charity Commission register

Contact

Address	Age UK Norwich Part First Floor West Wing 69-75 Thorpe Road Norwich
Phone	01603496329
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Website	www.ageuknorwich.org.uk

Activities

Objects: THE OBJECTS OF THE CHARITY ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE WITHIN THE AREA OF BENEFIT:3.1.1 PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE, ADVANCING EDUCATION,3.1.2 PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE(WHETHER EMOTIONAL, MENTAL OR PHYSICAL);3.1.3 PROMOTING EQUALITY AND DIVERSITY;3.1.4 PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THEUNIVERSAL DECLARATION OF HUMAN RIGHTS;3.1.5 ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND3.1.6 SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE CHARITY TRUSTEES FROM TIME TO TIME DECIDE; THE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLDER PEOPLE.3.1.7 NOTHING IN THESE ARTICLES SHALL AUTHORISE AN APPLICATION OF THE CHARITY'S PROPERTY FOR PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 AND/OR SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.

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Activities: To encourage, promote and organise direct services appropriate to the needs of individual or groups of elderly people in and around the City of Norwich by providing information, advice, community and care services irrespective of ethnicity, gender, sexual orientation, faith, neighbourhood or income to help them as far as possible to live in security, dignity, independence and well-being.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

Geography

- **Area of benefit:** GREATER NORWICH
- Norfolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,920,332	£1,562,431	£484,161	44
2024-03-31	£1,306,184	£1,560,203	£126,260	48
2023-03-31	£950,719	£1,109,490	£380,279	37
2022-03-31	£899,377	£819,899	£539,050	30
2021-03-31	£821,624	£726,731	£459,572	26

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Trustees

Name	Role	Appointed
Alastair Roy	Chair	2021-04-28
Anna Bennett		2022-07-27
Anna Graves		2026-04-23
Christopher Turner		2026-04-23
George Smy		2025-10-23
Joanna Hannam		2017-05-02
Kate Money		2024-12-12
Michael Howard		2026-04-23
Paul Johnson		2025-04-24
Peter Kelley		2024-12-12
Sheila Glenn		2025-07-24

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Age UK Norwich

England & Wales - Charity number 1094623

Accounts

COMPANY REGISTRATION NUMBER: 04489595
CHARITY REGISTRATION NUMBER: 1094623

Age UK Norwich

Company Limited by Guarantee

Financial statements

31 March 2025

Age UK Norwich

Company Limited by Guarantee

Financial statements

Year ended 31 March 2025

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The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chair's report

Chair & Chief Executive Officer's Report: Celebrating 80 Years - but it's time for change.

2025 marks our 80th anniversary. For eight decades, Age UK Norwich has stood alongside older people, families, and communities, becoming part of the city's fabric. We are trusted by those who use our services and by the growing number of agencies who refer into them.

Our charity's mission is clear: to make Norwich an Age Friendly City – where ageing is not a barrier but an opportunity, and where the quality of later life reflects the prosperity of our city.

In partnership with Norwich City Council, we were proud to secure official Age Friendly status from the Centre for Ageing Better. We launched this with a public event at City Hall and the publication of the *State of Ageing in Norwich Report*, bringing together data on the eight domains of healthy ageing and beginning our action plan for city-wide improvement with local partners and residents.

"The council's commitment to creating a fairer Norwich, where older residents are active, connected, and supported, is a key priority in our Community-Led Plan. By partnering with Age UK Norwich, we want to enhance the experience of age and ensure the voices of older residents are heard, nurturing a vibrant, inclusive community for all."

Mike Stonard – Leader of Norwich City Council.

This year, we supported 38% more people than in 2023/24, reaching nearly 8,000 residents across our services, with 4 in 10 from areas of greatest health inequality – wards in the bottom 20% nationally for deprivation, where residents live nearly a decade fewer years and longer in impairment or disability.

Over 18,000 people contacted us for information, advice or to begin a journey with our specialist services. With 60% self-referring, we know our name is trusted.

In partnership with the Norfolk & Norwich University Hospital, we spotlighted one of the county's biggest issues - falls. With over 4,000 injurious falls annually and a frail population of 115,000, we co-produced a film with older people to highlight missed opportunities in healthcare. The video was 'Highly Commended' by the Health Safety Journal – Patient Safety Awards 2025.

We secured £1.5m in statutory entitlements; life changing income for residents struggling to heat their home or eat, mostly spent in the local economy. Our social value remains outstanding, with £18 return for every £1 invested in Health Coaching*. Based on independent findings, across all our services, we estimate that £19m is returned – through reduced loneliness, supporting healthier lifestyles, promoting financial stability, and reducing pressures on frontline services.

Despite this success, in November 2024 we were hit by cuts to two grants and consolidation of four others through a new countywide procurement. Trustees took the difficult decision to downsize the charity, impacting most services. This was devastating, especially as many of the affected services were highlighted in Prof. Chris Whitty's Chief Medical Officer's Report on Ageing (2023) as models of good practice. Our reduced capacity to help vulnerable residents drove up waiting lists, leaving many residents at risk, and approximately £2.6m of social value lost to our city and county.

This report serves as a reminder of the significant value Age UK Norwich brings to Norwich, Norfolk, and beyond – a value at risk, unless we see a change to our approach to local service commissioning.

Whatever the future of devolution, health and care strategies are clear:

- Support must begin in the community
- It must be preventative
- It must reverse the decline in population health

An Age Friendly society is more than a badge – it is a commitment to tackling ageism, improving housing and transport, supporting older workers, and giving residents a voice in decisions that affect them. In a county with one of the oldest populations, residents must have their say and co-produce solutions at all levels.

A paradigm shift is needed. We must change how we invest in healthcare, prioritise preventing frailty, and build communities that keep people connected, valued, and independent.

Norfolk has one of the oldest demographic profiles in the country – therefore our response must be proportionate to the scale of that challenge. So, as we celebrate 80 years, we are also calling for change.

Our key recommendations are:

- **Plan to Scale.** Build up preventative services that are proven to work and expand them so more residents benefit. Don't duplicate or lose effective services.

- **Invest in Prevention.** Look to the community for non-clinical solutions; health inequalities are driven by poverty, housing, behaviours, loneliness, and access. Transition away from symptomatic, clinical services.

- **Fund the Intervention.** Direct funding to services that make a difference. For every one referral from the VCSE into statutory services, there are 11 referrals flowing the other way.~ Integrating community services into healthcare would direct funding to the intervention, by removing the cost of the broker – this would be cost neutral.

- **Empower Older Workers.** Embrace the Age Friendly Employer pledge to maximise the skills and experience of older workers. Empower their economic potential.

- **Bridge The Gap.** Integrate services that matter to people. People don't live in departmental silos. Follow the Age Friendly Principles so services are enhanced and people don't fall through the gaps.

~(Norwich Social Prescribing data).
*(HACT Social Value Bank & UEA School of Economics).

This report showcases our impact and value around the Age Friendly principles – to residents who live alone, families struggling to support their parents or siblings, professionals who refer to us as they recognise our service(s) are the right intervention for their patient/client, and the value to Norwich and Norfolk as a society.

Our results would not have been possible without our amazing staff team and volunteers who help people every day at some of the most challenging times in their lives. With compassion and skill, they help recover hope. In a year filled with uncertainty and change, your professionalism has been exceptional.

Alastair Roy, Chair
Dan Skipper, Chief Executive Officer

Reference and administrative details

Registered charity name	Age UK Norwich
Charity registration number	1094623
Company registration number	04489595
Principal office and registered office	Part First Floor West Wing 69-75 Thorpe Road Norwich Norfolk NR1 1UA

The trustees

The trustees who served during the year and at the date of approval were as follows:

Alastair Roy - Chair
Joanna Hannam
Kate Money (resigned 24 April 2024 and reappointed 12 December 2024)
Celia Cameron (resigned 24 April 2024)
Karl Gessner (resigned 4 November 2025)
Anthony Collins (appointed 24 April 2024)
Dr Sarah Housden (appointed 11 September 2024 and resigned 15 March 2025)
Louise Grinsdale (appointed 11 September 2024)
Peter Kelley (resigned 24 April 2024 and reappointed 12 December 2024)
Susan Whitaker
Peggy Hughes
Anna Bennett
Sheila Glenn (appointed 24 July 2025)
Paul Johnson (appointed 24 April 2025)
George Smy (appointed 23 October 2025)

Senior management team	Dan Skipper - Chief Executive Officer Jamie Price - Head of Service Delivery
Patron	William Armstrong OBE
Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
Bankers	National Westminster Bank plc 21 Gentlemans Walk Norwich Norfolk NR2 1NA

Honorary solicitors	Hatch Brenner 4 Theatre Street Norwich NR2 1QY

Objectives and activities (including achievement and performance)

As per the memorandum and articles of association of the charity the objects are to promote the following purposes for the benefit of the public and / or older people within Greater Norwich and such other area of benefit within which the charity operates with the prior approval of Age UK:

- Preventing or relieving the poverty of older people, advancing education.
- Preventing or relieving sickness, disease or suffering in older people.

Our Mission

Our mission is to make Norwich an Age Friendly City.

This means something different to everyone we support, whether it's a better night's sleep, making friends, or getting mobility and independence back. These all add up for our society.

At a time when everyone's budgets are contracting, whilst the government is looking for reform with cuts to costs and economic growth, focusing on return on investment for all public investment will be crucial. Often, the VCSE sector is seen as the cheap version, due to its army of volunteers – but not many recognise the true potential of their value to society, and with the right investment, could truly empower the transformation of the NHS and social care, help maximise local community assets for neighbourhoods and districts, and help reach people who mistrust any 'State' offer.^

This year, the University of East Anglia School of Economics supported us under their Civic Charter, independently evaluating our services for social value and return on investment. Their full report can be found on our website.

"The results of the evaluation are clear; Age UK Norwich generates significant value through their work directly for the individuals they support, and for our communities and wider society. Further investment would generate a significant return."

Matthew Aldrich, Professor of Labour Economics and Higher Education Employability

Service	Social Return on Investment	Impacts
Health Coaching	£1: £18 £9,804 per person.	Improved physical activity, diet, mental health and social interaction.
Accredited Advice	£1: £7.05 £3.38m in direct financial gains.	Increased benefit entitlement
Clubs & Trips	£1: £14.60	Reduced loneliness, health service use, absenteeism.

^Community Life Survey 2023/24: Neighbourhood and community - GOV.UK

Our beneficiaries

Our services are open to anyone aged 50+. This is part of our prevention strategy as around this age, health conditions, bereavement, caring responsibilities become more likely, especially in areas of health inequality. We also help people younger than 50 in all-age contracts or where someone is a carer.

- **Age:** 3% Under 50, 12% 50-59, 22% 60-69, 26% 70-79, 27% 80-89 and 10% 90+.
- **Gender:** 65% Female, 34% Male and 1% identifying as other.
- **Diversity:** 95% identify as 'White British', with Indian, Asian and Bangladeshi being the next largest groups supported.
- **Housing:** 29% Council Housing, 39% Homeowner, 18% Housing Association, 7% Private Rental, 5% Temporary Housing, 2% Residential Care
- **Health:** 93% of our clients reported multiple long-term health conditions or living with a disability, with the most common being musculoskeletal (83%), depression and anxiety (23%) and cardiac (52%).

The awareness and trust of our work is strong with 61% of our contacts from residents contacting us directly, with a further 5% from family, friends or neighbours. We continue to receive referrals from a wide range of professionals:

- **Referrals:** 61% Residents Direct, 5% Family/Friends, 12% Primary Care, 9% VCSE, 3% Adult Social Care, 10% were internally raised, with clients benefiting from more than one service.

"When we refer to Age UK Norwich we are confident that residents will receive professional and compassionate support from a skilled team. As well as providing a range of services themselves, staff also have an excellent knowledge of community resources which can further enhance people's ability to meet their needs and remain independent."

Rachel Omori, Independent Living & Collaboration Manager, Norwich City Council

People contact us for a number of reasons, some proactively as part of understanding options or finding solutions to their particular situation – others in severe crisis and in poor health. Financial matters remain the top reason people contact us.

- **Enquiry Themes:** 50% Money & Welfare Rights, 26% Care & Health, 9% Legal & Wills, 9% Home & Bills, 4% Clubs & Companionship, 1% Travel and 1% Education & Employment.

To increase awareness and understanding of later life themes, such as benefit entitlement, hydration and falls prevention, we increased our staff capacity on public communications, including social media. Results have seen a significant reach across all platforms, promoting self-help, guidance and opportunities.

Our approach

We bring our services together into multi-disciplinary teams, aligning them to a specific location or partnerships. This is based on our people-first approach, backed by human learning systems. Our approach and service range means that we can:

- Hear/see the whole picture
- Overlay services for coordinated impact
- Build relationships and trust to influence
- Avoid duplication, and onward referral

Helping people at key life events, such as retirement, bereavement or after hospital not only follows NICE Guidance (NG32 - Older people: independence and mental wellbeing), but it demonstrates the aspirations of the NHS 10-Year Plan and recommendations by the Chief Medical Officer, The King's Fund and Marmot and the bio-psycho-social interplay that influence our health and independence.

"A big thank you to your advisor for helping me fill out an Attendance Allowance form for my dad. It was successful and because of that I've been able to claim Carers Allowance. I'm so grateful to Age UK Norwich helping and supporting my dad and me. We really appreciate what you do. All the staff I've met or spoken to have been welcoming, supportive, caring and helpful. I now take my dad to your Falls Prevention Class. The Health Coaches have been excellent supporting both myself and my dad at the classes. My experience of Age UK Norwich has been very positive. Caring for a parent with dementia can feel very isolating and lonely."

Our demand

This year, we supported nearly 8,000 residents across all services and fielded over 18,000 enquiries to our Adviceline run by our Client Support Team. Often the unsung heroes of the charity, they hear the initial call for help, and often help people contacting us in desperation

Type of Support†	23/24	24/25	Change
Advice Line (Phone, Email, Vera Chatbot)	18,365	18,345	-20
Health Coaching (Home 1-1 & Group Classes)	251	2,612	+2,361
Community Support (Complex & Befriending)	987	588	-399
Accredited Advice & Advocacy (Advice & Casework)	3,553	3,870	+317
Clubs & Trips (Social & Interest clubs & trips)	326	870	+544
Total Clients	**5,117**	**7,940**	**+2,823**

†Full details of our services, whom they're aimed at and their impact can be found in our Service Prospectus via our website.

Health, Frailty & Falls

Almost all the Norwich-wide indices for health and wellbeing compare unfavourably with averages across Norfolk, as well as wider regional and national averages. 22.3% of 16 to 64 year-olds have significantly higher issues with mobility, breathing and mental health, compared with the England average (19.6%). Over half of the city's Lower Super Output Areas (LSOAs) score in the bottom fifth in England for health deprivation and disability.

Frailty and falls are leading causes of unplanned admissions in Norfolk. The trauma of a fall, or fear of having one, significantly impacts confidence, independence and further risks of falling and physical injury and social isolation.

Maintaining health and wellbeing is a challenge for residents who experience long delays for treatment and access to services, often impeded by transport issues or affordability. The city is in the bottom quintile of district councils for NHS Early Checks, such as Abdominal Aortic Aneurysm and some Cancer screenings. Our primary city hospital, the Norfolk and Norwich University Hospital, have the second highest number of patients waiting at least 18 months for pre-planned treatment in England.

The region's troubled mental health trust is still not meeting the needs of its patients, according to a damning report ∞ in October 2024, after nearly a decade of special measures and instability of leadership. Norwich and the wider Norfolk County is regarded as a 'Dental Desert' with only 3 out of 20 dental practices offering adults free dental care. The severity of these issues was raised in government by Clive Lewis MP, who chaired a parliamentary debate with all Norfolk MPs in September 2024. ∞ CQC / Campaign to save Mental Health Services in Norfolk & Suffolk.

Stretched healthcare services, as well as paucity of affordable public transport, can exacerbate these issues. They're particularly damaging for Norwich's older residents, due to a higher proportion living alone than in Norfolk and England. Many are classed as frail, with co-morbidities, meaning they're at more risk of ill-health or hospitalisation.

With extensive wait time for treatment (32 weeks for Orthopedics, 28 weeks for pain management, 24 weeks for respiratory), keeping people active while they wait for treatment is critical – with research showing this improves recovery times. They negatively impact on a person's ability to participate in their community, whether remaining in education, developing skills and work experience, securing employment or volunteering.

Our Service: Health Coaching

We provide personalised Health Coaching by a qualified physical health instructor to support recovery from illness and injury, weight management or general condition management for physical and/or mental health.

Health Coaching was developed to help address a number of social factors – general inactivity in the population, preparing for, or recovering from treatment or surgery, arresting frailty to maintain or improve mobility and independence within the community.

"I've not had any falls, but I'm terrified of falling. I've had nightmares about falling where I've ended up rolled up in the duvet on the floor in the morning with a bruise on my wrist where I've hit it on the bedside table."

We provide a mix of one-to-one support in the home, and group classes in the community.
We measure our impact using recognised tools such as Gaitsmart (MTG78), Falls Efficacy Scale, Timed Get-Up & Go and the Harvard University Flourishing Scale, enabling both residents and Coaches to track improvements in wellbeing and life satisfaction over time.

We see clients with complex health, with the majority having two long-term conditions.

- **Co-morbidities:** 24% of the clients had one medical condition, 34% had two, 21% had three, 12% had four and 8% had five or more.

- **Main conditions:** 52% Cardiac, 29% Metabolic, 83% Musculoskeletal and 23% Neurological.

Encouragingly, many of these conditions have preventive factors and our interventions have shown how with the right support, people can improve their health and independence. We provide a range of options for different abilities and levels of health with progressive pathways to more challenging activities. These include seated exercise, strength and balance helping people at risk of falls, and more physical activities like dancing and walking football.

This year, we coached 2,612 people across Norwich, Norfolk and Cambridge, a significant increase due to grants and commissions. Impacts were:

- 85% improved upper and lower limb function
- 75% improved mood, happiness and energy levels
- 65% improved their Gaitsmart 'Gait Score'
- Overall health score: Improved from 59.7 to 67
- 14% reduction in fear of falling
- Average increase of 83 mins of physical activity per-week.
- Blood Pressure reduction of 12% systolic and 12% diastolic after our intervention, moving people from Hypertensive to more normal levels.

During our support, the benefit to the healthcare system was significant, as highlighted earlier in our UEA Evaluation:

- 92% had no emergency hospital admissions
- 77% had no trips or falls
- 6/10 people started a class for ongoing self-care

"The Health Coaching provided by Age UK Norwich has been shown to be highly effective, not only to tackle the physical risks of frailty and falls, but the broader factors such as hydration, nutrition, home environment and mental health, which are all factors related to falls and frailty. Their partnership with the UEA and Gaitsmart are great examples of their approach to partnership and using research and NICE approved biotech to enhance their impact and organisational skills."

Dr Lis Boulton, Chair, National Falls Prevention Coordination Group

Under our prevention focus, we partnered with Panacea Pause to provide a Health Coaching Programme called 'Navigating Menopause'. A third of the average woman's life will be lived beyond the menopause, and experiences of symptoms vary. There's common awareness of fluctuating moods, hot flashes, and night sweats. There's less awareness, however, of other factors that can increase health risks, and/or reduce the propensity for exercise, such as insomnia, UTIs, cardiovascular, depression and anxiety, sarcopenia and osteoporosis. Often, menopause is diagnosed incorrectly as a mental health condition.

The course was designed for women finding that the symptoms of menopause or perimenopause were negatively affecting their lives, offering information and learning, covering issues like hormonal changes and dietary recommendations, followed by a gentle exercise session which will help to build strength and alleviate pain.

- 100% felt more confident speaking to their GP/medical professional about symptoms
- 80% believe symptoms may have been misdiagnosed by a medical professional
- 100% would recommend the course; 89% rated the service as outstanding.
- Climacteric scale (GCS), which looks at 21 different menopause symptoms and their self-reported severity. The cohort GCS benchmark score was 28, was reduced to 19 at the end of the programme.

"I was able to go to my GP and explain my symptoms and without doing this course I wouldn't have had that understanding. I can recommend this course to anybody who has any questions about menopause. It is an important period of our life, and it has so many impacts to our family, ourselves and our mental health and coming to a class like this, you are going to learn so much."

NICE CG161 (Falls in older people: assessing risk and prevention) highlights the criticality of frailty assessment, particularly with those who have fallen, prior falls history, fear of falling and the requirement for a multi-factorial risks assessment, taking into account not just biological factors, but a broader bio-psycho-social evaluation.

Our partnership with Gaitsmart helps us follow this guidance, an innovative technology, which measures stride length, walking speed, joint angles, and leg strength balance to produce personalised exercise plans for clients to follow between assessments. Typically, clients complete three tests while adhering to the tailored exercises to prevent musculoskeletal issues and enhance mobility.

In 2024, Gaitsmart was formally recognised by NICE as a recommended tool for falls prevention in individuals with gait and mobility challenges, and in 2025 we plan on using the tool to provide community screening sessions, which is a recommendation under NICE Guidelines and the British Geriatric Society Frailty Toolkit.

"My balance has improved, and I have more confidence when walking, I'm now able to get out of a chair without holding the arms, I feel less scared of falling".

Physical activity is recommended for a wide variety of conditions, general self-care for physical and mental health, however local investment is significantly underfunded. According to Public Health England, benefits of moderate activity reduced risks of dementia by 30%, hip fractures by 68% and type-2 diabetes by up to 40%.

We welcomed ITV 'Tonight' Programme who featuring our Health Coaching in a programme about risk of cuts to preventative services within the community.

Due to Norfolk's levels of frailty and falls, we worked with the Norfolk & Norwich University Hospital and a cohort of Coaching clients to explore falls, their experiences through engagement with various clinical professionals, such as pharmacy, general practice or physiotherapy. This resulted in an awareness video and support material for professionals called 'Alice's Story', which was shared locally across the Integrated Care System, Social Care, the Later Life Provider Network and Age UK. This secured 'Highly Commended' in the 2025 Health Safety Journal - Patient Safety Awards.

Loneliness, Mental Health and Ability to Cope

Norwich is one of the loneliest cities in the country. 42% of residents live alone and in some wards this can be as high as 65%. The mental health hangover from the pandemic, transport, frailty and cost of living are all factors that restrict social connection, which undermines quality of life as highlighted by the Campaign to End Loneliness.

According to the Age UK Pandemic Impact Report, the rate of over 70s experiencing depression post pandemic has doubled. One in three have greater anxiety, and 45% are worried about leaving their house for exercise and social contact.

Norwich ranks 298th out of 309 district authorities in England for the percentage of people aged 65 and over who are living alone. This places Norwich near the bottom percentage of all district authorities, indicating a significantly higher proportion of older residents living alone compared to most other districts in the country. (2011 Census)

8.4% of people in Norwich have said they consistently feel lonely and socially isolated, compared with 7.3% in England. We know there is a strong inequality gradient with loneliness increasing in-line with each deprivation decile, and Norwich is ranked 248 out of 307 districts for prevalence of common mental disorders for the over 16s, and ranked 256 for the over 65s.

According to Age UK, 49% of over 50s are concerned about their ability to access their GP. Many people told us that this is due to frustrations with digital, or telephone access and triage.

Our Service: Complex Community Support

We help people living with complex health and/or social conditions who need regular practical and emotional support to live as independently as possible. We provide regular welfare checks via phone/home visits to monitor health and risks and a wide range of personalised interventions, including cognitive stimulation activities, practical support for home and garden, or adjustments for independent living, support to engage with community services.

This year, we made 5,927 welfare checks to 644 vulnerable clients and their families. These checks are life-lines of listening, learning, companionship and knowing someone is in your corner.

“Nobody gave a damn, until you contacted me, you are top of the range making all the arrangements you have made.”

This holistic support offers personalised practical and emotional support over a 8-12 week period.

- **Interventions:** 7% Emotional Support, 4% Home/Garden, 42% Healthcare, 3% Cognitive Stimulation, 3% Living Essentials, 1% Crisis & Safeguarding, 20% Health Coaching, 20% Accredited Advice.

For residents looking for companionship, normally individuals or couples unable to leave the home due to their mobility or mental health, our Befriending Volunteers are a lifeline. Skilled volunteers provide a mix of home, telephone and community befriending. In the year, 3,360 befriending calls/visits were made, developing companionship and confidence, and for most, more independence back in the community.

Our Befriending Service is only made possible by the support of the Alan Boswell Charitable Trust & Leathes Prior who provide funding and also promote volunteering. Our community support directly underpins the Norfolk Mental Health Joint Strategic Needs Assessment and NHS Core20+5 focus on tackling isolation.

In September 2024, Hellesdon saw its very first ‘Happy to Chat’ bench opened to the local community to help reduce loneliness and isolation. The bench is designed to encourage conversations and foster a sense of belonging among residents of all ages, as well as promote our Age Friendly City aspirations. This initiative was in partnership with The People Kit who funded the bench, which secured national BBC coverage via their News App. A second bench is planned for 2025.

Inactivity & Healthy Ageing
Physical inactivity drives frailty, poor health, and reduced independence, and residents face a complex mix of physical and mental health factors, as well as affordability and patchy transport.

Physical activity has been shown to be an effective solution for a range of conditions, including dementia (NICE NG16 – Dementia, disability and frailty in later life: mid life approaches to delay or prevent onset.)

A 2023 evaluation by the Norwich Institute of Healthy Ageing on our services showed significant effects on systolic and diastolic blood pressure, predicting a reduction to risk of mortality from stroke by 14%, coronary heart disease by 9% and all-cause mortality by 7%.

"The Health Coaching intervention from Age UK Norwich was highly effective in not only improving cardiovascular and mental health and social connection, but also in improving walking stability and gait which will undoubtedly reduce frailty and the risk of falls".

Anne Marie Minihane, Professor of Nutrigenetics, Norwich Institute of Healthy Ageing

Sport England's Active Lives Adult Survey is a comprehensive study of activity levels among adults aged 16+ in England showing the percentage of adults who fall into each of the following physical activity categories:

- **Inactive** – Less than 30 minutes of physical activity a week
- **Fairly active** – Between 30-149 minutes of physical activity a week
- **Active** – 150 minutes+ of physical activity a week

In Norfolk, 28% of adults are inactive, higher than the 25% East of Region Average. According to Norfolk Insight, 65% of adults are overweight or obese, with 42,000 residents living with diagnosed type 2 diabetes. 188,000 adults in Norfolk experience loneliness some of the time, often or always, which impacts mental and physical health.

Our Service: Clubs & Trips

We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels, offering structure and focus to their week. Our range supports both interests in physical health and social activities, and some specialised to support people living with dementia. These include walking football, art, lunch clubs, reminiscence, coffee clubs, intergenerational activity and chair-based exercise.

NICE NG32 (Guidelines for Older People – Independence & Mental Wellbeing) recommends activities such as those included in our range, as positive and cost effective ways to support independence and physical and mental wellbeing, their sense of belonging to a community and their sense of purpose.

This year, our clubs had 10,445 attendances in the community, keeping 1,140 clients connected and active.

One of our biggest successes was the Over-50's night at Mr. Postles' Apothecary, where over 100 people enjoyed a night of dance and fun. With the ages ranging from 20-91, this event responded to feedback from residents that the city 'was not for them' in the evening, and also challenging stereotypes of aging as part of our Age Friendly Norwich work. Another is planned for 2025/26.

93% of members would recommend our clubs to their family or friends. 85% have increased their number of friends, which provides not only companionship but great resilience when future issues occur. Our groups are fun, but their preventative value is huge, with attendees reporting improvements of:

- 81% to confidence
- 67% to mental health
- 66% to physical health

"This is the happiest and healthiest I've felt since retiring. Losing weight, being more active and spending time doing the things I truly enjoy has made such a difference. The encouragement and support from Age UK Norwich has been absolutely invaluable. I'm in such a better place now compared to before I reached out".

Due to lack of investment from local funders, in December 2024, we had to introduce nominal charges to cover some of the basic running costs, like venue hire, equipment. Staffing and volunteer subsistence continues to be funded by the charity.

Housing, Cost of Living & Hardship

Norwich has a poverty problem. 15.5% of households in Norwich are experiencing fuel poverty. This has increased from 11% in 2022. Mile Cross is 24.5%. The city sits in the third highest quartile against the Cost-of-Living Vulnerability Index with a score of 978, which is well-above the average for all English district local authorities (749).

Pensioner poverty levels are almost double the English average (22.8% compared with 12.9%). Policy in Practice estimates £5.47m of Pension Credit is unclaimed across 3,000-5,000 households in the city, a welfare entitlement that is a lifeline to those on lower incomes, often an eligibility criterion for other welfare support.

Analysis of Pension Credit claims in Norwich reveals significant untapped financial support for residents. The DWP estimates £1.7bn of Pension Credit went unclaimed by 1 million pensioner households in England in 2021/22. Increasing awareness and facilitating easier access to Pension Credit is considered a priority in Norwich's strategy for supporting its ageing population, and the national government.

The disparity in inflation rates and nominal wage growth demonstrates the strain that rising prices are placing on standards of living. Workers living in Norwich were on average £101 a month poorer in January 2023 than the previous year. 15.5% of the population are classed as fuel poor, compared with Norfolk (14.7%) and England (13.1%). Universal Credit claims, an indicator of employment and economic activity levels, are 58% higher than before the outbreak of Covid-19 in 2020.

According to the Norwich Renters Collective the cost of private renting increased by 9% in 2021. When complaining about poor conditions, such as mould, leaks and damp, they found that landlords did not often respond or did not resolve the issues appropriately. Living in a cold home can worsen asthma and other respiratory illnesses and increase the risk of heart disease and cardiac events – issues the city has above average rates of.

According to the Office for National Statistics, over 60% of 50-64 year olds unemployed are not actively seeking work due to health or care responsibilities.

Our Service: Accredited Advice, Advocacy & Information

You don't know what you don't know. Our Advice line received 18,345 enquiries over the phone/email/chatbot giving out information and guides on a wide range of subjects.

People contact us for a number of reasons, some proactively as part of understanding options or finding solutions to their particular situation – others in severe crisis and in poor health. Financial matters remain the top reason people contact us.

- **Enquiry Themes:** 50% Money & Welfare Rights, 26% Care & Health, 9% Legal & Wills, 9% Home & Bills, 4% Clubs & Companionship, 1% Travel and 1% Education & Employment.
-

Our personalised advice is based on people's eligibility, entitlement and later life goals/issues. This includes case work to solve client goals, engage with statutory and local providers, and applications for financial and social welfare.

We also provide specialist support on housing issues through a multi-disciplinary team called “INTERACT” with Norfolk Citizens Advice and Norwich City Council. Norwich recorded 19.6% excess winter deaths, higher than Norfolk (18.8%), but under the England average (21.1%). These are normally linked to poor housing conditions or affordability.

This year, we provided 10,486 advice sessions, in the community at awareness events or in people’s homes. This tackled 7,733 separate issues i.e. Income, Debt, Blue Badges for 3,870 residents, with these outcomes benefiting their partners/household.

We secured £1.5m for residents and the local economy, which is a significant decrease on 2023/24 (£2.87m). This was due to changes in funding, which reduced our capacity to support people to access their welfare entitlement.

Many residents present to us in times of extreme crisis, unable to feed themselves, heat their homes, or under threat of eviction and homelessness. The cost of living crisis has made some older people’s lives intolerable, so securing them new income can be physically and mentally transformative. Our clients reported the following after our support:

- 67% Improved sleep
- 86% Feel listened to and understood
- 59% Improved income
- 94% Would recommend our service

Thanks to the support of funders like Norwich French Church and The Clan Trust, we distribute emergency hardship to keep people safe, particularly over the winter months. These include food and fuel, white goods, mobility aids and mattresses. This year £14,627 was issued in grants or assets, double the levels from 2022.

As well as distributing our own funds, we also support clients with food and fuel bank vouchers, and help in accessing grants through Norwich City Council or Norfolk County Council assistance schemes. We also work in partnership with the Norwich Foodbank, running advice sessions from a number of their distribution centres.

As part of our work tackling inequalities, we are targeting areas of Norwich that are among the 20% most income deprived in the country. This includes locating our clubs in many of these areas. 37% of our clients came from Norwich’s most deprived areas.

This service addresses the NHS Core20+5 deprivation focus on health inequalities, Norwich City Council’s 2040 Vision of a fairer city, and the Marmot Principles. It also supports Business in the Community as part of their levelling up strategy for Norwich, including their focused projects in Earlham.

Ageism, Access & Inclusion

Age Friendly Norwich: This year saw us formally launch the ‘State of Ageing in Norwich’ report, a collective of insights covering the eight domains of an age friendly community. This was co-produced with Norwich City Council with input from Norfolk County Council Public Health and other departments such as Social Care and Transport.

This report was shared widely with city stakeholders, and gives a clear benchmark for us to work from, which formed part of our submission for Age Friendly status with the Centre for Ageing Better. A copy of this report is available on www.agefriendlynorwich.org

The World Health Organisation 'International Day of Older Persons' and Age UK's 'Silver Sunday' remain a staple calendar event for us. This year we also supported the Centre for Ageing Better 'Age Without Limits' anti-ageism campaign. Along with other key awareness weeks, like Falls Prevention Week, Hydration Week and Dementia Awareness Week, the whole charity team is helping to spread key information and awareness of local services.

Cultural change is as important as clinical intervention. Through Age Friendly Norwich, we challenge ageism and ensure older voices are included in decision-making. The Age Friendly Steering Group with Norwich City Council enables positive debate about local services, and in 2025/26 we'll be focusing on two key resident priorities – housing and transport.

We continue to be an Age Friendly Employer, and our Campaign Lead has supported other local organisations to make their pledge, such as Konnect Buses and St Martins.

We successfully campaigned for Norwich City Council to join other districts in offering a Handy Person service. This followed views from residents in Age Friendly engagement sessions, as well as local data, which showed Age UK Norwich and Norfolk Citizens Advice receiving over 1,000 enquiries per annum for small trade work. These adjustments keep homes safer, healthier and more accessible, so we were pleased our work to champion this resulted in a Handyperson scheme now open to all residents aged 65+.

To challenge stereotypes, in partnership with local retired journalists Louise Priest and Mike Talbot, we sponsored the 'Older & Bolder' Podcast, with production help from Future Radio. With a breadth of later life topics covered, the show is a great example of a show for later life, produced and hosted by people in later life. Exploring themes such as bereavement, care, scams, the NHS app, financial planning and frailty, hearing directly from experts and residents provides first-hand accounts to inform and entertain. Episodes can be found in various podcast stores and via the Future Radio website. Since starting, downloads and media coverage reach has tipped 600,000.

Inclusive Norwich Partnership: Due to declining health of our population, age and disability are becoming more interdependent. Nearly 1 in 5 working adults have a disability. Labour market stats show a 16.2% rise in workers aged 50-64 year. However, over 30% leave employment due to health or care responsibilities. Greater inclusivity offers economic returns by ensuring people can either access employment and are supported to remain in the workplace. For example, Mancroft ward has 7.7% of residents either long term sick or disabled compared to 4.2% in Norfolk and 4.1% England (ONS). 30.9% of Norwich City Council tenants are disabled.

Bus accessibility for older residents in Norwich varies significantly across different facilities, with hospitals (21.21%), dentists (20.63%), and visiting family/friends (17.21%) reported as 'very difficult' to access, while local shops (8.04%), hospitals (6.76%), and supermarkets (6.58%) are more frequently cited as 'very easy' to reach.

Older and disabled concessionary travel passes have risen from 182K in 2015 to 185K in 2023. Demand for Blue Badges is increasing year on year, and 24/25 so far is no exception. England has experienced a 14% increase in demand this year, and it is estimated that Norfolk's will be a higher upturn than the rest of England by the end of the 23-24 period. People in general are awaiting hospital treatment far longer, hence enduring disability for an extended period.

The Inclusive Norwich Partnership (INP) brings together Inclusive Norwich, Equal Lives, Age UK Norwich and Norwich Kind City Map. We aim to empower the voice of people across Norwich, particularly the underrepresented and marginalised in our community, and those living in known areas of health inequality. We know disability-free life expectancy is lower in these places.

Limited mobility and accessibility negatively impact a person's ability to participate in their community, whether remaining in education, developing skills and work experience, securing employment or volunteering. For example, 30.9% of City Council tenants are disabled. 9.3% of residents in one LSOA report day-to-day activities "limited a lot" – compared with 7.3% England Average (ONS).

Poor health, whether temporary, transitory, or permanent can impact wider determinants of health, increasing other factors like social isolation, financial security or arranging support. According to the Norfolk Community Advice Network, each year, around 8.5K people with a protected characteristic are supported by accredited advice agencies in the Norwich area.

The INP launched a best-practice website, which includes regulatory guidance, research or national/international examples of accessibility schemes, to support local employers and decision makers. The highly accessible site also allows residents to solicit feedback on their lived experience. Underpinned by a 400+ network of small organisations who represent residents with protected characteristics, the partnership has provided tangible value to bring together the voice of residents. The site can be found at www.inclusivenorwich.org.uk/partnership

Through Age Friendly and the Inclusive Norwich Partnership, we've engaged with over 4,000 residents and were included in the city council's Equity, Diversity & Inclusion action plan. In the year, we input into city council consultations on Hay Hill, Lakenham Way and improvements to the city council website accessibility.

In 2025, focus will be on bringing together all the city transport operators, and a detailed report on housing in later life. These will cover both age and disability and practical changes for better awareness, access and inclusion.

We're also piloting a transport disability scheme with Norwich City Football Club, The Canaries Trust and Norwich Door to Door, which we hope will become a full service in the 25/26 season.

Our influence

Every member of the Age UK Norwich Team makes their mark in promoting our Age Friendly Norwich mission and the rights and views of older people.

Our Chief Executive Officer continues to Chair the Norfolk & Waveney Later Life Provider Network (LLPN), a network of organisations who predominantly support people aged 50+. Together, they collectively support 74,000 residents, with 610,000 yearly support actions.

Due to continuing decline in local funding, the network hosted a round table meeting with Clive Lewis MP and Alice Macdonald MP in December 2024, along with organisation leaders. The meeting was to highlight the severe challenges facing services for older people. The network provides essential services such as home care, housing support, information and advice, advocacy, transport and social activities for older people. They're often helping people ahead of crisis, and have local, well recognised brands people trust.

The meeting was part of a wider series of discussions with MPs across the region, recognising the significance of Norfolk's growing, ageing population, and declining health standards, when compared to other areas of the country. LLPN members reported an average funding reduction of 16% in 2024 and are predicting a decrease of 36% in 2025.

The discussions underscored the need for long-term investment to drive strategic changes that not only improve health and life expectancy but also support one of Labour's key goals: economic growth. Currently, many people are leaving the workforce due to ill-health and care responsibilities, further highlighting the urgency of addressing these issues.

"The VCSE sector plays a vital role in Norfolk and across the country. It was sobering but sadly not surprising to hear the challenges many organisations face against a backdrop of years of funding cuts, including to local authorities which has a significant knock-on impact to the VCSE sector. I am however encouraged by the potential to work together to find practical solutions as well as the recently announced increases by the Government to core local government spending which I will be working to ensure benefits the VCSE sector in Norfolk".

Alice Macdonlad, MP for Norwich North

Our leadership team holds various positions across the city and county to campaign for older people, some in leadership positions or as supporters:

- Norfolk Community Advice Network (NCAN)
- Norfolk Advocacy Partnership
- Norwich City Council Financial Inclusion Consortium
- Norwich City 2040 Vision Steering Group
- Norwich Health & Wellbeing Partnership
- Norwich ICS Norwich Place Board
- ICS Ageing Well Programme Board
- ICS Physical Activity Strategy Group
- Norwich Institute of Healthy Ageing Co-production Partnership
- Business in the Community (BITC) Norwich Place Board
- Norwich Airport Accessibility Forum
- Norwich Older People's Forum
- Norfolk County Council Age Friendly Community of Practice
- Age UK – NHS Development Group
- Age UK – Older Workers Development Group

We regularly input into local and national consultations, and have supported the following assessments:

- Norfolk County Council Joint Strategic Needs Assessment (Loneliness)
- Norfolk County Council Joint Strategic Needs Assessment (Falls Prevention)
- Clive Lewis MP: Parliamentary Debate on Health Care Provision in the East of England.
- Health & Social Care Select Committee - inquiry into the role of physical activity in improving the health and wellbeing of older people.

Our people

We would like to recognise the services of two ex-Trustees, Celia Cameron CBE and David Wootton who both passed away following a short illness. They made a huge contribution to Age UK Norwich over the last decade, and will be missed.

Three new Trustees joined the Board of Trustees, as part of our ongoing charity development and recruitment policies.

Due to aforementioned funding cuts, we reduced our staff headcount, which included our two longest-serving team members, whose contribution was recognised in an internal event.

We would like to thank all our volunteers who give their time freely to the charity in a number of roles, including our Advice line, running clubs in the community, befriending and campaigning for Age Friendly Norwich. We couldn't do it without you.

This also includes our Trustees/Directors who govern the charity and provide strategic oversight and scrutiny to ensure best value to our beneficiaries and funders.

Our research

This year focused on reviews of four areas of our work, and assessing the economic value of our services to society. Working with the University of East Anglia (UEA) School of Economics, Health Coaching, Accredited Advice, Clubs & Trips and Transport were all evaluated. We thank the UEA for their work and supporting us in sharing our impact.

We supported Age UK to research patient experiences within Urgent & Emergency Care, for a report for the Department of Health & Social Care. We interviewed residents who had recently been hospitalised to understand their experiences before, during and after. Nationally, this was a bleak picture, with many patients having missed opportunities in the lead up to hospitalisation, corridor care, and minimal discharge support.

In 2025, the Norwich Institute for Healthy Ageing will be researching Health Coaching in areas of deprivation, to explore influence and behavioural techniques. Results will be published in 2026.

Our partners

Last year's report highlighted the significant role of our partnerships, and we're grateful for the expertise, leadership and passion of other organisations who we deliver services with, campaign with, or collaborate with. These include:

- Business In the Community – Earlham Project(s)
- Access Community Trust – Older People Information & Support Service in Suffolk
- East Suffolk Citizens Advice - Older People Information & Support Service in Suffolk
- Cambridge & Peterborough Mind – The Workwell Service in Cambridge
- Voluntary Norfolk – Norfolk & Waveney Community Support Service
- British Red Cross – Norfolk & Waveney Community Support Service
- Norwich City Council – INTERACT, Inclusive Norwich Partnership, Age Friendly Norwich, Support NoW
- Norfolk Citizens Advice – INTERACT, Support NoW
- Future Projects – Older & Bolder Podcast
- Mike Talbot & Louise Priest – Older & Bolder Podcast
- Aviva 'Business Analysis for Good'
- Norfolk Community Law Service – Rota Solicitors & Norfolk Poverty Alliance
- Equal Lives – Norfolk Advocacy Partnership, Inclusive Norwich Partnership
- Inclusive Norwich Charity – Inclusive Norwich Partnership
- Kind City Map – Inclusive Norwich Partnership
- Norfolk County Council Public Health – Age Friendly Norwich
- Centre for Ageing Better – Age Friendly Norwich
- Gaitsmart – Health Coaching
- Ian Elliott – Vice Chair, Norfolk & Waveney Later Life Provider Network
- Norfolk & Waveney ICS – Support NoW
- Norfolk Community Advice Network – Support NoW
- Norfolk & Norwich University Hospital – Alice's Video Story
- Creative Sponge – Alice's Video Story

Our funders

We would like to acknowledge the support of all our funders, through either Grants for specific services or projects, or contracts during the period of this report:

Norwich City Council, Norfolk County Council, Norfolk & Waveney Integrated Care Board, Suffolk Community Foundation, Access Community Trust, Mercers, Norwich French Trust, Alan Boswell Charitable Trust, Austin & Hope Pilkington Trust, Paul Bassham Charitable Trust, Sport England, Active Norfolk, The Hospital Saturday Fund, The Clan Trust, Brigadier Phelps, Edward Gostling, Norwich Consolidated Charities, The Marion Centre CIO, John Lewis, Age UK.

Our supporters

This year we had some special events and supporters to help us raise awareness or well needed funds for our charitable services. In total, we raised £50,000 and £25,000 in donated items or professional services.

- The Maids Head Hotel made us their charity of the year, providing support through fundraising, access to rooms for events and meetings, and auction prizes. In total, they raised £2,280.

- We were matchday sponsors for the Norwich City Football Club game against Plymouth Argyle, providing us coverage in the OTBC Programme for visibility of our cause.

- 'Carols by Candlelight' with the Salvation Army Citadel Songsters raised £2,185.

- A Golf Day at Wensum Valley Golf Club with supporting hole sponsors from 15 local companies. The event raised £6,858.

- Abseil at The Forum with Howard Adventure Hire, and participants from MJP Conveyancing, Magdalen Medical Practice, Alan Boswell Insurance and Creative Sponge. This event raised £6,500.

- Dunelm 'Delivering Joy' where the public purchased gifts for residents, which were dispatched by our team to our clients who live alone without family. In total over 200 gifts were purchased and issued.

- Hickman Supplies for sponsoring our 'Still on the Ball' football reminiscence club.

- Mecca Bingo and their "bingo Bonanza" fundraising £395.

- Howes Percival for occasional use of their Board Meeting room.

We thank all our supporters, whether corporations, clubs or individuals. Every donation makes a significant difference to the services and support we can provide.

We especially want to thank those who left us legacies in their wills or their family collected for us as part of a life celebration or funeral.

Our quality assurance

We are a Network Partner of the national charity Age UK and hold the Age UK Quality Standard. This certifies that Age UK Norwich is well governed and managed, committed to ensuring the wellbeing and safety of older people, our staff and volunteers. In 2024, we re-contracted as a Network Partner, until 2030.

This year, we withdrew our registration with the Financial Conduct Authority, which we held since 2017 related to our Debt Advice Service, following the withdrawal of this service.

We hold both the Advice Quality Standard (AQS) and the Quality of Information & Signposting (QISS), conform to the NHS Data Toolkit and Information Commissioner's standards for data protection. We support the standards of the Fundraising Regulator.

Financial review

Financial Report

Age UK Norwich made a surplus of £357,901 in 2024/25 with income exceeding our budget through securing additional grants and commissions, plus a significant donation from the Marion Centre CIO, who disposed of their assets, to Age UK Norwich as part of closing their organisation. Restricted conditions were placed on part of this donation, which Age UK Norwich discharged within year on maintaining our front-line services that were not funded by other contracts or grants.

Expenditure increased in-line with the staffing and operational requirements to deliver all grants/commissions, which is shown in our headcount figures.

Towards the end of 2024/25, we were notified by Norfolk County Council of several grants being consumed into a new Frailty Prevention Tender, which would not commence until quarter two 2025/26. This prompted a full reappraisal of our financial risks, and although we planned to bid for the tender due to our expertise in this area, due to the significant uncertainty, and break in income, the charity undertook a downsizing in staffing in January 2025 and incurred the statutory costs from redundancy.

In July 2025, we received confirmation that we were successful in tender and awarded four district lots out of seven. This was in partnership with two other local charities.

Investment powers and policy

The Trustees have kept available funds in interest bearing deposit accounts to balance a positive rate of return and ensure short-term access to funds. The deposit accounts yielded 4.5% to 5%.

The Trustees have decided that they will not hold shares or bonds. Any gift of shares will be disinvested at the earliest opportunity and the monies placed in an interest bearing account.

Financial review

Total income amounted to £1,920,332 (2024 - £1,306,184) and, after incurring expenditure of £1,562,431 (2023 - £1,560,203) the funds increased by £357,901 (2023 – decreased by £254,019). Unrestricted funds increased by £339,129 (2024: decreased by £223,767) and restricted funds increased by £18,772 (2024: decreased by £30,252). At 31 March 2025 the unrestricted funds, including designated funds, totalled £452,362 and the restricted funds totalled £31,799.

Reserves policy

The charity sets a policy level of 4 months budgeted expenditure to maintain a level of funds to support a planned closure of the charity. Where this level is compromised, over a continual period of 3 months, an action plan is triggered to implement cost reduction strategies, review security of future income, or consider a planned closure of the charity.

Free reserves

The Trustees have examined the requirement for free reserves defined as unrestricted funds, less fixed assets. The policy requires that free reserves are built and maintained to a level of four month's budgeted essential expenditure. The Charity's free reserves are £575,915 (2024: £404,961), excluding the current pension liability of £30,000 (see below) and designated funds. Budgeted expenditure for 2025-26 is £1,281,167. Due to the reduction in staff size of the charity, this has reduced our monthly expenditure rate, and therefore the ratio to our months of expenditure.

Free reserves are currently higher than policy level. The Trustees considered this appropriate while setting the 2024/25 budget due to the finance risks presented by the loss of grants linked to the Norfolk County Council Tender.

Pension liability

The Charity was formerly part of a defined benefit pension scheme, provided by Norfolk County Council Local Government Pension Scheme. This scheme is no longer active and in 2014-15 the Charity crystallised a long term liability of £499,000. The liability had a term of 23 years at crystallisation and is due to end in 2037. £191,000 of forgone investment/interest was included in the total liability of £690,000 with £499,000 being capital repayments. The monthly payment of £2,500 is budgeted expenditure, providing visibility of the committed payment schedule, as this is reflected in the accounts as a movement in long-term creditors. The Trustees have considered the cash flow implications, and have confidence that this contribution level can be supported. The pension liability has therefore been excluded from the reserves requirement calculations.

Designated funds

In the period the following funds were designated:

Organisational Development

In 22/23, structural changes were made to the charity staffing to enhance quality assurance and leadership of the charity following recent growth and strategic aims. The Trustees designated funds to cover new organisational roles for two years, as they were transitioned into our cost profile and fundraising.

Due to funds secured in year covering these costs, a balance remained at year end, which was brought forward into 24/25 and disposed in year.

Health Coaching

This service was exemplified in Prof. Chris Whitty's Chief Medical Officer's Report 2023 and plays a large role in the charities mission and holistic service offer. Trustees designated funds to maintain this service, with the fund used between income gaps of grants or commissions.

Pension Liability

The Trustees have designated £180,000, the represents six years of our pension obligation. This designation is reviewed on an annual basis, based on the financial risks of the charity and overall market conditions.

Financial outlook

The Trustees and Executive set a conservative budget due to the economic risks around the Norfolk County Council Tender. In Q1 2025/26, we made a planned deficit of (£24,802), which reflected usage of restricted and designated funds carried over from the previous financial year.

In Q2 we received confirmation that we were successful in partnership with the Norfolk County Council Tender, which becomes effective in August 2025. This income reduces our year-end position to a deficit of (£76,000), which we expect to fundraise for over the later months of the fiscal year.

Financial approach

The Board of Trustees (The Board) approve an operational budget for the charity each year, which the CEO is responsible for operating the charity within. This budget is in support of the Age UK Norwich strategy, the services we provide for public benefit, and legal or contractual obligations as an employer.

Performance to budget is monitored by The Board at their quarterly Board meetings. A Sub-Committee of Trustees is also formed to conduct detailed financial monitoring of the charity finances and income generation. It also meets quarterly, prior to The Board, with the responsibility to report scrutiny, risks and make recommendations to The Board.

On an annual basis, our charity accounts are independently audited by a firm of chartered accountants. Primary financial controls are also scrutinised by the Finance and Income Generation Sub-Committee on an annual basis and assurance given to The Board by the Chair of the Sub Committee. The following details these principle areas:

Diversification of income

The charity maintains a positive mix of income sources, to spread the risk of over reliance on any specific sector. Income to support our charitable work is currently from Trusts and Foundations (51.4%), Donations and Legacies (5.2%), Community Fundraising (0.5%), Contracts (19.7%) and Public Sector (22.3%).

Fundraising

The charity sets an annual “funds to find” target that this no more than 15% of the budgeted income. This is within an acceptable risks profile to our free reserves and management of cash flow. Where the target exceeds this level, a full range of options are considered by The Board to either reduce operational costs, solicit other income, or utilise free reserves.

The budget for 2025/26 exceeded this position, however the Board approved an exception due to the Norfolk County Council Tender, and contingency plans if this was to not be successful.

Operational costs and overheads

The charity sets a targets range of 15-20% of budgeted expenditure for overhead costs. Overhead levels were within threshold; however the downsizing impacted this as shared services roles were held. This was a strategic decision by the Trustees to ensure we had the capacity to submit a Tender, and to re-build services should we be successful.

With the recruitment of roles to support the services within the tender, this will bring overheads back into policy level.

Plans for future periods

Our Ambitions - the 'To do' List 2025/26

2025/26 will be headlined by our 80th Year as a charity with a number of events to showcase our history, the role our charity serves within the city and county, services and their impact, and the social issues we're working hard to change.

Age Friendly Norwich remains our headline mission, and our public engagement work has highlighted key areas of housing and transport. We will focus on those areas over the coming year to explore how we can influence improvements within the city and develop an action plan with Norwich City Council and other partners.

Due to the downsizing of our charity operations in 2024/45, we've implemented a change freeze during Q1 2025/26 to ensure staff are supported through this period and to allow some services to be re-shaped – and to apply to the Norfolk County Council 'Proactive Prevention Tender' for frailty and falls prevention.

We will be working with Gaitsmart to pilot some community screening for frailty and gait. This is recommended by NICE and the British Geriatrics Society, so we'll work with local communities, VCSE partners and the NHS/Social Care to explore this and provide learning for this to be done at scale.

Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 18 July 2002 and registered as a charity on 14 November 2002. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. The Memorandum of Association and Articles of Association were updated in February 2022. Under these article the first members of the Board of Trustees were the original subscribers to the Memorandum of Association and in the event of the company being wound up members are required to contribute an amount not exceeding £1. Since 1 April 2003 the charitable company has continued the activities formerly undertaken by the unincorporated charity Age Concern Norwich (established in 1954) at which time the unincorporated charity ceased to exist. Following the merger of Age Concern England with Help the Aged to form Age UK in 2009, Age Concern Norwich has become a brand partner of the new charity and adopted the working name of Age UK Norwich during 2010. The Memorandum of Association and Articles of Association were updated in May 2024, formally changing the name of the Charity from Age Concern Norwich to Age UK Norwich, after years of operating under this name. This name is used elsewhere in the report, but the charity's registered name remains Age Concern Norwich. We remain an autonomous charity with trustees drawn from the local community in Norwich; we believe the partnership of local charity with the expertise and support of a national charity remains a strong combination, and as such have re-entered into a five year Brand Partnership Agreement with Age UK (ending 2021). This agreement was renewed until 2030.

Recruitment and appointment of trustees

Elections for Chair and members of the Board take place at least once every three years at the Annual Meeting. Voting members of the Board of Trustees may serve for three years from the date of their election and are eligible for re-election after a further two periods. The Chair may serve for a maximum of nine consecutive years. A skills audit of Trustees is regularly undertaken to identify those skills we have and those we need to acquire to maintain the balance of expertise on the Board. Trustees are identified on the basis of the skills and expertise relevant to the Charity's work following interviews of applicants for positions which are locally advertised, from local knowledge, and word of mouth.

Trustee induction and training

Trustees receive induction and training which covers their legal obligations under charity and company law; the Charity Commission guidance on Public benefit; informs them of the content of the Memorandum and Articles of Association; committee structures; budget and operational plans, and financial performance of the charity. New trustees meet and spent time with senior management and other charity staff. Trustees attend and participate in the charity's strategic planning events, attend training events provided by third parties and also receive the Charity Commission's publications for trustees.

Organisation

The Board of Trustees administers the charity. There must be a minimum of five members. Meetings are held bi-monthly with the Chief Executive Officer in attendance.

The Finance and Income Generation sub-committee meets each quarter to cover finance and income generation. The sub-committee is chaired by a trustee and meets with the Chief Executive Officer and four other trustees, Corporate Relationship Manager and Fundraising and Marketing and Comms Lead.

The Human Resources and Organisational Development is chaired by a Trustee and meets with Chief Executive Officer and four other Trustees.

The trustees appoint a Chief Executive to manage the day-to-day activities of the charity. The Chief Executive has delegated authority within the terms of delegation approved by the Trustees for operational matters including finance, employment and service delivery.

Related parties

No trustees receive remuneration or other benefit from their work with the charity. Any connection, whether contractual or non-pecuniary between trustees or senior managers and any aspect of our service provision must be declared and disclosed to the Board of Trustees.

Joanna Hannam, Trustee, became a non executive director of the Norfolk and Norwich University Hospital January 2020. In the current year, no related party transactions took place.

The Charity has a wholly owned subsidiary Age UK Norwich (Services) Limited which is a non-charitable trading company and which was dormant during this financial year.

During 2022 the property from which the charity previously operated (Marion Road Centre, Norwich) was transferred from its previous owners to The Marion Centre, a CIO which has two trustees in common with Age UK Norwich. During the year ended 31 March 2024 this property was sold by the CIO as the charity no longer needed to operate from this and the proceeds passed to the charity in the year ended 31 March 2025.

Pay policy for senior staff

The charity's trustees and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 14 to the accounts. The pay of senior staff is reviewed annually and normally increased in accordance with any increase in the cost of living. Trustees benchmark against comparable roles for other Norwich based charities, and those of the wider Age UK Network when determining the salary level of new roles. In 2022 a full market review was completed by external providers. Trustees authorised rebanding of a number of roles that were outside of market thresholds. Annually, Trustees complete a pay review in September, and the charity is a Living Wage Foundation Employer, adopting their published rates in November.

Risk management

The trustees have a risk management strategy which comprises:

- A risk policy, that governs how risks and controls are categorised, managed and reported within the charity, including defined levels of responsibility and ownership.
- Various operational policies, systems and procedure to mitigate identified risks and to provide operational consistencies across the charity.
- A risk register, maintained by the senior management team and trustee sub-committees to actively manage risks and mitigating controls.
- An operational dashboard, tracking key performance indicators of the charity against strategic and contractual targets.
- A financial report, tracking the financial performance of the charity against approved budget.
- Visibility of the risk register, controls actions, dashboard and financial report is given at each Board of Trustees meeting by the Chief Executive and sub-committee chair.

Fundraising standards information

We have chosen to be regulated by the Fundraising Regulator and listed on the Fundraising Preference Service.

We employ a Marketing & Communications Lead who carries out activities with local organisations and the general public to raise funds for our charitable activities. This activity includes volunteers who fundraise on-behalf of Age UK Norwich at events we co-ordinate and individuals who undertake activities and events in aid of Age UK Norwich. The Leadership team also writes grant and contract applications. From time-to-time, we also procure external professional bid-writers to support grant funding applications.

Age UK Norwich does not use any third party organisations to act on our behalf in making direct unsolicited appeals.

Any volunteers who fundraise on-behalf of the charity are trained on our Financial Control Policy, which outlines our compliance to the Fundraising Regulator Code of Conduct. This is monitored by the Marketing & Communications Lead.

Since joining the Fundraising Regulator, Age UK Norwich have received no complaints via their preference service, or directly from any organisation or individual.

All donations to the charity are voluntary and we do not solicit donations from our clients or beneficiaries directly or conduct any contact practice that may place an individual under pressure or obligation. This is monitored by the Marketing & Communications Lead.

Trustees' responsibilities statement

The trustees (who are also directors for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees 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 charitable company and of the incoming resources and application of resources, including income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 4 December 2025 and signed on behalf of the board of trustees by:

Alastair Roy
Chair

Age UK Norwich

Company Limited by Guarantee

Independent auditor's report to the members of Age UK Norwich

Year ended 31 March 2025

Opinion

We have audited the financial statements of Age UK Norwich (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, 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 charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, 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 responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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 trustees' 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 charity'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 trustees 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 trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 the audit:

- the information given in the trustees' report which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the directors report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which 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 trustees' remuneration specified by law are not made; or

- we have not received all the information and explanations we require for our audit; or

- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charity for the purposes of company law) 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 trustees 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 trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

In addition to discussions with the client regarding the potential areas for irregularities and non compliance the following tests were also performed;

- Enquiry of management and those charged with governance;

- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;

- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;

- Performing audit work over the risk of management override of controls, testing of journal entries and other adjustments for appropriateness, evaluation the rational of significant transactions outside the normal course of activities and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

22 December 2025

Age UK Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	**5**	90,673	10,605	101,278	79,875
Charitable activities	**6**	888,680	904,632	1,793,312	1,186,832
Other trading activities	**7**	4,756	4,000	8,756	33,343
Investment income	**8**	16,986	–	16,986	6,134
Total income		1,001,095	919,237	1,920,332	1,306,184
Expenditure					
Raising funds					
Costs of raising funds	**9**	(24,925)	–	(24,925)	(60,607)
Charitable activities	**10**	(652,125)	(885,381)	(1,537,506)	(1,499,596)
Total expenditure		(677,050)	(885,381)	(1,562,431)	(1,560,203)
Net income/(expenditure) before transfer of funds		324,025	33,856	357,901	(254,019)
Transfers between funds		15,084	(15,084)	–	–
Net movement in funds		339,129	18,772	357,901	(254,019)
Reconciliation of funds					
Total funds brought forward		113,233	13,027	126,260	380,279
Total funds carried forward		452,362	31,799	484,161	126,260

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 33 to 49 form part of these financial statements.

Age UK Norwich

Company Limited by Guarantee

Balance sheet

31 March 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	**15**		4,281		7,082
Investments	**16**		1		1
			4,282		7,083
Current assets					
Debtors	**17**	124,786		116,133	
Cash at bank and in hand		809,041		530,775	
		933,827		646,908	
Creditors: Amounts falling due within one year	**18**	(176,113)		(228,920)	
Net current assets			757,714		417,988
Total assets less current liabilities			761,996		425,071
Creditors: Amounts falling due after more than one year	**19**		(277,835)		(298,811)
Net assets			484,161		126,260
Funds of the charity					
Restricted funds			31,799		13,027
Designated funds			180,000		30,104
Unrestricted funds			272,362		83,129
Total charity funds	**20**		484,161		126,260

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 4 December 2025, and are signed on behalf of the board by:

Alastair Roy
Chair

Company registration number: 04489595

Age UK Norwich

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income/(expenditure)	357,901	(254,019)
Adjustments for:		
Non-cash donations	(25,056)	(3,361)
Non-cash expenditure	25,056	3,361
Depreciation of tangible fixed assets	3,014	2,976
Other interest receivable and similar income	(16,986)	(6,134)
Loss on disposal of tangible fixed assets	–	24,114
Changes in:		
Trade and other debtors	(8,653)	146,062
Trade and other creditors	(73,783)	(323,875)
Cash generated from operations	261,493	(410,876)
Interest received	16,986	6,134
Net cash from/(used in) operating activities	278,479	(404,742)
Cash flows from investing activities		
Purchase of tangible assets	(213)	(5,636)
Net cash used in investing activities	(213)	(5,636)
Net increase/(decrease) in cash and cash equivalents	278,266	(410,378)
Cash and cash equivalents at beginning of year	530,775	941,153
Cash and cash equivalents at end of year	809,041	530,775

The notes on pages 33 to 49 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Part First Floor, West Wing, 69-75 Thorpe Road, Norwich, Norfolk, NR1 1UA.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity, and rounded to the nearest £.

(b) 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.

(c) Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

(d) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. Accounting policies ***(continued)***

(e) Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impracticle to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliabily measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is included when receivable.

(f) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are approrrtioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

(g) Operating leases agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

3. Accounting policies ***(continued)***

(h) Tangible assets

All fixed assets above £1,000 are capitalised and are initially recorded at cost.

(i) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment	-	4 years (25% straight line)

(j) Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

(k) Subsidiary company

The charity holds one £1 share, being 100% of the share capital, of Age Concern Norwich (Services) Ltd, a non-charitable company which ceased trading on 1 April 2010. The net assets of the dormant subsidiary are £1 (2024: £1).

(l) Pension scheme

The charity operates a defined benefit pension scheme. The scheme was closed in 2009/10 for new members and the last active member retired in October 2012. On 1st April 2014 the scheme crystallised into a long term liability of £499,000. The liability is to be met over the next 16 years and is repaid at £30,000 p.a. This is the same amount that the charity has contributed in previous years as a deficit payment and the trustees believe that this can be sustained in the long term.

The charity operates a defined contribution pension scheme. Pension costs charged to the Statement of Financial Activities represents the amount payable in the year.

(m) Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

3. Accounting policies *(continued)*

(n) Redundancy

Redundancy and termination costs are recognised as an expense in the Statements of Financial Activities and a liability on the Balance Sheet immediately at the point the charity is demonstrably committed to either:

- Terminate the employment of an employee or group of employees before normal retirement date; or
- Provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

The charity is considered to be demonstrably committed only when it has a detailed formal plan for the termination and is without realistic possibility of withdrawal from the plan.

4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is £1.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Donations and legacies	65,617	10,605	76,222
Donated services - professional fees and room hire	25,056	–	25,056
	90,673	10,605	101,278

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations and legacies	68,475	8,039	76,514
Donated services - professional fees and prizes	3,361	–	3,361
	71,836	8,039	79,875

6. Charitable activities

Grants

Grants were received as follows:

	2025	2024
	£	£
Information, Advice & Welfare		
Anne French Memorial Trust	1,000	–
Austin & Hope Pilkington Trust	1,000	–
The Henry Smith Charity	–	30,000
Anonymous Trust	98,512	54,000
Big Lottery	–	32,776
Co-op Community Cares	2,519	–
Equal Lives	11,910	–
Norfolk Citizens Advice – Interact	67,374	–
Norfolk Community Foundation	–	5,000
Norfolk County Council	8,928	–
Geoffrey Watling	–	1,333
The Norwich French Church Charity	–	900
Age UK	–	41,000
Edward Gostling Foundation	–	6,250
Masonic Charitable Foundation	–	15,708
The Clan Trust	–	5,000
Social Prescribing East Norwich PCN	23,162	–
Social Prescribing West Norwich PCN	22,726	–
Suffolk Community Foundation	5,000	–
Community Support		
Aesop Arts & Society	2,195	–
Anonymous Trust	176,534	126,000
Aviva Access to Nature Fund	753	–
Norfolk & Waveney ICS – Marion Grant	35,453	–
Age UK	–	4,181
Norfolk Citizens Advice – Social Prescribing – Norwich City Council	112,350	–
Age UK - MCST	–	(3,638)
Norfolk Community Foundation	3,500	1,800
Edward Gostling Foundation	–	6,250
Masonic Charitable Foundation	–	10,472
Howes Percival	–	1,000
Leathes Prior	–	1,500
Hickman Supplies - Still on the Ball	1,000	750
Health Coaching		
Norfolk Community Foundation	–	13,768
Norwich City Council	28,867	–
Active Norfolk	–	16,201
Norfolk County Council	151,473	–
Anonymous Trust	66,276	–
Income Generation and General Services		
Age UK	9,000	5,000
Age Friendly Norwich	844	–
Barratt Foundation	3,000	–
Funds from The Marion Centre CIO	535,299	–

Inclusive Norwich Partnership Launch	880	–
Norwich Consolidated Charities	–	5,500
The Martineau Family	500	–
Anonymous Trust	44,000	–
	1,414,055	380,751

Contracts & Service Level Agreements

	2025	2024
	£	£
Information, Advice & Welfare:		
Age UK	47,208	–
Age UK Norfolk - Norfolk County Council	62,884	61,652
Age UK Waveney	23,359	–
Age UK - A Place to Call Home	25,604	–
Norfolk Citizen Advice - One Norwich	–	96,912
Norfolk Citizen Advice - Interact	–	58,968
Norwich City Council Consortium	–	15,000
Norfolk County Council	–	18,475
Norfolk Community Law Service - Norfolk County Council	20,197	21,150
Norfolk Community Advice Network	16,936	–
Equal Lives – Norfolk County Council	–	8,814
Norfolk Community Law Service - NHS Norfolk and Waveney	–	14,223
Winter Cost of Living	13,500	–
Community Support		
Norfolk & Waveney Integrated Care System - Community Support	–	60,415
Norwich City Council - Chess	–	78,435
Norfolk Community Healthcare	–	79,087
NCHC Discharge	87,528	–
Health Coaching		
Age UK Health Coaching	33,333	18,000
Norfolk Community Healthcare	–	72,000
One Norwich Practices	–	36,114
Provision of Physical Instructor at Cadge Road	745	–
EPIC Sessions	35	1,610
NHS Norfolk and Waveney Stroke Recovery	–	53,333
Norfolk County Council Inreach	–	88,596
Income Generation and General Services		
Access Community Trust – Training	300	–
Marion CIO Management Services	–	1,667
Client Recruitment Support	500	–
UEA Student Placements	–	980
Norwich City Council	–	1,458
Norfolk County Council	42,128	14,042
Later Life Provider Network – Norfolk & Waveney ICB	5,000	5,150

	379,257	806,081
Total	1,793,312	1,186,832

Income from charitable activities includes £904,632 (2024: £741,804) attributable to restricted funds.

Of the above £709,457 (2024: £726,208) was received from Government funds.

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Fundraising	4,756	4,000	8,756

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fundraising	33,343	–	33,343

8. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Investment income	16,986	16,986	6,134	6,134

9. Costs of raising funds

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Cost of generating income	24,925	24,925	57,246	57,246
Cost of professional services donated to the charity	–	–	3,361	3,361
	24,925	24,925	60,607	60,607

10. Expenditure on charitable activities

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2025 £
Information, Advice & Welfare	412,011	35,167	90,042	537,220
Community Support	303,939	41,902	78,372	424,213
Income Generation & General Services	126,837	33,446	21,314	181,597
Health Coaching	200,637	41,118	48,876	290,631
Governance Costs	81,698	22,147	–	103,845
	1,125,122	173,780	238,604	1,537,506

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2024 £
Information, Advice & Welfare	420,268	62,882	70,969	554,119
Community Support	335,299	87,237	59,155	481,691
Income Generation & General Services	40,405	22,596	6,953	69,954
Health Coaching	233,223	51,156	43,279	327,658
Governance Costs	52,888	13,286	–	66,174
	1,082,083	237,157	180,356	1,499,596

Of the above costs, £652,125 were unrestricted (2024: £691,824), and £885,381 restricted (2024: £807,772).

Support costs

Support costs are made up as follows:

	202	2024
	£	£
Building & Office	78,010	87,387
Management, HR, Finance & Quality Assurance	163,751	96,382
Governance & Risks Management	103,845	66,174
	345,606	249,943

This total includes £3,157 of support costs included in the cost of raising funds (2024: £3,413).

Analysis of governance costs

	2025	2024
	£	£
Audit fees	19,956	11,040
Governance	83,889	55,134
	103,845	66,174

11. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	3,014	2,976
Operating lease costs - hire of other assets	–	236
Auditor's Remuneration	19,956	11,040
Rent payable	24,000	19,667

12. Auditors remuneration

	2025	**2024**
	£	**£**
Auditor's Remuneration - audit	19,956	11,040

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
	2025	2024
	£	£
Wages and salaries	1,131,266	1,019,927
Social Security costs	93,484	84,423
Employer contributions to pension plans	65,566	35,242
	1,290,316	1,139,592

Included within wages and salaries costs are redundancy and termination payments totalling £36,746 (2024: £Nil). These payments were made inline with contractual agreements and have been accounted for inline with the accounting policy noted.

The average head count of employees during the year was 44 (2024: 48). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Direct charitable, management and administration	34	42

The number of employees whose remuneration for the year fell within the following bands, were:

	2025	2024
	No.	No.
£60,000 to £69,999	1	1

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to three key management personnel for services provided to the charity was £148,532 (2024: three personnel £141,794).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

15. Tangible fixed assets

	Equipment £	Total £
Cost		
At 1 April 2024	80,983	80,983
Additions	213	213
At 31 March 2025	81,196	81,196
Depreciation		
At 1 April 2024	73,901	73,901
Charge for the year	3,014	3,014
At 31 March 2025	76,915	76,915
Carrying amount		
At 31 March 2025	4,281	4,281
At 31 March 2024	7,082	7,082

16. Investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2024 and 31 March 2025	1
Impairment	
At 1 April 2024 and 31 March 2025	–
Carrying amount	
At 31 March 2025	1
At 31 March 2024	1

All investments shown above are held at valuation.

16. Investments *(continued)*

Subsidiary company

Age Concern Norwich has a fixed asset investment in Age UK Norwich (Services) Limited valued at £1 (both market value and historical cost). The trade of the subsidiary, being the running of a day care centre at a site on Marion Road, Norwich transferred to the parent company on 1 April 2010 and as a result the subsidiary is now dormant and, due to the immaterial nature, consolidated accounts are not prepared.

The assets and liabilities of the subsidiary were:

	2025	2024
	£	£
Current assets	1	1
At 31 March 2024	1	1
Representing		
Share Capital	1	1

17. Debtors

	2025	2024
	£	£
Trade debtors	54,761	37,575
Prepayments and accrued income	69,771	78,558
Other debtors	254	–
	124,786	116,133

18. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	3,976	12,941
Accruals and deferred income	142,136	178,659
Social security and other taxes	–	7,319
Amounts owed to subsidiary	1	1
Pension	30,000	30,000
	176,113	228,920

	2025	2024
	£	£
Deferred income brought forward	153,332	462,381
Released during the year	(153,332)	(462,381)
Deferred during the year	116,470	153,332
Deferred income carried forward	116,470	153,332

Deferred income carried forward related to grant income received in the year ended 31 March 2025 which related to projects being completed in the year ended 31 March 2026.

19. Creditors: Amounts falling due after more than one year

	2025	2024
	£	£
Pension	277,835	298,811

The pension is payable in annual instalments of £30,000 p.a.

Included within creditors: amounts falling due after more than one year is an amount of £192,164 (2024: £216,736) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

The pension is payable in annual instalments of £30,000 p.a. The liability had a term of 23 years at crystallisation and is due to end 2037. £191,000 of foregone investment / interest was included in the total liability of £690,000 with £499,000 being capital repayments.

20. Analysis of charitable funds

Unrestricted funds

2025

	At 1 Apr 2024 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2025 £**
General fund	83,129	957,095	(606,788)	(161,074)	272,362

2024

	At 1 Apr 2023 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2024 £**
General fund	98,520	556,341	(752,431)	180,699	83,129

Designated funds

2025

	At 1 Apr 2024 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2025 £**
Pension liability	–	–	–	180,000	180,000
Organisational development (HOB)	30,104	–	(31,629)	1,525	–
Health coaching	–	44,000	(38,633)	(5,367)	–
	30,104	44,000	(70,262)	176,158	180,000

2024

	At 1 Apr 2023 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2024 £**
Depreciation reserve	28,826	–	–	(28,826)	–
Organisational development (HOO)	43,744	–	–	(13,640)	30,104
Marion building costs	32,343	–	–	(32,343)	–
Service stability & development	130,844	–	–	(130,844)	–
Patient wellbeing support	2,723	–	–	(2,723)	–
	238,480	–	–	(208,376)	30,104

Pension liability - The Trustees have designated £180,000, the represents six years of our pension obligation. This designation is reviewed on an annual basis, based on the financial risks of the charity and overall market conditions.

Depreciation Reserve - To ensure reserves are able to cover the current balance of depreciation left to be recognised in future periods.

Organisational development - Salary and overheads for the Head of Operations role. Costs will be utilised from HOO start date.

Marion building costs - Maintenance costs for Marion Road property.

Service stability & development - To provide stability of charitable services during the programme development.

Patient wellbeing support - Funds to support the development of on-ward discharge support with the Norfolk and Norwich University Hospital.

Health coaching– Funds to support weekly physical activity sessions.

Restricted funds

2025

	At 1 Apr 2024	Income	Expenditure	Gains, losses & transfers	**At 31 Mar 2025**
	£	£	£	£	**£**
Information, Advice & Welfare	3,710	206,593	(204,490)	(3,534)	2,279
Community Support	1,577	176,588	(175,024)	471	3,612
Income Generation & General Services	7,740	333,358	(302,679)	(15,919)	22,500
Health Coaching	–	202,698	(203,188)	3,898	3,408
	13,027	919,237	(885,381)	(15,084)	31,799

2024

	At 1 Apr 2023	Income	Expenditure	Gains, losses & transfers	**At 31 Mar 2024**
	£	£	£	£	**£**
Information, Advice & Welfare	(5,642)	191,968	(188,784)	6,168	3,710
Community Support	26,579	256,988	(313,659)	31,669	1,577
Income Generation & General Services	634	20,875	(9,944)	(3,825)	7,740
Health Coaching	21,708	280,012	(295,385)	(6,335)	–
	43,279	749,843	(807,772)	27,677	13,027

Information, Advice & Welfare
Information - We provide information to help educate people on their rights, eligibility and services available to them in their local area, city or county. This is general information and not tailored to personal circumstances.

Advice & Welfare – We provide personalised advice based on people's eligibility, entitlement and later life goals / issues. This includes case-work to implement client goals, engage with statutory and local providers and applications for financial and social welfare.

Advocacy – We provide representation to help clients who need additional support to express their needs or views. For example, speaking on their behalf to a health practitioner or debtor, or being present when arranging care or support.

Free legal advice service – We provide appointments to help clients discuss any rights or legal concerns about Power of Attorney, Wills, probate, Trusts, Court of Protection and lifetime planning with a solicitor, partnering with several local firms, such as Clapham and Collinge, Spire and Hansels to provide this service free of charge. This service has been transferred to Norfolk Community Law Service.

Social Prescribing – In collaboration with a number of other charities, we are part of the Norwich and Broadland Living Well Team. We offer support with non-health issues such as financial advice, physical health, improving living conditions and reducing loneliness. We work as a team with community health professionals and we're based in local GP surgeries so we're accessible and connected.

Specialist housing support (INTERACT) - We are a vital part of INTERACT, the Integrated Response Anticipatory Care Taskforce. This aims to tackle the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities.

Community Support
Activity Befriending - We provide social connection for those who experience loneliness and isolation by having regular contact with a trained volunteer. This is delivered through home, telephone or community contact to improve wellbeing, and over time, physical activity, access to local services and connection to the local community.

Clubs & Trips - We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels and provide structure and focus to their week. This is delivered in community locations, working in partnership with a wide range of instructors, residents, and interest groups. We aim to make groups self-sustainable by supporting and training volunteers and helping them access local grants and facilities. Our range supports both interests in physical health and social activities, and some specialised to support people living with dementia.

Complex Community Support - We help individuals living with complex health and/or social conditions that need regular practical and emotional support to live as independently as possible, and/or reduce the risk of unnecessary decline, crisis, or re-hospitalisation. This is provided through a multi-disciplinary team experienced in supporting older people and offering information and advice; they work with clients, families and carers to tackle a range of issues.

Income Generation & General Services - Activity for raising funds, including targeted community fundraising events and programmes, general public and corporate donations and awareness raising campaigns.

Health Coaching - We provide personalised support to help people recover from illness and injury, or maintain and improve their physical and/or mental health. This is delivered by a qualified Health Coach through a personalised health coaching plan, using a range of activities and diet/activity advice, delivered within the person’s home or local community.

21. Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	**Total Funds 2025 £**
Tangible fixed assets	4,281	–	–	4,281
Investments	1	–	–	1
Current assets	722,028	180,000	31,799	933,827
Creditors less than 1 year	(176,113)	–	–	(176,113)
Creditors greater than 1 year	(277,835)	–	–	(277,835)
Net assets	272,362	180,000	31,799	484,161

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	7,082	–	7,082
Investments	1	–	1
Current assets	633,881	13,027	646,908
Creditors less than 1 year	(228,920)	–	(228,920)
Creditors greater than 1 year	(298,811)	–	(298,811)
Net assets	113,233	13,027	126,260

22. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	**At 31 Mar 2025 £**
Cash at bank and in hand	530,775	278,266	809,041

23. Operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Not later than 1 year	20,000	20,202
Later than 1 year and not later than 5 years	40,000	–
	60,000	20,202

24. Related parties

No donations were received from trustees (2024: £Nil) during the period.

The charity was part of the Age England Association and paid membership fees of £Nil (2024: £500).

The charity received grants, donations and a brand partnership from Age UK of £89,592 (2024: £46,543). Amounts outstanding at the year end totalled £nil (2024: £Nil).

During the year rent was charged from The Marion Centre (registered charity 1191774), with trustees in common, to the charity totalling £Nil (2024: £1,667). Management charges of £Nil (2024: £6,817) were charged by the charity to The Marion Centre. Funds of £536,054 were transferred to the charity from The Marion Centre following the sale of property. At the year end, £Nil (2024: £2,919) was owed to the charity from The Marion Centre.

Age UK Norwich

England & Wales - Charity number 1094623

Accounts

COMPANY REGISTRATION NUMBER: 04489595
CHARITY REGISTRATION NUMBER: 1094623

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Financial statements

31 March 2024

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Financial statements

Year ended 31 March 2024

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Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chair & Chief Executive Officer's Report: Improving the quality of later life

Making Norwich an Age Friendly City remains our core mission as a charity. The growing, ageing population in the city and county makes this an imperative. We have been working with Norwich City Council to shape and plan for this, and in October 2024, we formally made our application to the Centre for Ageing Better to be part of the World Health Organisation (WHO) initiative - a key milestone we set out to achieve in 2024. All existing services to beneficiaries play an increasing part in the overall objective of making Norwich age friendly.

We became an Age Friendly Employer in 2023, and we'll be encouraging and supporting other organisations to make that pledge, sharing our expertise, and providing opportunities to engage with our work and residents. Those in later life can contribute significantly to making Norfolk County Council's economic strategy a success.

This year has been a tale of extremes. We were proud to have two services exemplified in Prof. Chris Whitty's Chief Medical Officer Report: *Health in an Ageing Society 2023,* and welcomed an NHS England visit, accompanied by Rt. Hon. Patrica Hewitt, Chair of the Norfolk & Waveney Integrated Care System (ICS). We were proud to secure four Awards from the ICS for our Social Prescribing Partnership with other local charities, and technology we embraced for Health Coaching obtained NICE Guidance status for falls prevention, avoiding the risk of hospital admissions.

In partnership, we're driving the development of the *Later Life Provider Network* in the County, and more recently the Inclusive Norwich Partnership to increase support for residents living with protected characteristics, such as age and disability. Both forums providing simpler access to the VCSE, forging partnerships and supporting system integration.

Disappointingly, the environment around us has limited our progress in view of service growth and stability, following cuts in Health Coaching and Social Prescribing contracts, despite the accolades and evidence of their impact. This has meant uncertainty and loss of high-quality staff, impacting us and many of our partnership charities. Overall, the capacity of accredited advice in Norfolk has seen a reduction. The effect on all beneficiaries will be considerable and will place even more pressure on health and social care, widening already concerning health inequalities in the city and county.

Due to clinical and other pressures the statutory body's investments into preventative services including tackling inequalities has not attracted funding – the public health agenda needs to be addressed and the Trustee Board will continue to fight for this just cause.

The professionalism of the staff team has been exemplary during these conditions, and Age UK Norwich has continued to deliver high-impact services for our clients, across all services. We secured over **£2.8 million for our clients** helping them face the cost-of-living crisis. We increased our reach in Norwich's areas of deprivation by 31%, working in partnership with centres, clubs, churches and employers within the community to reach those in most need. For welfare entitlement and debt support, 51% of our clients came from the most deprived wards, an increase of 15% on 22/23. Unfortunately, increased demand with reduced resources has led to higher waiting lists, and the health and wellbeing risks and impacts this causes residents.

Our Health Coaching Service and Community Support Services continue to show significant healthcare outcomes, increasing physical activity levels, mental health, independence and reducing loneliness. Through these interventions we're rehabilitating people before and after surgery and reducing the adult social care waiting list. We're also screening for frailty risks in the community, reducing preventable injury and hospitalisation, and early need for regulated care. This is crucial - Age UK analysis found that 28,655 older people died waiting for social care in 2023, and locally Norwich's *Excess Winter Mortality* continues to rise.

We're leading new ways to support our growing, ageing population through our partnerships and supporting the development of the ICS. We'll continue to be an active partner to represent our clients and the VCSE Sector.

The Commission on Health and Prosperity Report (2023) states *'The UK is getting poorer and sicker'* with the UK dropping from seventh to twenty-third in life expectancy at birth. More of our population are living with chronic conditions, impairments and disabilities. We also have a growing, ageing population, meaning for all organisations, our employees, volunteers and customers are living with more complex needs.

The VCSE sector already delivers preventive and rehabilitative services in the community, providing care and support closer to home, and reduces health inequalities. This is the strategy of the NHS, Public Health and Social Care, and supports the City Council 2040 Vision - a liveable city, a connected city, a fairer city.

> *"Maximising the health, and therefore the life chances of older adults should be seen as a major national priority, and one where we can make very significant progress often with relatively straightforward interventions."*
>
> *Professor Chris Whitty, Chief Medical Officer*

Age UK Norwich and its partners already have excellent interventions and services. This report will focus on our partnerships and how together, we're improving the quality of later life, and with greater, long-term investment we can improve the quality of later life of even more of our residents, families and carers.

Alastair Roy, Chair **Dan Skipper, Chief Executive Officer**

Reference and administrative details

Registered charity name	Age UK Norwich formerly Age Concern Norwich
Charity registration number	1094623
Company registration number	04489595
Principal office and registered office	Part First Floor West Wing 69-75 Thorpe Road Norwich NR1 1UA Norfolk

The trustees

The trustees who served during the year and at the date of approval were as follows:

Alastair Roy - Chair
Joanna Hannam – (Acting Chair 24 April 2024 to 12 December 2024)
Kate Money (resigned 24 April 2024 and reappointed 12 December 2024)
Celia Cameron (resigned 24 April 2024)
Karl Gessner
Jacqueline Middleton (resigned 6 December 2023)
Anthony Collins (appointed 24 April 2024)
Dr Sarah Housden (co-opted 11 September 2024)*
Louise Grinsdale (co-opted 11 September 2024)*
Peter Kelley (resigned 24 April 2024 and reappointed 12 December 2024)
Susan Whitaker
Peggy Hughes
Anna Bennett

*Co-opted under our previous Articles of Association.

Non-voting members	We also have ex-officio board members drawn from Social Services, Age UK Norfolk and the community.
Senior management team	Dan Skipper - Chief Executive Officer Jamie Price - Head of Operations Rebecca Purling – Quality Assurance Lead
Patron	William Armstrong OBE
Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
Bankers	National Westminster Bank plc 45 London Street Norwich Norfolk NR2 1HX

Honorary solicitors	Hatch Brenner 4 Theatre Street Norwich NR2 1QY

Our Objectives and Activities

As per the memorandum and articles of association of the charity the objects are to promote the following purposes for the benefit of the public and / or older people within Greater Norwich and such other area of benefit within which the charity operates with the prior approval of Age UK:

- Preventing or relieving the poverty of older people, advancing education.
- Preventing or relieving sickness, disease or suffering in older people.

Our Mission

As an independent charity in Norwich, our mission is to improve the quality of later life for our residents and create an age friendly and inclusive city, supported by opportunity and services that enhance and protect their health and wellbeing.

We deliver this mission by:

Providing support & opportunities: We give support and opportunities to live healthy and connected lives. We protect independence by supporting recovery from illness and injury and reducing the impacts of inactivity and loneliness. We do this by:

- Helping people to understand health risks and ways to make positive changes.
- Providing activities to keep people healthy, active and connected.
- Limiting the risks of health decline after hospitalisation.
- Supporting people to adjust to long-term health conditions.
- Bringing different generations together to share knowledge, experience and reduce stigma.
- Connecting people to services/support in their local area.
- Giving skills to enable social connection and independence.

Targeting and tackling inequalities: We tackle inequalities that reduce life expectancy and quality of life. We prevent people from falling into poverty by maximising income and limiting the impact of debt and social issues. We do this by:

- Helping people to understand their entitlements.
- Helping people claim benefits and discounts they are entitled to.
- Limiting the impact of debt through budgeting or debt adjusting.
- Providing grants to alleviate cost-of-living hardship or homelessness.
- Giving advice on health, care, legal and financial matters.
- Connecting people to services/support within their local area.

Advocating Age Friendly Principles & being a champion for people aged 50+: We showcase best practice and the views of our residents to help influence and make positive changes in the city. We do this by:

- Pledging to be an *Age Friendly Employer*, making changes for staff and volunteers.
- Facilitating the Age Friendly Norwich campaign and liaising with Centre for Ageing Better.
- Leading the *Later Life Provider Network* to grow the awareness of age friendly principles, services and support available across its members, to improve integration and outcomes for residents.
- Listening to the voices of residents, sharing best practice from local, national and international research on age friendly principles and championing their cause with policy and service decision-makers to make improvements and maintain quality services.
- Developing the *Inclusive Norwich Partnership*, challenging inequality and ageism and campaigning.

Our Clients

We continue to focus our community outreach on the city's most deprived areas looking to maximise each intervention, so clients benefit from more than one of our services. Building up trust and understanding the complexities and nuances of a client's life is critical to understanding the risks at play, what matters to them and their goals, and the support and advice we can provide.

We are one of the few charities who can support residents with their physical health, wellbeing and social connection, and wider determinants of health such as money, housing, and support at home.

This year 19% of our clients came from Norwich's *'Reducing Inequality Target Areas' (RITA)*, with a further 15% from their ward hinterland. This was an increase of 31% on 2022/23. These wards are in the bottom 20% of deprived areas in the country, with residents facing life expectancy gaps nearly a decade. *(Norwich City Council – State of Norwich Report, 2023)*

Complexities driven by poverty and poor physical health mean more issues and interventions per client, to reduce risks of re-hospitalisation or destitution, or ongoing ill-health due to living conditions and behaviours.

- 19% of our clients are under 60, 50% are aged 60 – 79 and 31% are over 80.
- 60% of our clients are female and 40% are male.
- We estimate 60% of our clients live alone.
- 92% of clients we surveyed told us they lived with a disability or impairment, with the most common being mobility, mental health and arthritis.
- 65% contacted us for advice on income, debt, housing or bills. We saw an increase of 26% in enquiries regarding Community Care, Family and Personal, Social and Activities, Travel and Age UK Services. There was a stark increase of 71% in Blue Badge entitlement, applications and decision challenges.
- 20% of our clients receive more than one service.

Our Services & Impact

Full details of all of the services and initiatives we provide can be found on our Service Prospectus which is available at www.ageuknorwich.org.uk

Providing Support & Opportunities

Our Health and Community Team provides opportunities for physical and social activity, support to recover from illness and injury, or help to adjust to living with long-term health conditions. We step-in to enable people to remain as independent as possible and put measures in place to make homes safer and lives easier.

41% of Community Support referrals were for loneliness and isolation, with 22% for help with daily living activities. Support given ranged from welfare check-ins for safety or building confidence, arranging services and appointments, and accredited advice.

55% of Health Coaching referrals were for falls/balance/mobility issues, with 28% for a mental health, including dementia. 34% were clients needing support with long-term conditions, particularly musculoskeletal, osteoporosis, hypertension or weight loss.

In 2023/24 we provided:

- 9,209 Community welfare checks or interventions.
- 2,738 1-1 Health Coaching sessions.
- 236 Group Exercise classes.
- 3,072 Befriending calls.
- 800 Club sessions or trips, of which 736 (92%) were held in RITA wards, with all trips from residents from these areas. This includes Sheltered/Supported Living Accommodation, such as Brakendon Close, Violet Elvin Court and Douro House.

We supported 1,751 residents.

We partnered with The University of East Anglia (UEA) to produce hydration training material, which was published and shared widely across the Norfolk and Waveney ICS, the Age UK Network in England, local health and care providers, and with the public. We also embedded this as part of our Health Coaching service and ran a campaign during the summer months, where dehydration can be more of a risk. Over 2,000 leaflets were distributed to local hospitals, GPs and charities, and our video was viewed over 30,000 times across different social media platforms. The UEA/Age UK Norwich team were also interviewed on the *Dementia Researcher* podcast.

Tools were introduced within our own Health Coaching service, and on average, 65% of clients have increased their hydration levels, helping to reduce risks of ill-health and falls.

Dehydration is one of the leading factors of hospitalisation, including risk of falls, which can have devastating effects. Highlighting this within the healthcare workforce has given us the opportunity to train NHS employees at the Norfolk and Norwich University Hospital, the James Paget Hospital and local employers and care providers. All our Hydration content can be viewed at www.ageuknorwich.org.uk/hydration

We use a variety of evaluation measures to track our impact. These include the Harvard University Flourishing Index, International Physical Activity Questionnaire, Gaitsmart, and Dialogue+, as well as case studies and video testimonials. We also use additional measures for specialist commission services, such as falls prevention or menopause. Impact headlines are:

- 68% of Community Support clients received an Age UK Norwich service to support their needs, such as a Befriender, joining an activity club(s), or accredited advice. £633,197 of welfare benefits were claimed and awarded improving living conditions, food and fuel security.
- 86% increase in physical activity levels and 65% increase in functional ability/mobility for Coaching clients, with a 7.9%-12.2% reduction in systolic blood pressure, based on programme type. 90% of clients have not had a fall, since receiving our Coaching support.
- 33% of clients were supported with health diagnostic or treatment appointments, or accessing pharmacy or GP appointments, where they felt unable to do so.
- 80% of Community Support clients have not had a fall since receiving our support.
- 90% of members said that our groups made them feel better about their life.
- A social value of £2,792,340* per 100 people participating. (*HACT Social Value bank).*

> *"I take fifteen pills a day to manage all my conditions, but your exercise classes are the only thing that has made a difference to me and how I feel. I have met new friends, I'm more mobile and have less pain. I love it.'*
>
> *Mrs J, Sit-Fit Club Member*

Anticipatory Care is an important part of our work. It is proactive healthcare and support, targeted at people with frailty, multiple long-term conditions and/or complex needs to help them stay independent and healthy at home for as long as possible. Our services provide invaluable support to the individual and families, as well as relieving pressure on the NHS. We take referrals from the public, health and social care professionals, district councils and other local community-based organisations.

> *"Over the years I have experienced different kinds of loneliness, at different times in my life. From being a young mother with a toddler living in a remote farmhouse in Kenya, to feeling lonely in a roomful of people as a young divorcee. The loneliness of older people is again something different, often due to a disability, hearing impairment, vision impairment, poor mobility, lack of transport, lack of opportunity, lack of access, and low income."*
>
> *Audrey, Club & Trips Client*

Our CEO, Dan Skipper, joined other Age UK Partners from across the country to launch a report on '*The State of Health & Care for Older People in the UK'.* The event at the House of Commons included first-hand accounts from patients, carers, and leaders in social care, calling for significant change to improve outcomes for people and society, along with a list of recommendations.

We work closely with smaller organisations who specialise in physical activity or health education and advice as part of Age Healthy Norwich Partnership and identity. This includes organisations EPIC Norfolk, Norwich Door to Door and Panacea Pause. Each organisation brings different skills, with Age UK Norwich providing infrastructure support for contract management and evaluation.

> *"The partnership between EPIC Norfolk and Age UK Norwich is a prime example of how VCSE organisations should work together, not against/in competition with each other. We have enhanced each other's services by bringing areas of expertise together, to provide older people in Norwich with an overall better experience.*

As EPIC Norfolk provides regular physical activity support to older people, we often get asked about other support areas that we wouldn't provide ourselves, such as help with Blue Badge applications, PIP support, financial advice, befriending support. We know that with confidence, we can put our clients in touch with Age UK Norwich to support them with any other area of support that they need to live a better quality of life. It has also increased our knowledge on the types of services there are on offer."

Steven Hitcham, Director, EPIC Norfolk

Tackling health inequalities, poverty & hardship

We provide information to help educate people on their rights, eligibility and services available to them in their local area, city or county. This is general information and not tailored to personal circumstances. We provide personalised advice and advocacy based on people's eligibility, entitlement and later life goals/issues. This includes case-work to implement client goals, engage with statutory and local providers and applications for financial and social welfare.

The Institute for Clinical Systems Improvement estimates that only 20% of the person's overall health is linked to NHS care, with health behaviours, physical environment and socio-economic factors having a larger influence.

36.1% of Norwich wards fall within the top 10% most deprived areas in England. There has been a 35% rise in foodbank usage in the city, and fuel poor households is 15.5%, compared to 13.1% in England.

The Cost-of-Living Vulnerability Index is a sum of poverty-based vulnerability and work-based vulnerability indicators. A higher score indicates an area's relative risk of more people being pulled into poverty, and the relative risk of those already hard-up being pushed into destitution. Norwich scored 978, well above the 749 average.

In 2023/24, the following referrals for advice and information were made to our adviceline.

Advice Themes
52% Money & Welfare Rights
22% Health, Care & Disability
12% Home & Bills
7% Products
4% Legal Advice & Wills
3% Family, Personal & Bereavement

Information/ General Enquiry Themes
68% Money & Welfare Rights
22% Health, Care & Disability
7% Home & Bills
3% Legal Advice & Wills

People reach out to us with a presenting issue of stress, lack of sleep, irregular eating, inability to heat the home, or loneliness. Poverty is insidiously part of these issues, and our support can be a lifeline to safety. In 2023/24 we provided:

- 18,365 contacts, via our adviceline, web chats and emails. Up 12% on 2022/23.
- 2,536 contacts at community events.
- 10,551 advice sessions/contacts, tackling 6,723 issues.
- 3,540 social prescribing sessions/contacts.
- 286 Winter Packs, with living essentials for the most vulnerable.

We supported 3,533 residents.

INTERACT is one of our specialist partnership services. The team support residents whose home or home environment is affecting their health. These are very complex cases, which needs a multi-disciplinary approach. We co-locate in the housing department of Norwich City Council, along with colleagues from the Home Improvement Team, Norfolk Citizens Advice, and Mental Health Services. Decluttering, deep cleaning, debt and finances, and supporting community rehabilitation are common factors for residents who become very vulnerable, experiencing poor health and isolation.

Impact Headlines are:

- £2.87 million secured in unclaimed benefits or debt reduction. (£1.46 Million 2022/23). This increased figure re-enforces our impact in RITA areas, where residents' eligibility for welfare is higher, and levels of disability more common due to health inequalities.
- £10.3K emergency hardship grants for those in most urgent need. (£7.3K 2022/23). 70% spent on food, 13% on utility bills, 8% household items, 7% of heated throws, and 2% transport or mobility.
- 100 foodbank vouchers issued
- Five-year ROI of our advice service of £1:£12.62 with NHS Saving of £4.12 Million over the same period. (UEA Economic Review)
- Quality Adjusted Life Year (QALY) of 7.32 years.

Age Friendly & Being a Champion for the 50+

Norfolk has a growing, ageing population and representation of older people in the county has never been so important. The over 50s are the largest group of users for most statutory services, particularly the NHS and Social Care. We're working hard across a number of partnerships to represent our clients, and uphold the various best-practice and campaigns affecting older people.

Age Friendly Norwich

We are working in partnership to help make Norwich an Age Friendly City. An Age Friendly city allows people to age well and enjoy later life. It enables people to continue living in their homes, participating in activities that they value and contributing to their communities for as long as possible.

The main objective of Age Friendly principles is *adding life to years,* maintaining functional capacity as people age. This is fundamental to independence and how people report their quality of life. We are working to help ensure local systems:

- Promote healthy ageing and self-care.
- Address issues that undermine health and wellbeing.
- Intervene early for preventable conditions.
- Rehabilitate and enable recovery from illness, injury or socioeconomic events.
- Proactively care and support long-term conditions and disabilities.

We hosted 100+ leaders and experts in April 2023 at Norwich City Football Club to launch our mission. The event was supported by Prof. Anne-Marie Minihane, Director of the Norwich Institute of Healthy Ageing, James Bullion, Director of Adult Social Care and Emma Ratzer, MBE, Chair of the ICS VCSE Assembly for Norfolk & Waveney. The headline speaker was Paul Farmer, Chief Executive of Age UK.

We secured funding from Norwich Consolidated Charities to increase our capacity to focus on this major initiative. We appointed an Age Friendly Campaign Lead in February 2024, who is working closely with local stakeholders, and sharing insights with other county partners, such as North Norfolk who are also focusing on the WHO standard. All information about the campaign can be found at www.agefriendlynorwich.org

Community is central to our work. Our approach is to take our services and support to where people live, and the venues they recognise and use. This year we've attended over fifty different venues in the city, covering VCSE, employers, events, and festivals. This included Norwich Pride, the Mile Cross Festival and Age UK Take-over of Catton Park Run.

Later Life Provider Network

We're leading the Later Life Provider Network (LLPN), which is a partnership of local organisations who predominantly provide services to people aged 50+, supported by academic research/best practice institutions and lived experience groups. Through the network, we aim to promote the needs and experiences of later life, plus collaborate with local leaders and influencers to shape and co-design future services in Norfolk and Waveney.

The LLPN now includes forty organisational members across the spectrum of ageing, including prevention, community support, care and bereavement and end-of-life. Together, the members support 60,000+ residents across the county.

Our CEO is the elected Chair of the LLPN, which qualifies him for attendance at the ICS VCSE Assembly and the Norfolk & Waveney Health & Wellbeing Partnership. The LLPN has supported the development of the Ageing Well Strategy for both the ICS and Public Health.

The Inclusive Norwich Partnership

The Inclusive Norwich Partnership was formed in February 2024 between Inclusive Norwich, Equal Lives, Age UK Norwich and Norwich Kind City Maps. It is currently funded by a Norwich City Council grant.

The Inclusive Norwich Partnership (INP) aims to empower the voice of people across Norwich, particularly those with protected characteristics, such as disability and age. In the 2021 census, 21% of the population of Norwich identified themselves as being disabled, stating they were either limited a lot or a little by their disability. 30.9% of Norwich City Council tenants are disabled. (Norwich City Council)

The health and wellbeing of our residents is core to the 2040 City Vision and the prosperity of Norwich, as a place to live, learn, work and play. All of this supports our economy with inclusivity offering returns by:

- Access to employment: Ensuring people can either access employment or are supported to remain in the workplace. For example, Mancroft ward has 7.7% of residents either long term sick or disabled compared to 4.2% in Norfolk and 4.1% England (ONS).

- Longevity: Labour market statistics show we're working for longer, with a 16.2% rise in workers aged 50-64. However, over 30% are leaving employment due to health or care responsibilities, and over 60% of 50–64 year-olds unemployed are not actively seeking work due to health or care responsibilities. (ONS)

- Disabled people and their household continues to increase and is currently (2020) estimated to be worth £274 billion per year to UK business. (Purple).

The partnership is also leading a conceptual design for a physical centre in the city that would support the growing number of residents who are disabled, or are classed as frail. It would also major on health inequalities helping residents with independence. This is one of our main objectives for 2024/25.

> *"Age UK Norwich is a great partner for Equal Lives. They provide excellent services for older people in the city, and they are always looking for innovative ways to meet people's needs. We have particularly enjoyed working with them on the Inclusive Norwich Partnership, which aims to make the city more age-friendly and accessible, where Age UK have worked to build an inclusive and wide-ranging partnership whose values align. They are also a valuable member of the Norfolk Community Advice Network (NCAN), where they contribute their expertise and experience to help other organisations. We look forward to continuing our collaboration with Age UK Norwich and supporting their mission to improve the lives of older people in Norwich."*
>
> Ben Reed, Chair of the Inclusive Norwich Partnership & CEO of Equal Lives

Annually, we attend Norwich Pride and all staff and Trustees received Equity, Diversity and Inclusion Training by independent organisation *Diversity Marketplace*. The Trustees, and staff profile remains representative, and we evaluate this each year.

Supporting the Norfolk & Waveney Integrated Care System (ICS)

Health and care services in Norfolk and Waveney have been working together for the past few years to improve services and provide more joined up care for local people. The ICS locally includes NHS hospitals, GPs, mental health and community health services, local councils, social care and voluntary and community organisations all joining forces to agree and plan for local people's needs.

We're committed to supporting a wide range of forums to represent the views of the 50+:

- ICS Ageing Well Programme Board
- ICS Norwich Health & Wellbeing Partnership
- ICS Norwich Place Board

- Norwich Institute of Healthy Ageing Co-Production Partnership
- ICS VCSE Assembly
- ICS Physical Activity Steering Group
- Business in the Community – Norwich Place Executive Board
- City Council 2040 Vision Steering Group

Our CEO, Dan Skipper, presented at the inaugural Norfolk and Waveney ICS conference in 2023, sharing the progress of the Later Life Provider Network, as part of the VCSE Assembly.

Along with Citizens Advice Norfolk, we facilitated a *"Prescribing Prevention*" round-table to focus on Norwich's health inequalities, to explore more effective ways of working and to highlight some of the complex challenges the VCSE are being relied on for. This event was support by the ICS Portfolio Holders for Health Inequalities, Healthy Ageing and Norwich Integration, as well as Adult Social Care and other VCSE partners.

We're proud that 6 out-of-10 clients come to us directly, showing we're well-trusted and recognised. Age UK Norwich is also relied on to support various professionals from health, care and council, and other charities, due to the range and effectiveness of our services. In 2023/24 referrals came from all parts of the ICS:

Referrals
57% Self-Referral & Family
19% VCSE
15% GP Practices (One Norwich PCN)
4% Norfolk County Council
2% Norfolk Community Health & Care Trust (NCHC)
1% Norfolk & Norwich University Hospital (NNUH)
1% Norwich City Council
1% Other (Job Centre Plus, UEA, Clubs, NSFT)

Supporting the Next Generation

The VCSE, health and care are fundamental to our society, and supporting the next generation to learn, explore opportunities and career paths is something we actively support as a charity. We also learn a lot!

This year we supported GCSE and A-Level work experience placements, City College, economics degree and psychology degree placements from the UEA, and Physiotherapy and Occupational Therapy students.

"I volunteer with Age UK in my hometown, it is a charity that I believe offers invaluable support to older individuals. When the opportunity arose to work closely with the Norwich team to write my dissertation I jumped at the opportunity.

The experience opened my eyes to the broad spectrum of services the charity offers, and to the support they provide to individuals on a daily basis. I felt part of the team while working on my dissertation. I met several challenges when writing my survey and ultimately getting sufficient service users to complete it. Myself and the team pulled together and worked hard to ultimately get the feedback needed.

I will start my new job with the Civil Service soon. I will definitely use the skills and knowledge I learned at Age UK Norwich in my new role."

Meg Powley, BSc (Hons) Economics with a year abroad, Student, University of East Anglia

We've also worked closely with other charities, to support intergenerational activities with schools and the local community, such as our collaboration with Friend In Deed and Corton House, and BITC festive project where school children wrote letters and cards to our Befriending clients.

Our Corporate Partners

Our fundraising income comes from a mixture of individual donations, community fundraising events and working with corporate partners. Without the generosity of the public and local organisations, we couldn't deliver many of the services we offer or support the number of older people we do.

We are hugely grateful to each individual and organisation that supports our work. It allows us to make a huge difference to older people in Norwich, every single day. In numbers…

- £76,514 raised through fundraising events and donations
- £33,343 donated by corporate organisations
- £3,361 donated items, such as professional services, prizes, room hire.

"We chose to support Age UK Norwich because we believe in their mission to provide essential services and companionship to older adults, ensuring they lead dignified and fulfilling lives; it's not until you get more involved that you truly appreciate what valuable work Age UK Norwich does in our community"

Chris Mann, The Artisan Drinks Company

Supporting our charitable services is as valuable as financial donations, through connecting staff to volunteer, either on a one-off or regular basis. For example, Hickman Supplies sponsor our '*Still on the Ball'* Football Reminiscence Club and join the session each time it runs. Leathes Prior have connected staff to our Befriending Service, providing us well-needed capacity for this critical service.

"At Leathes Prior, we strive to continue to support our local community as part of our ongoing 'LPLovesLocal' campaign, so we are thrilled to be partnering with Age UK Norwich in relation to their quite wonderful telephone befriending service. This partnership will give our staff the opportunity to create relationships with the older residents of our city to try and help tackle the huge problem of loneliness. We look forward to working together and would love anyone else considering getting involved to do so, as it is such a fantastic service being offered but with an overwhelming demand. We only hope that we can at least assist a little with meeting some of that demand."

Dan Chapman, Partner, Leathes Prior

All our corporate partners make significant contributions to the charity, especially those who offer us long-term relationships as this helps the partnership develop, sharing values, ideas and impact. We thank them all for their contributions, no matter how big, or how small. To find out more about our fundraising partners, please refer to page 36 and 37 of the accounts.

Our Volunteers

Our incredible volunteers are a vital part of the Age UK Norwich team. Without them, we simply couldn't reach as many people with our services and support. Volunteer roles are matched to people's interests, skills and experience and include things like befriending, supporting our clubs and administration.

In 2023/24, our volunteers donated 3,244 hours of time, which is equivalent to 1.4 full time staff members. Their efforts provide a social value of almost £39K to the community.

"When I retired, I wanted to find a charity that helped. Age UK Norwich is like the family member that you haven't got, right on your doorstop."

Pete, Adviceline Volunteer

Our volunteers help us provide a progressive rehabilitation for our clients, particularly those experiencing loneliness, loss of confidence and mental health that limits their social participation. This is key to longer-term support for the clients who need help with multiple issues, or they're unable to make changes due to social factors.

Volunteering is such a rewarding experience, and we hear from a lot of our volunteers how this helps them.

> *"I've benefitted from volunteering; I feel like I'm giving my time which is very valuable to somebody else. My befriendee has said she would really miss me if I wasn't in her life, it's heart-warming."*
>
> *Dawn, Befriending Volunteer*

Our Partnerships & Collaborations

One of our cultural values is '*Evolving to the changing needs around us'* and we've been partnering with different organisations, local and national, to explore how we can better serve the city's older people.

Gaitsmart

Gaitsmart is a tool that uses sensors to assess someone's walking gait. This looks at areas of muscle weakness and provides bespoke exercises to strengthen them. We adopted this tool for some of our Health Coaching and supported their clinical trials.

Gaitsmart has been recommend by the National Institute for Clinical Excellent (NICE), and the combined results between the technology and our Coaches has shown significant results.

Falls are a leading cause of injury and hospitalisation for older adults, and the county has growing levels of frailty, with over 110,000 people aged over 65 living with a degree of frailty.

> *"NICE guidance for use in falls and frailty is key to helping the wider population and we are delighted that GaitSmart has been recognised for its potential to make such a difference in this area. Our partnership with Age UK Norwich has been positive and their Coaches have been part of the feedback on its development - it's fantastic that they've invested in our technology and it's a great example to the local NHS and social care."*
>
> Diana Hodgins MBE, Founder & CEO of Dynamic Metrics the company who developed GaitSmart

Business in the Community (BITC)

BITC has made Norwich one of its focus areas for levelling up, and convening local businesses to help address some of the city's challenges, and drive solutions. Our CEO, Dan Skipper, is a member of their Place Executive Board, along with leaders from Anglian Water, Aviva, Norwich City Football Club, Newsquest, and Marsh. This work has national focus, being championed by Rt. Hon. Lord Bassham of Brighton and Rt. Hon. Baroness Valentine.

North Earlham, one area of deprivation in the city, is a focus area for BITC, and Age UK Norwich has actively supported a variety of events and activities to tackle social issues such as fly-tipping, employment and health.

The partnership is in the process of drafting a city prospectus, to call on government for greater investment into the service innovations that can tackle poverty and inequality, and drive better outcomes for residents, and the city economy.

> "*Working with Age UK Norwich is absolutely essential to ensure that every demographic, particularly those over 50, is included in the future visions of Norwich and beyond.*
>
> *Dan Skipper is a visionary with his strategic thinking, and Age UK Norwich's involvement on Business in the Community's strategic board is fundamental to our collaborative efforts. Their alignment with Norwich's strategy to become an age-friendly city is key.*
>
> *As a vital strategic partner, Age UK Norwich has been instrumental in initiating numerous projects and significantly contributing to the Health and Wellbeing chapters shaping our prospectus document. Business in the Community and our Place Programme is ready to amplify our work together in Norwich and continue our partnership working with Age UK Norwich to enhance the social value in the city.*
>
> *Rt. Hon. Lord Bassam of Brighton, Business in the Community, Place Director.*

Norfolk Community Advice Network (NCAN)
We continue to be part of NCAN, working closely with other members such as Norfolk Citizens Advice, Bridge+, Shelter, Norfolk Community Law Service, and other members for accredited advice in the city and county.

On behalf of its members, NCAN declared a "*Cost of Living Emergency*" in 2023 after a 1,300% increase in those requesting help and a 405% increase in the average value of secured loan debt, rising to a new average of £5,821.

The partnership, supported by Rt Hon. Clive Lewis MP facilitated a round-table discussion with other Norfolk MPs at Portcullis House, highlighting the harmful living conditions residents were facing, across all ages and parts of the county. NCAN also engaged local council leaders and the Integrated Care System due to the direct impact to living conditions, the health and care services.

> *"We work with Age UK Norwich because there is real, everyday evidence of not only helping people to live happier, healthier lives, but to finding new ways of working together. It's a smart, caring charity that doesn't take the easy options and its commitment and drive should be celebrated. "*
>
> Mark Hitchcock, CEO, Norfolk Citizens Advice

Living Well Partnership – Social Prescribing
The Living Well Partnership includes Norfolk Citizens Advice, Age UK Norwich, Equal Lives, and the Mancroft Advice Project. It has provided special advice support – known as 'social prescribing' - to patients across 21 GP practices in Norwich and Broadland since 2019, under the OneNorwich Primary Care Network (PCN).

Social prescribing works on non-medical factors that affect health, tackling things like poverty, social isolation, poor living conditions, inactivity, smoking and frailty. Research shows that approximately 80% of people's health concerns can be attributed to these factors, so tackling them puts a focus on prevention, keeping people well and out of GP surgeries, hospitals and care homes.

In an ICS Awards Event in September 2023, the partnership won 'Social Prescriber of the Year', 'Social Prescribing Team of the Year', and 'Social Prescribing Innovation of the Year' chosen from services across Norfolk & Waveney. 94% of patients recommended the service to others.

In November 2023, we heard of the financial collapse of OneNorwich PCN, and the partnership faced significant uncertainty as the GP-sector reformed. Despite assurances, 80% of the contract funding for this partnership has been awarded to Broadland & South Norfolk Council without consultation.

The Chair of Trustees for Age UK Norwich and Norfolk Citizens Advice raised concerns with Health Watch Norfolk and the ICS Primary Care Sub-Committee, and sadly the partnership charities faced redundancies, and loss of capacity across the advice-sector.

Access Community Trust (ACT) / East Suffolk Citizens Advice (ESCA)
During the COVID-19 pandemic, Age UK Suffolk ceased operation and services for older people significantly reduced. Waveney is part of the Norfolk ICS, so we conducted some detailed research into the Waveney area and catchment around the James Paget Hospital. Headlines from this showed a significant population at risk, from their age-profile and living conditions:

- 26% of the population is over 65 years
- 900 people are over 85 years
- 40% of the population, centred in Lowestoft, is in the 20% most deprived quintile.
- 3,390 older people are affected by income deprivation
- 2,370 adults received a social care service in the two years to 2019

Since February 2024, we've supported the ACT Olive Centre in Lowestoft, where the membership is predominantly aged 60+ and ESCA to support clients with a wide range of issues. This can be a decline in health, recent treatment or surgery, loss of a partner or cost of living.

Initial results have been positive, securing £35K in benefits, allocating £1,000 emergency hardship payments, covering living essentials such as white-goods, fuel and food. 100% of clients now feel more confident in managing their money, 82% feel more aware of their rights. This makes a huge difference to health - 100% of clients reported improved sleep, and 100% feel more optimistic about the future.

The Olive Centre is a key part of the community and was previously known as the Lowestoft Over 60's Club. Providing our support at a place resident find familiar, helps provide simpler access to our services and support. Many of the clients who attend the centre face challenges from the cost of living, housing and physical and mental health. Some do not feel comfortable engaging with statutory services, which is why getting support in a place they trust is critical.

> *"We had no idea of our benefit entitlement until speaking with you [Age UK Norwich], thank you so much. Being awarded Attendance Allowance is going to make such a difference to our lives, if we can do anything for you, just ask."*
> *Mr R, Waveney Client*

Our Quality Assurance

In 2023, the Trustees invested reserves to support our growth and ensure there was new capacity for quality assurance and supervision. Quality is one of our cultural values, and we have the same responsibilities as many of our statutory and commercial partners.

We also reviewed our governance, constitution and amended our charity articles and scheme of delegation for risk management. A new Quality Assurance Lead was recruited, along with additional roles for training, supervision and staff development.

We are a brand partner of the national charity Age UK, and in have successfully achieved the Age UK Quality Standard. This certifies that our charity is well governed and managed, committed to ensuring the well-being and safety of older people, our staff and volunteers.

We have also obtained the Quality of Advice Standard (QAS), and the Quality of Information and Signposting Standard (QISS) that includes assessment of our advice process, audits of case file evidence, and secret shopper inspections for due process and customer service.

We are regulated by the Financial Conduct Authority for our debt advice and listed on the Fundraising Preference Service. We are registered with the Information Commissioners Office with registration number Z812799.

Financial review

Investment powers and policy

The Trustees have kept available funds in interest bearing deposit accounts to balance a positive rate of return and ensure short-term access to funds. The deposit accounts yielded 4.5% to 5%.

The Trustees have decided that they will not hold shares or bonds. Any gift of shares will be disinvested at the earliest opportunity and the monies placed in an interest bearing account.

Financial review

Total income amounted to £1,306,184 (2023 - £950,719) and, after incurring expenditure of £1,560,203 (2023 - £1,109,940) the funds decreased by £254,019 (2023 - £158,771). Unrestricted funds decreased by £223,767 and restricted funds decreased by £30,252. At 31 March 2024 the unrestricted funds, including designated fund of £30,104 totalled £113,233 and the restricted funds surplus was £13,027.

Reserves policy

The Trustees have examined the requirement for free reserves defined as unrestricted funds, less fixed assets. The policy requires that free reserves are built and maintained to a level of four month's budgeted essential expenditure. The Charity's free reserves are £404,857, excluding the current pension liability of £30,000 (see below). Budgeted expenditure for 2024-25 is £1,140,044,.

Free reserves

The charity sets a policy level of four months budgeted expenditure to maintain a level of funds to support a planned closure of the charity. Where this level is compromised, over a continual period of three months, an action plan is triggered to implement cost reduction strategies, review security of future income, or consider a planned closure of the charity.

Pension liability

The Charity was formerly part of a defined benefit pension scheme, provided by Norfolk County Council Local Government Pension Scheme. This scheme is no longer active and in 2014-15 the Charity crystallised a long term liability of £499,000. The liability had a term of 23 years at crystallisation and is due to end in 2037. £191,000 of forgone investment/interest was included in the total liability of £690,000 with £499,000 being capital repayments. The monthly payment of £2,500 is budgeted expenditure, providing visibility of the committed payment schedule, as this is reflected in the accounts as a movement in long-term creditors. The Trustees have considered the cash flow implications, and have confidence that this contribution level can be supported. The pension liability has therefore been excluded from the reserves requirement calculations.

Designated funds

£30,401 is held in designated funds at 31 March 2024. The purpose of the fund carried forward is detailed in note 20.

Financial outlook

Age UK Norwich made a planned deficit of £254,019 in the year, spending legacy income received in 2021/22, investing in organisational development.

In the new financial year (2024/25), the charity was significantly impacted by the collapse of OneNorwich PCN in Quarter 1, due to increased levels of staffing as contracts transferred to new PCN structures, operating costs, and HR costs associated with due staff consultation around TUPE.

Below market levels of inflationary up-lifts on grants and contracts required the Trustees to approve charity reserves to be used to maintain commissioned services at the same level. Trustees also agreed to maintain our staffing levels during commissioning gaps, to ensure continuity of support for our vulnerable clients, and limit the impact to our staff and culture.

We're a proud member of the Living Wage Foundation, which is now a stipulation of many public procurements, therefore it is critical future commissioning provides inflationary uplifts to ensure the stability of the VCSE sector - this is fundamental to a prosperous *Integrated Care System* and its key strategies around healthy ageing and tackling health inequalities.

In April 2024, the Trustees agreed to accept assets from The Marion Centre CIO who closed due to its close synergies with Age UK Norwich's own charitable objectives. Part of their settlement value was restricted for front-line services, which has been used by the Trustees to off-set income shortfalls and protect services for our clients.

The charity is forecasting a surplus position for 2024/25, however, the outlook for 2025/26 is faced by an unusual level of uncertainty, particularly with commissioned services and contracts from statutory services. There is also a contraction of Trust & Foundation grant opportunities, particularly within Norfolk and also nationally.

The Board of Trustees and Executive will be monitoring these risks closely, and has appointed a specific Sub-Committee to explore different financial, fundraising and operational models as part of our charity planning and budget process. This does include a full review of services and whether these can be maintained or will require closure.

The charity is also being proactive to highlight these risks, along with many other VCSE organisations, to the ICS, Public Health, and local Members of Parliament.

Financial approach

The Board of Trustees (The Board) approve an operational budget for the charity each year, which the CEO is responsible for operating the charity within. This budget is in support of the Age UK Norwich strategy, the services we provide for public benefit, and legal or contractual obligations as an employer.

Performance to budget is monitored by The Board at their quarterly Board meetings. A Sub-Committee of Trustees is also formed to conduct detailed financial monitoring of the charity finances and income generation. It also meets quarterly, prior to The Board, with the responsibility to report scrutiny, risks and make recommendations to The Board.

On an annual basis, our charity accounts are independently audited by a firm of chartered accountants. Primary financial controls are also scrutinised by the Finance and Income Generation Sub-Committee on an annual basis and assurance given to The Board by the Chair of the Sub Committee.

Diversification of income

The charity maintains a positive mix of income sources, to spread the risk of over reliance on any specific sector. Income to support our charitable work is currently from Trusts and Foundations (40%), Donations and Legacies (6%), Community Fundraising (3%), Contracts (32%) and Public Sector (19%).

Fundraising

The charity sets an annual "funds to find" target that this no more than 15% of the budgeted income. This is within an acceptable risks profile to our free reserves and management of cash flow. Where the target exceeds this level, a full range of options are considered by The Board to either reduce operational costs, solicit other income, or utilise free reserves.

Operational costs and overheads

The charity sets a targets range of 15-20% of budgeted expenditure for overhead costs. Current overhead levels are 16.4% (2023/24) and this is actively monitored through our financial controls and reporting.

Plans for future periods

This report has already outlined a lot of key initiatives underway, such as the Later Life Provider Network, Inclusive Norwich Partnership and Age Friendly Norwich, and we have our responsibilities as a charity for service delivery, reporting and compliance.

These will continue to be our focus for 2024/25. We have two additional aspirations, which will be dependent on funding and stakeholder partnership.

Home Support / Handy Person Service

We've been highlighting the need for a Handy Person service with the city council, to enable more people to live safely and independently. One of the core characteristics of an Age Friendly City is housing, and how safe, good-quality homes can maintain or improve physical and mental health. We know there is demand, as this each year we have over 1,000 enquiries regarding small trade work.

NHS data shows 545,000 falls on the level in England, and 1.35 million falls on the stairs and the cost/payback if these issues were reduced would be significant. The cost to the NHS does not include the onward impact of these accidents in view of hastening physical decline, social care costs or reduced quality of life.

Within Norfolk & Waveney, four district councils provide a handyperson service to their residents. These are targeted at older and vulnerable people, and there is an opportunity for Norwich to provide a similar service to their residents, maximising our density of our population and the skills and infrastructure of the existing city council housing adaptations team.

We believe introducing a Home Support Service will enable the 2040 city council vision, and underpin the prevention strategy of health and social care, reducing risks for older people in their homes, as recommended by the Royal Society for the Prevention of Accidents (RoSPA).

Housing is also the second most frequent reply when asked "what challenges do we need to overcome to be age friendly". 40% of clients expressed some level of dissatisfaction with their living conditions. *(Age UK Norwich – Community Support Evaluation, 2022)*

Local elections and changes in Executive Officers at the city council have slowed this work, but we'll continue to raise this as a priority as part of Age Friendly Norwich, and explore how we can support this as a charity.

Client Services Review

We'll be completing an internal review of our client journeys, supporting processes, and IT systems to ensure these are meeting the needs of our clients and people who refer to us, and preparing us for growing demand on our services.

We'll use this as an opportunity to standardise our evaluations and reporting so we can measure our impact and get more regular engagement from our clients and families, and the professionals who refer into us.

Outside of these developments, charity resources will be focused on maintaining our existing services, representing the views of our clients, developing partnerships and making Norwich an Age Friendly city! This is no small achievement to aim for!

Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 18 July 2002 and registered as a charity on 14 November 2002. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. The Memorandum of Association and Articles of Association were updated in February 2022. Under these article the first members of the Board of Trustees were the original subscribers to the Memorandum of Association and in the event of the company being wound up members are required to contribute an amount not exceeding £1. Since 1 April 2003 the charitable company has continued the activities formerly undertaken by the unincorporated charity Age Concern Norwich (established in 1954) at which time the unincorporated charity ceased to exist. Following the merger of Age Concern England with Help the Aged to form Age UK in 2009, Age Concern Norwich has become a brand partner of the new charity and adopted the working name of Age UK Norwich during 2010. The Memorandum of Association and Articles of Association were updated in May 2024, formally changing the name of the Charity from Age Concern Norwich to Age UK Norwich, after years of operating under this name. This name is used elsewhere in the report, but the charity's registered name remains Age Concern Norwich. We remain an autonomous charity with trustees drawn from the local community in Norwich; we believe the partnership of local charity with the expertise and support of a national charity remains a strong combination, and as such have re-entered into a five year Brand Partnership Agreement with Age UK (ending 2021). This agreement was extended by mutual consent until 31 December 2024.

Recruitment and appointment of trustees

Elections for Chair and members of the Board take place at least once every three years at the Annual Meeting. Voting members of the Board of Trustees may serve for three years from the date of their election and are eligible for re-election after a further two periods. The Chair may serve for a maximum of nine consecutive years. A skills audit of Trustees is regularly undertaken to identify those skills we have and those we need to acquire to maintain the balance of expertise on the Board. Trustees are identified on the basis of the skills and expertise relevant to the Charity's work following interviews of applicants for positions which are locally advertised, from local knowledge, and word of mouth.

Trustee induction and training

Trustees receive induction and training which covers their legal obligations under charity and company law; the Charity Commission guidance on Public benefit; informs them of the content of the Memorandum and Articles of Association; committee structures; budget and operational plans, and financial performance of the charity. New trustees meet and spent time with senior management and other charity staff. Trustees attend and participate in the charity's strategic planning events, attend training events provided by third parties and also receive the Charity Commission's publications for trustees.

Organisation

The Board of Trustees administers the charity. There must be a minimum of five members. Meetings are held bi-monthly with the Chief Executive Officer in attendance.

The Finance and Income Generation sub-committee meets each quarter to cover finance and income generation. The sub-committee is chaired by a trustee and meets with the Chief Executive Officer and four other trustees, Corporate Relationship Manager and Fundraising and Marketing and Comms Lead.

The Human Resources and Organisational Development is chaired by a Trustee and meets with Chief Executive Officer and four other Trustees.

The trustees appoint a Chief Executive to manage the day-to-day activities of the charity. The Chief Executive has delegated authority within the terms of delegation approved by the Trustees for operational matters including finance, employment and service delivery.

Related parties

No trustees receive remuneration or other benefit from their work with the charity. Any connection, whether contractual or non-pecuniary between trustees or senior managers and any aspect of our service provision must be declared and disclosed to the Board of Trustees.

Joanna Hannam, Trustee, became a non executive director of the Norfolk and Norwich University Hospital January 2020. In the current year, no related party transactions took place.

The Charity is a member of the Age England Federation and is also Brand Partner of Age UK.

The Charity has a wholly owned subsidiary Age Concern Norwich (Services) Ltd which is a non- charitable trading company and which was dormant during this financial year.

During 2022 the property from which the charity previously operated (Marion Road Centre, Norwich) was transferred from its previous owners to The Marion Centre, a CIO which has four trustees in common with Age UK Norwich. During the year ended 31 March 2024 this property was sold by the CIO as the charity no longer needed to operate from this.

Pay policy for senior staff

The charity's trustees and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 14 to the accounts. The pay of senior staff is reviewed annually and normally increased in accordance with any increase in the cost of living. Trustees benchmark against comparable roles for other Norwich based charities, and those of the wider Age UK Network when determining the salary level of new roles. In 2022 a full market review was completed by external providers. Trustees authorised rebanding of a number of roles that were outside of market thresholds. There was also an award of cost of living rise for all employees due to external conditions.

Risk management

The trustees have a risk management strategy which comprises:

- A risk policy, that governs how risks and controls are categorised, managed and reported within the charity, including defined levels of responsibility and ownership.
- Various operational policies, systems and procedure to mitigate identified risks and to provide operational consistencies across the charity.
- A risk register, maintained by the senior management team and trustee sub-committees to actively manage risks and mitigating controls.
- An operational dashboard, tracking key performance indicators of the charity against strategic and contractual targets.
- A financial report, tracking the financial performance of the charity against approved budget.
- Visibility of the risk register, controls actions, dashboard and financial report is given at each Board of Trustees meeting by the Chief Executive and sub-committee chair.

Fundraising standards information

We have chosen to be regulated by the Fundraising Regulator and listed on the Fundraising Preference Service.

We employ a Corporate Relationship Manager and Marketing & Comms Lead who carries out activities with local organisations and the general public to raise funds for our charitable activities. This activity includes volunteers who fundraise on-behalf of Age UK Norwich at events we co-ordinate and individuals who undertake activities and events in aid of Age UK Norwich. The Marketing & Communication Manager also writes grant and contract applications. From time-to-time, we also procure external professional bid-writers to support grant funding applications.

Age UK Norwich does not use any third party organisations to act on our behalf in making direct unsolicited appeals.

Any volunteers who fundraise on-behalf of the charity are trained on our Financial Control Policy, which outlines our compliance to the Fundraising Regulator Code of Conduct. This is monitored by the Corporate Relationship Manager and Marketing & Comms Lead.

Since joining the Fundraising Regulator, Age UK Norwich have received no complaints via their preference service, or directly from any organisation or individual.

All donations to the charity are voluntary and we do not solicit donations from our clients or beneficiaries directly or conduct any contact practice that may place an individual under pressure or obligation. This is monitored by the Marketing & Volunteer Lead.

Trustees' responsibilities statement

The trustees (who are also directors for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees 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 charitable company and of the incoming resources and application of resources, including income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 13 December 2024 and signed on behalf of the board of trustees by:

Alastair Roy
Chair

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Independent auditor's report to the members of Age UK Norwich formerly Age Concern Norwich

Year ended 31 March 2024

Opinion

We have audited the financial statements of Age UK Norwich formerly Age Concern Norwich (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, 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 charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, 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 responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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 trustees' 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 charity'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 trustees 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 trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 the audit:

- the information given in the trustees' report which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the directors report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which 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 trustees' remuneration specified by law are not made; or

- we have not received all the information and explanations we require for our audit; or

- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement (set out on page 22), the trustees (who are also the directors of the charity for the purposes of company law) 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 trustees 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 trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

In addition to discussions with the client regarding the potential areas for irregularities and non compliance the following tests were also performed;

- Enquiry of management and those charged with governance;

- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;

- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;

- Performing audit work over the risk of management override of controls, testing of journal entries and other adjustments for appropriateness, evaluation the rational of significant transactions outside the normal course of activities and reviewing accounting estimates for bias.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and Employment law.

As a result of performing the above, we did not identify any key audit matters related to the potential risk of fraud or non-compliance with laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

23 December 2024

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 **Total funds** £	2023 Total funds £
Income and endowments					
Donations and legacies	**5**	71,836	8,039	79,875	30,987
Charitable activities	**6**	445,028	741,804	1,186,832	903,394
Other trading activities	**7**	33,343	–	33,343	11,036
Investment income	**8**	6,134	–	6,134	5,302
Total income		556,341	749,843	1,306,184	950,719
Expenditure					
Raising funds					
Costs of raising funds	**9**	(60,607)	–	(60,607)	(36,943)
Charitable activities	**10**	(691,824)	(807,772)	(1,499,596)	(1,072,547)
Total expenditure		(752,431)	(807,772)	(1,560,203)	(1,109,490)
Net expenditure before transfer of funds		(196,090)	(57,929)	(254,019)	(158,771)
Transfers between funds		(27,677)	27,677	–	–
Net movement in funds		(223,767)	(30,252)	(254,019)	(158,771)
Reconciliation of funds					
Total funds brought forward		337,000	43,279	380,279	539,050
Total funds carried forward		113,233	13,027	126,260	380,279

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Balance sheet

31 March 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible fixed assets	**15**		7,082		28,536
Investments	**16**		1		1
			7,083		28,537
Current assets					
Debtors	**17**	116,133		262,195	
Cash at bank and in hand		530,775		941,153	
		646,908		1,203,348	
Creditors: Amounts falling due within one year	**18**	(228,920)		(532,539)	
Net current assets			417,988		670,809
Total assets less current liabilities			425,071		699,346
Creditors: Amounts falling due after more than one year	**19**		(298,811)		(319,067)
Net assets			126,260		380,279
Funds of the charity					
Restricted funds			13,027		43,279
Unrestricted funds			113,233		337,000
Total charity funds	**20**		126,260		380,279

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 13 December 2024 and are signed on behalf of the board by:

Alastair Roy
Chair

Company registration number: 04489595

The notes on pages 31 to 48 form part of these financial statements.

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net expenditure	(254,019)	(158,771)
Adjustments for:		
Depreciation of tangible fixed assets	2,976	5,583
Other interest receivable and similar income	(6,134)	(5,302)
Loss on disposal of tangible fixed assets	24,114	–
Changes in:		
Stocks	–	587
Trade and other debtors	146,062	(225,211)
Trade and other creditors	(323,875)	461,241
Cash generated from operations	(410,876)	78,127
Interest received	6,134	5,302
Net cash (used in)/from operating activities	(404,742)	83,429
Cash flows from investing activities		
Purchase of tangible assets	(5,636)	(919)
Net cash used in investing activities	(5,636)	(919)
Net (decrease)/increase in cash and cash equivalents	(410,378)	82,510
Cash and cash equivalents at beginning of year	941,153	858,643
Cash and cash equivalents at end of year	530,775	941,153

The notes on pages 31 to 48 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Part First Floor, West Wing, 69-75 Thorpe Road, Norwich, NR1 1UA, Norfolk.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity, and rounded to the nearest £.

(b) 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.

(c) Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

(d) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. Accounting policies ***(continued)***

(e) Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is included when receivable.

(f) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

(g) Operating leases agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

3. Accounting policies ***(continued)***

(h) Tangible assets

All fixed assets above £1,000 are capitalised and are initially recorded at cost.

(i) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold property improvements	-	10 years (10% straight line)
Equipment	-	4 years (25% straight line)

(j) Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

(k) Subsidiary company

The charity holds one £1 share, being 100% of the share capital, of Age Concern Norwich (Services) Ltd, a non-charitable company which ceased trading on 1 April 2010. The net assets of the dormant subsidiary are £1 (2021: £1).

(l) Pension scheme

The charity operates a defined benefit pension scheme. The scheme was closed in 2009/10 for new members and the last active member retired in October 2012. On 1st April 2014 the scheme crystallised into a long term liability of £499,000. The liability is to be met over the next 16 years and is repaid at £30,000 p.a. This is the same amount that the charity has contributed in previous years as a deficit payment and the trustees believe that this can be sustained in the long term.

The charity operates a defined contribution pension scheme. Pension costs charged to the Statement of Financial Activities represents the amount payable in the year.

(m) Irrecoverable VAT

Resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

3. Accounting policies ***(continued)***

(n) Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is £1.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Donations			
Donations and legacies	68,475	8,039	76,514
Donated services - professional fees and prizes	3,361	–	3,361
	71,836	8,039	79,875

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations and legacies	15,202	3,059	18,261
Donated services - professional fees and prizes	12,726	–	12,726
	27,928	3,059	30,987

6. Charitable activities

Grants

Grants were received as follows:

	2024	2023
	£	£
Information, Advice & Advocacy		
The Henry Smith Charity	30,000	60,000
Anonymous Trust	54,000	40,500
Big Lottery	32,776	11,435
Norfolk Community Foundation	5,000	6,875
Geoffrey Watling	1,333	6,667
Earl of Northampton's Charity – Mercers	–	6,626
Voluntary Norfolk	–	4,550
The Norwich French Church Charity	900	2,300
Gannet Foundation	–	1,544
Norwich Consolidated Charities	–	1,000
Age UK	41,000	–
Edward Gostling Foundation	6,250	–
Masonic Charitable Foundation	15,708	5,236
Clan Trust	5,000	–
Heatlh & Community		
Anonymous Trust	126,000	94,500
Big Lottery Fund	–	26,681
Earl of Northampton's Charity – Mercers	–	26,505
Martin Laing Foundation	–	5,000
Age UK	4,181	3,050
Active Norfolk	–	3,000
Norwich City Council Community Conversation	–	1,000
Barratt & Cooke	–	250
Age UK – MCST	(3,638)	17,053
Norfolk Community Foundation	1,800	10,000
Edward Gostling Foundation	6,250	–
Masonic Charitable Foundation	10,472	3,491
Howes Percival	1,000	–
Leathes Prior	1,500	–
Hickman Supplies	750	–
Health Coaching		
Norfolk Community Foundation	13,768	20,176
Norwich City Council	–	14,630
Active Norfolk	16,201	–
Income Generation:		
Age UK	5,000	10,000
Age UK TAM Exit	–	7,469
MCST	–	5,000
Age UK Population Health	–	450
Norwich Consolidated Charities	5,500	–
	379,751	394,988

Contracts & Service Level Agreements

	2024	2023
	£	£
Information, Advice & Welfare:		
Norfolk Citizen Advice - One Norwich	96,912	96,212
Age UK Norfolk - Norfolk County Council	61,652	57,084
Norfolk Citizen Advice – Interact	58,968	36,401
Norwich City Council Consortium	15,000	20,872
Norfolk County Council	18,475	16,944
Norfolk Community Law Service - Norfolk County Council	21,150	15,848
Later Life Planning - Hickman Supplies	–	960
Equal Lives	8,814	8,134
Norfolk Community Law Service - NHS Norfolk and Waveney	14,223	–
Health & Community		
Norfolk & Waveney Integrated Care System - Community Support	60,415	58,091
UK Health Coaching	18,000	18,000
Gunthorpe Ward	–	5,800
Norwich City Council – Chess	78,435	29,932
Voluntary Norfolk	79,087	–
Health Coaching		
Norfolk Community Healthcare	72,000	72,000
One Norwich Practices	36,114	36,115
EPIC Sessions	1,610	2,170
NHS Norfolk and Waveney Stroke Recovery	53,333	10,667
Norfolk County Council Inreach	88,596	–
Income Generation		
Marion CIO Management Services	1,667	16,680
Age UK BPA	–	5,000
UEA Student Placements	980	559
Norwich City Council	1,458	–
Norfolk County Council	14,042	–
LLPN and VCSE Assembly	5,150	–
	806,081	508,169

Client Fees

	2024	2023
	£	£
Day Centre	–	237
Total	1,186,832	903,394

Income from charitable activities includes £741,804 (2023: £415,611) attributable to restricted funds.

Of the above £726,208 (2023: £216,483) was received from Government funds.

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Fundraising	33,343	–	33,343

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Fundraising	3,755	7,281	11,036

8. Investment income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Investment income	6,134	6,134	5,302	5,302

9. Costs of raising funds

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Cost of generating income	57,246	57,246	24,217	24,217
Cost of professional services donated to the charity	3,361	3,361	12,726	12,726
	60,607	60,607	36,943	36,943

10. Expenditure on charitable activities

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2024 £
Information, Advice & Welfare	420,268	62,882	70,969	554,119
Community & Neighbourhood Support	335,299	87,237	59,155	481,691
Income Generation and General	40,405	22,596	6,953	69,954
Health Coaching	233,223	51,156	43,279	327,658
Governance costs	52,888	13,286	–	66,174
	1,082,083	237,157	180,356	1,499,596

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2023 £
Information, Advice & Welfare	341,599	44,612	71,268	457,479
Community & Neighbourhood Support	241,121	75,483	58,410	375,014
Income Generation and General	61,785	15,225	6,870	83,880
Health Coaching	73,082	45,872	12,406	131,360
Governance costs	12,416	12,398	–	24,814
	730,003	193,590	148,954	1,072,547

Of the above costs, £691,824 were unrestricted (2023: £594,142), and £807,772 restricted (2023: £478,405).

Support costs

Support costs are made up as follows:

	2024 £	2023 £
Building & Office	87,387	74,791
Management, Admin & Finance	96,382	48,802
Governance & Risk Management	66,174	29,814
	249,943	153,407

This total includes £3,413 of support costs included in the cost of raising funds (2023: £4,453).

Analysis of governance costs

	2023	2022
	£	£
Audit fees	11,040	11,040
Governance	55,134	13,774
	66,174	24,814

11. Net expenditure

Net expenditure is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	2,976	5,583
Operating lease costs - hire of other assets	236	675
Auditor's Remuneration	11,040	11,040
Rent payable	19,667	22,500

12. Auditors remuneration

Audit	11,040	11,040

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	1,019,927	702,450
Social Security costs	84,423	53,795
Employer contributions to pension plans	35,242	23,872
	1,139,592	780,117

The average head count of employees during the year was 48 (2023: 37). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Direct charitable, management and administration	42	23

The number of employees whose remuneration for the year fell within the following bands, were:

	2024	2023
	No.	No.
£60,000 to £69,999	1	–

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to three key management personnel for services provided to the charity was £141,794 (2023: ten personnel £235,518).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

15. Tangible fixed assets

	Leasehold property £	Equipment £	Total £
Cost			
At 1 April 2023	44,340	113,440	157,780
Additions	–	5,636	5,636
Disposals	(44,340)	(38,093)	(82,433)
At 31 March 2024	–	80,983	80,983
Depreciation			
At 1 April 2023	44,340	84,904	129,244
Charge for the year	–	2,976	2,976
Disposals	(44,340)	(13,979)	(58,319)
At 31 March 2024	–	73,901	73,901
Carrying amount			
At 31 March 2024	–	7,082	7,082
At 31 March 2023	–	28,536	28,536

16. Investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2023 and 31 March 2024	1
Impairment	
At 1 April 2023 and 31 March 2024	–
Carrying amount	
At 31 March 2024	1
At 31 March 2023	1

All investments shown above are held at valuation.

16. Investments *(continued)*

Subsidiary company

Age Concern Norwich has a fixed asset investment in Age Concern Norwich (Services) Limited valued at £1 (both market value and historical cost). The trade of the subsidiary, being the running of a day care centre at a site on Marion Road, Norwich transferred to the parent company on 1 April 2010 and as a result the subsidiary is now dormant and, due to the immaterial nature, consolidated accounts are not prepared.

The assets and liabilities of the subsidiary were:

	2024	2023
	£	£
Current assets	1	1
At 31 March 2024	1	1
Representing		
Share Capital	1	1

17. Debtors

	2024	2023
	£	£
Trade debtors	37,575	196,682
Prepayments and accrued income	78,558	65,513
	116,133	262,195

18. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	12,941	6,859
Accruals and deferred income	178,659	487,163
Social security and other taxes	7,319	5,773
Amounts owed to subsidiary	1	1
Pension	30,000	30,000
Other creditors	–	2,743
	228,920	532,539

	2024	2023
	£	£
Deferred income brought forward	462,381	–
Released during the year	(462,381)	–
Deferred during the year	153,332	462,381
Deferred income carried forward	153,332	462,381

Deferred income carried forward related to grant income received in the year ended 31 March 2024 which related to projects being completed in the year ended 31 March 2025.

19. Creditors: Amounts falling due after more than one year

	2024	2023
	£	£
Pension	298,811	319,067

The pension is payable in annual instalments of £30,000 p.a.

Included within creditors: amounts falling due after more than one year is an amount of £216,736 (2023: £240,590) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

The pension is payable in annual instalments of £30,000 p.a. The liability had a term of 23 years at crystallisation and is due to end 2037. £191,000 of foregone investment / interest was included in the total liability of £690,000 with £499,000 being capital repayments.

20. Analysis of charitable funds

Unrestricted funds

2024

	At 1 Apr 2023 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2024 £**
General fund	98,520	556,341	(752,431)	180,699	83,129

2023

	At 1 Apr 2022 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2023 £**
General fund	9,572	523,816	(419,485)	(15,383)	98,520

Designated funds

2024

	At 1 Apr 2023 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2024 £**
Depreciation reserve	28,826	–	–	(28,826)	–
Organisational development (HOO)	43,744	–	–	(13,640)	30,104
Marion building costs	32,343	–	–	(32,343)	–
Service stability & development	130,844	–	–	(130,844)	–
Patient wellbeing support	2,723	–	–	(2,723)	–
	238,480	–	–	(208,376)	30,104

2023

	At 1 Apr 2022 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2023 £**
Depreciation reserve	33,603	–	(4,777)	–	28,826
Organisational development (HOO)	84,754	–	(41,010)	–	43,744
Marion building costs	22,551	11,292	(1,500)	–	32,343
Governance improvement	28,590	–	(28,590)	–	–
Service stability & development	130,844	–	–	–	130,844
Day care and dementia	15,510	–	(18,434)	2,924	–
Patient wellbeing support	32,103	–	(29,380)	–	2,723
Technology review	15,000	–	(15,641)	641	–
Quality assurance	70,000	–	(66,101)	(3,899)	–
Supervisor	–	–	(6,167)	6,167	–
	432,955	11,292	(211,600)	5,833	238,480

Depreciation Reserve - To ensure reserves are able to cover the current balance of depreciation left to be recognised in future periods.

Organisational development - Salary and overheads for the Head of Operations role. Costs will be utilised from HOO start date.

Marion building costs - Maintenance costs for Marion Road property.

Governance improvement - To provide funds to establish new programmes, produce material to gain buy-in and partnerships, run external meetings, and support initial public campaigns/pilots before fundraising.

Service stability & development - To provide stability of charitable services during the programme development.

Day care and dementia - Funds to support the development and transition of the Day Care service to the Complex Community Support service.

Patient wellbeing support - Funds to support the development of on-ward discharge support with the Norfolk and Norwich University Hospital.

Technology review– Funds to support a review of our IT infrastructure to understand opportunities for investment for client information, data protection, information governance or operational efficiencies.

Quality assurance– Funds to improve the charity capacity for quality assurance for effective compliance with regulated and accredited services. Funds will support new supervisor posts in the charity and project lead to oversee the quality improvement project.

Supervisor– Funds support new supervisor posts in the charity and project lead to oversee the quality improvement project.

Restricted funds

2024	At 1 Apr 2023	Income	Expenditure	Gains, losses & transfers	**At 31 Mar 2024**
	£	£	£	£	**£**
Information, Advice & Welfare	(5,642)	191,968	(188,784)	6,168	3,710
Community & Neighbourhood Support	26,579	256,988	(313,659)	31,669	1,577
Income Generation	634	20,875	(9,944)	(3,825)	7,740
Health Coaching	21,708	280,012	(295,385)	(6,335)	–
	43,279	749,843	(807,772)	27,677	13,027

2023	At 1 Apr 2022	Income	Expenditure	Gains, losses & transfers	**At 31 Mar 2023**
	£	£	£	£	**£**
Information, Advice & Welfare	1,664	157,031	(182,593)	18,256	(5,642)
Community & Neighbourhood Support	57,104	206,671	(236,139)	(1,057)	26,579
Day Care & Dementia	1,297	–	–	(1,297)	–
Income Generation	634	–	–	–	634
Health Coaching	35,824	51,909	(59,673)	(6,352)	21,708
	96,523	415,611	(478,405)	9,550	43,279

Information, Advice & Welfare
Information - We provide information to help educate people on their rights, eligibility and services available to them in their local area, city or county. This is general information and not tailored to personal circumstances.

Advice & Welfare – We provide personalised advice based on people's eligibility, entitlement and later life goals / issues. This includes case-work to implement client goals, engage with statutory and local providers and applications for financial and social welfare.

Advocacy – We provide representation to help clients who need additional support to express their needs or views. For example, speaking on their behalf to a health practitioner or debtor, or being present when arranging care or support.

Free legal advice service – We provide appointments to help clients discuss any rights or legal concerns about Power of Attorney, Wills, probate, Trusts, Court of Protection and lifetime planning with a solicitor, partnering with several local firms, such as Clapham and Collinge, Spire and Hansels to provide this service free of charge.

Social Prescribing – In collaboration with a number of other charities, we are part of the Norwich and Broadland Living Well Team. We offer support with non-health issues such as financial advice, physical health, improving living conditions and reducing loneliness. We work as a team with community health professionals and we're based in local GP surgeries so we're accessible and connected.

Specialist housing support (INTERACT) - We are a vital part of INTERACT, the Integrated Response Anticipatory Care Taskforce. This aims to tackle the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities.

Health, Community & Neighbourhood Support
Health Coaching - We provide personalised support to help people recover from illness and injury, or maintain and improve their physical and/or mental health. This is delivered by a qualified Health Coach through a personalised health coaching plan, using a range of activities and diet/activity advice, delivered within the person's home or local community.

Activity Befriending - We provide social connection for those who experience loneliness and isolation by having regular contact with a trained volunteer. This is delivered through home, telephone or community contact to improve wellbeing, and over time, physical activity, access to local services and connection to the local community.

Clubs & Trips - We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels and provide structure and focus to their week. This is delivered in community locations, working in partnership with a wide range of instructors, residents, and interest groups. We aim to make groups self-sustainable by supporting and training volunteers and helping them access local grants and facilities. Our range supports both interests in physical health and social activities, and some specialised to support people living with dementia.

Complex Community Support - We help individuals living with complex health and/or social conditions that need regular practical and emotional support to live as independently as possible, and/or reduce the risk of unnecessary decline, crisis, or re-hospitalisation. This is provided through a multi-disciplinary team experienced in supporting older people and offering information and advice; they work with clients, families and carers to tackle a range of issues.

Day Care & Dementia - Provided day care/respite, primarily for those older people living with dementia, including outreach support in the city for carers and families, education and skills training for families and local organisation. The centre also provides placements for health and social care students. The leadership and secretariat for the Norwich City Dementia Action Alliance and the "Dementia Friendly Norwich" campaign is also provided under this function. Supported by general fundraising, contracts and earned income and restricted donations. This activity ended during the year ended 31 March 2023.

Income Generation - Activity for raising funds, including targeted community fundraising events and programmes, general public and corporate donations and awareness raising campaigns.

Health Coaching - People receive personalised weekly coaching sessions for up to six months, shaped around their abilities and goals. This is followed by a 6-month self-care phase with supported access to a wide range of clubs and activities.

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Tangible fixed assets	7,082	–	7,082
Investments	1	–	1
Current assets	404,961	13,027	417,988
Creditors greater than 1 year	(298,811)	–	(298,811)
Net assets	113,233	13,027	126,260

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	28,536	–	28,536
Investments	1	–	1
Current assets	627,530	43,279	670,809
Creditors greater than 1 year	(319,067)	–	(319,067)
Net assets	337,000	43,279	380,279

22. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	**At 31 Mar 2024 £**
Cash at bank and in hand	941,153	(410,378)	530,775

23. Operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than 1 year	20,202	20,236
Later than 1 year and not later than 5 years	–	20,202
	20,202	40,438

24. Related parties

No donations were received from trustees (2023: £Nil) during the period.

The charity is part of the Age England Association and paid membership fees of £500 (2023: £500).

The charity received grants, donations and a brand partnership from Age UK of £46,543 (2023: £25,971). Amounts outstanding at the year end totalled £nil (2023: £Nil).

During the year rent was charged from Marion Road Centre Trust, a charity with trustees in common, to the charity totalling £1,667 (2023: £16,000). Management charges of £6,817 (2023: £12,198) were charged by the charity to Marion Road Centre Trust. At the year end, £2,919 (2023: £2,500) was owed to the charity from the Marion Road Centre Trust.

Age UK Norwich

England & Wales - Charity number 1094623

Accounts

COMPANY REGISTRATION NUMBER: 04489595
CHARITY REGISTRATION NUMBER: 1094623

Age Concern Norwich
Operating as Age UK Norwich

Company Limited by Guarantee

Financial statements

31 March 2023

Age Concern Norwich

Company Limited by Guarantee

Financial statements

Year ended 31 March 2023

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Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chair's report

Improving the quality of later life

It's been a year of challenges for both local people in later life (our beneficiaries) and Age UK Norwich, with many successes along the journey.

The cost-of-living crisis with all its implications has placed huge pressures on those most in need. A reflection is the increase in requests for assistance from our information, advice and hardship services. Unfortunately, the increase in demand has created a waiting time for vulnerable older people. Some organisations stopped offering advice services as they reached saturation point, but I am pleased the Board of Trustees agreed with staff colleague recommendations to reshape this service and maintain this crucial facility.

Quality is the cornerstone of all our services and the high standards achieved throughout the organisation are witnessed through internal and external scrutiny. This is also reflected in best practice governance including safeguarding.

Last year's research enabled Age UK Norwich to reshape its service offer including focusing on deprived areas in our city - we're working hard with partners to tackle health and wellbeing disparities. This targeted initiative has already started, and a full evaluation will be commissioned. Some services have been replaced with a community approach based on researched need, helping to reach residents who find it hard to access help where they live.

The revised model of health and social care (Integrated Care Service for Norfolk and Waveney - ICS) is still developing and we want to play a full part in supporting integrated provision by working in prevention, individual support and enabling appropriate discharge across the ICS area. Much has already been achieved with lots more to do!

We continue to support those in later life on an individual basis, but we also wish to champion older people's needs and give them a huge voice in the design of services as well as how they are delivered. I'm pleased we're at the forefront of a Later Life Provider Network that has been created to coordinate action in the charity sector, raising important issues at policy and strategic level.

There is a massive opportunity to support older people, and indeed the wider community, by Norwich becoming an Age Friendly City and the first important steps have begun.

A Chair's foreword needs to talk about money - it's always a struggle to make ends meet - wonderful ideas need to be balanced with available resources and as a local independent charity I would like to place on record my thanks for the generous help and donations we receive from so many individuals and organisations in the city. The enthusiasm and can-do approach by staff, colleagues and brilliant volunteers are our strength both in terms of providing services and raising funds.

Thanks also to all Trustees who ensure positive challenge to me and others but always for the benefit of our local people. Dan Skipper (the CEO) and the whole staff team have excelled again. We recognise that partnership working and positive networking among individuals and organisations with similar values and objectives will bring the greatest benefits.

A final comment - despite all current (and future) challenges we shall continue to fight for those in later life - it's a just cause!!

Alastair Roy
Chair of Trustees, Age UK Norwich

A message from our Patron

One in five people in the UK are sixty-five or over - more than the number of young people under fifteen. By 2050 half of the adult population will be fifty or over. These are unavoidable facts - facts that present us with a twofold challenge. Firstly, how can we in the Norwich area adapt to an increasingly ageing population? Secondly, how can we improve the lives of the older people in our community?

The good news is that Age UK Norwich is actively rising to this challenge on a number of fronts. This report bears eloquent testimony to the tremendous support that we are giving and the vast range of activities which we are providing.

Our expert staff and trained volunteers are making 1:1 support available, helping to keep clients as fit, active and engaged as possible - enhancing wellbeing and improving the quality of their lives.

Age UK Norwich also provides valuable advice on many practical and financial issues. We have lifted hundreds of people out of poverty by securing for them benefits to which they are entitled.

We organise a vast range of groups and activities catering for a very wide spectrum of needs and aspirations - everything from recall therapy to walking football. I am myself one of the walking footballers - enjoying the exercise, the friendly competition and the socialising - even though not too many of my shots land in the back of the net!

And there is much more! We are looking after the physical, practical, emotional and psychological needs of older people - keeping them active, keeping them connected, keeping them involved.

Not only does Age UK Norwich cater for the needs of older people, it also gives them a voice. We act as a powerful and informed pressure group advocating on behalf of those we represent and making sure that the views and needs of older people are taken into account in planning services, formulating policies and making decisions.

Along with partner agencies we are working towards Norwich becoming officially an Age Friendly City. By communication, cooperation and collaboration we are striving to create and sustain an inclusive community where everyone counts and older people are well and truly part of the project.

I would like to express most sincere appreciation and thanks to all those whose dedication, commitment and hard work contribute to the effectiveness and success of Age UK Norwich - our Trustees, Dan our CEO, all the staff, our supporters and our wonderful volunteers.

Please continue to support us so that we can help even more people in the Norwich area to make the most of later life and to experience the gift of years, as a time of contentment, purpose and fulfilment.

William Armstrong OBE, Patron

A message from our Chief Executive Officer

As we came out of the Covid restrictions that changed our lives, the relief that some of us felt was probably short-lived. Little did we know that another crisis was looming, which in some cases would hit people even harder, increasing demand for our services and making life incredibly tough for many of the older people we support.

Concerns about energy bills, mortgage payments and food prices have increased anxiety, cold and hunger. This year, 91% of clients who contacted us for advice was related to income, debt, housing or bills, a 24% increase on last year. In England, in December 2022, excess deaths were 13.5% above what we'd normally expect with the leading cause being flu and pneumonia, and we know the majority of these are linked to living conditions or affordability. Add this to our ageing population and we're needed more than ever.

At Age UK Norwich, our aim is to improve the quality of later life. To help people thrive. At the most basic level, we're working on two things - health and hardship - but we know the issues that influence these are rarely black and white.

There's a health model which shows that biological, psychological and social factors all have an impact. For example, financial issues, our living conditions and access to healthcare can have a huge effect on our health and life expectancy, which is why we're so keen to increase the amount of work we're doing in the most deprived areas of Norwich.

Prior to the pandemic, the general health of our population was already in decline, as was life expectancy. Combined with the impacts of months of lockdown, we now need to major on recovery and preventive health and care. Currently, the health system tends to look at things in medical silos, treating the symptom, but not always the cause. GPs are often only given the time to deal with one health complaint at a time, whereas gathering the whole picture about someone's situation could be vital to ensure a patient gets, and stays, well.

At Age UK Norwich, we're able to do things differently. We have the time to look at the individual as a whole and our breadth of services enable us to support most things. We ask if there's anything else we can help with, or if clients have any other worries. During our welfare checks we assess homes to see if they need adaptations, or if they're cold, damp or mouldy. We ask about finances and help people claim benefits to heat their homes and eat well. We're working closely with health and social care, plus partners in the voluntary sector to encourage professionals to refer to us. That gives us a valuable opportunity to look at an individual and their circumstances as a whole and offer them a range of support. In some cases, that can be life-changing, or even life-saving.

This 'whole person' approach is also why we're pushing for Norwich to become an Age Friendly City. The Age Friendly approach brings partners together to integrate services and improve the quality of later life. It looks at areas like transport, housing, community support and health services and would implement positive, practical changes across Norwich so it's a great place to age. We're looking forward to playing a key part in this work.

I'm proud that our charity has been there for thousands of older people in Norwich, at a time when we're desperately needed. As always, it's a team effort and I'm so grateful to our staff, volunteers, partners, supporters and funders for allowing us to make such a huge impact.

Improving the lives of some of the most vulnerable in our community remains at the core of everything we do. We're ambitious about what we can achieve for them in the year ahead and we're very grateful for your support.

Dan Skipper, Chief Executive Officer

Reference and administrative details

Registered charity name	Age Concern Norwich Operating as Age UK Norwich
Charity registration number	1094623
Company registration number	04489595
Principal office and registered office	Part First Floor West Wing 69-75 Thorpe Road Norwich NR1 1UA

The trustees

The trustees who served during the year and at the date of approval were as follows:

Alastair Roy - Chair
Joanna Hannam
Kate Money
Celia Cameron
Karl Gessner
David Wootton – (resigned 7 December 2022)
Jacqueline Middleton
Peter Kelley
Susan Whitaker
Peggy Hughes - (co-opted 3 May 2022)
Anna Bennett - (co-opted 27 July 2022)

Senior management team	Dan Skipper - Chief Executive Simon Mayes - Finance and Governance Lead (resigned April 2022) Jo Willingham - Information, Advice & Welfare Manager Jeremy Goss - Corporate Relationship Manager Rebecca Purling – Quality Assurance Lead (appointed April 2022) Natasha Farr - Client Support Manager Michael Barber - Health & Community Support Manager Jamie Price - Head of Operations
Patron	William Armstrong OBE
Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
Bankers	National Westminster Bank plc 45 London Street Norwich Norfolk NR2 1HX
Honorary solicitors	Hatch Brenner 4 Theatre Street Norwich NR2 1QY

Objectives and activities

As per the memorandum and articles of association of the charity the objects are to promote the following purposes for the benefit of the public and / or older people within Greater Norwich and such other area of benefit within which the charity operates with the prior approval of Age UK:

- Preventing or relieving the poverty of older people, advancing education;
- Preventing or relieving sickness, disease or suffering in older people.

Our Mission

As an independent charity in Norwich, our mission is to improve the quality of later life for our residents and create an age-friendly and inclusive city where they can thrive, supported by opportunity and services that enhance and protect their health and wellbeing.

We will deliver this mission by:

- **Providing support and opportunities:** Providing people with support and opportunities that enable them to live healthy and connected lives.
- **Targeting and Tackling inequalities:** Tackling inequalities that reduce life expectancy and quality of life.
- **Advocating the use of Age Friendly design principles:** Promoting the World Health Organisation (WHO) Age Friendly Principles in the design of city, county and service environments.
- **Being a champion for the cause of people aged 50+:** Listening and responding to the voices of residents and championing their cause with policy and service decision-makers to make improvements and maintain quality services.

Our charitable work focuses on three main areas:

Poverty & Welfare

We tackle inequalities that reduce life expectancy and quality of life. We prevent people from falling into poverty by maximising income and limiting the impact of debt and social issues.

We do this by:

- Helping people to understand their entitlements.
- Helping people claim benefits and discounts they are entitled to.
- Limiting the impact of debt through budgeting or debt adjusting.
- Providing grants to alleviate cost-of-living hardship.
- Giving advice on health, care, legal and financial matters.
- Connecting people to services/support within their local area.

Health & Connection

We give support and opportunities to live healthy and connected lives. We protect independence by supporting recovery from illness and injury and reducing the impacts of inactivity and loneliness.

We do this by:

- Helping people to understand health risks and ways to make positive changes.
- Providing activities to keep people healthy, active and connected.
- Limiting the risks of health decline after hospitalisation.
- Supporting people to adjust to long-term health conditions.
- Bringing different generations together to share knowledge, experience and reduce stigma.
- Connecting people to services/support in their local area.
- Giving skills to enable social connection and independence.

Voice & Representation

We understand issues that local people experience and represent their voice to influence city and county leaders and policy makers, to make improvements and maintain quality services.

We do this by:

- Engaging with people in later life to understand their wants and needs.
- Gathering data and information about later life to help design local services in the best interests of the ageing population.
- Challenging inequality and ageism and campaigning for the rights of the city's older population.
- Sharing best practice from local, national and international research and insights.

This year has seen us focusing on reaching those most in need, by careful targeting of support and outreach within areas of deprivation. Our person-centred approach also means that rather than single-issue support, we're often looking at assisting people with a range of concerns and addressing more complex needs. 5% percent of our clients this year were supported with five or more issues and 47 people were helped with eight or more.

Demographics

We help a wide range of people, their families or professionals who arrange support for others.

- 25% of our clients are under 60, 54% are aged 60 – 79 and 21% are over 80.
- 60% of our clients are female and 40% are male.
- A significant proportion of clients are registered disabled, or live with a long-term health condition. An evaluation of our clubs by Active Norfolk showed 27% of people we worked with on that project had a disability.

Our Year in Numbers

Our impact this year at a glance.

- 3,620 people supported with specialist one-to-one support.
- Over £1.47 million secured for our clients.
- Over 6,600 contacts were made by our Information & Advice team.
- Over 3,100 befriending calls made.
- 91% of clients who contacted us for advice was related to income, debt, housing or bills.
- 1,772 welfare checks provided.
- We handled 18,302 incoming calls, web chats and emails.
- 96% of calls were answered at first attempt or were called back within 24 hours.

Achievements and performance

Services

Our services fall into two broad categories:

- Health and Connection.
- Information, Advice and Advocacy.

Health and Connection

Our Health and Community Team works throughout Greater Norwich to provide opportunities for physical and social activity, support to recover from illness and injury, or help to adjust to living with long-term health conditions. We step in to enable people to remain as independent as possible and put measures in place to make homes safer and lives easier.

Our services provide invaluable support to the individual and families, as well as relieving pressure on the NHS. We take referrals from the public, health and social care professionals, district councils and other local community-based organisations.

Our service range includes:

Befriending

We provide social connection for those who experience loneliness and isolation by having regular contact with a trained volunteer. This is delivered through home, telephone or community contact to improve wellbeing and, over time, physical activity, access to local services and connection to the local community. We made over 3,100 calls this year, a lifeline for some of the most isolated people in Norwich.

"I didn't want to be housebound - you've got to keep going out. I feel so lucky that thanks to my befriender, she has helped to give me the confidence to do this. I now have things to look forward to." - Befriending client

Clubs, Groups & Trips

We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels and provide structure and focus to their week. We ran 371 club sessions this year with a total attendance of over 3,300 visits.

This is delivered in community locations, working in partnership with a wide range of instructors, residents, and interest groups. We aim to make groups self-sustainable by supporting and training volunteers and helping them access local grants and facilities.

Our clubs cover physical health and social activities and some offer specialised support for people living with dementia. All of them, however, help increase resilience through peer support and a strong connection to the charity for other services.

We recently had our activity clubs and groups evaluated by Active Norfolk, who are a specialist infrastructure organisation in the county for physical activity, as part of the Sport England Active Partnerships.

Headlines from this evaluation include:

- 90% of members said that our groups made them feel better about their life.

- 75% of members increased their activity levels.
- 52% of members reported increased mobility.
- A social value of £2,792,340* per 100 people participating.

* calculated using social values taken from the HACT social value bank and applied to the benefits seen in the evaluation sample.

Client focus: Offering support and friendship at a vulnerable time

Josie, 68, cannot walk far and uses a stroller. She was referred to us after an assault and was scared about leaving her flat and nervous of people. She was also very lonely, as she wasn't seeing anyone from one day to the next.

It was clear that a recommendation to try a local activity group wouldn't be enough and one-to-one support was needed to help ensure that Josie was able to leave home and give a social group a try. She was very nervous about attending her first session so we arranged for a staff member to meet her at her first visit. In addition, volunteer Roy and all the other members made her feel very welcome and put her at ease straight away.

After chatting at the café we were also able to identify some additional support needs. We provided a hardship grant referral to receive a weekly shopping voucher and arranged for her to get a new stroller as the brakes on her previous one had stopped working.

Josie is now a regular attendee at the café group and she's happier knowing that she has people supporting her. Roy calls her every week to see if she is coming to the session and to check that she has got home safely afterwards. She is hoping to start attending the Riverside Multi-Games group next and would also like to become a volunteer.

Socialising at the café has been incredibly important in building her confidence, increasing her self-esteem and helping her feel less lonely. It has also increased her physical activity levels.

- **Complex Community Support**

We help individuals living with complex health and/or social conditions who need regular practical and emotional support to live as independently as possible, and/or reduce the risk of unnecessary decline, crisis or re-hospitalisation.

This is provided through a multi-disciplinary team experienced in supporting older people and offering information and advice; they work with clients, families and carers to tackle a range of issues. The team arrange Age UK Norwich or other agencies' services to meet identified needs and help people achieve their personal objectives. We made 1,772 welfare calls and 227 home visits this year to support vulnerable people to remain as independent as possible.

Client focus: working in partnership on complex mental health, physical health and social needs

James, 51, lives with epilepsy, severe asthma, anxiety and agoraphobia. Following referral and an initial phone call, a face-to-face meeting was organised so the Support Worker could make a detailed assessment.

Our Support Worker found James was struggling to keep his house clean and hygienic and needed help to declutter. As well as discussing his health problems, James revealed he had been subject to a serious assault many years ago but hadn't received any psychological support for this trauma. James had not shared this, other than with the agencies who were originally involved and he expressed his thanks to our support worker for her help.

We arranged a face-to-face medication review with James's GP, plus an assessment of his asthma. We also referred him to the Norwich INTERACT* team for assistance in decluttering his flat and to Social Services for a review of support funding. In addition, we referred him to REST* to see whether they might be able to offer support for James's mental health.

We are helping James monitor progress by these agencies, we have accompanied him to health appointments and continue to offer support as he is undergoing tests at the local hospital.

James now has access to specialist support for both his physical and mental health and to improve his home environment. He's incredibly grateful for everything Age UK Norwich has done for him and states that he "wouldn't be here" if it weren't for our intervention.

*INTERACT provides specialist housing support (more detail below) and REST is a partnership project which brings together mental health support and local services.

- **Health Coaching**

We provide personalised support to help people recover from illness and injury, or maintain and improve their physical and/or mental health. This is delivered by a qualified Health Coach through a personalised health coaching plan, using a range of activities and diet/activity advice, delivered within the person's home or local community.

Client focus: picked up after a fall

Jane, 80, was referred to our Health Coaching service after a serious fall and hospitalisation. Her mobility and cognition had reduced and she was keen to rebuild her fitness and independence. She was using a walker around her home and her balance was poor.

Our health coach worked with her on exercises to aid her strength and mobility. Initially the exercises were mostly seated but Jane was able to progress to standing, performing evidence-based falls prevention exercises and learning movement skills that would help her in daily life. Our coach identified that getting in the car was a challenge, so worked on skills to make that easier and safer. Jane was afraid of falling again, so we talked through coping strategies to use if that happened and worked through some floor based movements she could use to keep herself safe and well until help arrived.

Jane no longer requires a wheelchair to get to the car and says "It's nice to know you can still do things. I've learnt about the best way of moving about, I stop and think about it now and plan ahead to keep myself safe". Her husband is also pleased with her progress. "After the fall, we were all really worried about her. ***She's now walking better, she's much more sprightly".***

Jane has now completed her Health Coaching Programme and plans to continue her daily exercises. Her strength and mobility have improved and her risk of falling and re-admission to hospital has decreased.

- **Age Healthy Norwich**

In collaboration with One Norwich Practices primary care services, we're supporting people over the age of 50 with high blood pressure and diabetes. People receive personalised weekly coaching sessions for up to six months, shaped around their abilities and goals. This is followed by a 6-month self-care phase with supported access to a wide range of clubs and activities. The Age Healthy Norwich partnership with EPIC Norfolk, Norwich Door to Door and Norwich Theatre offers people a wide choice of of activities, as well as addressing other barriers like transport and affordability.

A review of progress by the Norwich Institute of Healthy Ageing showed that the coaching sessions were making a significant difference across activity, quality of life and blood pressure. Total minutes of activity saw a 25% increase over six months, with the largest increase seen among people living in deprived areas of Norwich. 57% of patients were supported to connect to community clubs for ongoing self-care, such as walking, golf, bowling, walking football and mental health services. In the six months prior to referral, patients' average blood pressure increased by 10-12%. During the first three months of coaching, these figures reduced by 11-12% and continued to fall in the second three-month period. Across all types of feedback, patients reported improvements in sleep, anxiety, nutrition and levels of physical activity.

One Norwich Practices won Primary Care Network of the Year at the GP Awards 2022. Proactive prevention work with voluntary sector partners was highlighted as a key area of innovation and success. This included the Age Healthy Norwich project and the INTERACT housing support initiative.

- **Hospital discharge**

We are funded by Norfolk County Council to support patients who are preparing for discharge from the hospital to the Adult Social Care team. We monitor their welfare, support the person and their family and reduce the risk of re-admission. We work with people on the Gunthorpe Ward within the Norfolk and Norwich University Hospital, which prepares patients for discharge.

Staff talk to patients and their families about the support they'll need at home and help prepare for this by arranging services from Age UK Norwich or other providers. We also provide cognitive stimulation therapy, which works on memory, motor skills and movement during their stay on-ward, to avoid on-ward deconditioning.

Health & Connection In Brief...

What we said we'd do:

- Work to alleviate loneliness and isolation in Norwich.

What we did:

- Made more than 3,100 befriending calls and ran over 370 social or activity club sessions across Norwich.
- Supported the nationwide loneliness campaign during the World Cup.
- Ran 26 clubs building connection and new friendships.

What we said we'd do:

- Help people live independently, by providing personalised support. Help people manage health conditions and prevent or recover from illness and injury.

What we did:

- Offered weekly health coaching to 139 people, supporting rehabilitation and self-care via our wide range of clubs.
- Made over 1,700 welfare calls and 225 home visits as part of our complex support service addressing issues that undermine health and wellbeing.
- Ran a cooking programme with Adult Education to help people learn new skills for healthy eating and affordability.

Information, Advice & Advocacy

We provide independent information and advice to people, families and professionals offering an extensive breadth of support, ranging from money and welfare rights to legal advice and wills - covering issues to do with the home, bills, care and health.

The Cost-of-Living crisis means we're often helping individuals with much more complex needs. This year almost a quarter of clients were supported with more than one issue, 5% with five or more and 47 people were helped with eight or more separate issues.

Our service range includes:

- **Information**

We provide information to help educate people on their rights, eligibility and services available to them in their local area, city or county. This is general information and not tailored to personal circumstances.

- **Advice & Advocacy**

We provide personalised advice based on people's eligibility, entitlement and later life goals/issues. This includes case-work to implement client goals, engage with statutory and local providers and applications for financial and social welfare.

Client focus: 86, bereaved and homeless - a simple 'housing issue' which was much more

Steve, 86, approached us originally because of a 'housing issue' but the reality was much more complex. We discovered his wife of 25 years had died, he had become homeless and had spent a period of time sleeping in his car. He also had a heart condition and was frail and unsteady on his feet.

Our initial call established that Norwich City Council had re-housed him in sheltered accommodation, but it was in an area unfamiliar to him. Support was being provided by a Health Improvement Practitioner from Norfolk Community Health & Care NHS Trust but she was concerned she had limited time available and Steve needed additional one to one assistance with a range of issues.

Our first meeting was alongside the Health Improvement Practitioner to ensure we were able to provide joined up care and fully assess Steve's needs. Subsequently, we offered both home visits and telephone appointments to address his concerns.

Steve was overwhelmed, he had stacks of letters regarding various bills and direct debits he was unsure about. He had also disposed of a lot of paperwork, which made establishing his current situation a challenge. Financially, we were able to review his benefits and help him access additional financial support. We showed him how to read his meters, liaised with energy suppliers to secure a reduction in tariff and ensured his bills were accurate. We also secured a single person occupancy discount on his council tax. We liaised with an insurance company to resolve the mystery direct debits which were worrying him.

Socially, we were concerned about isolation and Steve's low mood so we introduced the idea of attending some of our clubs or activities. Our Health Coaching team has ensured that he's supported to access any activities he's interested in, alongside receiving one to one coaching to work on his overall health, blood pressure, strength and mobility.

Steve is now happier, settled in his new home and is mostly able to manage independently. We are still working on backdating his Attendance Allowance (following a short break in his claim), which we hope will provide a very welcome lump sum payment in the coming months. We're also hoping to see him at our clubs and activities.

Working across several agencies and organisations we were able to provide individual and wide-ranging support for Steve at a time when he needed it the most.

- **Advocacy**

We provide representation to help clients who need additional support to express their needs or views - for example, speaking on their behalf to a health practitioner or creditor, or being present when arranging care or support. This year, we supported over 160 clients with this.

- **Free Legal Advice Service**

We provide appointments to help clients discuss any rights or legal concerns about Power of Attorney, Wills, probate, Trusts, Court of Protection and lifetime planning with a solicitor, partnering with several local firms, such as Clapham & Collinge, Spire, and Hansells to provide this service free of charge.

- **Social Prescribing**

Social prescribing helps people live safer, healthier and happier lives. In collaboration with a number of other charities, we are part of the Norwich and Broadland Living Well Team. We offer support with non-health issues such as financial advice, physical health, improving living conditions and reducing loneliness. We work as a team with community health professionals and we're based in local GP surgeries so we're accessible and connected.

- **Specialist housing support (INTERACT)**

We are a vital part of INTERACT, the Integrated Response Anticipatory Care Taskforce. This aims to tackle the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities. Funded by One Norwich Practices, this service helps people with complex factors, such as hoarding and self-neglect, mental and physical health difficulties and financial instability. This requires a multi-agency approach across healthcare, housing, families and communities.

Information & Advice In Brief...

What we said we'd do:

- Provide an expert hub for queries on later life, offering support face-to-face, by telephone, email and online via our help-bot.

What we did:

- Handled 18,302 incoming calls, web chats and emails.
- 5,018 issues were supported for 2,015 unique people - through advice, casework or advocacy.
- Made over 6,900 contacts with people to offer information, advice and support.
- Answered 96% of calls first time or called back within 24 hours.

What we said we'd do:

- Help tackle poverty and inequality by providing expert advice on money and welfare rights.

What we did:

- Secured over £1.47 million for our clients in unclaimed benefits.
- Provided over £10,000 worth of our own emergency hardship small grants for those in most urgent need.
- Over a quarter of clients were helped with more than one issue, often associated with finances, housing and inequality.

The cost-of-living crisis and tackling inequalities

The cost-of-living crisis and financial worries were, by far, the most pressing concern among people contacting us this year.

91% of clients contacted us for advice was related to income, debt, housing or bills - an increase of 24% on last year.

We've received heart-breaking calls from people unable to feed themselves adequately or heat their homes in winter. Others have been unable to pay their rent and were under threat of eviction and homelessness.

We've been able to help eligible clients access benefits to change their financial situation long term. In the short term we offered emergency help with food and fuel vouchers. We also helped people access grants through Norfolk County Council assistance scheme and gave out over £10,000 of our own small hardship fund grants to cover things like food, medication, white goods, heaters and clothing. We'd like to thank Norwich Consolidated Charities, Norfolk Community Foundation and Norwich French Church Charity for funding this crisis support.

We're working in partnership to tackle poverty and inequality across our city. Living in a deprived area can have a stark impact on life expectancy. In men, there's an eleven-year difference in life expectancy between those living in the most and least deprived parts of Norwich.

Norwich City Council has identified a number of areas within the city that face significant inequality and deprivation. More than 1,250 of our clients were from these areas this year and we're working to reach more people in these neighbourhoods, helping them with health, finances, housing and happiness.

We've increased our work with clients living in deprived areas by more than 20% in the last year alone. We've done this by proactively changing the way we operate to target partnerships within these areas. We've also extended our clubs range and attendance at local events so we're able to share information about financial support and our other services with those who need it the most.

Client focus: Heating and eating, the cost of living leaving many older people in crisis

John was desperate and contacted the Norfolk Assistance Scheme as he was struggling to afford food and had no money for his energy meter. Partially sighted, he was a carer for his parents and was living with bipolar disorder, which he felt was becoming worse.

We immediately issued an emergency food and fuel voucher and provided information on food support in Norwich, including the Social Supermarket and Community Fridge. We offered a benefits check and support to obtain a regular Personal Independence Payment. We used referrals to ensure all his concerns were addressed including a referral to Citizen's Advice for help with his debts and MIND for ongoing mental health support. We also provided information regarding getting a carers assessment and accessing support with his caring responsibilities.

Our intervention has been life changing for John and he now feels able to look forward to the future more positively.

Leading the conversation and amplifying voices

Norfolk has a growing ageing population and representation of older people in the county has never been so important. **We aim to be at the heart of conversations on later life locally.** We want the voices of over 50s to be heard and acted on, with services shaped by their needs and wants.

This year, we've been working on the development of a Later Life Provider Network for Norfolk and Waveney. The group aims to provide strategic leadership for the delivery of later life services in the area and Age UK Norwich will play a key part.

The Later Life Provider Network is a partnership of local organisations who predominantly provide services to people aged 50+, supported by academic research/best practice institutions and lived experience groups. Through the network, we aim to promote the needs and experiences of later life, plus collaborate with local leaders and influencers to shape and co-design future services in Norfolk and Waveney.

The forum shares best practice from our services and promotes opportunities for research and engagement to improve quality standards and outcomes.

Importantly, we will facilitate wider engagement with lived experience groups and organisations in the community who can solicit the views and needs of local people in the design of local services, including the Norwich Older People's Forum, and the Norfolk Older People's Strategic Partnership (NOPSP). The network launched in March 2023 and we're looking forward to offering our expertise, insight and leadership going forward.

Tea with Royalty

In March 2023, some of our team were delighted to meet Their Majesties, The King and Queen at an afternoon tea in Colchester Library. We had the opportunity to talk about the vital work we do across Norwich and highlight some of the issues older people are facing during the cost-of-living crisis.

Improving Later Life Together

Health and care services in Norfolk and Waveney have been working together for the past few years to improve services and provide more joined up care for local people. The Integrated Care System (ICS) locally includes NHS hospitals, GPs, mental health and community health services, local councils, social care and voluntary and community organisations all joining forces to agree and plan for local people's needs. We're a member of a range of local forums, including the ICS Voluntary Sector Assembly, Norwich Health and Wellbeing Partnership, BITC Norwich Place Board, Norwich Institute of Healthy Ageing Co-production Partnership. With the Later Life Provider Network we will ensure the views of people over 50 are represented to influence local policy and co-produce services.

We know a referral to us, from any part of the local health and care system, can have a huge impact on the individual, recognising the inter-connectivity of biological, psychological and social factors and how they affect quality of life. We make a significant impact, all under a single agency - meaning people don't have to tell their story several times.

Referrer	How	Service
GP Surgeries	Social Prescribing*	Information & Advice Hardship Support
Acute Hospitals	Stroke Ward (NNUH) Dell House - Beccles, Kirkley Manor - Lowestoft Queen Elizabeth Hub	Health Coaching Health Coaching Complex Community Support
Community Hospitals	Physio & Occupational Therapy (NCHC)	Health Coaching
Sheltered Housing	Silkfields Silverbirch Court	Clubs & Trips
Norfolk County Council	Community CHESS	Complex Community Support
Norwich City Council	INTERACT* Financial Inclusion Consortium	Information & Advice Debt Adjusting, Hardship Support

*As part of a multi-disciplinary team.

Anticipatory Care is an important part of our work. It is proactive healthcare and support, targeted at people with frailty, multiple long-term conditions and/or complex needs to help them stay independent and healthy at home for as long as possible. Again, it highlights our person-centred approach, focusing on what is important to the individual, improving health inequalities and health outcomes. Anticipatory care reduces the risk of long-term health conditions worsening that would result in an an individual needing a hospital stay or visit.

Some of the likely benefits of our services, including anticipatory care, can be outlined under the ICS Priority Delivery Groups - Mental Health and Wellbeing, Access and Prevention and Resilient and Healthy Communities.

Proven and likely benefits of a referral to Age UK Norwich include:

Mental Health and Wellbeing

Increases in:

- Social Connection.
- Dementia friendly environments and services.
- Mental health and confidence improvements among 50+ community.
- Community connections (Clubs, including groups popular with men eg. Walking Football, Veterans Recall etc).

Decreases in:

- Loneliness and Isolation.
- Demand for NHS mental health services.
- Instances of mental health crisis and suicide.

Access and Prevention

Increases in:

- Healthier lifestyles for those aged 50+, including encouraging better food choices and reducing smoking/alcohol.
- Safe and supported hospital discharge.
- Safe independent living for older patients.
- Household adjustments to provide safe living environments.
- Strength and mobility for older patients.

Decreases in:

- Hospital re-admissions.
- Waiting lists.
- Pressure on ambulance service and emergency care.
- Falls.

Resilient and Healthy Communities

Increases in:

- Income for older people in poverty.
- Support for frail and vulnerable.
- Safe, healthy, warm homes.
- Focused support in areas of significant inequality and deprivation.
- Physical activity and better food choices among over 50s.

Decreases in:

- Hypertension, therefore likely reductions in heart disease, heart attack and stroke.
- Excess winter deaths and cold related illnesses eg. Hypothermia, pneumonia.
- Hospital admissions.
- Pressure on GP and community services.
- Falls.

Age Friendly Norwich

We are working in partnership with health, care, voluntary, community, faith and social enterprise organisations to help make Norwich an Age Friendly City. An age-friendly city allows people to age well and enjoy later life. It enables people to continue living in their homes, participating in activities that they value and contributing to their communities for as long as possible.

Adding life to years...

The main objective of Age Friendly principles is to maintain functional capacity as people age. This is fundamental to independence and how people report their quality of life. We are working to help ensure local systems:

- Promote healthy ageing and self-care.
- Address issues that undermine health and wellbeing.
- Intervene early for preventable conditions.
- Rehabilitate and enable recovery from illness, injury or socioeconomic events.
- Proactively care and support long-term conditions and disabilities.

We will play a key part in creating and implementing an Age Friendly Strategy for Norwich in the months and years ahead.

Fundraising and Partnerships

Our fundraising income comes from a mixture of individual donations, community fundraising events and working with corporate partners. Without the generosity of the public and local organisations, we couldn't deliver many of the services we offer or support the number of older people we do.

We are hugely grateful to each individual and organisation that supports our work. It allows us to make a huge difference to older people in Norwich, every single day.

In numbers...

- Over £17,000 raised through fundraising events and donations
- £16,400 donated by corporate organisations

To find out more about our fundraising partners, please refer to page 38.

Volunteers

Our incredible volunteers are a vital part of the Age UK Norwich team. Without them, we simply couldn't reach as many people with our services and support. Volunteer roles are matched to people's interests, skills and experience and include things like befriending, supporting our clubs and administration.

In total last year, our volunteers donated approximately 3,244 hours of time, which is equivalent to 1.7 full time staff members. Their efforts provide a social value of almost £47,000 to the community.

"It has been lovely to spend time with people with fascinating stories...Giving is one of the five ways to well-being so it is a rewarding experience for me as a volunteer as well as those I'm supporting." - Age UK Norwich Volunteer

What our clients have to say

"I don't think I would be alive anymore if you didn't come into my life when you did."

"If it wasn't for you, I would have had no one to talk to."

"... a positive and worthwhile intervention to encourage me to get up and go, not to feel sorry for myself and to help me to feel more 'normal' again."

"You are always so welcoming and full of fun."

"You really do care about people and their needs."

"You have changed my life."

Financial review

Investment powers and policy

The Trustees have kept available funds in interest bearing deposit accounts to balance a positive rate of return and ensure short-term access to funds. The deposit accounts yielded 2.85% and 2.27% respectively.

The Trustees have decided that they will not hold shares or bonds. Any gift of shares will be disinvested at the earliest opportunity and the monies placed in an interest bearing account.

Financial review

Total income amounted to £950,719 (2022 - £899,377) and, after incurring expenditure of £1,109,940 (2022 - £819,899) the funds decreased by £158,771 (2022 – increased by £79,478). Unrestricted funds decreased by £105,527 and restricted funds decreased by £53,244. At 31 March 2023 the unrestricted funds including designated funds of £232,647 totalled £337,000 and the restricted funds totalled £43,279.

Reserves policy

The Trustees have examined the requirement for free reserves defined as unrestricted funds, less fixed assets. The policy requires that free reserves are built and maintained to a level of four month's budgeted essential expenditure. The Charity's free reserves are £419,050 excluding the current pension liability of £30,000 (see below). Budgeted expenditure for 2023-24 is £1,395,618.

Free reserves

The charity sets a policy level of four months budgeted expenditure to maintain a level of funds to support a planned closure of the charity. Where this level is compromised, over a continual period of three months, an action plan is triggered to implement cost reduction strategies, review security of future income, or consider a planned closure of the charity.

Pension liability

The Charity was formerly part of a defined benefit pension scheme, provided by Norfolk County Council Local Government Pension Scheme. This scheme is no longer active and in 2014-15 the Charity crystallised a long term liability of £499,000. The liability had a term of 23 years at crystallisation and is due to end in 2037. £191,000 of forgone investment/interest was included in the total liability of £690,000 with £499,000 being capital repayments. The monthly payment of £2,500 is budgeted expenditure, providing visibility of the committed payment schedule, as this is reflected in the accounts as a movement in long-term creditors. The Trustees have considered the cash flow implications, and have confidence that this contribution level can be supported. The pension liability has therefore been excluded from the reserves requirement calculations.

Designated funds

£238,480 is held in designated funds at 31 March 2023. These funds cover a number of areas and are described in note 22.

Financial outlook

Age UK Norwich maintains a stable financial position, making a planned deficit of £158,771 in the year, spending legacy income received in 2021/22 as part of charity organisation development.

We began the new financial year (2023/24) within acceptable thresholds, securing 104% of our budgeted income in Quarter 1, with costs within acceptable budget tolerances.

Reserves remain closely monitored as part of our financial risk management, we have already successfully decreased our funds to find position by 27%, with £103k still targeted by the end of March 2024, which is within acceptable cashflow thresholds and known contractual negotiations.

Financial approach

The Board of Trustees (The Board) approve an operational budget for the charity each year, which the CEO is responsible for operating the charity within. This budget is in support of the Age UK Norwich strategy, the services we provide for public benefit, and legal or contractual obligations as an employer.

Performance to budget is monitored by The Board at their quarterly Board meetings. A Sub-Committee of Trustees is also formed to conduct detailed financial monitoring of the charity finances and income generation. It also meets quarterly, prior to The Board, with the responsibility to report scrutiny, risks and make recommendations to The Board.

On an annual basis, our charity accounts are independently audited by a firm of chartered accountants. Primary financial controls are also scrutinised by the Finance and Income Generation Sub-Committee on an annual basis and assurance given to The Board by the Chair of the Sub Committee.

Diversification of income and principal funding sources

The charity maintains a positive mix of income sources, to spread the risk of over reliance on any specific sector. Income to support our charitable work is currently from Trusts and Foundations (52%), Donations and Legacies (3%), Community Fundraising (1%), Contracts (21%) and Public Sector (23%).

Fundraising

The charity sets an annual "funds to find" target that this no more than 15% of the budgeted income. This is within an acceptable risk profile to our free reserves and management of cash flow. Where the target exceeds this level, a full range of options are considered by The Board to either reduce operational costs, solicit other income, or utilise free reserves.

Operational costs and overheads

The charity sets a targets range of 15-20% of budgeted expenditure for overhead costs. Current overhead levels are 10.88% (2022/23) and this is actively monitored through our financial controls and reporting.

Plans for future periods

Our Ambitions - the 'To do' List 2023/24

Our plans for the year ahead include continuing the work above to support the health and wellbeing of over 50s, particularly in the most deprived areas of Norwich. We also want to:

- **Use new technology to connect people and improve their health**

We are always striving for excellence in our approach to health and wellbeing in later life and we're keen to try innovative projects to help people live well.

In the year ahead our health coaches will be using ***Gaitsmart,*** a tool that uses sensors to review someone's walking gait over 10 paces. This looks at areas of muscle weakness and provides bespoke exercises to strengthen them. This should improve a person's gait, reducing the risk of falls, plus improving confidence, strength, mobility, and balance. We're working on this with local hospitals and the University of East Anglia and we're excited to see the results.

We'll also be trialling a new app, ***Frendlee,*** to connect digitally enabled people attending our clubs and groups. This will allow us to bring people together, to send messages and reminders and provide a safe space for social chat. It also allows us to check on their wellbeing with quick survey questions on how they're feeling. Anyone raising issues can be followed up with, targeting our resources to those in need, rather than those who are feeling well and happy.

- **Partner on the Norfolk & Waveney Support Service**

We are collaborating with the British Red Cross and Voluntary Norfolk on a service designed to take referrals from a range of routes, assess need and allocate an appropriate support worker or volunteer. This initiative is county-wide and based on social needs. Similar to our complex care service, the support offered is tailored and varied. Support workers may be doing anything from tackling loneliness, to resolving issues with utility providers.

- **Launch a new Handy Person Service**

We'll be launching a Handy Person service to enable more people to live safely and independently. One of the core characteristics of an Age Friendly City is housing, and how safe, good-quality homes can maintain or improve physical and mental health. We know there is demand, as this year we had 1,010 enquiries regarding small trade work.

Many residents struggle to maintain their home due to their health, mobility, and affordability. Small household issues can have significant health impacts, risks of injury from falls in the home from trip hazards or poor lighting, or inadequate living conditions caused by failed heating and general safety hazards. Referrals will be taken from local residents as well as organisations who specialise in supporting vulnerable people. The service will be free of charge to those who receive Housing Benefits, Attendance Allowance or Pension Credit. As well as reducing risks for older people within their homes, this initiative will contribute to the 2040 city vision, health and Age Friendly strategies.

We're dedicated to our mission of improving the quality of later life In Norwich and we're ambitious about what we can achieve in the months and years ahead.

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 18 July 2002 and registered as a charity on 14 November 2002. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. The Memorandum of Association and Articles of Association were updated in February 2022. Under these articles the first members of the Board of Trustees were the original subscribers to the Memorandum of Association and in the event of the company being wound up members are required to contribute an amount not exceeding £1. Since 1 April 2003 the charitable company has continued the activities formerly undertaken by the unincorporated charity Age Concern Norwich (established in 1954) at which time the unincorporated charity ceased to exist. Following the merger of Age Concern England with Help the Aged to form Age UK in 2009, Age Concern Norwich has become a brand partner of the new charity and adopted the working name of Age UK Norwich during 2010. This name is used elsewhere in the report, but the charity's registered name remains Age Concern Norwich. We remain an autonomous charity with trustees drawn from the local community in Norwich; we believe the partnership of local charity with the expertise and support of a national charity remains a strong combination, and as such have re-entered into a Brand Partnership Agreement with Age UK (ending 2024).

Recruitment and appointment of trustees

Elections for Chair and members of the Board take place at least once every three years at the Annual Meeting. Voting members of the Executive Committee may serve for three years from the date of their election and are eligible for re-election after a further two periods. The Chair may serve for a maximum of six consecutive years. A skills audit of Trustees is regularly undertaken to identify those skills we have and those we need to acquire to maintain the balance of expertise on the Board. Trustees are identified on the basis of the skills and expertise relevant to the Charity's work following interviews of applicants for positions which are locally advertised, from local knowledge, and word of mouth.

Trustee induction and training

Trustees receive induction and training which covers their legal obligations under charity and company law; the Charity Commission guidance on Public benefit; inform them of the content of the Memorandum and Articles of Association; committee structures; budget and operational plans, and financial performance of the charity. New trustees meet and spent time with senior management and other charity staff. Trustees attend and participate in the charity's strategic planning events, attend training events provided by third parties and also receive the Charity Commission's publications for trustees.

Organisation

The Board of Trustees administers the charity. There must be a minimum of five members. Meetings are held bi-monthly with the Chief Executive Officer in attendance.

The Finance and Income Generation sub-committee meets each quarter to cover finance and income generation. The sub-committee is chaired by a trustee and meets with the Chief Executive Office and four other trustees, Corporate Relationship Manager and Fundraising and Events Lead.

The Human Resources and Organisational Development is chaired by a Trustee and meets with Chief Executive Officer and four other Trustees.

The trustees appoint a Chief Executive to manage the day-to-day activities of the charity. The Chief Executive has delegated authority within the terms of delegation approved by the Trustees for operational matters including finance, employment and service delivery.

Related parties

No trustees receive remuneration or other benefit from their work with the charity. Any connection, whether contractual or non-pecuniary between trustees or senior managers and any aspect of our service provision must be declared and disclosed to the Board of Trustees.

Joanna Hannam, Trustee, became a non executive director of the Norfolk and Norwich University Hospital January 2020. In the current year, no related party transactions took place.

The Charity is a member of the Age England Federation and is also Brand Partner of Age UK.

The Charity has a wholly owned subsidiary Age Concern Norwich (Services) Ltd which is a non-charitable trading company and which was dormant during this financial year.

During the previous year the property from which the charity operated (Marion Road Centre, Norwich) was transferred from its previous owners to The Marion Centre, a CIO which has four trustees in common with Age Concern Norwich.

Pay policy for senior staff

The charity's trustees and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 15 to the accounts. The pay of senior staff is reviewed annually and normally increased in accordance with any increase in the cost of living. Trustees benchmark against comparable roles for other Norwich based charities, and those of the wider Age UK Network when determining the salary level of new roles. In 2022 a full market review was completed by external providers. Trustees authorised rebanding of a number of roles that were outside of market thresholds. There was also an award of cost of living rise for all employees due to external conditions.

Risk management

The trustees have a risk management strategy which comprises:

- A risk policy, that governs how risks and controls are categorised, managed and reported within the charity, including defined levels of responsibility and ownership.
- Various operational policies, systems and procedures to mitigate identified risks and to provide operational consistencies across the charity.
- A risk register, maintained by the senior management team and trustee sub-committees to actively manage risks and mitigating controls.
- An operational dashboard, tracking key performance indicators of the charity against strategic and contractual targets.
- A financial report, tracking the financial performance of the charity against approved budget.
- Visibility of the risk register, controls actions, dashboard and financial report is given at each Executive Board of Trustees meeting by the Chief Executive and sub-committee chair.

Fundraising standards information

We have chosen to be regulated by the Fundraising Regulator and listed on the Fundraising Preference Service.

We employ a Marketing & Volunteer Lead and Marketing & Communication Manager who carries out activities with local organisations and the general public to raise funds for our charitable activities. This activity includes volunteers who fundraise on-behalf of Age UK Norwich at events we co-ordinate and individuals who undertake activities and events in aid of Age UK Norwich. The Marketing & Communication Manager also writes grant and contract applications. From time-to-time, we also procure external professional bid-writers to support grant funding applications.

Age UK Norwich does not use any third party organisations to act on our behalf in making direct unsolicited appeals.

Any volunteers who fundraise on-behalf of the charity are trained on our Financial Control Policy, which outlines our compliance to the Fundraising Regulator Code of Conduct. This is monitored by the Marketing & Volunteer Lead.

Since joining the Fundraising Regulator, Age UK Norwich have received no complaints via their preference service, or directly from any organisation or individual.

All donations to the charity are voluntary and we do not solicit donations from our clients or beneficiaries directly or conduct any contact practice that may place an individual under pressure or obligation. This is monitored by the Marketing & Volunteer Lead.

Trustees' responsibilities statement

The trustees (who are also directors for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees 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 charitable company and of the incoming resources and application of resources, including income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 6/12/2023 and signed on behalf of the board of trustees by:

Alastair Roy
Chair

Age Concern Norwich

Company Limited by Guarantee

Independent auditor's report to the members of Age Concern Norwich

Year ended 31 March 2023

Opinion

We have audited the financial statements of Age Concern Norwich (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, 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 charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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 charity 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 trustees' 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 charity'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 trustees 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 trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 the audit:

- the information given in the trustees' report which includes the directors' report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which 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 trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charity for the purposes of company law) 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 trustees 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 trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

- Enquiry of management and those charged with governance;
- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, testing of journal entries and other adjustments for appropriateness, evaluation the rational of significant transactions outside the normal course of activities and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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.

Use of our report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Age Concern Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments					
Donations and legacies	**5**	27,928	3,059	30,987	45,195
Charitable activities	**6**	498,123	405,271	903,394	830,537
Other trading activities	**7**	3,755	7,281	11,036	22,450
Investment income	**8**	5,302	–	5,302	690
Other income	**9**	–	–	–	505
Total income		535,108	415,611	950,719	899,377
Expenditure					
Raising funds					
Costs of raising funds	**10**	(36,943)	–	(36,943)	(60,808)
Charitable activities	**11**	(594,142)	(478,405)	(1,072,547)	(759,091)
Total expenditure		(631,085)	(478,405)	(1,109,490)	(819,899)
Net (expenditure)/income before transfer of funds		(95,977)	(62,794)	(158,771)	79,478
Transfers between funds		(9,550)	9,550	–	–
Net movement in funds		(105,527)	(53,244)	(158,771)	79,478
Reconciliation of funds					
Total funds brought forward		442,527	96,523	539,050	459,572
Total funds carried forward		337,000	43,279	380,279	539,050

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 34 to 51 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Balance sheet

31 March 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible fixed assets	**16**		28,536		33,200
Investments	**17**		1		1
			28,537		33,201
Current assets					
Stocks	**18**	–		587	
Debtors	**19**	262,195		36,984	
Cash at bank and in hand		941,153		858,643	
		1,203,348		896,214	
Creditors: Amounts falling due within one year	**20**	(532,539)		(51,760)	
Net current assets			670,809		844,454
Total assets less current liabilities			699,346		877,655
Creditors: Amounts falling due after more than one year	**21**		(319,067)		(338,605)
Net assets			380,279		539,050
Funds of the charity					
Restricted funds			43,279		96,523
Unrestricted funds			337,000		442,527
Total charity funds	**22**		380,279		539,050

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

Alastair Roy
Chair

Company registration number: 04489595

The notes on pages 34 to 51 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net (expenditure)/income	(158,771)	79,478
Adjustments for:		
Depreciation of tangible fixed assets	5,583	4,911
Other interest receivable and similar income	(5,302)	(690)
Interest payable and similar charges	–	(417)
Other interest payable	–	417
Changes in:		
Stocks	587	–
Trade and other debtors	(225,211)	14,065
Trade and other creditors	461,241	(63,718)
Cash generated from operations	78,127	34,046
Interest received	5,302	690
Net cash from operating activities	83,429	34,736
Cash flows from investing activities		
Purchase of tangible assets	(919)	(5,376)
Proceeds from sale of other investments	–	540,000
Net cash (used in)/from investing activities	(919)	534,624
Cash flows from financing activities		
Repayments of borrowings	–	(100,000)
Net cash used in financing activities	–	(100,000)
Net increase in cash and cash equivalents	82,510	469,360
Cash and cash equivalents at beginning of year	858,643	389,283
Cash and cash equivalents at end of year	941,153	858,643

The notes on pages 34 to 51 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Part First Floor, West Wing, 69-75 Thorpe Road, Norwich, NR1 1UA.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity, and rounded to the nearest £.

(b) 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.

(c) Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

(d) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. **Accounting policies** *(continued)*

(e) Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is included when receivable.

(f) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

(g) Operating leases agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

3. Accounting policies *(continued)*

(h) Tangible assets

All fixed assets above £1,000 are capitalised and are initially recorded at cost.

(i) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold property improvements	-	10 years (10% straight line)
Equipment	-	4 years (25% straight line)

(j) Taxation

The charity has no liability to income or capital gains tax as surplus income and gains are applied for charitable purposes.

(k) Investments

The charity holds one £1 share, being 100% of the share capital, of Age Concern Norwich (Services) Ltd, a non-charitable company which ceased trading on 1 April 2010. The net assets of the dormant subsidiary are £1 (2022: £1).

(l) Pension scheme

The charity operated a defined benefit pension scheme. The scheme was closed in 2009/10 for new members and the last active member retired in October 2012. On 1st April 2014 the scheme crystallised into a long term liability of £499,000. The liability is to be met over the next 14 years and is repaid at £30,000 p.a. This is the same amount that the charity has contributed in previous years as a deficit payment and the trustees believe that this can be sustained in the long term.

The charity operates a defined contribution pension scheme. Pension costs charged to the Statement of Financial Activities represents the amount payable in the year.

(m) Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

3. Accounting policies *(continued)*

(n) Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is £1.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Donations			
Donations and legacies	15,202	3,059	18,261
Gifts			
Donated facilities - Marion Road Day Centre	–	–	–
Donated services - professional fees and prizes	12,726	–	12,726
	27,928	3,059	30,987

Donations	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations and legacies	23,462	500	23,962
Gifts			
Donated facilities - Marion Road Day Centre	15,500	–	15,500
Donated services - professional fees and prizes	5,733	–	5,733
	44,695	500	45,195

6. Charitable activities

Grants
Grants were received as follows:

	2023 £	2022 £
Information, Advice & Advocacy:		
The Henry Smith Charity	60,000	48,083
Anonymous Trust	45,736	–
Big Lottery	11,435	45,738
Norfolk Community Foundation	6,875	4,200
Geoffrey Watling	6,667	–
Earl of Northampton's Charity - Mercers	6,626	6,185
Voluntary Norfolk	4,550	–
The Norwich French Church Charity	2,300	1,500
Gannet Foundation	1,544	–
Norwich Consolidated Charities	1,000	12,738
The Edward Gostling Foundation	–	3,750
Charles Littlewood Hill Trust	–	2,000
Health & Community		
Anonymous Trust	97,991	–
Big Lottery Fund	26,681	119,167
Earl of Northampton's Charity - Mercers	26,505	–
Martin Lang Foundation	5,000	–
Age UK	3,050	6,905
Active Norfolk	3,000	9,900
Norwich City Council Community Conversation	1,000	–
Barratt & Cooke	250	–
Sport England	–	22,171
Norwich Consolidated Charities	–	18,056
The Edward Gostling Foundation	–	8,750
Paul Bassham Charitable Trust	–	2,000
The Helen Hamlyn Trust	–	2,000
The Lady Hind Trust	–	2,000
Norwich City Council - Chess	29,932	–
Age UK - MCST	17,053	3,638
Norfolk Community Foundation	10,000	–
R C Snelling Grant	–	1,000
Age Healthy Norwich		
Norfolk Community Foundation	20,176	6,408
Norwich City Council	14,630	–
Anonymous Trust	10,667	–
Garfield Weston	–	25,000

	2023 £	2022 £
Income Generation		
Age UK Research	10,000	–
Age UK TAM Exit	7,469	7,469
Age UK - MCST	5,000	–
Age UK Pop Health	450	–
Age UK Warm Home	–	9,424
Norwich Kickstarter CC Scheme	–	4,493
	435,587	372,575

Contracts & Service Level Agreements

	2023 £	2022 £
Information, Advice & Advocacy:		
Norfolk Citizen Advice - One Norwich	96,912	96,912
Age UK Norfolk – Norfolk County Council	57,084	18,000
Norfolk Citizen Advice - Interact	36,401	24,487
Norwich City Council Consortium	20,872	12,026
Norfolk County Council	16,944	12,171
Norfolk Community Law Service – Norfolk County Council	15,848	7,924
Later Life Planning – Hickman Supplies	960	960
Equal Lives	8,134	–
Norfolk County Council	–	7,924
Health & Community:		
Norfolk & Waveney Integrated Care System – Community Support	58,091	58,091
UK Health Coaching	18,000	–
Gunthorpe Ward	5,800	–
Norfolk County Council	–	75,000
Income Generation:		
Marion CIO Management Services	16,680	3,750
Age UK BPA	5,000	10,000
UEA Student Placements	559	1,337
Age Healthy Norwich:		
UK Health Coaching	72,000	–
One Norwich Practices	36,115	15,048
EPIC Digital	2,170	–
	467,570	343,630

Client Fees

	2023 £	2022 £
Day Centre	237	114,332
Total	903,394	830,537

Income from charitable activities includes £405,271 (2022: £374,161) attributable to restricted funds.

Of the above £216,483 (2022: £293,723) was received from Government funds.

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Fundraising	3,755	7,281	11,036

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Fundraising	12,300	10,150	22,450

8. Investment income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Investment income	5,302	5,302	690	690

9. Other income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Loan interest grant	–	–	417	417
Other income	–	–	88	88
	–	–	505	505

10. Costs of raising funds

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Cost of generating income	24,217	24,217	55,075	55,075
Cost of professional services donated to the charity	12,726	12,726	5,733	5,733
	36,943	36,943	60,808	60,808

11. Expenditure on charitable activities

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2023 £
Information, Advice & Advocacy	341,599	44,612	71,268	457,479
Health & Community	241,121	75,483	58,410	375,014
Income Generation	61,785	15,225	6,870	83,880
Age Healthy Norwich	73,082	45,872	12,406	131,360
Governance costs	12,416	12,398	–	24,814
	730,003	193,590	148,954	1,072,547

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2022 £
Information, Advice & Advocacy	231,131	17,898	53,598	302,627
Health & Community	114,442	43,640	29,960	188,042
Day Care & Dementia	132,020	27,922	34,542	194,484
Income Generation	12,226	8,666	–	20,892
Age Healthy Norwich	6,723	2,678	1,231	10,632
Governance costs	28,260	14,154	–	42,414
	524,802	114,958	119,331	759,091

Of the above costs, £594,142 were unrestricted (2022: £433,839), and £478,405 restricted (2022: £325,252).

Support costs

Support costs are made up as follows:

	2023 £	2022 £
Building & Office	74,791	39,899
Management, Admin & Finance	48,802	42,479
Governance & Risk Management	24,814	42,414
	148,407	124,792

This total includes £4,453 of support costs included in the cost of raising funds (2022: £5,461).

Analysis of governance costs

	2023	2022
	£	£
Audit fees	11,040	12,324
Governance	13,774	30,090
	24,814	42,414

12. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	5,583	4,911
Operating lease costs - hire of other assets	675	1,555
Auditor's Remuneration	11,040	12,324
Rent payable	22,500	26,750

13. Auditors remuneration

	2023	2022
	£	£
Auditor's Remuneration - audit	11,040	10,614
Auditor's Remuneration - accrual adjustment	–	1,710

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023 £	2022 £
Wages and salaries	702,450	515,182
Social Security costs	53,795	33,630
Employer contributions to pension plans	23,872	18,226
	780,117	567,038

The average head count of employees during the year was 37 (2022: 30). The average number of full-time equivalent employees during the year is analysed as follows:

	2023 No.	2022 No.
Direct charitable, management and administration	23	22

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to six key management personnel for services provided to the charity was £235,518 (2022: ten personnel £263,727).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

16. Tangible fixed assets

	Leasehold property £	Equipment £	Total £
Cost			
At 1 April 2022	44,340	68,181	112,521
Additions	–	919	919
At 31 March 2023	44,340	69,100	113,440
Depreciation			
At 1 April 2022	44,340	34,981	79,321
Charge for the year	–	5,583	5,583
At 31 March 2023	44,340	40,564	84,904
Carrying amount			
At 31 March 2023	–	28,536	28,536
At 31 March 2022	–	33,200	33,200

17. Investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2022 and 31 March 2023	1
Impairment	
At 1 April 2022 and 31 March 2023	–
Carrying amount	
At 31 March 2023	1
At 31 March 2022	1

All investments shown above are held at cost.

17. Investments *(continued)*

Subsidiary company

Age Concern Norwich has a fixed asset investment in Age Concern Norwich (Services) Limited valued at £1 (both market value and historical cost). The trade of the subsidiary, being the running of a day care centre at a site on Marion Road, Norwich transferred to the parent company on 1 April 2010 and as a result the subsidiary is now dormant and, therefore, consolidated accounts are not prepared.

The assets and liabilities of the subsidiary were:

	2023	2022
	£	£
Current assets	1	1
At 31 March 2023	1	1
Representing		
Share Capital	1	1

18. Stocks

	2023	2022
	£	£
Stock - Dementia Friendly Norwich	–	587

19. Debtors

	2023	2022
	£	£
Trade debtors	196,682	14,529
Prepayments and accrued income	65,513	21,575
Other debtors	-	880
	262,195	36,984

20. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	6,859	6,524
Accruals and deferred income	487,163	15,235
Other creditors	8,516	–
Amounts owed to subsidiary	1	1
Pension	30,000	30,000
	532,539	51,760

20. Creditors: Amounts falling due within one year *(continued)*

	2023	2022
	£	£
Deferred income brought forward	–	35,315
Released during the year	–	(35,315)
Deferred during the year	462,381	–
Deferred income carried forward	462,381	–

Deferred income carried forward related to grant and contract income received in the year ended 31 March 2023 which related to projects being completed in the year ended 31 March 2024.

21. Creditors: Amounts falling due after more than one year

	2023	2022
	£	£
Pension	319,067	338,605

Included within creditors: amounts falling due after more than one year is an amount of £240,590 (2022: £263,725) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

The pension is payable in annual instalments of £30,000 p.a. The liability had a term of 23 years at crystalisation and is due to end 2037. £191,000 of forgone investment / interest was included in the total liability of £690,000 with £499,000 being capital repayments.

22. Analysis of charitable funds

Unrestricted funds

2023

	At 1 Apr 2022 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2023 £**
General fund	9,572	523,816	(419,485)	(15,383)	98,520

2022

	At 1 Apr 2021 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2022 £**
General fund	71,433	514,566	(435,592)	(140,835)	9,572

Designated funds

2023

	At 1 Apr 2022 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2023 £**
Depreciation reserve	33,603	–	(4,777)	–	28,826
Organisational development (HOO)	84,754	–	(41,010)	–	43,744
Marion building costs	22,551	11,292	(1,500)	–	32,343
Governance improvement	28,590	–	(28,590)	–	–
Service stability & development	130,844	–	–	–	130,844
Day care and dementia	15,510	–	(18,434)	2,924	–
Patient wellbeing support	32,103	–	(29,380)	–	2,723
Technology review	15,000	–	(15,641)	641	–
Quality assurance	70,000	–	(66,101)	(3,899)	–
Supervisor	–	–	(6,167)	6,167	–
	432,955	11,292	(211,600)	5,833	238,480

2022

	At 1 Apr 2021 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2022 £**
Depreciation reserve	32,735	–	(4,508)	5,376	33,603
Market research	10,440	–	(7,980)	(2,460)	–
Organisational development (HOO)	90,000	–	(5,246)	–	84,754
Marion building costs	26,000	–	(3,449)	–	22,551
Governance improvement	30,000	–	(1,410)	–	28,590
Service stability & development	162,000	–	(31,156)	–	130,844
Day care and dementia	–	–	(5,306)	20,816	15,510
Patient wellbeing support	–	–	–	32,103	32,103
Technology review	–	–	–	15,000	15,000
Quality assurance	–	–	–	70,000	70,000
	351,175	–	(59,055)	140,835	432,955

Depreciation Reserve - To ensure reserves are able to cover the current balance of depreciation left to be recognised in future periods.

Market Research - £10,440 was designated during 2022 to go towards client needs research. The survey was to be used to gain crucial information and understanding of the older population in Norwich and help direct Age UK Norwich resources to support them in the best possible way.

Organisational development (HOO) - Salary and overheads for the Head of Operations role. Costs will be utilised from HOO start date.

Marion building costs - Maintenance costs for Marion Road property.

Governance improvement - To provide funds to establish new programmes, produce material to gain buy-in and partnerships, run external meetings, and support initial public campaigns/pilots before fundraising.

Service stability & development - To provide stability of charitable services during the programme development.

Day care and dementia - Funds to support the development and transition of the Day Care service to the Complex Community Support service.

Patient wellbeing support - Funds to support the development of on-ward discharge support with the Norfolk and Norwich University Hospital.

Technology review – Funds to support a review of our IT infrastructure to understand opportunities for investment for client information, data protection, information governance or operational efficiencies.

Quality assurance – Funds to improve the charity capacity for quality assurance for effective compliance with regulated and accredited services.

Supervisor – Funds support new supervisor posts in the charity and project lead to oversee the quality improvement project.

Restricted funds

2023

	At 1 Apr 2022 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2023 £**
Information, Advice & Advocacy	1,664	157,031	(182,593)	18,256	(5,642)
Health & Community	57,104	206,671	(236,139)	(1,057)	26,579
Day Care & Dementia	1,297	–	–	(1,297)	–
Income Generation	634	–	–	–	634
Age Healthy Norwich	35,824	51,909	(59,673)	(6,352)	21,708
	96,523	415,611	(478,405)	9,550	43,279

2022	At 1 Apr 2021 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2022 £**
Information, Advice & Advocacy	1,569	119,380	(119,285)	–	1,664
Health & Community	33,458	213,687	(190,041)	–	57,104
Day Care & Dementia	–	4,638	(3,341)	–	1,297
Income Generation	1,937	650	(1,953)	–	634
Age Healthy Norwich	–	46,456	(10,632)	–	35,824
	36,964	384,811	(325,252)	–	96,523

Information, Advice & Advocacy
Information - We provide information to help educate people on their rights, eligibility and services available to them in their local area, city or county. This is general information and not tailored to personal circumstances.

Advice & Welfare – We provide personalised advice based on people's eligibility, entitlement and later life goals / issues. This includes case-work to implement client goals, engage with statutory and local providers and applications for financial and social welfare.

Advocacy – We provide representation to help clients who need additional support to express their needs or views. For example, speaking on their behalf to a health practitioner or debtor, or being present when arranging care or support.

Free legal advice service – We provide appointments to help clients discuss any rights or legal concerns about Power of Attorney, Wills, probate, Trusts, Court of Protection and lifetime planning with a solicitor, partnering with several local firms, such as Clapham and Collinge, Spire and Hansels to provide this service free of charge.

Social Prescribing – In collaboration with a number of other charities, we are part of the Norwich and Broadland Living Well Team. We offer support with non-health issues such as financial advice, physical health, improving living conditions and reducing loneliness. We work as a team with community health professionals and we're based in local GP surgeries so we're accessible and connected.

Specialist housing support (INTERACT) - We are a vital part of INTERACT, the Integrated Response Anticipatory Care Taskforce. This aims to tackle the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities.

Health & Community
Health Coaching - We provide personalised support to help people recover from illness and injury, or maintain and improve their physical and/or mental health. This is delivered by a qualified Health Coach through a personalised health coaching plan, using a range of activities and diet/activity advice, delivered within the person's home or local community.

Activity Befriending - We provide social connection for those who experience loneliness and isolation by having regular contact with a trained volunteer. This is delivered through home, telephone or community contact to improve wellbeing, and over time, physical activity, access to local services and connection to the local community

Clubs & Trips - We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels and provide structure and focus to their week. This is delivered in community locations, working in partnership with a wide range of instructors, residents, and interest groups. We aim to make groups self-sustainable by supporting and training volunteers and helping them access local grants and facilities. Our range supports both interests in physical health and social activities, and some specialised to support people living with dementia.

Complex Community Support - We help individuals living with complex health and/or social conditions that need regular practical and emotional support to live as independently as possible, and/or reduce the risk of unnecessary decline, crisis, or re-hospitalisation. This is provided through a multi-disciplinary team experienced in supporting older people and offering information and advice; they work with clients, families and carers to tackle a range of issues.

Day Care & Dementia - Provided day care/respite, primarily for those older people living with dementia, including outreach support in the city for carers and families, education and skills training for families and local organisation. The centre also provides placements for health and social care students. The leadership and secretariat for the Norwich City Dementia Action Alliance and the"Dementia Friendly Norwich" campaign is also provided under this function. Supported by general fundraising, contracts and earned income and restricted donations.

Income Generation - Activity for raising funds, including targeted community fundraising events and programmes, general public and corporate donations and awareness raising campaigns.

Age Healthy Norwich - In collaboration with One Norwich Practices primary care services, we're supporting people over the age of 50 with high blood pressure and diabetes. People receive personalised weekly coaching sessions for up to six months, shaped around their abilities and goals. This is followed by a 6-month self-care phase with supported access to a wide range of clubs and activities. The Age Healthy Norwich partnership with EPIC Norfolk, Norwich Door to Door and Norwich Theatre offers people a wide choice of activities, as well as addressing other barriers like transport and affordability.

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Tangible fixed assets	28,536	–	28,536
Investments	1	–	1
Current assets	627,530	43,279	670,809
Creditors greater than 1 year	(319,067)	–	(319,067)
Net assets	337,000	43,279	380,279

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	33,200	–	33,200
Investments	1	–	1
Current assets	747,931	96,523	844,454
Creditors greater than 1 year	(338,605)	–	(338,605)
Net assets	442,527	96,523	539,050

24. Analysis of changes in net debt

	At 1 April 2022 £	Cash flows £	**At 31 March 2023 £**
Cash at bank and in hand	858,643	82,510	941,153

25. Operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023	2022
	£	£
Not later than 1 year	20,236	236
Later than 1 year and not later than 5 years	20,202	439
	40,438	675

26. Related parties

No donations were received from trustees (2022: £Nil) during the period.

The charity is part of the Age England Association and paid membership fees of £500 (2022: £300).

The charity received grants, donations and a brand partnership from Age UK of £25,971 (2022: £31,893). Amounts outstanding at the year end totalled £Nil (2022: £Nil).

During the year rent was charged from The Marion Centre, a charity with trustees in common, to the charity totalling £16,000 (2022: £6,000). Management charges of £12,198 (2022: £3,750) were charged by the charity to The Marion Centre. At the year end £2,500 was owed from The Marion Centre to the charity (2022: £2,250 was owed by the charity to The Marion Centre).

Age UK Norwich

England & Wales - Charity number 1094623

Accounts

COMPANY REGISTRATION NUMBER: 04489595
CHARITY REGISTRATION NUMBER: 1094623

Age Concern Norwich

Company Limited by Guarantee

Financial statements

31 March 2022

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2022

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Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chair's report

This is my first Chair's report, having been honoured to take this position in April 2021 - I took over from Joanna Hannam who was a very successful interim Chair (following the untimely death of Mike Britch). Joanna and other Trustees have made me most welcome and shared their excellent advice and support over the year. All involved with Age UK Norwich whether as clients, volunteers or financially through generous grants or contracts can be assured that our governance, safeguarding and other policies are totally compliant with best practice.

Our Patron - William Armstrong - continues to motivate and his introductory comments summarise so much we believe in and value so thanks to him, also.

All charities are recovering from the dreadful pandemic - Age UK Norwich has bounced back with renewed enthusiasm with a determination to enhance the lives of all older people we strive to help. Currently this support is more vital than ever and would not be possible without the dedicated first-class staff team and volunteers who continue to amaze me with their 'can do' attitude and obvious care.

Age UK Norwich enjoys a fine reputation in our fine city - it also recognises that parts of the city and the surrounding areas merit more concentrated attention and we shall continue to tackle those inequalities in conjunction with partners with similar values and objectives. In 2021, we commissioned research to listen to older people and our strategies are designed around the services which older people say they need.

More changes to the NHS and Social Care sectors mean facing new challenges and we must remain central to the new Integrated Care System, other statutory bodies and the VCSE Assembly to ensure older people's voices are heard loud and clear!

There is never going to be enough money to be able to achieve all we wish and our clients deserve but thanks again to our generous donors and the initiative and perseverance of those applying for grants and contracts, at the end of this financial year 2021/2022 we have balanced the books and are looking forward.

We are an independent Norwich-based charity which is accredited by, and is part of, the national Age UK network. This gives us access to national campaigning/lobbying and the ability to share best practice. The national Age UK does give us some financial support (£15,000 in 2021/22) for which we are, of course, grateful, but the remainder of our £1m turnover needed to support older people must be raised by us. It's a challenge.

Finally I am inspired by all involved at Age UK Norwich (volunteers, donors, staff colleagues, trustees and others) with the determination for older people to have a fulfilling later life with equal opportunities.

This Annual Report makes impressive reading. I hope you enjoy it and if it stimulates your interest in helping, please get in touch.

Age UK provides some wonderful services - but we also aim to be champions for older people. Let's continue to fight the cause - it's a good one!

Alastair Roy
Chair of Trustees, Age UK Norwich

Reference and administrative details

Registered charity name	Age Concern Norwich
Charity registration number	1094623
Company registration number	04489595
Principal office and registered office	Marion Day Care Centre Marion Road Norwich NR1 4BN

The trustees

The trustees who served during the year and at the date of approval were as follows:

Alastair Roy - Chair (co-opted as Chair and Trustee 28 April 2021)
Joanna Hannam - (Interim Chair until 28 April 2021)
Brenda Horner - (resigned 24 November 2021)
Kate Money
Celia Cameron
Karl Gessner - (co-opted 28 April 2021)
David Wootton
Jacqueline Middleton
Peter Kelley
Susan Whitaker
Peggy Hughes - (co-opted 3 May 2022)
Anna Bennett - (co-opted 27 July 2022)

Non-voting members	We also have ex-officio board members drawn from Social Services, Age UK Norfolk and the community.
Senior management team	Dan Skipper - Chief Executive Simon Mayes - Finance and Governance Lead (resigned April 2022) Jo Willingham - Information, Advice & Welfare Manager Alison Bessey - Day Care Manager (resigned October 2021) Enefola Samuel Apeh - Neighbourhood & Community Support Manager (resigned February 2022) Jeremy Goss - Corporate Relationship Manager Nicolette Neile - Marketing & Volunteer Lead (resigned May 22) Natasha Farr - Client Support Manager Michael Barber - Health & Community Support Manager (appointed August 2021) Jamie Price - Head of Operations (appointed February 2022)
Patron	William Armstrong OBE
Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
Bankers	National Westminster Bank plc 45 London Street Norwich Norfolk NR2 1HX
Honorary solicitors	Hatch Brenner 4 Theatre Street Norwich NR2 1QY

Objectives and activities

Our Mission

As an independent charity in Norwich, our mission is to improve the quality of later life by working with our residents to create an age-friendly and inclusive city where they can thrive, supported by opportunity and services that enhance and protect their health and wellbeing.

City Challenges

For many, Norwich is a wonderful place to live, work and retire and the city has a rich tapestry of history, culture and community that makes it a city of stories. There are, however, significant and often hidden issues in the city that mean a proportion of our city population are living in impoverished conditions that directly threaten life expectancy and quality of life.

The Norwich City Council State of Norwich Report 2020 shows there are 29,500 residents of dependent age (65+), 23% of whom experience poverty, and living unsupported with co-morbid conditions, isolation and mental health difficulties. Many of these live in some of our most deprived wards, with indicators of health, financial welfare, and quality of life below county and national levels.

We have a growing, ageing population. By 2040, about 40% of Norfolk residents are predicted to be of typically dependent age rather than of working age and, as a city, we need to prepare for this to ensure that the environment we live in, local policy and services are age-friendly, and Norwich is recognised as a World Health Organisation (WHO) Age Friendly City.

We will deliver this mission by:

- **Providing support and opportunities:** Giving people support and opportunities that enable them to live healthy and connected lives.

- **Targeting and Tackling inequalities:** Tackling inequalities that reduce life expectancy and quality of life.

- **Advocating the use of Age-Friendly design principles:** Promoting the World Health Organisation Age Friendly Principles in the design of the city, its services and culture.

- **Being a champion for the cause of people aged 50+:** Listening to residents and championing their views with policymakers for improvements that are inclusive and supportive of ageing.

Our charitable work focuses on three main areas:

Poverty & Welfare

We tackle inequalities that reduce life expectancy and quality of life. We prevent people from falling into poverty by maximising income and limiting the impact of debt and social issues.

We do this by:

- Helping people to understand their entitlements

- Helping people claim benefits and discounts they are entitled to

- Limiting the impact of debt through budgeting or debt adjusting

- Providing grants to alleviate cost-of-living hardship
- Giving advice on health, care, legal and financial matters to help people understand their rights
- Connecting people to services/support within their local area.
- Helping people proactively plan for later life.

Health & Connection

We give support and opportunities to live healthy and connected lives. We protect independence by supporting recovery from illness and injury, and reducing the impacts of inactivity and loneliness.

We do this by:

- Helping people to understand health risks and ways to make positive changes
- Providing activities to keep people healthy, active and connected
- Limiting the risks of health decline after hospitalisation
- Supporting people to adjust to long-term health conditions or life changes
- Bringing different generations together to share knowledge, experience and reduce stigma
- Connecting people to services/support in their local area
- Giving skills to enable social connection and independence

Voice & Representation

We listen to residents and champion their views with policymakers for improvements that are inclusive and supportive of ageing.

We will do this by:

- Engaging with people in later life to understand their wants and needs.
- Gathering data and information about later life to help design local services in the best interests of the ageing population.
- Challenging inequality and ageism and campaigning for the rights of the city's older population.
- Sharing best practice from local, national and international research and insights.

Headline Impacts

Across our services last year, **we helped 4,058 people** who received personalised support based on their needs. We **received 16,426 enquiries to our Advice line,** whether via phone, webchat or email. **19,148 visitors self-served information** via our website, accessing a wide range of guides, videos and content. We also had over 10,000 engagements via our social media channels.

As a charity, **we generated £1.18 million for older people,** whether through claiming statutory financial entitlement, accessing grants or debt resolution. We also **paid out £7,317 in grants** and hardship support, which was over twice as much as 2020/21 as people struggle with the rising costs of living.

For people below the poverty line, this money is a life-line to living healthier, safer, and happier lives. It is also a significant contribution to the city and county economy, with this income coming from central government rather than a local authority.

We introduced two new partnerships: INTERACT with OneNorwich Practices and Norwich City Council as part of a multi-disciplinary team to support people with complex housing issues; and Age Healthy Norwich with Beechcroft and Lionwood Surgeries to support patients with hypertension and weight management difficulties, providing personalised health coaching. Both of these projects are exploring anticipatory and preventative ways to manage interconnected issues that impact people's quality of life, such as for health, wellbeing, social and financial needs.

A message from our Patron

"It's not how old you are. It is how you are old." So wrote the French author Jules Renard. At Age UK Norwich, we seek to help people to enjoy and make the best of later life, giving them the support and resources, they need. We try, too, to help them see later life as a time of purpose and fulfilment.

Nearly one in five people in England and Wales are now over 65, outnumbering children under 15. No one should fear or regret growing older. It is after all a privilege - a privilege which is denied to many.

We provide a comprehensive range of resources and sources of support addressing the needs of older people and helping them to have the best possible quality of life.

As well as providing essential and practical advice, Age UK Norwich organises a massive range of activities to help older people to keep fit, healthy and active. We also give expert advice on financial issues including entitlement to benefits and grants.

Crucially, we try to help older people to stay connected and be part of the community. Loneliness and social isolation are worryingly prevalent among older people. 45% of people 70 or over say that they are uncomfortable leaving home. The pandemic has made the situation worse. By providing assistance at home and support with outside activities we are helping to combat loneliness and making those in later life feel that they belong. We all have a responsibility for each other.

There is no older person, whatever their gender or circumstances, who cannot benefit from one or more of the services provided by our organisation. I have personally found much enjoyment in being part of the walking football project as well as getting fitter!

None of this could be achieved without our tremendous team of staff and volunteers. Each and every one of them deserves our admiration and gratitude.

Age UK Norwich strives to make sure that the needs of older people are taken into account by public authorities in deciding how to allocate resources and formulate policies. We make sure that the voice of older people is heard - loudly and clearly.

Operating in conjunction and collaboration with partner agencies we would like to work towards Norwich becoming officially an "age-friendly city" which will be a recognition that our city provides a caring and supportive environment for those living in later life and recognises an obligation to protect them and further their interests. An age-friendly community is one in which "older people, communities, policies, services, settings and structures work together in partnership to support and enable us all to age well".

As a society we have in recent years increasingly invested substantial medical resources in helping people to live longer. We need, however, also to concentrate on helping older people to enjoy later life and live it to the full.

Thank you for your support for Age UK Norwich. Together we can make Norwich a place where older people can truly feel supported, empowered, included and, most of all, valued.

William Armstrong OBE, Patron

Objectives and activities *(continued)*

A message from our Chief Executive Officer

The COVID-19 pandemic demonstrated the immense importance of our communities as they came together to support one-another in times of significant challenge and uncertainty.

This glimmer of light against a backdrop of unprecedented social upheaval and distress has quickly diminished, and we are left with an aftermath of significant rises in financial hardship, physical and mental health decline, and a loss of several community assets and services.

This has exacerbated some long-standing issues within the city, specifically around loneliness, social isolation, health, and financial inequality, with some of our most deprived wards being hit the hardest. These now sit in the lowest percentiles in the country:

- Cost-of-living rises have pushed more and more people into poverty. In the city, nearly 20% of households experience fuel poverty, compared with 15.6% in Norfolk and 13.2% across England.

- GP Patient Survey results in 2019 show Norwich has the highest self-reported mental health rate in the UK. The rate of over-70s experiencing depression has doubled since the pandemic.

- Inactivity remains a key risk factor to people's physical health. NHS Data shows one in four people between 55 and 64 are physically inactive, meaning they do less than 30 minutes of activity a week - with 21.7% of the Norwich adult population classed as obese, and some wards as high as 27.8%.

These factors place many of our older residents at higher risks of physical and mental health conditions, poorer quality of life, and lower life expectancy of nearly a decade when comparing our most deprived and most affluent areas of the city.

This inequality is something we are majoring on as a charity, to ensure we focus our charitable services on the most vulnerable in our city, to collaborate with other city and county organisations in the city to tackle these issues, and to protect the quality of life, in later life.

As a charity, we have a positive track-record of delivering effective solutions for older people that blend crisis support with anticipatory and preventive services. This provides a significant opportunity to the NHS Integrated Care System, and primary and secondary health and social care, and I hope this is embraced as much as the contributions of other Age UKs have been in other areas of the country.

Our vision to make Norwich an age-friendly city is one that should resonate with all of us, of any age. Once thing is certain - we all age, and in the future, there will be more older people than we have ever seen in this city, county and country and on this planet. We must make sure that Norwich adapts and evolves to become more age-friendly and maximises the wealth of experience and skills our older residents have in abundance.

Finally, I would like to thank my staff team who worked tirelessly during the pandemic, our volunteers who enrich what we do, and our partners, supporters and funders. Together, we make Norwich a better place to age, and together we will put Norwich on the map as an Age Friendly City.

Dan Skipper, Chief Executive Officer

Achievements and performance

Health & Community Support

Our Health and Community Team work throughout Greater Norwich to provide opportunities for physical and social activity, support to recover from illness and injury, or help to adjust to living with long-term health conditions.

They take referrals from the general public, health and social care professionals, district councils and other local community-based organisations.

Our service range includes:

- **Health @ Home**

We provide personalised support for the recovery from illness and injury or preventive maintenance of physical and/or mental health. This is delivered through physical activity to improve or maintain health, using a range of activities and diet/activity advice, delivered within the home or local community.

- **Activity Befriending**

We provide social connection for those who experience loneliness and isolation by having regular contact with a trained volunteer. This is delivered through home, telephone or community contact to improve wellbeing and, over time, physical activity, access to local services and connection to the local community.

- **Clubs & Trips**

We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels and provide structure and focus to their week.

This is delivered in community locations, working in partnership with a wide range of instructors, residents, and interest groups. We aim to make groups self-sustainable by supporting and training volunteers and helping them access local grants and facilities.

Our range supports both interests in physical health and social activities, and some specialised to support people living with dementia.

- **Complex Support**

We help individuals living with complex health and/or social conditions who need regular practical and emotional support to live as independently as possible, and/or reduce the risk of unnecessary decline, crisis, or re-hospitalisation.

This is provided through a multi-disciplinary team experienced in caregiving and information and advice, able to support clients, families and carers with a variety of areas of support through Age UK Norwich or their local area.

In 2021/22 we:

- Coached 75 Health @ Home clients, each getting a 10-week personalised programme of physical activity and support.

- Ran 26 regular clubs and groups, supporting 349 clients with their physical and social health. That's 780 sessions each year, or over 1,100 hours of activity time.

- Befriended 106 people for a year, with over 1,000 hours of companionship provided. With our support, 56% of clients progressed into a community-based activity.

- Supported 60 clients with complex needs discharged from hospital or with Personal Care Plans. This included 458 welfare checks, case work and recovery assistance. We also provided 1,245 personal care sessions at our Marion Centre, around 3,700 hours of in-person care.

Focus on: Physical Health

As indicated in the message from our Chief Executive Officer, NHS Digital Statistics on Obesity, Physical Activity and Diet, England (2020-21) data shows one in four people in the UK aged between 55 and 64 are physically inactive, meaning they do less than 30 minutes of activity a week. The State of Norwich 2020 Report states 21.7% of adult residents are classed as Obese (England 24.1%), however for some wards within the city this can be as high as 27.8%.

Moderate activity can reduce risks of cardiovascular disease by up to 35%, dementia by 30% and depression by 30% (ONS). It also significantly reduces your risk of falls, one of the most common causes of injury in later life.

Age UK Norwich Later Life Residents research in October 2020 showed more than a third of older people in Norwich do not attend any form of activity or class. Of those who did have support to exercise or attend groups, almost 98% felt they were important to having a healthy and fulfilling life.

Our **Health @ Home Service provides** 1-1 sessions for physical activity by a qualified instructor who specialises in later life activities and conditions. 80% of clients are referred to this service for the management of existing health conditions. Most of them are living with impaired mobility limiting their independence. (8% for Weight Management, 9% for Pre-Surgery Health, 2% Post Surgery Recovery and 1% for general self-care.)

Conditions vary, with the majority of clients living with limited mobility from osteo, cardiovascular or mental health conditions.

With extensive waiting lists for surgery and treatment, Health @ Home provides an effective solution to keeping people physically active, ensuring that they are either ready for their health treatment, or they are supported to recover from it.

Our diverse range of **Clubs and Groups** provides opportunity for people to come together, whether that be for their physical health, socialising and friendship, or interests. These include Dance, Cooking, Walking, History and Reminiscence, Ten-Pin Bowling and Tai Chi, Boccia and trips to local events and landmarks.

These groups provide a natural follow-on from our Health @ Home and Befriending services, giving a range of ways for clients to maintain their health and connect to people and their local community.

In June 2020, we added two new Walking Football groups to our range, thanks to funding from the Football Association and with local partners at The Arena and Framingham Earl Sports Centre. These weekly groups have grown in membership month-on-month, and we now have 80+ attendances each month.

"Many thanks to Age UK Norwich for all you've done to get this great group of players together. I'm sure there are going to be long lasting friendships made because of your efforts."

Mr R, Walking Football Player

We also introduced a "Joy of Food" programme in November 2021, helping people learn how to cook nutritious meals, save money through cooking in more economical ways, and meet new people. This is in partnership with Norfolk County Council Adult Learning. We continue to support and collaborate with a number of local sheltered housing schemes, such as the Great Hospital, Doughty's, Gray's Fair Court and Benjamin Court to name a few, where clients have been supported with physical or social activities.

Focus on: Hospital Discharge

In July 2020, we were funded by Norfolk County Council to support patients who had been discharged from hospital to the Adult Social Care Team, to monitor their welfare and support the older person or their family to help recovery and reduce the risk of readmission.

Active Norfolk 2020 Locality Insights Data shows 4,150 emergency hospital admissions were due to falls. Frailty is highlighted as a significant county issue. More than 110,000 people aged over 65 are living with a degree of frailty, with around 20,000 classed as frail or slowing and dependent on assistance with personal activities or mobility.

For those who have experienced a hospital stay, published data from NHS Digital Compendium (2020-2021) highlights that 6,230 or 13% of patients aged 16-74 within Norfolk and Waveney CCG are readmitted within 30 days of initial discharge - with this figure rising to 17.4% for the vulnerable over 75s.

Through our **Complex Community Support** service, our multi-disciplinary team is providing a range of support, from cognitive and physical activities to making practical arrangements such as transport, medical appointments, housing issues, and ensuring essential basics such as adequate food, drink, and companionship. They also get financial support through our Information & Advice Team.

Age UK Norwich Later Life Residents research in October 2020 showed half (51%) had a health issue that affects them around the home, and over a quarter (28%) found it difficult to walk around their homes.

Waiting lists at the Norfolk and Norwich University Hospital for routine appointments can be extensive i.e., a 45 week wait for foot and ankle, 30-70 weeks for lower limb, hip and knee, 79-81 weeks for upper limb, and 30 weeks for cardiology. (NNUH Clinical Wait Times, Website, July 2022)

This personalised service fills the gap between regulated health and care services and independent living in the community, ensuring people's future needs are anticipated and supported, rather than risks being un-checked and causing more significant impacts to either health or wellbeing.

Our experience running the Marion Day Care Centre has been invaluable to understanding the needs of older people, their families and carers, and in February 2022 we shifted our offer to a fully community-based model, to help people maintain their independence at home and in their own local community. This service provides the anticipatory care by:

- Reducing the risk(s) of unnecessary health decline, crisis or hospitalisation
- Offering recovery support and connection to local community services, for ongoing self-care and health maintenance
- Delaying the requirement for regulated care packages that are more costly and currently at saturated capacity
- Supporting people during long waiting times for medical treatment or sheltered/assisted living housing
- Being person-centred and enabling the solution that people need to recover, or plan for the future
- Enhancing social prescribing and discharge-to-assess models.

"I don't think I would be alive any more if you didn't come into my life when you did".
Mrs J, Complex Community Support Client

This approach also offers longer periods of support compared with many outpatient or crisis pathways, reflecting the vulnerability, and complexity of many older people's lives.

From the people who have recently benefited from the service, 50% have been in hospital or concerns have been raised around frailty and risk of falls, or a lack of suitability of living conditions. Most clients are aged between 70 and 90 years of age.

30% of clients receive activities to support cognitive stimulation or wellbeing. 10% are supported to manage their home or garden, and 25% have benefited from advice to obtain statutory benefits such as Attendance Allowance, Personal Independence Payments, and local authority "assistance schemes".

Disability-free life expectancy - the number of years on average people can expect to live without a disabling health condition has continued its dramatic fall, particularly among women. At birth, people in the most deprived areas can expect to live more than 17 years longer with disabling health conditions than those in the least deprived area.

This service offers a flexible, and holistic way to support these complex needs in the community, and make sure people feel supported, especially at times of significant life events, such as hospitalisation, bereavement, moving home, or being diagnosed with a long-term condition.

Case Study: Complex Community Support

Gloria was referred to us through a Social Prescriber for support with loneliness and isolation. Upon contact, it was quickly apparent through talking with Gloria that she had low mood and motivation, money worries, and felt isolated from her family in Essex. She lived on her own with her dog, and she had some friends who popped in a couple of times a week to help with food and appointments with her GP.

A contributing factor to Gloria's low mood was her financial position, which limited what she wanted to do. Our Community Support Worker carried out a full benefit entitlement check, which showed eligibility to claim Housing Benefit, Attendance Allowance, Free TV Licence, Council Tax Exemption and a Warm Home Grant. These benefits also made her eligible for NHS prescription glasses. These entitlements were all applied for and awarded, plus we arranged a food bank voucher as Gloria had little in the house to eat.

One of Gloria's goals is to be closer to her family, who moved away from Norwich to Essex. Our Community Support Worker contacted the Essex local authority for details of their sheltered housing allocation. This information was sent in the post to Gloria, with their range of Sheltered Housing and Assisted Living properties for her to discuss with her family when she is ready.

Gloria shared that another factor in her low mood was loneliness. We provided her with an Age UK Norwich Befriender called Ann, and they bonded well over the first few sessions. Ann provides Gloria with a weekly visit at Gloria's home, or they venture out into the local community to the shops, cafes or for activities.

Gloria also needed support as she felt she needed more help from her GP. She felt unsteady on her feet and was struggling with side effects of her medication. With her permission, our Support Worker arranged for a medical review and her medication was changed, which she reports is an improvement. Arrangements were also made for an alarm pendant, in the event of a fall.

Due to her mobility, Gloria was not confident on her feet, and she reported concern about her garden, which had a tree dropping leaves that had covered the path to her door. They were becoming slippery. Our Support Worker arranged for GoodGym to visit on a couple of occasions to tidy the garden and clear the path, enabling Gloria and her dog to use the space without fear.

Gloria now reports that her mood has improved, and her new income has "taken a weight off my shoulders". She enjoys the contact with her Befriender and looks forward to her visit and their trips out. She is in regular contact with her family in Essex and will consider a move when she feels ready.

Focus on: Mental Health

GP Patient Survey results (2019) show Norwich has the highest UK self-reported mental health rate (15.2%). This has worsened due to Covid-19, particularly among older, deprived communities with greater pressures of financial and health inequality, and loneliness.

We know that in Norwich, one of the top three Social Prescribing referrals is for loneliness and isolation, and our experience shows that people need more than signposting to encourage them to make changes in their life.

The Norwich City Council State of Norwich Report shows life satisfaction in the city scored as 7.53 out of 10, and happiness as 7.21 out of 10. Both scores were marginally behind Norfolk (7.85 Life Sat. and 7.55 Happiness) and England (7.68 Life Sat. and 7.52 Happiness).

Our Befriending Service has been in operation for nearly a decade, offering companionship through trained volunteers who make contact via the telephone, a home visit, or trip out in the local community.

The aim of this service is not solely to provide companionship, it's to slowly build the person's confidence to use services in their local area, connect to an activity that interests them, and grow their friendship circle.

"It's been really special, we have completely different lives but it's challenged me to step out of my comfort zone and see thing from someone else's point of view."

Mr J, Befriendee

A large proportion of our befriending clients have experienced a life event that has increased their isolation or feelings of loneliness. This could be significant events such as bereavement, divorce or moving to a new area, but also more regular factors like changes in health and mobility that limit regular behaviours and social activities.

During the COVID-19 pandemic, demand for this service dramatically increased as many older people found themselves cut off and fearful of social activity. The rate of over 70s experiencing depression since the pandemic has doubled, one in three have greater anxiety, and 45% are worried about leaving their house for exercise and social contact (Age UK - The Impact of Covid, 2021).

Befriending is an enablement service, and around 60% of our clients move from a state of isolation, often housebound, to using their local community more regularly and increasing social connection and friendships. This takes time, as it involves human behaviour, people living with physical and mental health challenges, which is why we support people for 12 months, so trusting and supportive relationships can develop, and people can make changes in a time and space right for them.

"Knowing my befriender over the phone has made a major difference in my life. Without her help, I would be in a very lonely place."

Mrs Q, Befriendee

Focus On: Age Healthy Norwich

In January 2022, we formed the Age Healthy Norwich Partnership with Exercising People in Communities (EPIC) Norfolk, Norwich Theatre and Norwich Door to Door. Through this collaboration, we are offering a breadth of physical and mental health activities to support people over 50 with their health through two pilots funded by One Norwich Practices, NHS Charities, Garfield Weston and Norwich Consolidated Charities.

- Surgery Pilot. We are working with Beechcroft Surgery and Lionwood Surgery to support patients with hypertension and weight management. Health coaching is being used to support patients, understanding their goals and providing a personalised programme of activities to improve health outcomes. Patients receive coaching for six months, with targeted outcomes for self-care. Support is also provided for transport, clothing or equipment to enable engagement with community services.

- Digital Pilot. This pilot supports clients from the Norfolk County Council Reablement Team who need support with physical recovery after illness or injury. Health coaching is provided using digital devices, provided to the patient through Norfolk Libraries or the Age Healthy Norwich Partnership. For patients who are digitally inexperienced, Norfolk Libraries are training them and providing ad hoc support to engage with the coach. Again, support is also provided for transport, clothing or equipment to enable engagement with community services.

Both pilots are being evaluated by the Norwich Institute of Healthy Ageing (NIHA) in Q3 2022, and we believe these results will demonstrate an effective way to manage health through personalised physical activity that is sensitive to ageing.

Case Study: Age Healthy Norwich

Judy worked in the care industry for thirty years and was diagnosed with hypertension a few years ago. She gets a regular check-up from her GP, but has not done anything to change her lifestyle or levels of activity.

Judy agreed to take part in the Age Healthy Norwich pilot. She has been working with a Health Coach for a number of weeks, and has quickly made some lifestyle changes to help improve her physical and mental health. This includes basics such as hydration, and considering more healthy food alternatives when shopping, and introducing more fruit and vegetables into her diet.

Judy reported a lack of confidence with food preparation, and our Health Coach encouraged her to enrol in our Joy of Food Programme, to try new recipes and increase her range of nutritional meals.

"I was very surprised how little water I drank - in fact, hardly any. It's proving more difficult than I expected to drink water, it's been a real eye opener. Now every time I have a drink of water I raise a glass to my coach, Amy."

Judy has now received weekly coaching sessions in her home, which have increased her level of physical activity. In parallel to the 1-1 coaching, Judy has joined an exercise class at Pilling Park Community Centre, run by Age Healthy Norwich, for Cardio, Tone and Strength. This offers peer support with people of a similar age, plus widening social circles and community support.

"You think that no one cares about you. Then you have someone take an interest and you realise you have gone down a slippery slope. You go for the easy option rather than the healthy one and get in a rut - but then you have someone a Health Coach to inspire you. I think it will become part of everyday life, things like being aware of what I'm eating - it's a privilege to take part."

Partnerships

We are an active member of the Norwich Institute of Healthy Ageing (NIHA) Co-Production Partnership, a consortium led by the University of East Anglia. Launched in November 2020, NIHA develop and implement effective strategies to promote sustained population behaviour change, in order to improve physical and mental wellbeing.

"Age UK Norwich has played a key part in the implementation and development of the consortium, through being a member of the NIHA Co-Production Partnership, engaging with service users to help shape the research agenda, presenting to the Executive Board and commissioning NIHA to evaluate the Age UK Norwich Healthy Ageing Project."

Anna Sweeting, Research Fellow, Norwich Institute of Healthy Ageing.

We are grateful for the support of Active Norfolk who have supported us over the years to add physical activity to our range of services, both in technical support and also with funded opportunities. We continue to engage with them to understand national and local examples of healthy ageing. In 2022, Active Norfolk will evaluate our range of clubs and groups to understand the impact this has on our clients, both in physical and mental health.

"Population ageing has become a complex issue, with a significant drop off in physical capabilities being experienced as people age. This in turn has had an effect upon life expectancy, quality of life and people's general wellbeing, which has only been exacerbated over the last few years with the effects of the pandemic causing increased sedentary behaviour and deconditioning.

"Age UK Norwich have been at the forefront of this in Norfolk for a number of years and have worked to support the people of Norwich to remain independent as they age, where we have worked closely together on increasing access to opportunities for older people to be active and build movement into their day. They continue to be a champion and guiding light in this field, always looking for innovative ways to integrate activity and movement into their services."

Ryan Hughes, Health Inequalities Strategic Lead, Active Norfolk

In January 2022, our Chief Executive Officer joined the Norwich Place Board run by Business in the Community (BITC). Norwich is one of the four new places identified by Business in the Community's (BITC) Place Programme, where they are engaging with business to replicate a Place-led approach, ensuring no place is left behind. Working in partnership with businesses, the local authority and community organisations, BITC aims to help address the inequality and lack of opportunities that exist in Norwich, with a particular focus on a coordinated, city-wide approach to employability, wellbeing, and reconnecting communities.

"BITC has built a strong co-creation partnership with Age UK Norwich, with Dan Skipper, their CEO, sitting on the Norwich Place Board, playing a key role in supporting and being the voice for the VCSE sector and being at the forefront to champion the board's ambition to accelerate and raise the bar for the future of Norwich. He's also making sure we're accountable and the voices and rights for our older generation are heard and included in the Norwich City 2040 vision, creating equal opportunities for everyone in Norwich."

Tracey Drake, Local Development Lead (Norwich), Business in the Community (BITC)

Staff Profile - Amy Goreham, Health Coach

"As a Health Coach, I aim to support people to improve their health and wellbeing. This can change over time, and I try to help clients to become more autonomous by learning new ways to keep physically active. My time is spent delivering one-to-one sessions at clients' homes or in their gardens, or leading exercise groups for cardiovascular fitness, strength, or stability.

"I enjoy working with clients and helping them become more body confident and feel privileged to be part of their experience in becoming healthier and happier. My role as a Health Coach has recently widened as part of our Healthy Ageing pilots, focusing more on clients with long-term medical conditions."

Our Health & Community Support services are funded from a variety of sources including: The Earl of Northampton's Charity - Mercers, The Big Lottery, Active Norfolk, Norfolk FA, Alan Boswell and the Aviva Broker Community Fund.

Information, Advice & Welfare

We provide independent information and advice to older people, families and professionals offering an extensive breadth of support, ranging from money and welfare rights to legal advice and wills - covering issues to do with the home, bills, care and health. Our service range includes:

- **Information**

We provide information to help educate people on their rights, eligibility and services available to them in their local area, city or county. This is general information and not tailored to personal circumstances.

- **Advice & Welfare**

We provide personalised advice based on people's eligibility, entitlement and later life goals/issues. This includes case-work to implement client goals, engage with statutory and local providers, and applications for financial and social welfare.

- **Advocacy**

We provide representation to help clients who need additional support to express their needs or views - for example, speaking on their behalf to a health practitioner or creditor, or being present when arranging care or support.

- **Free Legal Advice Service**

We provide appointments to help clients discuss any rights or legal concerns about Power of Attorney, Wills, probate, Trusts, Court of Protection and lifetime planning with a solicitor, partnering with several local firms, such as Clapham & Collinge, Spire, and Hansells to provide this service free of charge.

In 2021/22 we:

- Gave 3,468 people personalised advice, case work or advocacy, covering over 9,000 issues. This was a 2% increase on 2020/21 (3,396).

- Received 16,426 enquiries to our Adviceline. This was an 11% increase on 2020/21 (14,754). 96% of calls received were answered at first attempt.

- Enabled 19,148 unique visitors to self-help via our website. This was a 38% increase on 2020/21 (13,916). Some of this increase is accounted for by the introduction of our VERA Virtual Assistant.

The table below shows the wide range of social issues we supported. In all our work, we assist people holistically and the immediate presenting issue is often not the biggest area of risk, or the priority support needed.

Money & Welfare Rights	20/21	21/22
Benefits/income maximisation: Helping with benefit checks, benefit form completion, Mandatory Reconsiderations and benefit appeals	43%	43%
Money: Managing money, debt repayments, charitable applications, fuel and food bank support, pensions, financial, banking, council tax, other tax, insurance.	10%	9%
Care & Health		
Community & residential care: Care and support planning, services/provision of care, safeguarding, complaints, paying for care, residential care options and paying for residential care, local authority means test.	6%	7%
Travel – concessions, Blue Badge, disability and disable parking, holidays, day trips, passports, cars/minibus, car tax, driving licences	5%	5%
Family & Personal – Relationships, relationship breakdowns, social isolation, bereavement, pets, safeguarding, end of life.	5%	3%
Leisure and social activities – fitness/exercise, arts/crafts/music/drama, older people's groups, befriending, other social activities	2%	3%
Age UK Services – Local and national enquiries about services and products	3%	4%
Health conditions and health services – physical and mental health, hospital, GP, intermediate care/Reablement, dental, eyesight, hearing, falls prevention, continence, NHS funding, end of life care.	4%	5%
Home & Bills		
Housing: Housing options, social tenants, private tenants, owner occupiers, eviction/homelessness, social housing allocation, home improvements/energy efficiency, safety and security, clearing homes, environmental, neighbour problems and under occupancy	9%	10%
Bills: Managing or raising billing complaints, dealing with bills. Finding the best consumer deals, switching policies.	1%	1%
Consumer – consumer rights, energy, water, TV licences, telephones/mobiles, internet, computer access, scams, funeral plans	4%	4%
Legal Advice & Wills		
Legal – finding legal help, deputyship, wills and estates, probate/letters of administration, powers of attorney, mental capacity, disputes and complaints, subject access requests	4%	5%
Other – employment, nationality and immigration, education, local facilities	1%	1%
COVID Pandemic		
Covid related – shopping/food delivery, prescriptions, self-isolation/social distancing, accessing services/Age UK services, visiting or living with a vulnerable person, housing and amenities, safeguarding public safety, other	3%	-

Focus on: Hardship Grants

Many clients present to us in times of extreme crisis, unable to feed themselves, heat their homes, or under threat of eviction and homelessness. As well distributing our own funds, we also support clients with food and fuel bank vouchers, and help in accessing grants through Norwich City Council or Norfolk County Council Norfolk Assistance Scheme.

Each year demand for our support has increased. In the year, we supported 94 clients allocating £7,314 of funds. This was over double the amount allocated in 2020/21 (£3,400) and in 2019/20 (£900).

These grants also provide our clients opportunity. 50% of our Health @ Home clients have received a hardship grant to help them with clothing and footwear to enable them to access community activities for their health. For these clients living in impoverished conditions, these purchases were "luxury items" and not within their affordability, reducing their ability to maintain active lives.

We would like to thank The French Hospital and Norwich Consolidated Charities who donated funds to support our hardship grants, and The Norfolk Community Foundation who provided shopping vouchers and energy support.

Focus on: Social Prescribing

We are part of the Norwich & Broadland Living Well Team, a collaboration with Norfolk Citizens Advice, Mancroft Advice Project (MAP), Shelter and Equal Lives supporting OneNorwich Practices with patient non-health issues, as part of the national Social Prescribing programme.

Our staff team co-locate within the following surgeries: West Pottergate Medical Practice, Thorpewood Surgery, Lawson Road Surgery, Wensum Valley Medical Practice, Hellesdon Medical Practice - from this year.

Since the introduction of Social Prescribing in 2018, referrals have increased five-fold as more and more health professionals recognise the value of this intervention. These can range from helping people claim their statutory entitlements to arranging home or living adjustments, care, or connection to the local community.

Over the last year, the top referral reasons have been money and welfare benefits, social isolation and loneliness, and housing issues. These are common determinants of health and wellbeing and through the support we provide, financial, environmental and behavioural changes are supported to improve people's quality of life,and help improve someone's health.

"You have done an amazing job, getting me through the bad times. Thank you very much."

Mr J, Social Prescribing Client

Focus on: Winter Hardship

The colder months are a time of significant concern to us as a charity. The emergence of the Omicron variant of COVID-19 forced another period of social isolation for many older people, and this was on top of seasonal issues around keeping warm, risks of falls and reduced social activity.

The Norwich City Council State of Norwich Report showed that Norwich recorded 19.6% excess winter deaths, higher than Norfolk (18.8%), but under the England average (21.1%). Out of the 200 deaths recorded as COVID, 56% were from the city's most deprived areas.

We ran our "Winter Well" campaign promoting steps people can take to prepare their home, keep warm, save energy and eat well. We were also part of a national campaign to help people with energy advice, switching and claiming warm home discounts. "Without Age UK Norwich I would be stuck in the middle of a very big pond - and I can't swim. You have saved my life on many occasion!"

Mr A, Hardship Client

Focus on: Anticipatory Care Taskforce

In February 2022, we joined the newly formed Norwich - Integrated Response Anticipatory Care Taskforce (INTERACT). This is a whole system approach to tackle the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities.

We are working with colleagues from the Norwich City Council Home Improvement Team, Voluntary Norfolk. Norfolk Citizens Advice, One Norwich and Norfolk County Council Social Services as part of a multi-disciplinary team to address very complex cases. This is located at City Hall and funded by OneNorwich Practices. These clients have many complex factors that impact their health, for example hoarding and self-neglect, mental and physical health difficulties and financial instability, which require a shared, and multi-agency approach to tackle the issues that threaten their health and living conditions.

"Age UK Norwich is a key partner of OneNorwich Practices and an exemplar of how the voluntary sector and health sector can work together and integrate for the good of patients. We have worked together for many years to meet the needs of Norwich patients through a range of initiatives, including Social Prescribing, INTERACT and Age Healthy Norwich."

Janka Rodziewicz PhD, Chief Executive Officer, OneNorwich Practices

Focus on: VERA Virtual Assistant

In November 2021, we introduced a virtual assistant chatbot to our website platform to increase our availability and accessibility. VERA provides users with the ability to ask questions via free text or option buttons, taking the user to information or services - offering a 24/7 response, in the language of the user.

VERA can also take referrals from individuals or professionals, to make this experience as simple as possible, again 24/7. VERA is part of our future-proofing of the charity to ensure we can respond to the growing demand for information and signposting, and free up our Client Support Team to help clients who need more detailed support or are digitally excluded.

Local Partnerships

Age UK Norwich is a prominent part of the advice network in the city and county. We are a member of the Norfolk Community Advice Network (NCAN) and we jointly chair the Norwich Early Help Hub. In addition, we belong to the Norwich City Council Financial Inclusion Consortium.

We continue to be proactive in helping people within our different city communities. We supported The Mile Cross Festival, Dying Matters campaign at the Death Café, and have given talks at a number of sheltered housing locations, employers and clubs and groups. This includes the Cuppa Care Project, which is a collaborative Norfolk-wide project run by Norwich Rotary Club, to help tackle loneliness and link people to key advice.

Following the pandemic, we have joined forces with Mancroft Advice Project (MAP), Citizens Advice Norfolk and Shelter to form an advice hub in the Forum. This is an excellent opportunity for VCSE collaboration, cost sharing, and gives opportunities for advice staff to learn from one another.

We have also partnered with Norwich Rotary Club. As part of their centenary celebrations, they have introduced "Cuppa Care", as mentioned above. It provides a vehicle that roves Norfolk to give people the opportunity to see a friendly face, and get information that may help them. This is supported by a wide variety of local organisations. Since its launch, it has attended 131 locations in the county and helped over 300 people.

Impact & Outcomes

Financial Outcomes:	2021/22	2020/21	2019/20
Annualised Benefit Entitlements	£1,050,253	£1,024,563	£1,097,722
Annualised Benefit Entitlements (Social Prescribing)	£81,582	£199,640	£222,347
Benefit Backpay Awards	£31,628	£26,115	£26,349
Hardship Grants	£7,130	£3,400	£900
Debt Adjusting	£11,508	£1,609	£62,382
Year Total	£1,182,101	£1,255,327	£1,409,700

Financial instability or hardship has a considerable impact on mental and physical health, through stress, lack of sleep, or lack of opportunity for healthy living. Through our support, 100% of our clients felt less worried about managing their money. This additional income helps clients maintain their independence, live heathier lives, and reduces the risk of hospitalisation or the need for social care by:

- Making home adjustments to reduce risk i.e. handrails, alarm pendants, removing fall hazards
- Getting mobility aids to maintain independence i.e. walking aids, scooters, e-bikes
- Managing daily life at home i.e. cleaners, gardeners, home help, transport.
- Maintaining physical health i.e. eating well, heating homes, affording transport to medical check-ups
- Connecting to communities i.e. shopping, banking, socialising, friendship.

Many of our clients experience uncertainty about who to turn to for help, or a multitude of information, pathways and access points for statutory support, which causes confusion or a feeling of being "passed around" and not listened to.

Due to the breadth of support we can offer people in later life, we can get to know people, build up a trusting relationship, and deliver a multitude of outcomes to improve quality of life. 75% of our clients said they "felt listened to", and 100% said they would recommend our services to others.

Case Study - Advice & Welfare

Mrs S and her husband were both in hospital. On discharge her husband died, and the client was referred to us for support.

We met the client in her home. She was struggling with her health (COPD) and wellbeing. She presented as exhausted, underweight and unkempt. She was living in a flat with steep stairs that was a severe challenge to her health.

Our Advice & Welfare Officer immediately supported Mrs S with an application for a Funeral Grant, followed by a full entitlement check. The client was only in receipt of a married woman's pensions, so an urgent application was made for Pension Credit.

Due to her health, she had relied on her husband as her carer. She was unable to cook for herself, was exhausted and breathless at night and had difficulties sleeping. Our Advisor also made a claim for Attendance Allowance (AA) at the higher rate.

Mrs S was then admitted to hospital with pneumonia. After hospital discharge, she was given a care package, but Mrs S was concerned about paying for the care she was receiving. Our Advisor reassured Mrs S that her 6-week care package was free care, and that the AA claim would help fund other support if awarded.

Our Advisor also supported Mrs S to review the debts in her husband's name, which she was concerned about as letters were still being sent to their home. Our Advisors helped the client report the deceased status to the various creditors.

Mrs S told our Advisor that she was struggling to wash and dress herself. Our Advisor liaised with Norfolk County Council to arrange a Care Needs Assessment. and a Medical Assessment to increase her banding for Sheltered Accommodation. They also completed a charitable application for a new mattress and washing machine.

Mrs S was obviously dealing with the death of her husband and reported feeling lonely. She was referred to the Age UK Norwich Befriending Service.

Below are the various support outcomes we helped Mrs S obtain. This was led by the Age UK Norwich Advice & Welfare Officer. Throughout all these interventions, the Advisor kept Mrs S informed of the status of various applications and arrangements, listening to her needs, and giving emotional support and expertise to maximise her entitlement and support her goals.

- Pension Credit = £100 per week/£5,200 per annum.
- Attendance Allowance at Higher Rate = £92.40 per week/£4,804 per annum
- Severe Disability Premium = £69.40 per week/£3,608 per annum
- Funeral Grant = £1,000
- Charitable Grant for Mattress/Washing Machine = £300
- Care Needs Assessment / Medical Assessment
- Age UK Norwich Befriender for companionship

Staff Profile: Suzy Croft, Information and Welfare Advisor

"I have a social work background, working in palliative care for 28 years and as a team leader in a London hospice for 23 years. This brought me into contact with a very diverse range of patients, their families, and carers. London services were very pressurised and advice resources were limited and I soon learnt that if I wanted to get advice and support for my clients, I had to do this myself. A large part of the work involved assisting patients with benefit issues and I quickly developed my knowledge in this area.

"After working in London for 40 years, I decided to move to Norwich, where I had close family, in order to get a better pace of Life. I knew that I was unlikely to find another social work role in palliative care in Norwich, but I thought that I could put my benefit skills to good use instead. I googled to see if there were any Welfare jobs and saw that Age UK Norwich was advertising a role.

"I have found that whilst services are also under stress in Norwich, statutory services are much more helpful than those I dealt with in London. Most people I contact on behalf of clients try to be as responsive as they can and are clearly wanting to help as much as possible. I enjoy working with a diverse range of people and feeling that I am doing something to improve their situation.

"I recognised that gaining good benefit advice is so important, particularly at the moment with the increases in the cost of living meaning that older people are really feeling the pinch, with some people that I work with living in quite desperate straits.

"I feel proud that I can make a difference, along with all my colleagues in the Information, Advice and Welfare team. For example, I recently helped someone appeal their Personal Independence Payment decision and also managed to get the work-related element added to his Universal Credit. After several months of waiting for the outcome of the appeal, my client received £156.90 weekly income, which gave me a real sense of achievement. My clients regularly tell me how grateful they are to Age UK Norwich and what a difference we have made to their lives."

Our Information, Advice and Welfare services are funded from a variety of sources including: The Earl of Northampton's Charity - Mercers, The Big Lottery, The Henry Smith Charity, Norfolk County Council Public Health, Norwich Consolidated Charities, Norwich City Council and One Norwich Practices.

Voice & Representations

In October 2021, we commissioned independent research on Norwich residents over 50 from Avalon Research Ltd to understand what older city residents felt about their living experiences and highlight service needs.

In total, 384 people were interviewed through a mixture of telephone interviews, online and paper-based surveys. This provided a wide range of insights that the charity Trustees and Leadership team reviewed to reflect on how our services met these needs and for input into our strategy.

We hosted a series of "Later Life Conversations" with other local organisations to explore different themes that affect local residents. This included:

- Dementia. Thanks to Michael Grey, Reader in Rehabilitation Neuroscience at the University of East Anglia and a researcher and Helen Burgess, Director of Marketing & Content at Age Space.

- Healthy Ageing. Thanks to Ben Jones, Director of Active Norfolk, Steven Hitcham, Director of EPIC Norfolk (Exercising People in Communities) and a qualified instructor specialising in older people,

- Diversity. Thanks to Dee Robinson, founder of the charity New Routes Integration who works with and supports refugees, asylum seekers and isolated migrants, and promotes cross-cultural integration and community awareness, and their Co-Chair Robert Manning.

- Poverty. Thanks to Hannah Worsley, Project Manager at Norwich Foodbank, and Emily Balsdon, Director of Norfolk Community Advice Network, an alliance of charities providing accredited social welfare and legal advice.

We continue to be an active member of Norwich Older People's Forum, and the Norfolk Older People's Strategic Partnership (NOPSP). Both of these networks provide a positive sounding board of views and feedback from local residents and organisations who represent and support a wide range of later life services.

"During the lockdown Age UK Norwich worked tirelessly with other parts of the voluntary sector to support older people. Now that restrictions have been relaxed, it is continuing to support those who still have needs, particularly those with compromised immune systems.

"The way that health and social care services are to be delivered is changing dramatically with the intro-duction of the Integrated Care System (ICS). One of the most important features is the importance of hearing the voices of local people within the communities where they live. Age UK Norwich is working with Age UK Norfolk, the Norfolk Older People's Strategic Partnership and Norwich Older People's Forum to find the best way of representing the voice of older people. The Norwich Older People's Forum is looking forward to working with Age UK Norwich in the year ahead."

Mary Ledgard
Chair, Norwich Older People's Forum and Vice Chair, NOPSP

Staff Profiles: Robert Parish, Client Support Administrator

"My role involves taking calls, emails and post from clients and making sure we help them in the best way we can. This can be services we offer at Age UK Norwich, or things in their local area. It can also be services offered by the City and County Council or Health Service. This involves a plethora of themes and issues, so you have to know a wide range of solutions and keep up-to-date with local services as they change. Often the people I speak to don't know where to turn, or what's available to them. I really enjoy working for Age UK Norwich. It is a lovely place to work, and it feels good to know that the help we provide is making a positive difference to people's lives."

Client Profiles

We support a wide range of people, whether direct clients, their family, or other professionals who are arranging help and support.

Age: Our services start for anyone aged 50+.

- Under 50 = 2%
- 50-59 = 17%
- 60-69 = 25%
- 70-79 = 28%
- 80-89 = 22%
- 90-99 = 5%
- 100+ = 1%

Locations: We support people living in Greater Norwich, however as a county city, some of our referrals comes from the suburbs and wider Norfolk area.

- Norwich NR1 = 20%
- Norwich NR2 = 16%
- Norwich NR3 = 20%
- Norwich NR4 = 10%
- Norwich NR5 = 15%
- Norwich NR6 = 4%
- Norwich NR7 = 7%
- Broadland = 4%
- South Norfolk = 2%
- North Norfolk = 0%
- West Norfolk = 0%
- Unknown = 2%

Diversity

- Gender

- Male = 58%
- Female = 37%
- Other = 1%
- Unknown = 4%

- Health Status

- Disabled = 25%
- Long-Term Health Condition = 50%
- No Health Issues = 3%
- Unknown = 22%

- Ethnicity

- White British = 94.61%
- Irish = 0.7%
- White Other = 2.1%
- Gypsy or Irish Traveller = 0.10%
- White & Black African = 0.19%
- White Asian = 0.10%
- Other Multiple Ethnic Background = 0.29%
- Indian = 0.48%
- Bangladeshi = 0.38%
- Chinese = 0.19%
- Other Asian Background = 0.38%
- Other = 0.48%

Fundraising and Partnerships

Our fundraising income comes from a mixture of individual donations, community fundraising events and working with corporate partners. Without the generosity of the public and local organisations, we could not deliver many of the services we offer or support the number of older people we do.

The Tour de Broads is the biggest cycling event in Norfolk, and we had a number of riders who took up the challenge in aid of Age UK Norwich. This included teams from Howes Percival, Loveday Partners, The People Kit and a solo rider from Norfolk Wealth Management. In total, they raised over £7,000 for the charity, and the event itself allowed us to showcase some of our charitable services.

Norfolk Wealth Management Director Dan Hurren raised £3,000, taking part in the London Marathon, and his colleague Nathan Graham was one of the Tour de Broads riders.

For the second year in a three-year community investment relationship, Hatch Brenner donated £1,500 to our services, and their staff supported our Christmas event at Jorges Portuguese Restaurant where we brightened the lives of many of our most lonely clients. This is the third year we have worked with Jorges to highlight loneliness during the winter months, for which we are extremely grateful.

Some of our benevolence comes through non-financial donations, such as equipment, professional skills, or products, enabling us to offer services, operate, or raise funds for the charity.

We would like to acknowledge the support of:

- We are Doodlebug, who helped us with our Age Healthy Norwich website.
- Smith and Pinching, who trained our information, advice, and welfare team.
- Ark, who provided marketing design for a community project.
- The Arena, for free pitch hire when we launched walking football.
- Pedal Revolution, who funded places for our Tour de Broads riders.
- Wensum Print, who provided vinyl prints for our fundraisers.
- The Yard, who provided refreshments at our Christmas event.
- John Lewis who provided small gifts for our Christmas event.
- Howes Percival, who provided meeting space at their office.
- Norwich City Football Club, who provided meeting space at their ground and auction prizes.
- Norwich Consolidated Charities, for the use of the Marion Day Centre.
- Jorges Portuguese Restaurant, for the use of their restaurant at Christmas.

Included in this are the following legal firms who support us to provide free legal advice sessions to older people with a range of complex issues including wills, probate, Power of Attorney, Court of Protection, personal injury and long-term care issues.

- Caroline Billings, Hatch Brenner
- Patrick Gibney, Leathes Prior
- Lin Whitehead, Clapham & Collinge
- Laura Cotton, Hansells Solicitors
- Jenny George, Sprake & Kingsley
- Laura Rumsey, Rogers & Norton

In total, we received £21,233 of non-financial donations, including £15,500 of rent relief from Norwich Consolidated Charities for the Marion Day Centre.

We were touched by the generosity of individuals and families who made over £600 of in-memory donations and nearly £14,000 in legacies. The majority of donors were clients we had supported as a charity, some over many years.

We were extremely grateful for the large donations from a range of local and regional organisations and charities. These funds, along with public donations, make an incredible difference to maintaining our vital services, or providing additional support, projects or seasonal activity to better the lives of older people, and their families. These included:

- £1,000, The Du Brow Charity
- £1,500, The French Hospital
- £1,000, Hickman Supplies
- £500, County Arts Bowls Club
- £420, Archway Events

As we look forward to 2022/23, The People Kit "Great British Food Quiz", which is in aid of Age UK Norwich, will take place in September 2022. We are grateful for their help in promoting and sharing our services and support to reach as many people as possible. "The People Kit is completely committed to raising not only as much money as we can, but also awareness of the fantastic work Age UK Norwich does for older people in the area."

Mary McGivern, Founder

We have also secured the backing of Creative Sponge, who will be supporting the charity in 2022/23 on communicating its mission, services and client need. This expert support will be critical to helping us raise the profile of our charitable services and reach new clients.

Volunteers

In our report last year, we featured some of the individuals who volunteer for us. Every volunteer is invaluable to the work we do, and we are grateful for the time and support they give us. In the year we were supported by 109 volunteers, most of them supporting our Befriending Service.

In 2021, our volunteers provided over **6,500 hours of support** by giving companionship, running clubs and groups, or working on our Advice Line. At the £16.09 volunteer hourly rate in The National Social Value Measurement Framework (TOMs) this equates to **£104,585 of Social Value.**

This is equivalent to around 3.5 full-time people. Not only do our volunteers provide critical resources to help us reach clients, they provide experience and skills that benefit the charity and staff, and we know they take a lot from the experience, too. Following the pandemic, many of our volunteers who stepped forward at a time of national crisis had to return to their roles. Although we had to say goodbye, we were indebted to their support and help during a time when our services were needed more than ever.

Financial review

Our pricing policy

We supported a proportion of self-funded clients who attended our Marion Road Day Care and Dementia Centre. These clients are not always eligible for funding from the local authority, but with the increased threshold required to meet that eligibility, can still be in significant need. We review our prices annually and benchmark them against comparable provision to ensure they provide excellent value for money for the high-quality service given. We monitor the ratio of local authority funded to self-paying clients and aim to have a majority funded by the local authority, ensuring that we prioritise those people in greatest need.

In February 2022, this service ended. Clients were supported to transition to other day-centre support in the area.

Investment powers and policy

The Trustees have kept available funds in interest bearing deposit accounts to balance a positive rate of return and ensure short-term access to funds. The deposit accounts yielded 0.40% and 0.15% respectively.

The Trustees have decided that they will not hold shares or bonds. Any gift of shares will be disinvested at the earliest opportunity and the monies placed in an interest bearing account.

As part of our financial risk management, in 2019/20 we secured an HMRC COVID-19 Business Interruption Loan in contingency for any cash-flow constraints, however, as this risk did not materialise, we have now re-paid that in full before incurring any interest charges.

Financial review

Total income amounted to £899,377 (2021 - £821,624) and, after incurring expenditure of £819,899 (2021 - £726,731) and net gains on investments of £Nil (2021 - £90,000), the funds increased by £79,478 (2021 - £184,893). Unrestricted funds increased by £19,919 and restricted funds increased by £59,559. At 31 March 2022 the unrestricted funds, including designated funds, totalled £442,527 and the restricted funds surplus was £96,523.

Reserves policy

The Trustees have examined the requirement for free reserves defined as unrestricted funds, less those fixed assets not represented by restricted funds. The policy requires that free reserves are built and maintained to a level of four month's budgeted essential expenditure. The Charity's free reserves are £344,976, excluding the current pension liability of £30,000 (see below). Budgeted expenditure for 2022-23 is £790,271.

Free reserves

The charity sets a policy level of four months budgeted expenditure to maintain a level of funds to support a planned closure of the charity. Where this level is compromised, over a continual period of 3 months, an action plan is triggered to implement cost reduction strategies, review security of future income, or consider a planned closure of the charity.

Pension liability

The Charity was formerly part of a defined benefit pension scheme, provided by Norfolk County Council Local Government Pension Scheme. This scheme is no longer active and in 2014-15 the Charity crystallised a long term liability of £499,000. The liability had a term of 23 years at crystallisation and is due to end in 2037. £191,000 of forgone investment/interest was included in the total liability of £690,000 with £499,000 being capital repayments.

The monthly payment of £2,500 is budgeted expenditure, providing visibility of the committed payment schedule, as this is reflected in the accounts as a movement in long-term creditors. The Trustees have considered the cash flow implications, and have confidence that this contribution level can be supported. The pension liability has therefore been excluded from the reserves requirement calculations.

Designated funds

£432,955 is held in designated funds at 31 March 2022. £10,440 was designated during the previous year to go towards client needs research and has all been spent this year. £90,000 was designated during the previous year to be used for the salary and overheads of the head of operations - a balance of £84,754 is being carried forward. £26,000 was designated during the previous year to cover the maintenance costs of the Marion property. A balance of £22,551 is being carried forward this year. A further £30,000 was designated to Governance improvement, with the aim of providing funds to establish new programmes and other campaigns. A balance of £28,590 is being carried forward this year. £162,000 was designated to service stability and development, to provide stability of charitable activities. A balance of £130,844 is being carried forward. £33,603 relates to the depreciation reserve which is included to ensure reserves are able to cover current balance of depreciation left to be recognised in future periods. £20,816 was designed this year towards the development and transition of the day care service to the complex community support service. A balance of £15,510 is being carried forward this year. £32,103 was designated this year towards the development of on-ward discharge support with Norfolk and Norwich University Hospital. There was no expenditure allocated to this fund due to delays in the project therefore the full amount is being carried forward. Two further designated funds were also established being £15,000 toward the review of the IT infrastructure of the charity and £70,000 to improve the charity capacity for quality assurance.

Financial outlook

Age UK Norwich maintains a stable financial position, making a surplus of £79,478 in the year, largely supported by receipt of a number of restricted funds for operational costs in 2022/23.

Operational costs were below budgeted by 2.6%, predominantly due to a number of long-term contractual negotiations that required specialist, additional resources to ensure the charity and older people were well represented.

We began the new financial year (2022/23) within acceptable thresholds, securing 96% of our budgeted income in Quarter 1, with costs also significantly lower (86% of budget) during the same period, due to delays in staff recruitment and alterations to our operational plans.

Reserves remain 4.7 months of operational expenditure at the end of Quarter 1. We have already successfully decreased our funds to find position by 20%, with £59k still targeted by the end of March 2023, which is within acceptable cashflow thresholds.

Financial approach

The Board of Trustees (The Board) approve an operational budget for the charity each year, which the CEO is responsible for operating the charity within. This budget is in support of the Age UK Norwich strategy, the services we provide for public benefit, and legal or contractual obligations as an employer.

Performance to budget is monitored by The Board at their quarterly Board meetings. A Sub-Committee of Trustees is also formed to conduct detailed financial monitoring of the charity finances and income generation. It also meets quarterly, prior to The Board, with the responsibility to report scrutiny, risks and make recommendations to The Board.

On an annual basis, our charity accounts are independently audited by a firm of chartered accountants. Primary financial controls are also scrutinised by the Finance and Income Generation Sub-Committee on an annual basis and assurance given to The Board by the Chair of the Sub Committee.

Diversification of income

The charity maintains a positive mix of income sources, to spread the risk of over reliance on any specific sector. Income to support our charitable work is currently from Trusts and Foundations (32%), Donations and Legacies (5%), Community Fundraising (2%), Contracts (28%) and Public Sector (33%).

Fundraising

The charity sets an annual "funds to find" target that this no more than 15% of the budgeted income. This is within an acceptable risks profile to our free reserves and management of cash flow. Where the target exceeds this level, a full range of options are considered by The Board to either reduce operational costs, solicit other income, or utilise free reserves.

Operational costs and overheads

The charity sets a targets range of 15-20% of budgeted expenditure for overhead costs. Current overhead levels are 18.1% (2021/22) and this is actively monitored through our financial controls and reporting.

Plans for future periods

Looking Forward to 2022/23

Targeting Vulnerable Clients

Norwich City Council has identified seven areas within the city that they are targeting to reduce inequalities. These are communities which experience much greater challenges and barriers to being able to live a fulfilled later life. Across these areas, for example, obesity is twice as prevalent as in other areas of the city, and there is a higher proportion of low-income households.

These areas/wards are:

- Mancroft
- North Earlham
- Mile Cross
- Catton Grove
- Pilling Park
- Heartsease
- Lakenham

In 2021, 46% of our clients came from these areas and we want to increase our focus in these areas over the next few years, collaborate with other local community providers and help people access our range of services and support. This will include benefit take-up campaigns, healthy ageing, and increasing our accessibility and profile.

Learning & Evaluation

In July 2022, we will be supporting the Norfolk & Norwich University Hospital in providing cognitive stimulation and information signposting to patients who are gearing up for discharge. Physical and cognitive decline is a factor for those who spend a long time on a ward, and through this partnership we want to help people feel prepared for leaving hospital, and to pick up any challenges that may occur when they return home. This will be in collaboration with other discharge services.

In December 2022, we will see the results from two key evaluations of our services - the Norwich Institute of Healthy Ageing (NIHA) evaluation of our Healthy Ageing Pilots with OneNorwich Practices and Active Norfolk's evaluation of our clubs and groups.

Both of these evaluations will help us understand in more detail the effectiveness of our services for older people, and our partners in health and social care. Feedback will also help adopt best practice into our

wider service range, and share the results with local partners so they may benefit from any findings.

Voice & Representation

With other partners, we will be re-shaping the older-people networks within the county to ensure that the voice of older people is listened to, and taken into account in the design of local infrastructure and support. We will be championing the World Health Organisation Age Friendly Principles and guiding a wide range of stakeholders to embrace these and include meeting these standards in the design of environment, housing, services and representation.

Quality Assurance

In 2022, we will be introducing changes to our quality assurance procedures to enhance capacity and skills within the charity. Our Charity Quality Standard (CQS), which is assessed by industry leaders SGS, will be subject to re-inspection, along with our accredited advice service that is audited by Age UK.

Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 18 July 2002 and registered as a charity on 14 November 2002. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. The Memorandum of Association and Articles of Association were updated in February 2022. Under these articles the first members of the Board of Trustees were the original subscribers to the Memorandum of Association and in the event of the company being wound up members are required to contribute an amount not exceeding £1. Since 1 April 2003 the charitable company has continued the activities formerly undertaken by the unincorporated charity Age Concern Norwich (established in 1954) at which time the unincorporated charity ceased to exist. Following the merger of Age Concern England with Help the Aged to form Age UK in 2009, Age Concern Norwich has become a brand partner of the new charity and adopted the working name of Age UK Norwich during 2010.This name is used elsewhere in the report, but the charity's registered name remains Age Concern Norwich. We remain an autonomous charity with trustees drawn from the local community in Norwich; we believe the partnership of local charity with the expertise and support of a national charity remains a strong combination, and as such have re-entered into a five year Brand Partnership Agreement with Age UK (ending 31 March 2021).

Recruitment and appointment of trustees

Elections for Chair and members of the Board take place at least once every three years at the Annual Meeting. Voting members of the Executive Committee may serve for three years from the date of their election and are eligible for re-election. The Chair may serve for a maximum of six consecutive years. A skills audit of Trustees is regularly undertaken to identify those skills we have and those we need to acquire to maintain the balance of expertise on the Board. Trustees are identified on the basis of the skills and expertise relevant to the Charity's work following interviews of applicants for positions which are locally advertised, from local knowledge, and word of mouth.

Structure, governance and management *(continued)*

Trustee induction and training

Trustees receive induction and training which covers their legal obligations under charity and company law; the Charity Commission guidance on Public benefit; informs them of the content of the Memorandum and Articles of Association; committee structures; budget and operational plans, and financial performance of the charity. New trustees meet and spend time with senior management and other charity staff. Trustees attend and participate in the charity's strategic planning events, attend training events provided by third parties and also receive the Charity Commission's publications for trustees.

Organisation

The Board of Trustees administers the charity. Meetings are held quarterly with the Chief Executive Officer in attendance.

The Finance and Income Generation sub-committee meets each quarter to cover finance and income generation. The sub-committee is chaired by a trustee and meets with the Chief Executive Office, Finance and Governance Lead and three other trustees who are on the committee.

The Human Resources sub-committee meets twice a year and as and when is required to cover HR matters. The sub-committee comprised of a minimum of three trustees and the Chief Executive Officer.

The trustees appoint a Chief Executive to manage the day-to-day activities of the charity. The Chief Executive has delegated authority within the terms of delegation approved by the Trustees for operational matters including finance, employment and service delivery.

Related parties

No trustees receive remuneration or other benefit from their work with the charity. Any connection, whether contractual or non-pecuniary between trustees or senior managers and any aspect of our service provision must be declared and disclosed to the Board of Trustees.

Joanna Hannam, Trustee, became a non executive director of the Norfolk and Norwich University Hospital January 2020. In the current year, no related party transactions took place.

The Charity is a member of the Age England Federation and is also Brand Partner of Age UK. Age UK operates charity shops in Norwich from which Age UK Norwich previously received a share of profits. There is no expenditure relating to this income. The charity also previously received a share of profits from the trading subsidiary Age Concern Across Norfolk (Trading) Ltd (AUKAN) of which it was a 50% shareholder. All profit shares ceased in March 2021.

The Charity has a wholly owned subsidiary Age Concern Norwich (Services) Ltd which is a non- charitable trading company and which was dormant during this financial year.

During the year the property from which the charity operates (Marion Road Centre, Norwich) was transferred from its previous owners to the Marion Road Centre Trust, a CIO which has trustees in common with Age Concern Norwich.

Pay policy for senior staff

The Board of Directors, who are the Charity's Trustees and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the charity on a day-to-day basis. All directors give of their time freely and no director received remuneration in the year. Details of director's expenses and related party transactions are disclosed in note 15 to the accounts. The pay of senior staff is reviewed annually and normally increased in accordance with any increase in the cost of living. Director's benchmark against comparable roles for other Norwich based charities, and those of the wider Age UK Network when determining the salary level of new roles.

Structure, governance and management ***(continued)***
Risk management

The trustees have a risk management strategy which comprises:

- A risk policy, that governs how risks and controls are categorised, managed and reported within the charity, including defined levels of responsibility and ownership
- Various operational policies, systems and procedure to mitigate identified risks and to provide operational consistencies across the charity
- A risk register, maintained by the senior management team and trustee sub-committees to actively manage risks and mitigating controls
- An operational dashboard, tracking key performance indicators of the charity against strategic and contractual targets
- A financial report, tracking the financial performance of the charity against approved budget
- Visibility of the risk register, controls actions, dashboard and financial report is given at each Executive Board of Trustees meeting by the Chief Executive and sub-committee chair.

Fundraising standards information

We have chosen to be regulated by the Fundraising Regulator and listed on the Fundraising Preference Service.

We employ a Marketing & Volunteer Lead and Marketing & Communication Manager who carries out activities with local organisations and the general public to raise funds for our charitable activities. This activity includes volunteers who fundraise on-behalf of Age Concern Norwich at events we co-ordinate and individuals who undertake activities and events in aid of Age Concern Norwich. The Marketing & Communication Manager also writes grant and contract applications. From time-to-time, we also procure external professional bid-writers to support grant funding applications.

Age Concern Norwich does not use any third party organisations to act on our behalf in making direct unsolicited appeals.

Any volunteers who fundraise on-behalf of the charity are trained on our Financial Control Policy, which outlines our compliance to the Fundraising Regulator Code of Conduct. This is monitored by the Marketing & Volunteer Lead.

Since joining the Fundraising Regulator, Age Concern Norwich have received no complaints via their preference service, or directly from any organisation or individual.

All donations to the charity are voluntary and we do not solicit donations from our clients or beneficiaries directly or conduct any contact practice that may place an individual under pressure or obligation. This is monitored by the Marketing & Volunteer Lead.

Trustees' responsibilities statement

The trustees (who are also directors for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees 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 charitable company for that period.

In preparing these financial statements, the trustees 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 7 December 2022 and signed on behalf of the board of trustees by:

Alastair Roy
Chair

Age Concern Norwich

Company Limited by Guarantee

Independent auditor's report to the members of Age Concern Norwich

Year ended 31 March 2022

Opinion

We have audited the financial statements of Age Concern Norwich (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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 charity 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 trustees' 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 charity'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 trustees 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 trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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 the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which 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 trustees' remuneration specified by law are not made; or

- we have not received all the information and explanations we require for our audit; or

- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) 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 trustees 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 trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

In addition to discussions with the client regarding the potential areas for irregularities and non compliance the following tests were also performed;

- Enquiry of management and those charged with governance;

- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;

- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;

- Performing audit work over the risk of management override of controls, testing of journal entries and other adjustments for appropriateness, evaluation the rational of significant transactions outside the normal course of activities and reviewing accounting estimates for bias.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and Employment law.

As a result of performing the above, we did not identify any key audit matters related to the potential risk of fraud or non-compliance with laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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.

Use of our report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

19 December 2022

Age Concern Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	**5**	44,695	500	45,195	58,165
Charitable activities	**6**	456,376	374,161	830,537	710,798
Other trading activities	**7**	12,300	10,150	22,450	12,322
Investment income	**8**	690	–	690	295
Other income	**9**	505	–	505	40,044
Total income		514,566	384,811	899,377	821,624
Expenditure					
Raising funds					
Costs of raising funds	**10**	(60,808)	–	(60,808)	(59,987)
Charitable activities	**11**	(433,839)	(325,252)	(759,091)	(666,744)
Total expenditure		(494,647)	(325,252)	(819,899)	(726,731)
Net income and net movements in funds before gains and losses on investments		19,919	59,559	79,478	94,893
Net gains on investments	**12**	–	–	–	90,000
Net income and net movement in funds		19,919	59,559	79,478	184,893
Reconciliation of funds					
Total funds brought forward		422,608	36,964	459,572	274,679
Total funds carried forward		442,527	96,523	539,050	459,572

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Age Concern Norwich

Company Limited by Guarantee

Balance sheet

31 March 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible fixed assets	**17**		33,200		32,735
Investments	**18**		1		1
			33,201		32,736
Current assets					
Stocks	**19**	587		587	
Debtors	**20**	36,984		51,049	
Investments	**21**	–		540,000	
Cash at bank and in hand		858,643		389,283	
		896,214		980,919	
Creditors: Amounts falling due within one year	**22**	(51,760)		(107,771)	
Net current assets			844,454		873,148
Total assets less current liabilities			877,655		905,884
Creditors: Amounts falling due after more than one year	**23**		(338,605)		(446,312)
Net assets			539,050		459,572
Funds of the charity					
Restricted funds			96,523		36,964
Unrestricted funds			442,527		422,608
Total charity funds	**24**		539,050		459,572

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 7 December 2022, and are signed on behalf of the board by:

Alastair Roy
Chair

Company registration number: 04489595

Age Concern Norwich

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities		
Net income	79,478	184,893
Adjustments for:		
Depreciation of tangible fixed assets	4,911	4,239
Net gains on investments	–	(90,000)
Other interest receivable and similar income	(690)	(295)
Interest payable and similar charges	(417)	–
Other interest payable	417	1,667
Changes in:		
Trade and other debtors	14,065	4,600
Trade and other creditors	(63,718)	(22,162)
Cash generated from operations	34,046	82,942
Interest paid	–	(1,667)
Interest received	690	295
Net cash from operating activities	34,736	81,570
Cash flows from investing activities		
Purchase of tangible assets	(5,376)	–
Proceeds from sale of other investments	540,000	–
Net cash from investing activities	534,624	–
Cash flows from financing activities		
Proceeds from borrowings	–	100,000
Repayments of borrowings	(100,000)	–
Net cash (used in)/from financing activities	(100,000)	100,000
Net increase in cash and cash equivalents	469,360	181,570
Cash and cash equivalents at beginning of year	389,283	207,713
Cash and cash equivalents at end of year	858,643	389,283

The notes on pages 40 to 58 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Marion Day Care Centre, Marion Road, Norwich, NR1 4BN.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity, and rounded to the nearest £.

(b) 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.

COVID-19

The trustees have considered the impact of the COVID-19 pandemic in making this assessment.

(c) Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

(d) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. Accounting policies ***(continued)***

(e) Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is included when receivable.

(f) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

(g) Operating leases agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

3. Accounting policies ***(continued)***

(h) Tangible assets

All fixed assets are initially recorded at cost.

(i) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold property improvements	-	10 years (10% straight line)
Equipment	-	4 years (25% straight line)

(j) Investments

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

(k) Taxation

The charity has no liability to income or capital gains tax as surplus income and gains are applied for charitable purposes.

(l) Subsidiary company

The charity holds one £1 share, being 100% of the share capital, of Age Concern Norwich (Services) Ltd, a non-charitable company which ceased trading on 1 April 2010. The net assets of the dormant subsidiary are £1 (2021: £1).

(m) Pension scheme

The charity operates a defined benefit pension scheme. The scheme was closed in 2009/10 for new members and the last active member retired in October 2012. On 1st April 2014 the scheme crystallised into a long term liability of £499,000. The liability is to be met over the next 16 years and is repaid at £30,000 p.a. This is the same amount that the charity has contributed in previous years as a deficit payment and the trustees believe that this can be sustained in the long term.

The charity operates a defined contribution pension scheme. Pension costs charged to the Statement of Financial Activities represents the amount payable in the year.

(n) Irrecoverable VAT

Resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

3. Accounting policies ***(continued)***

(o) Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

(p) Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

(q) Redundancy

Redundancy and termination costs are recognised as an expense in the Statements of Financial Activates and a liability on the Balance Sheet immediately at the point the charity is demonstrably committed to either:

- Terminate the employment of an employee or group of employees before normal retirement date; or
- Provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

The charity is considered to be demonstrably committed only when it has a detailed formal plan for the termination and is without realistic possibility of withdrawal from the plan.

4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is £1.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Donations			
Donations and legacies	23,462	500	23,962
Gifts			
Donated facilities - Marion Road Day Centre	15,500	–	15,500
Donated services - professional fees and prizes	5,733	–	5,733
	44,695	500	45,195

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Donations and legacies	21,452	–	21,452
Gifts			
Donated facilities - Marion Road Day Centre	31,000	–	31,000
Donated services - professional fees and prizes	5,713	–	5,713
	58,165	–	58,165

6. Charitable activities

Grants
Grants were received as follows:

	2022	2021
	£	£
Information, Advice & Welfare:		
The Henry Smith Charity	48,083	12,917
Big Lottery Fund	45,738	42,738
Norwich Consolidated Charities	12,738	7,500
Norfolk Community Foundation	4,200	4,400
The Edward Gostling Foundation	3,750	–
Charles Littlewood Hill Trust	2,000	–
The Norwich French Church Charity	1,500	2,000
Age UK	–	18,639
Earl of Northampton's Charity - Mercers	6,185	11,648
Community & Neighbourhood Support:		
Big Lottery Fund	119,167	97,277
Sport England	22,171	19,399
Norwich Consolidated Charities	18,056	–
Active Norfolk	9,900	–
The Edward Gostling Foundation	8,750	–
Age UK	6,905	11,685
Paul Bassham Charitable Trust	2,000	–
The Helen Hamlyn Trust	2,000	–
The Lady Hind Trust	2,000	–
Earl of Northampton's Charity - Mercers	–	40,406
Norfolk Community Foundation	–	8,000
Alan Boswell Group	–	5,000
Day Care & Dementia:		
Age UK MCST	3,638	–
R C Snelling	1,000	–
Norfolk County Council	–	602
Age Healthy Norwich		
Garfield Weston	25,000	–
Norfolk Community Foundation	6,408	–
Income Generation:		
Age UK Warm Home	9,424	–
Age UK TAM Exit	7,469	7,469
Norwich Kickstarter CC Scheme	4,493	–
Age UK Emergency Appeal	–	20,000
Age UK	–	16,417
Age UK Covid Appeal	–	7,043
Inspiration Trust	–	2,500
Paul Bassham Charitable Trust	–	1,000
Norfolk Community Foundation	–	1,000
Anonymous grants	–	7,000
	372,575	344,640

Contracts & Service Level Agreements

	2022	2021
	£	£
Information, Advice & Welfare:		
Age UK Norfolk – Norfolk County Council	18,000	18,000
Norfolk Citizen Advice - One Norwich Practices	96,912	74,376
Norfolk Citizen Advice - NN3	21,454	32,318
Norfolk County Council	12,171	25,976
Norfolk Community Law Service – Norfolk County Council	7,924	16,250
Norfolk Community Law Service - Interact	3,033	–
Equal Lives – Norfolk County Council	–	3,637
Norwich City Council Consortium	12,026	19,950
Norfolk County Council	7,924	–
Later Life Planning – Hickman Supplies	960	–
Day Care & Dementia:		
Norfolk County Council	75,000	–
Norfolk & Waveney Integrated Care System	58,091	58,091
Age Healthy Norwich:		
One Norwich Practices	15,048	–
Income Generation:		
Marion CIO Management Services	3,750	–
Age UK BPA	10,000	–
UEA Student Placements	1,337	–
	343,630	248,598

Client Fees

	2022	2021
	£	£
Day Centre	114,332	117,560
Total	830,537	710,798

Income from charitable activities includes £374,161 (2021: £304,824) attributable to restricted funds.

Of the above £293,723 (2021: £255,177) was received from Government funds.

7. Other trading activities

	Unrestricted Funds	Restricted Funds	**Total Funds 2022**
	£	£	**£**
Letting and room hire	–	–	–
Fundraising	12,300	10,150	22,450
	12,300	10,150	22,450

7. Other trading activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Letting and room hire	2,035	–	2,035
Fundraising	8,020	2,267	10,287
	10,055	2,267	12,322

8. Investment income

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Investment income	690	690	295	295

9. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Covid 19 JRS grant income	–	–	–
Loan interest grant	417	–	417
Other income	88	–	88
	505	–	505

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Covid 19 JRS grant income	–	38,377	38,377
Loan interest grant	1,667	–	1,667
Other income	–	–	–
	1,667	38,377	40,044

10. Costs of raising funds

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Cost of generating voluntary income	55,075	55,075	54,274	54,274
Cost of professional services donated to the charity	5,733	5,733	5,713	5,713
	60,808	60,808	59,987	59,987

11. Expenditure on charitable activities

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2022 £
Information, Advice & Welfare	231,131	17,898	53,598	302,627
Community & Neighbourhood Support	114,442	43,640	29,960	188,042
Day Care & Dementia	132,020	27,922	34,542	194,484
Income Generation	12,226	8,666	–	20,892
Age Healthy Norwich	6,723	2,678	1,231	10,632
Governance costs	28,260	14,154	–	42,414
	524,802	114,958	119,331	759,091

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2021 £
Information, Advice & Welfare	204,163	16,799	46,326	267,288
Community & Neighbourhood Support	103,724	23,101	25,576	152,401
Day Care & Dementia	121,691	10,779	61,995	194,465
Income Generation	7,962	4,416	4,144	16,522
Governance costs	26,691	9,377	–	36,068
	464,231	64,472	138,041	666,744

Of the above costs, £433,839 were unrestricted (2021: £348,670), and £325,252 restricted (2021: £318,074).

Support costs

Support costs are made up as follows:

	2022 £	2021 £
Building & Office	39,899	71,912
Management, Admin & Finance	42,479	36,555
Governance & Risk Management	42,414	36,068
	124,792	144,535

This total includes £5,461 of support costs included in the cost of raising funds (2021: £6,494).

Analysis of governance costs

	2022	2021
	£	£
Audit fees	12,324	9,330
Governance	30,090	26,738
	42,414	36,068

12. Net gains on investments

	Unrestricted Funds	**Total Funds 2022**	Unrestricted Funds	Total Funds 2021
	£	**£**	£	£
Gains on investment assets	–	–	90,000	90,000

13. Net income

Net income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	4,911	4,239
Operating lease costs - hire of other assets	1,555	1,888
Auditor's Remuneration	12,324	9,330
Rent payable	6,000	–

14. Auditor’s remuneration

	2022	**2021**
	£	**£**
Auditor's Remuneration – current year	10,614	9,330
Auditor's Remuneration – previous year accrual adjustment	1,710	–

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	515,182	490,941
Social Security costs	33,630	31,070
Employer contributions to pension plans	18,226	17,041
	567,038	539,052

Salaries and wages include £Nil (2021: £2,002) in respect of agency costs.

Included within wages and salaries costs are redundancy and termination payments totalling £Nil (2021: £7,539). These payments were made inline with contractual agreements and have been accounted for inline with the accounting policy noted.

The average head count of employees during the year was 30 (2021: 26). The average number of full-time equivalent employees during the year is analysed as follows:

	2022	2021
	No.	No.
Direct charitable, management and administration	22	20

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to ten key management personnel for services provided to the charity was £263,727 (2021: eight personnel £240,945).

16. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

17. Tangible fixed assets

	Leasehold property £	Equipment £	Total £
Cost			
At 1 April 2021	44,340	62,805	107,145
Additions	–	5,376	5,376
At 31 March 2022	44,340	68,181	112,521
Depreciation			
At 1 April 2021	44,340	30,070	74,410
Charge for the year	–	4,911	4,911
At 31 March 2022	44,340	34,981	79,321
Carrying amount			
At 31 March 2022	–	33,200	33,200
At 31 March 2021	–	32,735	32,735

18. Investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2021 and 31 March 2022	1
Impairment	
At 1 April 2021 and 31 March 2022	–
Carrying amount	
At 31 March 2022	1
At 31 March 2021	1

All investments shown above are held at valuation.

18. Investments *(continued)*

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

Subsidiary company

Age Concern Norwich has a fixed asset investment in Age Concern Norwich (Services) Limited valued at £1 (both market value and historical cost). The trade of the subsidiary, being the running of a day care centre at a site on Marion Road, Norwich transferred to the parent company on 1 April 2010 and as a result the subsidiary is now dormant and, due to the immaterial nature, consolidated accounts are not prepared.

The assets and liabilities of the subsidiary were:

	£	£
Current assets	1	1
At 31 March 2022	1	1
Representing		
Share Capital	1	1

19. Stocks

	2022	2021
	£	£
Stock - Dementia Friendly Norwich	587	587

20. Debtors

	2022	2021
	£	£
Trade debtors	14,529	21,816
Prepayments and accrued income	21,575	28,233
Other debtors	880	1,000
	36,984	51,049

21. Investments

	2022	2021
	£	£
Investment property	–	540,000

The investment property was received as a legacy the year ended 31 March 2020 and held as an investment property during the previous year. During the previous year, the property was revalued to the value for which it was sold. The property was sold in June 2021.

22. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Bank loans and overdrafts	–	11,111
Trade creditors	6,524	6,253
Accruals and deferred income	15,235	49,365
Social security and other taxes	–	11,041
Amounts owed to subsidiary	1	1
Pension	30,000	30,000
	51,760	107,771

	2022	2021
	£	£
Deferred income brought forward	35,315	46,587
Released during the year	(35,315)	(46,587)
Deferred during the year	–	35,315
Deferred income carried forward	–	35,315

Deferred income brought forward related to grant income received in the year ended 31 March 2021 which related to projects being completed in the year ended 31 March 2022.

23. Creditors: Amounts falling due after more than one year

	2022	2021
	£	£
Bank loans and overdrafts	–	88,889
Pension	338,605	357,423
	338,605	446,312

Included within creditors: amounts falling due after more than one year is an amount of £263,725 (2021: £309,751) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

The pension is payable in annual instalments of £30,000 p.a.

During the previous year the Charity received a Bounce Back Loan amounting to £100k, this was repayable over 5 years from the term of the first anniversary of the loan, interest was to be charged at 2.81% above base rate. The loan was repaid in full in the year ended 31 March 2022.

24. Analysis of charitable funds

Unrestricted funds

2022

	At 1 Apr 2021 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2022 £**
General fund	71,433	514,566	(435,592)	(140,835)	9,572

2021

	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2021 £**
General fund	223,207	476,156	(396,990)	(230,940)	71,433

Designated funds

2022

	At 1 Apr 2021 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2022 £**
Depreciation reserve	32,735	–	(4,508)	5,376	33,603
Market research	10,440	–	(7,980)	(2,460)	–
Organisational development (HOO)	90,000	–	(5,246)	–	84,754
Marion building costs	26,000	–	(3,449)	–	22,551
Governance improvement	30,000	–	(1,410)	–	28,590
Service stability & development	162,000	–	(31,156)	–	130,844
Day care and dementia	–	–	(5,306)	20,816	15,510
Patient wellbeing support	–	–	–	32,103	32,103
Technology review	–	–	–	15,000	15,000
Quality assurance	–	–	–	70,000	70,000
	351,175	–	(59,055)	140,835	432,955

2021

	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2021 £**
Dance to health	4,928	–	(4,928)	–	–
Depreciation reserve	36,974	–	(4,239)	–	32,735
Web strategy	–	–	(2,500)	2,500	–
Market research	–	–	–	10,440	10,440
Organisational development (HOO)	–	–	–	90,000	90,000
Marion building costs	–	–	–	26,000	26,000
Governance improvement	–	–	–	30,000	30,000
Service stability & development	–	–	–	162,000	162,000
	41,902	–	(11,667)	320,940	351,175

Dance to Health - To provide funding for the Dance to Health group to be self-reliant in the future.

Depreciation Reserve - To ensure reserves are able to cover the current balance of depreciation left to be recognised in future periods.

Web Strategy - During 2020-21 £2,500 was designated towards developing Age UK Norwich Web Strategy to ensure the charity is easily assessable, particularly during a pandemic-stricken year.

Market Research - £10,440 was designated during the year to go towards client needs research. The survey will be used to gain crucial information and understanding of the older population in Norwich and help direct Age UK Norwich resources to support them in the best possible way.

Organisational development (HOO) - Salary and overheads for the Head of Operations role. Costs will be utilised from HOO start date.

Marion building costs - Maintenance costs for Marion property and to be utilised following confirmation of property being transferred to CIO.

Governance improvement - To provide funds to establish new programmes, produce material to gain buy-in and partnerships, run external meetings, and support initial public campaigns/pilots before fundraising.

Service stability & development - To provide stability of charitable services during the programme development.

Day care and dementia – Funds to support the development and transition of the Day Care service to the Complex Community Support service.

Patient wellbeing support – Funds to support the development of on-ward discharge support with the Norfolk and Norwich University Hospital.

Technology review – Funds to support a review of our IT infrastructure to understand opportunities for investment for client information, data protection, information governance or operational efficiencies.

Quality assurance – Funds to improve the charity capacity for quality assurance for effective compliance with regulated and accredited services. Funds will support new supervisor posts in the charity and project lead to oversee the quality improvement project.

Restricted funds

2022

	At 1 Apr 2021	Income	Expenditure	Gains, losses & transfers	**At 31 Mar 2022**
	£	£	£	£	**£**
Information, Advice & Welfare	1,569	119,380	(119,285)	–	1,664
Health, Community & Neighbourhood	33,458	213,687	(190,041)	–	57,104
Day Care & Dementia	–	4,638	(3,341)	–	1,297
Income Generation	1,937	650	(1,953)	–	634
Age Healthy Norwich	–	46,456	(10,632)	–	35,824
	36,964	384,811	(325,252)	–	96,523

2021	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2021 £**
Information, Advice & Welfare	2,470	119,829	(120,730)	–	1,569
Health, Community & Neighbourhood	7,100	183,845	(157,487)	–	33,458
Day Care & Dementia	–	26,459	(26,459)	–	–
Income Generation	–	15,335	(13,398)	–	1,937
	9,570	345,468	(318,074)	–	36,964

Information, Advice & Welfare
Information - We provide information to help education people on their rights, eligibility and services available to them in their local area, city or county. This is general information and not tailored to personal circumstances.

Advice & Welfare – We provide personalised advice based on people's eligibility, entitlement and later life goals / issues. This includes case-work to implement client goals, engage with statutory and local provides and applications for financial and social welfare

Advocacy – We provide representation to help clients who need additional support to express their needs or views. For example, speaking on their behalf to a health practitioner or debtor, or being present when arranging care or support.

Free legal advice service – We provide appointments to help clients discuss any rights or legal concerns about Power of Attorney, Wills, probate, Trusts, Court of Protection and lifetime planning with a solicitor, partnering with several local firms, such as Clapham and Collinge, Spire and Hansels to provide this service free of charge.

Health, Community & Neighbourhood

Health Coaching - We provide personalised support for the recovery from illness and injury or preventive maintenance of physical and/or mental health. This is delivered through physical activity to improve or maintain health, using a range of activities, diet/activity advice, delivered within the home or local community.

Activity Befriending - We provide social connection for those who experience loneliness and isolation by having regular contact with a trained volunteer. This is delivered through home, telephone or community contact to improve wellbeing, and over time, physical activity, access to local services and connection to the local community.

Clubs & Trips - We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels and provide structure and focus to their week.

This is delivered in community locations, working in partnership with a wide range of instructors, residents, and interest groups. We aim to make groups self-sustainable by supporting and training volunteers and helping them access local grants and facilities.

Our range supports both interests in physical health and social activities, and some specialised to support people living with dementia.

Complex Support - We help individuals living with complex health and/or social conditions that need regular practical and emotional support to live as independently as possible, and/or reduce the risk of unnecessary decline, crisis, or re-hospitalisation.

This is provided through a multi-disciplinary team experienced in caregiving and information and advice, able to support clients, families and carers with a variety of areas of support through Age UK Norwich or their local area.

Day Care & Dementia - Provides day care/respite, primarily for those older people living with dementia, including outreach support in the city for carers and families, education and skills training for families and local organisation. The centre also provides placements for health and social care students. The leadership and secretariat for the Norwich City Dementia Action Alliance and the "Dementia Friendly Norwich" campaign is also provided under this function. Supported by general fundraising, contracts and earned income and restricted donations.

Income Generation - Activity for raising funds, including targeted community fundraising events and programmes, general public and corporate donations and awareness raising campaigns.

Age Healthy Norwich - Age Healthy Norwich is a pilot that brings together Health @ Home, Activity Befriending, and our Clubs and Groups into a single proposition wrapper – in partnership with EPIC Norfolk, Norwich Door to Door and Norwich Theatre Royal.

This pilot is aiming to increase the outcomes linked to heal management for people living with hypertension and weight management, in comparison with existing referrals and check-ups.

25. Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	**Total Funds 2022 £**
Tangible fixed assets	33,200	–	–	33,200
Investments	1	–	–	1
Current assets	314,976	432,955	96,523	844,454
Creditors greater than 1 year	(338,605)	–	–	(338,605)
Net assets	9,572	432,955	96,523	539,050

	Unrestricted Funds £	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	32,735	–	–	32,735
Investments	1	–	–	1
Current assets	485,009	351,175	36,964	873,148
Creditors greater than 1 year	(446,312)	–	–	(446,312)
Net assets	71,433	351,175	36,964	459,572

26. Analysis of changes in net debt

	At 1 April 2021 £	Cash flows £	**At 31 March 2022 £**
Cash at bank and in hand	389,283	469,360	858,643
Debt due within one year	(11,111)	11,111	–
Debt due after one year	(88,889)	88,889	–
	289,283	569,360	858,643

27. Operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Not later than 1 year	236	1,555
Later than 1 year and not later than 5 years	439	675
	675	2,230

28. Related parties

No donations were received from trustees (2021: £Nil) during the period.

The charity is part of the Age England Association and paid membership fees of £300 (2021: £500).

Age UK operates charity shops in Norwich from which Age Concern Norwich receives a share of the profits under different agreements. The profit share this financial year totalled £Nil (2021: £Nil). The charity also received grants, donations and a brand partnership from Age UK of £31,893 (2021: £81,253). Amounts outstanding at the year end totalled £Nil (2021: £1,893).

Age Concern Norwich also receives a share of profits from the trading subsidiary Age UK Norfolk (Trading) Limited (AUKAN) of which it is a 50% shareholder. The profit share this financial year totalled £Nil (2021: £1,842). The net assets and reserves of AUKAN for the year ended 31 March 2022 were £Nil as company was struck off during the year (2021: £2). The charity also received rent of £Nil (2021: £Nil).

During the year rent was charged from Marion Road Centre Trust, a charity with trustees in common, to the charity totalling £6,000. Management charges of £3,750 were charged by the charity to Marion Road Centre Trust. At the year end, £2,250 was owed by the charity to the Marion Road Centre Trust.

One donation for £200 was made by a Trustee to the charity during the year (2021: £Nil).

Age UK Norwich

England & Wales - Charity number 1094623

Accounts

COMPANY REGISTRATION NUMBER: 04489595

CHARITY REGISTRATION NUMBER: 1094623

Age Concern Norwich

Company Limited by Guarantee

Financial statements

31 March 2021

Age Concern Norwich

Company Limited by Guarantee

Financial statements

Year ended 31 March 2021

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Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

Chair's report

This past year has been a testing time for Age UK Norwich, as it has for other charities and, critically, for many individuals and families.

The impact that the pandemic has had on the lives of so many older people in and around our beautiful city has been extreme and this continues. Loneliness, isolation and difficulties in accessing key health, social care and well-being services are among the issues that have been well-publicised and are now, thankfully, more widely known about and understood. Unsurprisingly, the numbers of people reaching out to Age UK Norwich directly for help and support, or referred to us by partner agencies, have continued to increase. We have been determined to step up to the challenge because making a positive difference to the lives of older people is what drives our organisation every day.

So we have continued to flex and re-shape our services and to introduce new ways of delivering them. In this way we have been able to work with and support our clients safely and recognise and respond effectively to their changing needs.

This report outlines how we have done this. It highlights the nature of the varied services we provide and the numbers of people who have benefited from them over the past year. It also evidences some of the difference our services have made. Critically, this past year has seen us sharpen and re-focus our strategic direction to concentrate our efforts in the three key areas we feel needs are greatest and we can make the maximum impact on the lives of older and more vulnerable people in Norwich. They are:

- Health and Connections
- Poverty and Welfare
- An Age Friendly Norwich

Additionally, we have also strengthened governance to make us more resilient to weather future health and economic storms.

None of the year's achievements would have been possible without the hard work of all our people, led by Dan Skipper, our Chief Executive, and the whole Age UK Norwich team. This includes the hundreds of wonderful volunteers who give so generously of their time and efforts. Additionally thanks are due to everyone on our Board of Trustees. Very sadly over this past year we lost our excellent Chair, Mike Britch, to cancer. However Mike's input to the Board and Age UK Norwich's refreshed strategic direction has made a lasting and invaluable contribution, particularly through these testing times.

It wouldn't be a charitable annual report without mentioning our finances. One of the other key impacts of lockdowns has been to reduce greatly our opportunities for fundraising just at the time when the need for our services has never been greater. Funding is, and will continue to be, a challenge. However, we end the year in a relatively stable financial position thanks to the continued support of our NHS and County Council commissioners, a number of key grant making organisations, several local businesses and many individuals. We are very grateful to all our funders. Thanks to your support we can continue our work for older people in Norwich and make a positive, daily difference to the lives of many.

Our Annual Report makes impressive reading. I hope you enjoy it and it inspires you to get involved if you aren't already, or support our efforts in other ways.

We end 2020/2021 with a clear sense of achievement, a strong strategic platform on which to build further and, as ever, the certain knowledge that there is so much more to do.

Together with all our partners, we are equipped and determined to continue meeting those challenges head on.

Joanna Hannam
Acting Chair of Trustees, Age UK Norwich

Reference and administrative details

Registered charity name	Age Concern Norwich
Charity registration number	1094623
Company registration number	04489595
Principal office and registered office	Marion Day Care Centre Marion Road Norwich NR1 4BN

The trustees

The trustees who served during the year and at the date of approval were as follows:

Alastair Roy - Chair (co-opted as Chair and Trustee 28 April 2021)
Joanna Hannam - (Interim Chair from 9 July 2020 until 28 April 2021)
Michael Britch - (resigned as Chair and Trustee due to ill health 9 July 2020)
Brenda Horner
Kate Money
Celia Cameron
Karl Gessner - (co-opted 28 April 2021)
David Wootton
David Brief - (appointed 10 November 2020 & resigned 11 February 2021)
Jacqueline Middleton
Peter Kelley
Susan Whitaker

Non-voting members	We also have ex-officio board members drawn from Social Services, Age UK Norfolk and the community.
Senior management team	Dan Skipper - Chief Executive Simon Mayes - Finance and Governance Lead (appointed April 2020) Jo Willingham - Information, Advice & Welfare Manager Alison Bessey - Community Carer's Support & Day Care Manager Enefola Samuel Apeh - Neighbourhood & Community Support Manager Jeremy Goss - Marketing and Communications Manager Nicolette Neile - Marketing & Volunteer Lead Natasha Farr - Client Support Manager
Patron	William Armstrong OBE
Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
Bankers	National Westminster Bank plc 45 London Street Norwich Norfolk NR2 1HX
Honorary solicitors	Hatch Brenner 4 Theatre Street Norwich NR2 1QY

Objectives and activities

Welcome to our impact report for 2020/21. We're here for anyone over 50 to provide vital help and support for the changes that later life can bring. We pride ourselves on promoting a positive view of later life and giving help, advice and opportunities for older people to live healthy, active and connected lives.

For many, Norwich is a wonderful place to live, work and retire, but with nearly 23% of the older population living in impoverished conditions, and many others living unsupported with complex health conditions, or experiencing loneliness and isolation from their community, there are still serious social challenges to help everyone enjoy later life as much as possible.

We have a growing, ageing population. By 2040, about 40% of Norfolk residents are predicted to be of typically dependent age rather than of working age. There is also the aftermath of the global pandemic that will have significantly affected older people and their families, either financially, physically or mentally.

Our charitable work focuses on three main areas:

- **Health & Connection**: we keep people active to maintain their health and wellbeing. We tackle loneliness and give people the opportunity to connect to others. We support recovery from illness and injury, reducing the risk of hospitalisation or relapse.

- **Poverty & Welfare**: we prevent people from falling into poverty by maximising their income entitlement and limiting the impacts of debt and fraud. We resolve social issues for housing, care, bills, or legal matters that threaten people's welfare. We provide hardship support and grants to those who find themselves in crisis.

- **Age Friendly Communities**: we promote and represent the needs of older people and their families. We campaign for positive changes for older people, both now and for the future, to make sure they are represented in key city developments or commissioned services. We promote research, forums and services that protect or enrich the lives of older people.

Our work primarily supports people who live in and around Norwich. However, as a county capital city, around 25% of the people we support live in other parts of Norfolk as they see Norwich as the place to go to get support, or it is not available where they live.

Last year, we had 33,633 connections across all our services. This ranged from providing information and signposting to complex financial matters that need a number of appointments. For us, it is about helping the person, not just one problem, and many people benefit from more than one of our services.

4,203 people received specialist one-to-one support or services, with a further 13,928 enquiries supported through our Advice line, online events or home-support packs. 15,502 visitors self-served information via our website, where people viewed or downloaded information, or watched our videos on a range of subjects. We also had 15,468 engagements via our social media, which was a critical platform for sharing information during the pandemic.

Around 30% of our referrals came from other organisations, either Norfolk County Council, Norwich City Council, GPs and other health practitioners, or other charities who do not support older people.

Across all our services, we provided over 26,000 hours of support during the year, and generated £1.4 million for older people, either through claiming statutory financial entitlement, accessing grants or debt resolution. We also paid out £3,400 in grants and hardships support, with the majority during the winter months.

For older people below the poverty line, this money is a life-line to living healthier, safer, and happier lives. It is also a significant contribution to the city and county economy, with this income coming from central government rather than local authority.

A message from our Patron

No one should have to feel regret at growing older - let alone fear, anxiety or insecurity. Living on into later life should be a source of joy and fulfilment. It should not be seen as a burden but as a blessing.

Although older people should be able to celebrate the gift of years and continue to enjoy life, we must of course recognise that later life brings a number of challenges to many of them. For those living in the Norwich area this is where Age UK Norwich comes in - supporting individuals and communities.

There are so many different facets to our work. In this report you can read about the vast range of activities in which we are involved and the substantial number of services which we provide. You can also read the personal testimonies of people who have benefited and learn of the difference it has made to their lives.

We should all be able to enjoy the best possible quality of life - and that includes older people. Age UK Norwich works tirelessly to support the physical and mental health and wellbeing of older people in our local community, improving their lives, reducing isolation and giving them hope and fulfilment. We are a ready and accessible source of expert advice on all kinds of issues affecting older people including finance, benefits entitlement and housing thereby often preventing acute misery and poverty.

It is a vitally important part of the purpose of our organisation to represent the interests and concerns of older people to public authorities and service providers. We make sure that the voice of older people is heard loudly and clearly and their views and perspectives are taken into account when decisions are made and policies formulated.

Age UK Norwich is a great team - all working together to further our aims and objectives in supporting the older members of our community. I want to express real thanks and deep appreciation to our trustees, staff, volunteers and funders for all they do. It is an immense privilege to be Patron of an organisation which does so much good for so many people.

Approaching his ninetieth year, Archbishop Desmond Tutu has said, "I want to tell the world that I count, older people count, everyone counts." We all count - no less as we get older. That's why older people should be respected, appreciated and valued as part of society and provided with the resources they need to live enriching and fulfilling lives. That is why our work is so important.

Thank you for your interest and, most of all, for your support.

William Armstrong OBE, Patron

Objectives and activities ***(continued)***

A message from our Chief Executive Officer

We've all faced unprecedented challenges in the last year due to the COVID-19 Pandemic, but none more so than the older population who were more at risk and experienced months and months of shielding and isolation, being cut off from loved ones and their local community. My heart goes out to anyone who lost a loved one or who is still living with the impacts of COVID.

As a charity, we responded quickly to the immediate priorities of the first lockdown as many older people became cut off and found it difficult to get their food and medicines, providing advice and support and help with logistics. We supported One Norwich Practices with welfare calls to their shielding patients and ramped-up our Telephone Befriending Service that doubled in demand.

We transitioned the delivery of our primary services to telephone and online, ensuring our support remained accessible to the public and the professionals we support in health, social care and other local charities. I would like to recognise and thank the Age UK Norwich staff team and our volunteers, who enabled this help to continue uninterrupted, for their support, resilience and creativity.

Due to government guidelines, we were forced to close our Marion Day Care Centre and Community Groups, but we continued to offer online groups, regular calls and home-packs and videos to help keep people active, connected and get the help they needed. We also launched our new Health @ Home service to provide one-to-one support to help people maintain activity levels or re-condition after months at home, helping to avoid health decline or risks of falls.

As we come out the other side of the pandemic, it feels the journey is only just starting in view of the physical, mental and financial recovery that many older people and their families will need our support with.

Age UK research shows 45% of people aged 70+ say that they are uncomfortable leaving the house, and one in three people agreed their anxiety is worse, or much worse since the start of the pandemic. One in four people are unable to walk as far as before, which is something we have observed directly with our own walking group clients.

Statistics from the Trussell Trust, a non-governmental organisation working to end the need for food banks in the UK, show that the nation's food banks have provided more than 2.5m emergency food parcels to people in crisis between April 1, 2020, and March, 31, 2021, an increase from 1.9m in the previous year.

Many older people and their families will be struggling with the aftermath of this pandemic, whether that's financially, returning to old activities and groups, or getting out in their local community. As a charity, we will focus on poverty and welfare support, helping people live active and connected lives, and promoting an Age Friendly City to help Norwich's older population recover - and to love later life.

Dan Skipper, Chief Executive Officer

Achievements and performance

Health & Connection

Our Community and Neighbourhood team works with local communities in and around Norwich to help older people remain healthy, happy, and regain that sense of fulfilment and connection with their community.

Our range of community groups offers a wide variety of physical, interest and friendship activities to enable older people to keep active, learning and connected.

We also support people one-to-one when they need help to make adjustments in their life, or recover from changes in their circumstances, such as bereavement, illness, or divorce.

This can be simple interventions, like encouraging attendance at one of our activity groups, befriending, to more complex cases where one-to-one support is needed to help someone through a change in their life, to help them reach their goals.

We also engage with and enable communities to develop their own activities, supporting people to learn the new skills they need to run groups, and give them an exciting new focus in their lives.

PANDEMIC RESPONSE

- We quickly introduced some emergency services to support older people and their families during the emerging crisis. We provided a shopping support service to help people to secure food during lockdown and shielding.

- We up-scaled our Befriending Service to cope with demand that doubled compared to the previous year, thanks to a new wave of volunteers who provided social connection and support to older people isolated at home.

- We transitioned our popular groups and clubs online, offering a mix of live and recorded ses-sions via our website and social media. We also partnered with Active Engineering and subsidised membership for people over 50 living in NR1 - NR10 areas.

Groups & Activities

Due to the lockdown, all our community groups and activities were forced to close. Through quick innovation, we formed a number of online groups to continue providing opportunities for our clients and new members for physical activity as well as for social connection. These included gardening, travelling, yoga, seated exercise, quizzes to name a few. Across the year we held our membership at 242. We hosted 146 online sessions, either group meetings, live streams or recorded content with 759 attendances - around 950 hours of interaction.

"Following the group, I have now started monitoring how many steps I take so that I don't lose some of my physical capabilities." Mr R - Activity Group Member

We offered a mix of recorded and live provision. We arranged a partnership with Active Engineering Systems and Exercising People In Communities (E.P.I.C) to provide a range of physical activity programmes, ranging from seated sessions for beginners, right through to High Intensity Interval Training (HIIT). This also provided opportunities for clients to come together, albeit virtually, with other people to retain some social connection.

"It is a great class, and it certainly keeps us "oldies" moving. I'll certainly be there next week. I wouldn't be without the class." Mrs T - Activity Group Member

Our popular "Dance to Health" programmes for falls prevention also continued online thanks to the support of Aesop. This specific class uses dance to improve balance, strength and cardio fitness to help prevent unnecessary falls.

Statistics from Norfolk Public Health show the risks of having a fall increase with age, with around 8,500 people falling at least once per year in the Norwich area, with over 2,000 requiring hospitalisation. Regular exercise can help to reduce this risk. Falls are the most frequent and serious type of accident for people aged 65 and over. Falls are a leading cause of hospitalisation for older people and can lead to reduced independence, increased isolation and long-term health problems.

"I really do believe that regular exercise has helped me keep my mobility, limited though it may be. I love the Dance to Health movement and music, and the great variety. When life is difficult, and sometimes painful, it is all too easy to say I can't. But I so look forward to my Zoom Dance to Health classes - it keeps me going!" Mrs L - Activity Group Member

Case Study - Mrs E, Group Member

Mrs E is 74 years old and lives with her husband. She joined Dance to Health in November after noticing an advert on our website. She had always been interested in dance but never managed to find the time to participate. When lockdown hit, Mrs E lost the groups and activities she regularly attended.

"The class came at just the right time for me, with lockdown I wanted to keep my exercise up." There aren't any classes in my local area that I wanted to do, as lots of classes were closed."

Mrs E attended a "taster" online session. Once satisfied, Mrs E joined the group, which includes 12 other participants of a similar age who meet weekly.

"It's fun to participate and we can bring our own ideas. We do stretching and relaxing at the start, so we're not just straight in to it. The instructor prepares you. It's always lovely music. It's also great as you don't really think you are exercising but you really are. I value the opportunity to take part online, especially during the pandemic as it has helped me and my husband remain safe."

In addition to the dance, Mrs E embraced technology with our support and learnt how to use Zoom to take part and connect to other people.

"It gets you up, gives you energy and a push throughout the day. It's very easy to just sit around when you're going through all this (the pandemic), but it gives you motivation and makes you feel so much better afterwards."

One of the few benefits of the lockdown was the shift in older people learning and using digital technology. Significant increases have been measured in older people using the internet during lockdown. The proportion of online adults aged 65+ who make at least one video-call each week increased from 22% in February 2020 to 61% by May 2020, according to OFCOM.

We supported this wave with a mixture of telephone support to help people get online, as well as a range of instructional videos to help people make web-calls via their phone or tablet.

With this digital migration, it still leaves many older people disconnected and to help them, we produced a DVD with a range of features for physical and mental health activities, welfare rights and scams awareness. Across May - July 2020, we circulated 2,500 DVDs across our clients, care homes and the general public. We even found some older people who did not have a DVD player due to affordability, which we were able to fund with our hardship grants.

We remain one of the primary providers of activities for the over-50s in Norwich, supporting older people who are prescribed social or physical health interventions by their GP or other health practitioners as ways to manage or improve their physical or mental health.

72% of our members said they had become more active, with over half (53%) saying the groups improved both their mental and physical health. 99% said they feel less lonely as a result of being a member. (This feedback was collected pre-COVID, when groups were able to meet.)

To help support the growing surge of online activities and give focus to groups post-lockdown who specialise in supporting the later life audience, we teamed up with Age UK Norfolk to launch the EngAge website. The site can be used to search for local community groups, events, activities and provides a place to stay updated with activities for physical and social support. It includes an interactive map and group finder (www.norfolkengage.co.uk).

Health @ Home

In September 2020, we launched a new service called Health @ Home thanks to funding from Sport England. The service is designed to help people stay active and independent at home, recognising that many older people tell us they are not able to attend our groups as they do not feel physically able, or due to barriers to transport or social anxiety.

Health @ Home provides one-to-one tailored support in a person's home or garden, or online for physical health. This is given by qualified instructors who have a range of activities suitable for older people, including cardio exercise, breathing and relaxation, balance and strengthening. Sessions range from 20 minutes up to an hour, depending on health levels and goals.

In addition to our support, 35% of our clients moved from zero activity to at least one weekly session on their own, increasing their activity time by at least 30 minutes a week.

One in four people in the UK aged between 55 and 64 are physically inactive, meaning they do less than 30 minutes of exercise or activity a week!

Moderate exercise, such as walking or gardening, can make a big difference to reducing our health risks. Moderate activity can reduce risks of cardiovascular disease by up to 35%, dementia by 30% and depression by 30% (Office for National Statistics). It also significantly reduces your risk of falls, one of the most common causes of injury in later life.

Case Study - Mrs X & J

Mrs X, who is in her fifties, lives with her mum and is her named carer. They isolated throughout the pandemic due to her mother's health and dementia. Due to lockdown, they were unable to attend their usual activities and classes.

Our Health @ Home instructor met with them together each week, via Zoom initially. Sessions were flexed around Mrs J's dementia and physical energy levels that were variable.

"I have noticed a big change in my mum's wellbeing. Firstly, she is so chatty and cheerful! My mum always had a cheeky side to her, and the exercise seems to bring this out in her! I have also noticed that she is not in quite so much pain with her back when walking. The 20 minutes each week of seated exercise has been very beneficial to her health. We are very grateful to Age UK Norwich for supporting us. Our instructor is kind, professional and entertaining and we feel very lucky to meet with her each week."

We also helped 46% of our clients to overcome other barriers to physical activity, such as buying appropriate footwear and clothing, providing IT equipment and training them how to use it so they can attend online groups.

Community Support

Our Community Support team helps older people on a one-to-one basis, to build resilience, improve health and wellbeing and rebuild or create new connections with the community. Statistics from the World Health Organisation (WHO) show that 15% of older people aged 60+ suffer from a mental disorder, and without support, issues often perpetuate and become worse. Loneliness can be a common trigger of health decline.

Activity Befriending

In the year, we actively supported 264 people, an increase of 165 clients on the previous year. This was predominantly Telephone Befrienders after a significant wave of demand in May - September 2020. Thanks to the flexibility of our funders, Big Lottery Fund and Earl of Northampton's Charity - Mercers, we were able to divert more resources into this service to recruit, induct and match more volunteers to cope with demand.

Across the year, our Befriending volunteers provided over 11,500 hours of support to older people to give them social connection, a laugh, a smile, and help them not to feel alone during a time of social crisis. We are absolutely indebted to the people who came forward to volunteer, to offer this critical lifeline. This included some of our corporate supporters, Hatch Brenner, The People Kit and Norwich City Football Club.

"My volunteer is lovely. I really get on with her. It was like we'd known each other a long time. We talk about our families, jobs and her studies. When I talk, it takes a load off my mind and I couldn't fault her. I feel on top of the world now, like I've won a marathon. Age UK Norwich has done a lot for me. You helped me get out of a bad place. I felt - I can do this! You make me laugh, cheer me up and you've helped a lot."

Mrs J - Befriending Client

100% of our Befriending clients said our support improved their wellbeing, with 17% saying it had a significant positive impact. 83% said our support helped them cope during the pandemic lockdown.

Shopping Support

We assisted 97 people with shopping support, helping them get the deliveries and supplies they needed to stay safe and healthy. This cohort was mostly people aged 75+ who did not feel confident to navigate or arrange things themselves, in a predominantly digital, and cashless world.

To support our clients and the professionals we work with, we produced a schedule of local food and medicine supplies, which quickly expanded into other essentials such as laundry, cleaning, bereavement or mental health support. During the primary phases of lockdown, this was downloaded 723 times from our website or social media.

Although Norfolk County Council were providing emergency response to those classed as clinically vulnerable, our support provided simple navigation to other local businesses, charities or voluntary organisations to help people obtain what they needed to live as safely as possible.

Community Partnerships

We are well connected in the community, both in leadership and support. We are an active member of the Norwich Older People's Forum (NOPF) and part of the Norfolk Older People's Strategic Partnership. Older people are active members of both of these, so we get to hear and understand issues, needs and priorities, which helps shape what we do.

"Age UK Norwich have embodied the approach towards embedding physical activity within their service design that we would like to see replicated across the VCSE sector. The flexibility of approach and quality of service, whether that be through 1:1 work, information and advice services or peer support groups, has ensured increased exposure about why it is important to be active, as well as greater opportunity for the older people of Norwich to be active. This in turn we hope will improve a person's quality of life, health and independence."

Ryan Hughes, Health and Older People Strategic Lead, Active Norfolk

We are an active member of the Norwich Together Alliance, a collaboration of local organisations including AVIVA, Norwich City Football Club, Norwich City Council and Jarrold. The aim of the group is to raise awareness of the loneliness issue in the city, and to work together to promote services and activities to enable people, of all ages, to connect and feel part of the community.

During the pandemic, we worked in collaboration to promote the many services available to help keep people connected. This included pull-out guides in the Eastern Daily Press and Norwich Evening News as well as digital content online via the alliance's new Facebook Page @norwichtogetheralliance.

To support local workers, the alliance published an "Employers Guide to Wellbeing", which featured our Later Life Planning Service to help support employees who are 50+, or younger employees who have concerns or support their parents.

"Having Age UK Norwich as a member of Norwich Together is fundamental, the wealth of experience and knowledge of the issue of loneliness and befriending is second to none. The purpose of Norwich Together is to combat loneliness and social isolation by collaborating with experts and that's exactly why having Age UK Norwich as a part of the alliance is key. They are experts in their field and the work they do is priceless, whilst incredibly important changing people's lives."

Tracey Drake, Local Development Lead (Norwich), Business in the Community

Transport remains an ongoing issue for many older people, along with the increased pedestrianisation of the city centre, making it increasingly difficult for people living with mobility issues to park near shops and facilities. We continue to work closely with Norwich Door to Door for both our Marion Centre and our Community Team, for trips and outings, and supporting clients with attending appointments to support their health and wellbeing.

"Age UK Norwich provide essential support to our community with their services and activities which meet an ever-growing need. With the high-quality standards adopted by Age UK Norwich, we are proud to work with them supplying accessible transport facilities. They are continually looking to develop new and innovative services, and we are pleased to be collaborating on projects to further enable social and community engagement for older people in Norwich."

Ian Elliot, Chief Executive Officer, Norwich Door to Door

Due to the political decision making around COVID-19, we wanted to ensure local residents had the opportunity to feed their views back to our two local MPs. We facilitated two online sessions where older people could put their questions and give feedback about lockdown, shielding and the support needed to help people recover from the pandemic. This prompted some important discussion and debate. Thank you to Chloe Smith MP, and Clive Lewis MP and their teams for supporting us with these events, as well as Norwich Older People's Forum.

Our services in this area are funded by Big Lottery Communities (59%), Earl of Northampton's Charity - Mercers (13%), Sport England (12%), Norfolk Community Foundation (5%), Age UK (7%) as well as our own fundraising (4%).

Volunteer Profiles: Roy, Activity Group Volunteer

"When my wife died, I realised I needed something to do. I saw an advert from Age UK Norwich about their Riverside Multi-Activity Group and decided to give it a go. I really enjoyed my first time there meeting new people and everyone was very friendly and welcoming. After a few months, I heard there was an opportunity to volunteer so I signed up. Since then, I have been helping with different groups, Bowling, M&S Café, Jarrolds, Riverside and most recently Telephone Befriending."

"Volunteering has brought the social part of me out. I am now more outgoing and confident in myself. I help with distributing flyers and posters too. I really enjoy volunteering for Age UK Norwich and couldn't think of a better charity to do it with. It gives me a lot of pleasure and keeps me sane."

Community Carers Support & Day Care

Our Marion team provides community support and building-based day care for older people, their carers and families, who live with a wide range of complex health conditions. These include long-term degenerative conditions, such as dementia and Parkinson's as well as impaired mobility.

In Norfolk, there are approximately 100,000 unpaid adult carers who look after a family member or friend (Norfolk County Council website), which is forecast to increase as our population ages.

Frailty is highlighted as a significant county issue. More than 110,000 people aged over 65 are living with a degree of frailty, with around 20,000 classed as frail or slowing and dependent on assistance with personal activities or mobility.

PANDEMIC RESPONSE

- We provided telephone and digital support to carers and our clients while they shielded at home. This included advice, training, morale support and case work for issues.

- We supplied a range of entertainment packs to people's homes, such as games, memory activities, light exercise to help people stay safe and well at home.

- We introduced a new range of services at peoples homes, including welfare checks, health @ home and one-to-one activities for cognitive stimulation and carers respite.

There are 16,700 people living with dementia in Norfolk and Waveney - This is the same as the population of Dereham. This figure is expected to rise to more than 22,370 by 2030, with 14,000 being classed as "severe" (Norfolk & Waveney Clinical Commissioning Group).

Seventy per cent of people living with dementia also live with three other complex health conditions, making them very vulnerable and requiring a wide range of support to live well. This is a considerable challenge for the primary carer.

Due to the pandemic and government restrictions, we were forced to close our day centre, but we continued to support our clients and families through a mixture of home support, telephone and digital calls, and offline case work.

We supported 76 people, a mixture of clients and their carers or families, with carers support, activities, advice and case work. 81% of our time was in direct delivery of client support, with the remainder on case work to provide information, advice or resolve problems the family may be facing.

Our client survey shows the difference our involvement makes after our intervention:

- 100% of carers would recommend Marion's support to another family.
- 66% of carers reported an improvement in language of someone living with dementia.
- 87% reported an improvement in socialisation.
- 86% reported an improvement in the wellbeing of their loved one.
- 100% of our carers said our contact during the pandemic helped them cope.

The centre supports people with personal budgets from Norfolk County Council, as well as private funders, working closely with other professionals, such as GPs, Social Workers and Admiral Nurses.

"I'm writing to say thank-you once again for your continued support. Our family isn't very close so the support in Norwich is minimal, and the GP did not give any advice of the next steps after Dad's diagnosis. Reaching out to you has been a saving grace, and your support has been amazing - thank you!" Mrs J, Daughter/Carer

100% of carers would recommend Marion Community Carers Support to another family. 100% of our clients rated our care as "Outstanding".

Our partnership with the University of East Anglia continued, albeit remotely, supporting 10 students in their first year studying Physiotherapy, giving them exposure to helping families at home. We have offered placements for over five years, assisting the next generation of carers and health professionals, and tremendously adding to the support we can offer clients and helping our own learning.

In April 2020, we provided a Postcard that we asked our volunteers and supporters to share in their local communities, specifically with older people who they knew lived on their own or had minimal support. We wanted to make sure that people knew they could contact us, if they needed a little help and support or were worried about anything.

In September 2020, we re-opened our Marion Centre to provide respite support to our clients and families. This was in support bubbles following the COVID-safe guidelines. Across the year, we provided 5,776 hours of support, enabling carers to regain some time to manage home affairs or their own physical and mental health.

"Mum really values your calls through these difficult times, I do believe that your calls have made her more receptive to help. She is really struggling with coming to terms with Dad's rapid decline, so your continued support is very much appreciated." Mr F, Son/Carer

Our Still on the Ball and Veterans Recall groups were unable to meet physically, however we continued some virtual sessions over lockdown, and shared home packs for carers to use with their loved ones for cognitive stimulation and entertainment. We are now gearing back up to re-opening both these support groups.

"Through my own enquiries, or through feedback from Mum, her Marion Support Worker continues to give suggestions on further support mechanisms that may help with the challenges we face, or new challenges that arise. Knowing where to find this, and not having the information given to us by the GP, is of course very difficult. Again, we couldn't have moved as far forward as we have, without the support from Marion Centre." Mr J, Son of Carer

Our services in this area are funded by Norfolk County Council (53%), Norfolk & Waveney Clinical Commissioning Group (32%), and our own fundraising (15%).

Case Study: Mr & Mrs E.

Mr E brought his wife to Marion in 2019. She had been diagnosed with Alzheimer's and needed support with cognition and communication. He wanted some respite support during the week, so he could have some time of his own. While Mrs E attended the centre for sessional care twice a week, Mr E took advantage of Age UK Norwich's activity groups, joining both the Ten-Pin Bowling Group and Coffee Club, which he enjoyed each week.

Mrs E appreciated the range of activities at Marion, and particularly enjoyed visits of pre-school children, arranged in partnership with another local charity, Friend-in-Deed.

When lockdown hit in March 2020, Mr E had to adjust to shielding at home. Although Mrs E was not able to attend the centre, due to lockdown restrictions, we provided a range of support to help Mr E manage.

Throughout the lockdown, we arranged regular welfare check telephone calls to Mr E, giving him the opportunity to talk with someone who had experience of care. He was able to ask questions, and we provided lots of practical hints and tips for care to help him look after his wife as well as possible.

We also engaged with other family members, particularly Mr E's son, who was concerned about his father's welfare as primary carer. As months of lockdown passed, we increased our telephone support to Mr E, as it was evident that both Mr and Mrs E were finding the long isolation challenging.

We increased our help by making joint calls to both Mr and Mrs E, facilitating activity sessions to provide cognitive stimulation and show Mr E activities he could do with his wife. This included making memory boxes together, to help aid memory recall and communication, as well as preserving special moments for all the family.

When we were able to reintroduce our sessional care again, Mrs E was one of the first clients to attend, this time, bringing her memory box with her whenever she attends - including old wedding photos, confetti, an old passport, and some other personal items from her past. She loves to tell her stories, and we love using her memory box to promote communication and wellbeing.

The Marion team also supported Mr and Mrs E with creating some structure to their week, so they had a positive routine that included activities for physical and mental health. We put together a weekly schedule, covering music, general exercises and cognitive activities, trying to include Mrs E wherever possible.

It was evident through our contact that Mr E needed additional support at home to enable Mrs E to remain at home, safely, for as long as possible. We helped them to apply for funding to enable some home modifications to be made, which was awarded, and the work is scheduled for July 2021. We also supported Mr E in finding a temporary residential stay for when the work is scheduled, to limit any distress to Mrs E.

Throughout 2020, Mr E had a single contact at Marion, who gave the couple a variety of practical and emotional support. Mrs E now attends the centre one day a week again, and Mr E is looking forward to his clubs re-starting.

Volunteer Profiles: Eddie, "Still on the Ball" Football Reminiscence Volunteer

"SOTB is a reminiscence group held in the 1959 room of Norwich City Football Club where we bring together a group of fans living with dementia to meet and reminisce about their football memories. As a volunteer, I facilitate and share stories, music and memorabilia to get the conversation going."

"I volunteer because I have so many happy memories from football back in the day - in fact life back in the day, which I enjoy just as much. It's amazing to be there when someone living with dementia shares their own memories too. These memories can't be found in books or film, they are individual to the people who share them, and I feel privileged to be part of that."

"I think the clients we support get the feeling of enjoying the sessions without the actual memories of what we talked about. One client's wife said to me, "I bring a man with dementia to SOTB and then go home with my husband."

Poverty & Welfare

Information, Advice & Welfare

We provide independent information and advice to older people, families and professionals offering an extensive breadth of support, ranging from money and welfare rights to legal advice and wills - covering issues to do with the home, bills, care and health.

Age UK Norwich is a prominent part of the advice network in the city and county. We are a member of the Norfolk Community Advice Network (NCAN) and we jointly chair the Norwich Early Help Hub. In addition, we belong to the Norwich City Council Advice Consortium.

We are part of the Norwich & Broadland Living Well Team, a collaboration with Norfolk Citizens Advice, Mancroft Advice Project (MAP), Shelter and Equal Lives supporting OneNorwich Practices with patient non-health issues, as part of the national Social Prescribing programme. With an ageing population, Age UK Norwich has a key role and supports practices in Norwich, Broadland, and other parts of Norfolk.

PANDEMIC RESPONSE

- We up-scaled our Advice Line to cope with a 20% rise in enquiries, re-deploying other roles to support our telephone, online and social media.

- We followed government announcements to push key information to the public and help people who found the public safety guidelines confusing.

- We introduced new technology to support telephone and online sessions to ensure applications for financial entitlement continued, and provided emergency hardship grants to support the most vulnerable.

"As partner providers, Age UK Norwich have enabled older people to not only receive trusted and accredited support but also to access preventative and holistic options by connecting them to other suitable services and agencies. By far the majority of those seeking support through the project are over 50 and enquiries around social isolation consistently appear in the top three referral reasons across the whole of the area."

"The Living Well Workers (Social Prescribers) employed by Age UK Norwich not only support the clients allocated to them but offer their skills, knowledge and expertise to the other 18 members of the team. As we emerge from lockdown, and the scale of the pandemic's impact becomes more visible, the key role that Age UK Norwich plays in supporting our most vulnerable community members will become even more apparent."

Rebecca Elliott, Project Coordinator, Norwich & Broadland Social Prescribing

Last year, we supported **29,533 enquiries** for information, advice or welfare. This was through a mix of navigating and signposting people to local services, specialist advice and welfare, and self-help through our website.

14,754 people were directly supported through our Advice Line resulting in the dispatch of information or general guidance. **3,396** people received specialist advice on a wide range of subjects, with 3,938 presenting issues. For these cases, over 4,000 hours of consultation and support were provided via telephone, digital or COVID safe appointments. This was an increase of 21% on 2019/20, much of which was due to the impact of the pandemic.

Our Advice Line received 11,358 calls, web chat or emails helping people understand the local support available, and how to make contact. Across the year 96% of calls were answered at first attempt.

The table below shows the wide range of social issues we supported. In all our work, we assist people holistically and the immediate presenting issue is often not the biggest area of risk, or the priority support needed.

	%
Money & Welfare Rights	
Benefits/income maximisation: Helping with benefit checks, benefit form completion, Mandatory Reconsiderations and benefit appeals	43
Money: Managing money, debt repayments, charitable applications, fuel and food bank support, pensions, financial, banking, council tax, other tax, insurance.	10
Care & Health	
Community & residential care: Care and support planning, services/provision of care, safeguarding, complaints, paying for care, residential care options and paying for residential care, local authority means test.	6
Travel - concessions, Blue Badge, disability and disable parking, holidays, day trips, passports, cars/minibus, car tax, driving licences	5
Family & Personal - Relationships, relationship breakdowns, social isolation, bereavement, pets, safeguarding, end of life.	5
Leisure and social activities - fitness/exercise, arts/crafts/music/drama, older people's groups, befriending, other social activities	2
Age UK Services - Local and national enquiries about services and products	3
Health conditions and health services - physical and mental health, hospital, GP, intermediate care/Reablement, dental, eyesight, hearing, falls prevention, continence, NHS funding, end of life care.	4
Home & Bills	
Housing: Housing options, social tenants, private tenants, owner occupiers, eviction/homelessness, social housing allocation, home improvements/energy efficiency, safety and security, clearing homes, environmental, neighbour problems and under occupancy	9
Bills: Managing or raising billing complaints, dealing with bills. Finding the best consumer deals, switching policies.	1
Consumer - consumer rights, energy, water, TV licences, telephones/mobiles, internet, computer access, scams, funeral plans	4
Legal Advice & Wills	
Legal - finding legal help, deputyship, wills and estates, probate/letters of administration, powers of attorney, mental capacity, disputes and complaints, subject access requests	4
Other - employment, nationality and immigration, education, local facilities	1
Covid Pandemic	
Covid related - shopping/food delivery, prescriptions, self-isolation/social distancing, accessing services/Age UK services, visiting or living with a vulnerable person, housing and amenities, safeguarding public safety, other	3

Due to COVID, digital self-service was a critical tool for older people, their families and other local later life professionals in a period of rapid change and uncertainty. Our website had **13,916** unique visitors and we had **16,331** engagements across a range of social media channels.

"I think Age UK Norwich is magic, and I cannot rate the service highly enough."

Mr Y, Advice Line Client

Many of our clients come to us in desperate times of crisis. Some are under threat of eviction, others cannot afford to heat their home or buy food. Last year we helped 142 clients in hardship crisis, and our support included:

- Eviction/Homelessness avoidance through resolution of landlord eviction notices, errors in rental charges or fines.
- Emergency fuel support or access to discount schemes.
- Emergency food support via local Foodbanks.
- Financial grants to pay for emergency repairs, clothing, utility debt, or equipment such as new boilers/cookers.

In total, Age UK Norwich provided **£3,400 in hardship grants**, compared with £900 in 2019/20, thanks to funding support from a variety of donors. We would like to thank Hannah Worsley and her team at Norwich Foodbank who worked closely with us to support these crisis cases.

"Brilliant service. The Advisor I spoke with had very good local knowledge about housing options which was my reason for calling. Very happy!"

Mr B, Advice Line Client

Although we are there to support clients at a time of crisis, we also work proactively in the community to educate older people about their entitlements, health, and risks such as scams.

A lot of our focus centred on the pandemic in helping people make sense of the government guidelines and advice. We ran a popular "Q&A" through our website and social media responding to some of the worries and concerns we were hearing from our clients about the lockdown rules.

This series included video interviews with local experts, and we thank Rachel Sowerby (Norwich City Council) Rhys Lloyd, (Leeway Domestic Violence and Abuse Services), Jamie Walker (The WillMaker Group) and Daniel Francis (Society of Later Life Advisers) for participating and offering their support and experience to our clients.

Poverty remains a key priority for the charity. 22.8% of older people in Norwich are living in impoverished conditions (Norwich City Council - The State of Norwich 2020), meaning they have less than 60% of typical household income.

In late 2020, the city council's cabinet member for social inclusion, Karen Davis, declared a poverty emergency in response to "the horror of soaring, absolute poverty which is blighting our city" (Eastern Daily Press November 2020).

Age UK research also states that 7% of people aged 65 or over are experiencing "material deprivation" with lack of goods and services which typically would be considered essential - like a damp-free home and being able to replace household items when they break down.

Norwich City Council has identified seven "Reducing Inequality Target Areas (RITA)", which are **Mancroft-Castle, Wensum-North Earlham, Catton Grove-Bullard Road, Mile Cross, Crome-Pilling Park, Crome-Heartsease, and Lakenham**. Last year, around 46% of our clients were from these areas, and we will be making these priority places in the city to help reach the most in need.

According to ONS Data (Ministry of Housing, Communities and Local Government - 2019) 19% of Norwich households experience fuel poverty. This is compared to 15.4% in the County of Norfolk and 13.4% across in England.

This poverty inequality has a significant impact on life expectancy. Men in some areas, such as Bowthorpe and Thorpe Hamlet, are expected to live up to five years less than those in Nelson or Eaton. For women, the gap can differ by up to seven years - an average life expectancy in Bowthorpe is 77, compared to 85 in Eaton.

One key issue for older people is that entitlements are vastly under-claimed, for example 40% of older people entitled to Pension Credit failed to claim (Department for Work and Pensions 2018). Age UK research shows £3.5 billion of Pension Credit and Housing Benefits goes unclaimed by older people. Attendance Allowance is also underclaimed - the lack of understanding of entitlement, complex application processes, and a wrongful sense of stigma about claiming, all having an impact.

"Thank you for your help. I did not know about Attendance Allowance and the form filling would have discouraged me from applying. With your help, the stress has been eliminated and the extra money will enable me to purchase extra help in my life. This combined with the AZ Jab re-sets life!"

Mrs J, Welfare Rights Client.

In 2020/21 we gave 867 people financial support, either through helping them claim statutory entitlements, and allowance or grants, or through debt management. This secured **£1.4 million** of annualised income, which is central government money, mostly spent in the local economy.

Since 2010, Age UK Norwich has generated nearly £15 million for older people and their families, to help improve living conditions, independence and taking advantage of the services the city and county has to offer.

"Supporting people to claim the benefits they are entitled to, change energy providers or navigate the social care system are just some of the ways that Age UK Norwich makes a huge difference to the health and wellbeing of older Norwich residents."

"Age UK Norwich's membership of NCAN is very important to the partnership, because they bring expertise and insight into the issues that affect older people. Their commitment to working collaboratively with other NCAN members means that older people are connected effectively with the right advice and support as soon as they need it."

Emily Balsdon, Norfolk Community Advice Network (NCAN) Director

Our client survey shows the difference our involvement makes after our intervention:

- 92% feel more confident about dealing with their problems
- 55% feel more able to do the things they enjoyed
- 53% feel less isolated or lonely
- 62% feel able to sleep better
- 84% feel their health and wellbeing has improved.

"Age UK Norwich has been such a great help to me as I didn't know what help there was with my health condition and I was finding it very difficult. They also came to my home when I had difficulty walking and they helped me with the forms. I am most grateful for their help. It has made my life much improved."

Mr D, Welfare Rights Client

Our services in this area are funded by Big Lottery Communities (15%), Earl of Northampton's Charity - Mercers (2%), Norwich City Council (7%), Norfolk County Council (15%), Norfolk Community Foundation (2%), OneNorwich Practices (26%), The Henry Smith Charity (4%), North Norfolk Primary Care Network (11%), Age UK (6%), Public Health (6%), Norwich Consolidated Charities (3%), as well as our own fundraising (3%).

Case Study. Mr R.

Mr R contacted us after his partner had recently been hospitalised following a stroke. She was diagnosed with Dementia two years ago, as well as known heart issues, arthritis limiting mobility and incontinence. The couple are both 75+ and live in local authority accommodation.

A package of care support was already in place, as since the stroke she was unable to do anything herself. The hospital had advised Mr R's partner to claim Attendance Allowance (AA).

Our Advisor worked with Mr R and his partner over a number of weeks, completing a full financial check to ensure they were both receiving their statutory entitlements. This showed that Mr R's partner would indeed qualify for AA, at the higher rate as she needed care during the day and night. As Mr R had a Power of Attorney for dealing with his partner's financial affairs, our advisor was able to discuss these options and support Mr R in completing the necessary claims. The AA application was successful, and she was awarded at the higher rate of £89.15 per week.

Once the AA was in place, we advised Mr R to claim Carer's Allowance, as although he couldn't be paid this in addition to his State Pension (due to the overlapping benefit rules), he would qualify for the Carers Premium used in the pension credit calculation because he would retain an underlying entitlement. Their State Retirement income was too high for them to get Pension Credit Guarantee Credit but they were eligible for Pension Credit Savings Credit, as they had both reached retirement age before April 2016 - this would enable further increases to their Housing Benefit and Council Tax Reduction.

They were awarded Pension Credit of £14.94 per week and also gained Housing Benefit and reduction in their Council Tax. Because of this approval for Pension Credit, this also entitled them to a free TV Licence due to their age. In total, we estimated that we helped Mr R secure £6,727 of entitlements or discounted savings, with the majority of this income lasting in perpetuity.

Finally, to support their ongoing mobility, our Advisor supported a Blue Badge application with Norfolk County Council, which was also awarded.

Later Life Planning

Following its launch in 2019, our Later Life Planning Service continued to grow, offering support to proactively manage life events, such as gearing up for retirement, downsizing their home etc. This is also available to employers as part of an employee wellbeing package, to help the growing number of mid-late lifers who are working longer and managing employment along with caring responsibilities.

Following our support, 92% felt more confident about dealing with their problems, with 84% stating their health and wellbeing had improved.

"I was at a loss as to who to contact. The Later Life Planning Advisor steered me in the right direction."

Mrs S, Later Life Planning Service Client

Volunteer Profiles: Debbie, Information, Advice & Welfare Volunteer

"I started volunteering with Age UK Norwich about three years ago when I retired from my nursing career. I have been aware both professionally and personally how difficult the health and social care system can be to negotiate, and I feel I can use my experience to make it easier for others."

"I visit people at home to help them complete Attendance Allowance and Blue Badge forms, and I'm looking forward to being able to do this in person again soon."

"As a volunteer, I don't have the time constraints that I did when working for the NHS, so I can enjoy having a chat with people as well as helping them get the benefits that will make a difference to their lives."

Fundraising and Partnerships

Our fundraising income comes from a mixture of individual donations, community fundraising events and working with corporate partners. Without the generosity of the general public and local organisations, we could not deliver many of the services we offer or support the number of older people we do.

Many of the staple events and activities to support fundraising were not viable due to the COVID restrictions, therefore we had to adjust our forecasts and planned activities. In the year, over £10K was donated from corporate organisations and another £10K raised from community fundraising activities and donations from the public.

The public showed their support by raising money for us in a variety of ways, including our "26 Challenge". Poppy Bidewell did 26 consecutive back somersaults on her trampoline, raising £175, Dawn Law ran 26 laps of her local park, raising £460 and Nikki Neile ran 26 miles in six days. Sheryl Goodwin also raised £540 doing a half-marathon - all fantastic achievements.

In July, our Cake Baking Competition was won by Natalie Boswell. This was judged under the expert eye of Richard Hughes from the Assembly House who we thank for his continued support and donating the winner's prize of a voucher for a tea for two.

In December, we partnered for the second year running with Jorge's Portuguese Restaurant for a Gift-Drive to support some of our clients who live alone. Around 30,000 older people are among the country's "excess winter deaths" (Age UK) each year - a calculation comparing the number of deaths during December to March with the average deaths in the preceding months. Due to this, we focused on providing some boxes of winter essentials for our clients who live on their own in vulnerable circumstances.

The gift-drive was supported by the general public buying items from our Amazon Shopping List, such as hand warmers, hot water bottles, scarves, hats, gloves etc. These were complemented by other donations from Home Instead Norwich, Norfolk Wealth Management, Sparhawk Infant & Nursery School and Falcon Junior School. We thank Pivotal for letting us use their offices for deliveries and packaging, and Norwich Door to Door for helping us with the delivery logistics.

"I feel very humble to have received this gift - totally unexpected. Everything was carefully thought out and selected to keep me warm. I can't thank you enough for the gift - it is nice to know someone is thinking of you at these lonely times."

"As this year has been very depressing, I was overwhelmed by this gift to me, I would like to say a big thank you to all involved. And the handmade cards were beautiful. People like me need people like you!"

After the success of this event, we followed it up in March with the support of John Lewis Norwich, who donated some gift parcels of food and chocolate. Again, thanks to the help of Norwich Door to Door, we shared this with our clients, choosing people who were struggling the most with lockdown.

We were extremely grateful for the large donations from a range of local and regional organisations and charities who supported our COVID Pandemic Appeal. These funds, along with public donations, make an incredible difference to maintaining our vital services, or providing additional support, projects or seasonal activity to better the lives of older people, and their families. These included:

- £5K, Anna & Tom Trybull
- £5K, Alan Boswell Insurance
- £4K, East of England Co-op
- £2.5K, Sir Isaac Newton Academy, Part of the Inspiration Trust
- £2K, Norwich French Church Charity
- £1K, Paul Bassham Charitable Trust
- £1K, The Phoenix Group

We also received £7K from two donors who wish to remain anonymous. We are incredibly grateful to two individuals who remembered us in their will, bestowing over £11K on the charity in acknowledgment of the support we had provided in the past.

Some of our benevolence comes through non-financial donations, such as equipment, professional skills, or products, enabling us to offer services, operate, or raise funds for the charity. In total, we received £36,713 of non-financial donations, including £31,000 of rent relief from Norwich Consolidated Charities for the Marion Day Centre.

Included in this are the following legal firms who support us to provide free legal advice sessions to older people with a range of complex issues including wills, probate, Power of Attorney, Court of Protection, personal injury and long-term care issues.

Caroline Billings, Hatch Brenner
Patrick Gibney, Leathes Prior
Lin Whitehead, Clapham & Collinge
Laura Cotton, Hansells Solicitors
Jenny George, Sprake & Kingsley
Laura Rumsey, Rogers & Norton

Our corporate partners were equally impacted by the pandemic, and many of our joint plans had to be put on hold due to the lockdown conditions.

We were delighted to gain the support of Hatch Brenner for a three-year community investment agreement. During the pandemic, some of their staff helped us pack and dispatch 2,500 Activity DVDs to our clients, as well as volunteering for our Telephone Befriending service.

"We are pleased to be supporting such an important charity with this new partnership. Through our legal work with Private Clients, including Lasting Power of Attorney, Wills and Probate, we see first-hand the challenges many of the older community face."

Dawn Parkes, Hatch Brenner Managing Partner

Our relationship with The People Kit continued, although sadly their "Great British Food Quiz" was cancelled. We are grateful for their support in promoting and sharing our services and support to help us reach as many people as possible during the last year. We look forward to re-scheduling our activities and plans for 2021/22.

"The People Kit is completely committed to raising not only as much money as we can, but also awareness of the fantastic work Age UK Norwich does for older people in the area. I, along with my fellow members of The People Kit, was very moved by the presentation Dan Skipper gave us about the plight of some of the people around us."

Mary McGivern, Founder

Volunteers

Volunteers are fundamental to all our services, and we are indebted to the generosity of individuals and organisations who donated their time, skills, and experience to support our charitable work.

With the suspension of some of our services due to lockdown, some of our roles were put on hold, or re-deployed to other services. Over the year, 190 volunteers supported our charitable work, the majority supporting our Telephone Befriending over the pandemic lockdown.

"I have found being a Befriender rewarding and think this is a good match as we can talk to each other easily and it's mutually beneficial, I look forward to it continuing for a long time, I think the support and follow up from Age UK Norwich has been very good."

Mr S, Befriending Volunteer

Every volunteer is invaluable to the work we do, and we are grateful for the time and support they give us, which collectively is around 8,550 hours donated time - equivalent to around four full-time people. Not only do our volunteers provide critical resources to help us reach clients, they provide experience and skills that benefit the charity and staff, and we know they take a lot from the experience, too.

"It's been really special. I've felt like I've travelled with someone through this difficult time, she's very different to me. We have completely different lives. It has challenged me to step out and see things from someone else's point of view. It has made me grateful for what I've got in my life. It's extended my vision and my world."

Mr D, Befriending Volunteer

Financial review

Our pricing policy

We have a proportion of self-funded clients attending our Marion Road Day Care and Dementia Centre. These clients are not eligible for funding from the local authority, but with the increased threshold required to meet that eligibility, can still be in significant need. We review our prices annually and benchmark them against comparable provision to ensure they provide excellent value for money for the high quality service given. We monitor the ratio of local authority funded to self-paying clients and aim to have a majority funded by the local authority, ensuring that we prioritise those people in greatest need.

Investment powers and policy

The Trustees have kept available funds in interest bearing deposit accounts to balance a positive rate of return and ensure short-term access to funds. The deposit accounts yielded 0.40% and 0.15% respectively. The Trustees have decided that they will not hold shares or bonds. Any gift of shares will be disinvested at the earliest opportunity and the monies placed in an interest bearing account.

Financial review

Total income amounted to £821,624 (2020 - £1,208,015) and, after incurring expenditure of £726,731 (2020 - £847,892) and net gains on investments of £90,000 (2020 - £Nil), the funds increased by £184,893 (2020 - £360,123). Unrestricted funds increased by £157,499 and restricted funds increased by £27,394. At 31 March 2021 the unrestricted funds totalled £422,608 and the restricted funds surplus was £36,964.

Reserves policy

The Trustees have examined the requirement for free reserves defined as unrestricted funds, less those fixed assets not represented by restricted funds and designated funds. The policy requires that free reserves are built and maintained to a level of four month's budgeted essential expenditure. The Charity's free reserves are £283,009, excluding the current pension liability of £30,000 and designated funds (see below). Budgeted expenditure for 2021-22 is £804,005.

Free reserves

The charity sets a policy level of 4 months budgeted expenditure to maintain a level of funds to support a planned closure of the charity. Where this level is compromised, over a continual period of 3 months, an action plan is triggered to implement cost reduction strategies, review security of future income, or consider a planned closure of the charity.

Pension liability

The Charity was formerly part of a defined benefit pension scheme, provided by Norfolk County Council Local Government Pension Scheme. This scheme is no longer active and in 2014-15 the Charity crystallised a long term liability of £499,000. The liability had a term of 23 years at crystallisation and is due to end in 2037. £191,000 of forgone investment/interest was included in the total liability of £690,000 with £499,000 being capital repayments. The monthly payment of £2,500 is budgeted expenditure, providing visibility of the committed payment schedule, as this is reflected in the accounts as a movement in long-term creditors. The Trustees have considered the cash flow implications, and have confidence that this contribution level can be supported. The pension liability has therefore been excluded from the reserves requirement calculations.

Designated funds

£351,175 is held in designated funds at 31 March 2021, £10,440 was designated during the year to go towards client needs research. The survey will be used to gain crucial information and understanding of the older population in Norwich and help direct Age UK Norwich resources to support them in the best possible way. £90,000 was designated during the year to be used for the salary and overheads of the head of operations once the post is filled. £26,000 was designated during the year to cover the maintenance costs of the Marion property. A further £30,000 was designated to Governance improvement, with the aim of providing funds to establish new programmes and other campaigns. £162,000 was designated to Service stability and development, to provide stability of charitable activities. The remaining £32,735 relates to the depreciation reserve which is included to ensure reserves are able to cover current balance of depreciation left to be recognised in future periods.

During the year £2,500 was designated towards developing Age UK Norwich Web Strategy to ensure the charity is easily assessable, particularly during a pandemic-stricken year, this has been recognised in the account before the end March 2021 and fully expended.

Financial outlook

Age UK Norwich maintains a stable financial position, making a surplus of £184,893 in the year, largely supported by a uplift in the value of an asset sale. Operational costs remained within budget, due to lower operational costs due to pandemic restrictions.

COVID-19 has presented all charities considerable impacts, and Age UK Norwich acted quickly, supported by its funders, to adjust its services to support older people during these unprecedented times. We continue to be regularly engaged with our funders to discuss client demand and our operational ability within the various pandemic restrictions. As part of our financial risk management, in 2019/20 we secure an HMRC COVID-19 Business Interruption Loan in contingency for any cash-flow constraints, however, as this risk did not materialise, we have now re-paid that in full before incurring any interest charges.

We began the new financial year (2021/22) positively, securing 102% of our budgeted income in Quarter 1, with costs also significantly lower during the same period, due to limited lockdown operations. Free reserves remain 5.7 months of operational expenditure. We have already successfully decreased our funds to find position by 30%, with £50k still targeted by the end of March 2022, which is within acceptable cashflow thresholds.

As we look forward to 2022/23, we have 42% of our funding already secured, with 26% actively being renewed with various partnerships. Currently, our funds-to-find position is 32% of income, which is higher than acceptable, therefore, a number of different strategies are being considered to bring this down to an acceptable margin.

Financial approach

The Board of Trustees (The Board) approve an operational budget for the charity each year, which the CEO is responsible for operating the charity within. This budget is in support of the Age UK Norwich strategy, the services we provide for public benefit, and legal or contractual obligations as an employer.

Performance to budget is monitored by The Board at their quarterly Board meetings. A Sub-Committee of Trustees is also formed to conduct detailed financial monitoring of the charity finances and income generation. It also meets quarterly, prior to The Board, with the responsibility to report scrutiny, risks and make recommendations to The Board.

On an annual basis, our charity accounts are independently audited by a firm of chartered accountants. Primary financial controls are also scrutinised by the Finance and Income Generation Sub-Committee on an annual basis and assurance given to The Board by the Chair of the Sub Committee. The following details these principle areas:

Diversification of income

The charity maintains a positive mix of income sources, to spread the risk of over reliance on any specific sector. Income to support our charitable work is currently from Trusts and Foundations (40%), Donations and Legacies (3%), Community Fundraising (1%), Contracts (18%) and Public Sector (36%)

Fundraising

The charity sets an annual "funds to find" target that this no more than 15% of the budgeted income. This is within an acceptable risks profile to our free reserves and management of cash flow. Where the target exceeds this level, a full range of options are considered by The Board to either reduce operational costs, solicit other income, or utilise free reserves.

Operational costs and overheads

The charity sets a targets range of 15-20% of budgeted expenditure for overhead costs. Current overhead levels are 18.1% (2020/21) and this is actively monitored through our financial controls and reporting.

Plans for future periods

Our initial focus for 2021/22 will be to re-establish our range of face-to-face services within the community to support people post-lockdown. The financial, physical and emotional impact of COVID-19 is expected to be felt long after social restrictions end, and as a charity for older people and their families, we will be ready to support.

We will also be exploring other initiatives that support our primary strategies:

Understanding local needs: We've commissioned some independent research to understand local needs of older people. This will help shape our work and understand any gaps in service provision, or areas we need to influence as a charity.

Trips & Outings: We will be increasing our community offer to include trips to Norfolk attractions or services not available in the city centre. This is to help people connect, but also experience green, open spaces, focusing on those with limited physical mobility and transport.

Tour de Broads: We look forward to the Tour de Broads, supported by Howes Percival and Loveday and Partners, as a flagship event in the fundraising calendar. We're positive that this will generate lots of fundraising for many local charities, and promote their work and support.

Walking Football: In partnership with Norfolk Football Association, we will be hosting a tournament to showcase the lower intensity version of the beautiful game, with the aim to attract new interest. We will also be launching two new clubs in the city, under the Age UK Norwich banner.

Animal Fostering: We will be partnering with the RSPCA to give the opportunity to older people to foster animals to promote wellbeing and physical activity. Pets as Therapy is a well proven concept, and this will provide a positive local partnership.

Age Healthy Norwich: To support people out of lockdown, we will be launching a campaign to promote a healthy, active and connected lifestyle, and signposting people to local services to help them with positive changes for their health and wellbeing. This will include online and telephone support to help people self-care, deal with recovery or live with complex conditions.

Focus on Deprivation Areas: We will be targeting our advice and support at the city council's Reducing Inequality Target Areas (RITAs) to raise the profile of statutory entitlement and offer help and support. This will be through a mix of events in those localities, targeted marketing and local partnerships, where we aim to increase the percentage of people we support in those areas.

Poverty Step-change: We will be bringing together local expert organisations who support people in poverty to look at step-changes that can be made to improve Norwich's poverty areas and the support provided to help families. We will seek funding to investigate other changes that can reduce the level of poverty among older people.

Health Recovery Support: We will be exploring opportunities through a VCSE (Voluntary, Community and Social Enterprise) collaboration to pilot some targeted interventions for older people who need support with their healthy recovery after illness or injury. This may also include hospital discharge welfare monitoring and support.

Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 18 July 2002 and registered as a charity on 14 November 2002. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under these article the first members of the Board of Trustees were the original subscribers to the Memorandum of Association and in the event of the company being wound up members are required to contribute an amount not exceeding £1. Since 1 April 2003 the charitable company has continued the activities formerly undertaken by the unincorporated charity Age Concern Norwich (established in 1954) at which time the unincorporated charity ceased to exist. Following the merger of Age Concern England with Help the Aged to form Age UK in 2009, Age Concern Norwich has become a brand partner of the new charity and adopted the working name of Age UK Norwich during 2010.This name is used elsewhere in the report, but the charity's registered name remains Age Concern Norwich. We remain an autonomous charity with trustees drawn from the local community in Norwich; we believe the partnership of local charity with the expertise and support of a national charity remains a strong combination, and as such have re-entered into a five year Brand Partnership Agreement with Age UK (ending 2021).

Recruitment and appointment of trustees

Elections for Chair and members of the Board take place at least once every three years at the Annual Meeting. Voting members of the Executive Committee may serve for three years from the date of their election and are eligible for re-election. The Chair may serve for a maximum of six consecutive years. A skills audit of Trustees is regularly undertaken to identify those skills we have and those we need to acquire to maintain the balance of expertise on the Board. Trustees are identified on the basis of the skills and expertise relevant to the Charity's work following interviews of applicants for positions which are locally advertised, from local knowledge, and word of mouth.

Structure, governance and management ***(continued)***

Trustee induction and training

Trustees receive induction and training which covers their legal obligations under charity and company law; the Charity Commission guidance on Public benefit; informs them of the content of the Memorandum and Articles of Association; committee structures; budget and operational plans, and financial performance of the charity. New trustees meet and spent time with senior management and other charity staff. Trustees attend and participate in the charity's strategic planning events, attend training events provided by third parties and also receive the Charity Commission's publications for trustees.

Organisation

The Board of Trustees administers the charity. There are up to 10 members. Meetings are held bi-monthly with the Chief Executive Officer in attendance.

There is one sub-committee who meets each quarter to cover finance and operations, this sub-committee is chaired by a trustee and meets with the Chief Executive Office, Finance and Governance Lead and three other trustees who are on the committee. There is another second sub-committee who meets as and when is required to cover HR which comprised of a minimum of three trustees and the Chief Executive Officer. The trustees appoint a Chief Executive to manage the day-to-day operations of the charity. The Chief Executive has delegated authority within the terms of delegation approved by the Trustees for operational matters including finance, employment and service delivery.

Related parties

No trustees receive remuneration or other benefit from their work with the charity. Any connection, whether contractual or non-pecuniary between trustees or senior managers and any aspect of our service provision must be declared and disclosed to the Board of Trustees.

Joanna Hannam, Trustee, became a non executive director of the Norfolk and Norwich University Hospital January 2020. In the current year, no related party transactions took place.

The Charity is a member of the Age England Federation and is also Brand Partner of Age UK. Age UK operates charity shops in Norwich from which Age UK Norwich receives a share of profits. There is no expenditure relating to this income. The charity also receives a share of profits from the trading subsidiary Age Concern Across Norfolk (Trading) Ltd (AUKAN) of which it is a 50% shareholder. The charity is entitled to 25% of the profits.

The Charity has a wholly owned subsidiary Age Concern Norwich (Services) Ltd which is a non- charitable trading company and which was dormant during this financial year.

Pay policy for senior staff

The Board of Directors, who are the Charity's Trustees and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the charity on a day-to-day basis. All directors give of their time freely and no director received remuneration in the year. Details of director's expenses and related party transactions are disclosed in note 14 to the accounts. The pay of senior staff is reviewed annually and normally increased in accordance with any increase in the cost of living. Director's benchmark against comparable roles for other Norwich based charities, and those of the wider Age UK Network when determining the salary level of new roles.

Risk management

The trustees have a risk management strategy which comprises:

- A risk policy, that governs how risks and controls are categorised, managed and reported within the charity, including defined levels of responsibility and ownership

Structure, governance and management *(continued)*

- Various operational policies, systems and procedure to mitigate identified risks and to provide operational consistencies across the charity
- A risk register, maintained by the senior management team and trustee sub-committees to actively manage risks and mitigating controls
- An operational dashboard, tracking key performance indicators of the charity against strategic and contractual targets
- A financial report, tracking the financial performance of the charity against approved budget
- Visibility of the risk register, controls actions, dashboard and financial report is given at each Executive Board of Trustees meeting by the Chief Executive and sub-committee chair.

Fundraising standards information

We have chosen to be regulated by the Fundraising Regulator and listed on the Fundraising Preference Service.

We employ a Marketing & Volunteer Lead and Marketing & Communication Manager who carries out activities with local organisations and the general public to raise funds for our charitable activities. This activity includes volunteers who fundraise on-behalf of Age Concern Norwich at events we co-ordinate and individuals who undertake activities and events in aid of Age Concern Norwich. The Marketing & Communication Manager also writes grant and contract applications. From time-to-time, we also procure external professional bid-writers to support grant funding applications.

Age Concern Norwich does not use any third party organisations to act on our behalf in making direct unsolicited appeals.

Any volunteers who fundraise on-behalf of the charity are trained on our Financial Control Policy, which outlines our compliance to the Fundraising Regulator Code of Conduct. This is monitored by the Marketing & Volunteer Lead.

Since joining the Fundraising Regulator, Age Concern Norwich have received no complaints via their preference service, or directly from any organisation or individual.

All donations to the charity are voluntary and we do not solicit donations from our clients or beneficiaries directly or conduct any contact practice that may place an individual under pressure or obligation. This is monitored by the Marketing & Volunteer Lead.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP 2015 (FRS102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 24 November 2021 and signed on behalf of the board of trustees by:

Alastair Roy
Chair

Age Concern Norwich

Company Limited by Guarantee

Independent auditor's report to the members of Age Concern Norwich

Year ended 31 March 2021

Opinion

We have audited the financial statements of Age Concern Norwich (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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 charity 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 trustees' 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 charity'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 trustees 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 trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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 the audit:

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

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which 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 trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) 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 trustees 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 trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

In addition to discussions with the client regarding the potential areas for irregularities and non compliance the following tests were also performed;

- 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 any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud

- reading minutes of meetings of those charged with governance and reviewing correspondence with HMRC and other authorities.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and Employment law.

As a result of performing the above, we did not identify any key audit matters related to the potential risk of fraud or non-compliance with laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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.

Use of our report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

16 December 2021

Age Concern Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 **Total funds** £	2020 Total funds £
Income and endowments					
Donations and legacies	**5**	58,165	–	58,165	516,465
Charitable activities	**6**	405,974	304,824	710,798	657,294
Other trading activities	**7**	10,055	2,267	12,322	33,409
Investment income	**8**	295	–	295	847
Other income	**9**	1,667	38,377	40,044	–
Total income		476,156	345,468	821,624	1,208,015
Expenditure					
Raising funds					
Costs of raising funds	**10**	(59,987)	–	(59,987)	(77,313)
Charitable activities	**11**	(348,670)	(318,074)	(666,744)	(770,579)
Total expenditure		(408,657)	(318,074)	(726,731)	(847,892)
Net income and net movements in funds before gains and losses on investments		67,499	27,394	94,893	360,123
Net gains on investments	**12**	90,000	–	90,000	–
Net income and net movement in funds		157,499	27,394	184,893	360,123
Reconciliation of funds					
Total funds brought forward		265,109	9,570	274,679	(85,444)
Total funds carried forward		422,608	36,964	459,572	274,679

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Age Concern Norwich

Company Limited by Guarantee

Balance sheet

31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible fixed assets	**17**		32,735		36,974
Investments	**18**		1		1
			32,736		36,975
Current assets					
Stocks	**19**	587		587	
Debtors	**20**	51,049		55,649	
Investments	**21**	540,000		450,000	
Cash at bank and in hand		389,283		207,713	
		980,919		713,949	
Creditors: Amounts falling due within one year	**22**	(107,771)		(100,724)	
Net current assets			873,148		613,225
Total assets less current liabilities			905,884		650,200
Creditors: Amounts falling due after more than one year	**23**		(446,312)		(375,521)
Net assets			459,572		274,679
Funds of the charity					
Restricted funds			36,964		9,570
Unrestricted funds			422,608		265,109
Total charity funds	**24**		459,572		274,679

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 24 November 2021, and are signed on behalf of the board by:

Alastair Roy
Chair

Company registration number: 04489595

Age Concern Norwich

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income	184,893	360,123
Adjustments for:		
Depreciation of tangible fixed assets	4,239	6,705
Donated asset	–	(450,000)
Net gains on investments	(90,000)	–
Other interest receivable and similar income	(295)	(847)
Other interest payable	1,667	–
Changes in:		
Stocks	–	56
Trade and other debtors	4,600	(6,030)
Trade and other creditors	(22,162)	(17,267)
Cash generated from operations	82,942	(107,260)
Interest paid	(1,667)	–
Interest received	295	847
Net cash from operating activities	81,570	(106,413)
Cash flows from investing activities		
Purchase of tangible assets	–	(39,812)
Net cash used in investing activities	–	(39,812)
Cash flows from financing activities		
Proceeds from borrowings	100,000	–
Net cash from financing activities	100,000	–
Net increase/(decrease) in cash and cash equivalents	181,570	(146,225)
Cash and cash equivalents at beginning of year	207,713	353,938
Cash and cash equivalents at end of year	389,283	207,713

The notes on pages 39 to 57 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Marion Day Care Centre, Marion Road, Norwich, NR1 4BN.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity, and rounded to the nearest £.

(b) 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.

COVID-19

The trustees have considered the impact of the COVID-19 pandemic in making this assessment.

(c) Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

(d) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or committment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. Accounting policies ***(continued)***

(e) Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impracticle to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliabily measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is included when receivable.

(f) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are approrrtioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

(g) Operating leases agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

3. Accounting policies ***(continued)***

(h) Tangible assets

All fixed assets are initially recorded at cost.

(i) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold property improvements	-	10 years (10% straight line)
Equipment	-	4 years (25% straight line)

(j) Investments

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

(k) Taxation

The charity has no liability to income or capital gains tax as surplus income and gains are applied for charitable purposes.

(l) Subsidiary company

The charity holds one £1 share, being 100% of the share capital, of Age Concern Norwich (Services) Ltd, a non-charitable company which ceased trading on 1 April 2010. The net assets of the dormant subsidiary are £1 (2018: £1).

(m) Pension scheme

The charity operates a defined benefit pension scheme. The scheme was closed in 2009/10 for new members and the last active member retired in October 2012. On 1st April 2014 the scheme crystallised into a long term liability of £499,000. The liability is to be met over the next 17 years and is repaid at £30,000 p.a. This is the same amount that the charity has contributed in previous years as a deficit payment and the trustees believe that this can be sustained in the long term.

The charity operates a defined contribution pension scheme. Pension costs charged to the Statement of Financial Activities represents the amount payable in the year.

(n) Irrecoverable VAT

Resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

3. Accounting policies ***(continued)***

(o) Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

(p) Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

(q) Redundancy

Redundancy and termination costs are recognised as an expense in the Statements of Financial Activates and a liability on the Balance Sheet immediately at the point the charity is demonstrably committed to either:

- Terminate the employment of an employee or group of employees before normal retirement date; or
- Provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

The charity is considered to be demonstrably committed only when it has a detailed formal plan for the termination and is without realistic possibility of withdrawal from the plan.

4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is £1.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Donations			
Donations and legacies	21,452	–	21,452
Gifts			
Donated facilities - Marion Road Day Centre	31,000	–	31,000
Donated services - professional fees and prizes	5,713	–	5,713
	58,165	–	58,165

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Donations and legacies	469,493	150	469,643
Gifts			
Donated facilities - Marion Road Day Centre	31,000	–	31,000
Donated services - professional fees and prizes	15,822	–	15,822
	516,315	150	516,465

6. Charitable activities

Grants

Grants were received as follows:

	2021	2020
	£	£
Information, Advice & Welfare:		
Norfolk Citizen Advice - One Norwich	74,376	28,108
Big Lottery	42,738	–
Norfolk Citizen Advice - NN3	32,318	8,045
Norfolk County Council	25,976	29,092
Age UK	18,639	–
Public Health	16,250	–
The Henry Smith Charity	12,917	–
Norwich Consolidated Charities	7,500	2,500
Earl of Northampton Charity	11,648	–
Norfolk Community Foundation	4,400	–
Equal Lives	3,637	–
The French Hospital	2,000	–
Garfield Weston	–	30,000
Paul Bassham Charitable Trust	–	2,000
Jarrolds Trust	–	1,000
Anonymous	–	1,000
Community & Neighbourhood Support:		
Big Lottery Fund	97,277	146,224
Earl of Northampton Charity	40,406	–
Sport England	19,399	–
Age UK	11,685	3,596
Norfolk Community Foundation	8,000	–
Alan Boswell	5,000	–
Earl of Northampton Charity	–	8,538
Day Care & Dementia:		
Norfolk County Council	602	–
Income Generation:		
Age UK Emergency Appeal	20,000	–
Age UK	16,417	1,800
Age UK TAM Exit	7,469	–
Age UK Covid Appeal	7,043	–
Inspiration Trust	2,500	–
Paul Bassham Charitable Trust	1,000	–
Norfolk Community Foundation	1,000	–
Comic Relief	–	25,200
Age UK Lottery Grant	–	8,485
Age UK Big Knit	–	715
Nelsons - Norfolk will Help	–	421
Anonymous grants	7,000	–
	497,197	296,724

	2021 £	2020 £
Contracts & Service Level Agreements		
Information, Advice & Welfare:		
Norwich City Council Consortium	19,950	19,950
Age UK Norfolk	18,000	18,000
Community & Neighbourhood Support:		
Norwich Clinical Commissioning Group	–	95,275
Day Care & Dementia:		
Norfolk & Waveney Clinical Commissioning Group	58,091	58,091
	96,041	191,316

Client Fees

	2021 £	2020 £
Day Centre	117,560	169,099
Shopping Service	–	155
	117,560	169,254
Total	710,798	657,294

Income from charitable activities includes £304,824(2020: £221,858) attributable to restricted funds.

Of the above £255,177 (2020: £202,408) was received from Government funds.

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Letting and room hire	2,035	–	2,035
Income from trading activities of related parties	–	–	–
Fundraising	8,020	2,267	10,287
	10,055	2,267	12,322

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Letting and room hire	5,864	–	5,864
Income from trading activities of related parties	14,239	–	14,239
Fundraising	7,485	5,821	13,306
	27,588	5,821	33,409

8. Investment income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Investment income	295	295	847	847

9. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Covid 19 JRS grant income	–	38,377	38,377
Loan interest grant	1,667	–	1,667
	1,667	38,377	40,044

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Covid 19 JRS grant income	–	–	–
Loan interest grant	–	–	–
	–	–	–

10. Costs of raising funds

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Cost of generating voluntary income from fundraising events	54,274	54,274	61,491	61,491
Cost of professional services donated to the charity	5,713	5,713	15,822	15,822
	59,987	59,987	77,313	77,313

11. Expenditure on charitable activities

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2021 £
Information, Advice & Welfare	204,163	16,799	46,326	267,288
Community & Neighbourhood Support	103,724	23,101	25,576	152,401
Day Care & Dementia	121,691	10,779	61,995	194,465
Income Generation	7,962	4,416	4,144	16,522
Governance costs	26,691	9,377	–	36,068
	464,231	64,472	138,041	666,744

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2020 £
Information, Advice & Welfare	156,839	20,038	40,014	216,891
Community & Neighbourhood Support	131,220	37,629	34,499	203,348
Day Care & Dementia	149,319	32,654	75,710	257,683
Income Generation	7,496	24,690	50,220	82,406
Governance costs	–	9,427	824	10,251
	444,874	124,438	201,267	770,579

Of the above costs, £348,670 were unrestricted (2020: £532,455), and £318,074 restricted (2020: £238,124).

Support costs

Support costs are made up as follows:

	2021 £	2020 £
Building & Office	71,912	145,099
Management, Admin & Finance	36,555	30,099
Governance & Risk Management	36,068	34,284
	144,535	209,482

This total includes £6,494 of support costs included in the cost of raising funds (2020: £8,215).

Analysis of governance costs

	2021	2020
	£	£
Audit fees	9,330	8,880
Governance	26,738	1,371
	36,068	10,251

12. Net gains on investments

	Unrestricted Funds	**Total Funds 2021**	Unrestricted Funds	Total Funds 2020
	£	**£**	£	£
Gains on investment assets	90,000	90,000	–	–

13. Net income

Net income is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation of tangible fixed assets	4,239	6,705
Operating lease costs - land and buildings	–	5,800
Operating lease costs - hire of other assets	1,888	1,888
Auditor's Remuneration	9,330	8,880

14. Auditors remuneration

	2021	**2020**
	£	**£**
Auditor's Remuneration - audit	9,330	8,880
Auditor's Remuneration - other services	–	12,758

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	490,941	477,656
Social Security costs	31,070	26,620
Employer contributions to pension plans	17,041	16,227
	539,052	520,503

Salaries and wages include £2,002 (2020: £17,545) in respect of agency costs, with £Nil (2020: £12,758) relating to Lovewell Blake bookkeeping fees.

Included within wages and salaries costs are redundancy and termination payments totalling £7,539. These payments were made inline with contractual agreements and have been accounted for inline with the accounting policy noted.

The average head count of employees during the year was 26 (2020: 30). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
	No.	No.
Direct charitable, management and administration	20	22

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to eight key management personnel for services provided to the charity was £240,945 (2020: seven personnel £166,683). The large variation in costs from the previous year to the following year was formed due to the recruitment process of replacing previous roles. At the end of 2021 the Senior Management Team had returned to its original format.

16. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

17. Tangible fixed assets

	Leasehold property £	Equipment £	**Total £**
Cost			
At 1 April 2020 and 31 March 2021	44,340	62,805	107,145
Depreciation			
At 1 April 2020	44,340	25,831	70,171
Charge for the year	–	4,239	4,239
At 31 March 2021	44,340	30,070	74,410
Carrying amount			
At 31 March 2021	–	32,735	32,735
At 31 March 2020	–	36,974	36,974

18. Investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2020 and 31 March 2021	1
Impairment	
At 1 April 2020 and 31 March 2021	–
Carrying amount	
At 31 March 2021	1
At 31 March 2020	1

All investments shown above are held at valuation.

18. Investments *(continued)*

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

Subsidiary company

Age Concern Norwich has a fixed asset investment in Age Concern Norwich (Services) Limited valued at £1 (both market value and historical cost). The trade of the subsidiary, being the running of a day care centre at a site on Marion Road, Norwich transferred to the parent company on 1 April 2010 and as a result the subsidiary is now dormant and, due to the immaterial nature, consolidated accounts are not prepared.

The assets and liabilities of the subsidiary were:

	£	£
Current assets	1	1
At 31 March 2021	1	1
Representing		
Share Capital	1	1

19. Stocks

	2021	2020
	£	£
Stock - Dementia Friendly Norwich	587	587

20. Debtors

	2021	2020
	£	£
Trade debtors	21,816	42,536
Prepayments and accrued income	28,233	8,945
Other debtors	1,000	4,168
	51,049	55,649

21. Investments

	2021	2020
	£	£
Investment property	540,000	450,000

The investment property was received as a legacy during the previous year and held as an investment property during the year. At the year end, the property was revalued to the value for which it was sold after the year end.

22. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Bank loans and overdrafts	11,111	–
Trade creditors	6,253	9,637
Accruals and deferred income	49,365	58,289
Social security and other taxes	11,041	2,797
Amounts owed to subsidiary	1	1
Pension	30,000	30,000
	107,771	100,724

	2021	2020
	£	£
Deferred income brought forward	46,587	69,152
Released during the year	(46,587)	(69,152)
Deferred during the year	35,315	46,587
Deferred income carried forward	35,315	46,587

Deferred income relates to grant income received in the year ended 31 March 2021 which relates to projects being completed in the year ended 31 March 2022.

23. Creditors: Amounts falling due after more than one year

	2021	2020
	£	£
Bank loans and overdrafts	88,889	–
Pension	357,423	375,521
	446,312	375,521

Included within creditors: amounts falling due after more than one year is an amount of £309,751 (2020: £307,836) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

The pension is payable in annual installments of £30,000 p.a.

During the year the Charity received a Bounce Back Loan amounting to £100k, this is repayable over 5 years from the term of the first anniversary of the loan, interest is charged at 2.81% above base rate. The loan was repaid in full after the year end.

24. Analysis of charitable funds

Unrestricted funds

2021

	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2021 £**
General fund	223,207	476,156	(396,990)	(230,940)	71,433

2020

	At 1 Apr 2019 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2020 £**
General fund	(160,459)	935,446	(551,780)	–	223,207

Designated funds

2021

	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2021 £**
Dance to health	4,928	–	(4,928)	–	–
Depreciation reserve	36,974	–	(4,239)	–	32,735
Web strategy	–	–	(2,500)	2,500	–
Market research	–	–	–	10,440	10,440
Organisational development (HOO)	–	–	–	90,000	90,000
Marion building costs	–	–	–	26,000	26,000
Governance improvement	–	–	–	30,000	30,000
Service stability & development	–	–	–	162,000	162,000
	41,902	–	(11,667)	320,940	351,175

2020	At 1 Apr 2019 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2020 £**
Leasehold improvements depreciation reserve	3,399	–	(3,399)	–	–
Leasehold repairs	6,000	–	(6,000)	–	–
Fire safety installation depreciation reserve	464	–	(464)	–	–
Office move	10,287	–	(10,287)	–	–
Organisational development	5,000	–	(5,000)	–	–
Marion Road building ownership	30,000	–	(30,000)	–	–
Dance to health	–	4,928	–	–	4,928
Depreciation reserve	–	39,812	(2,838)	–	36,974
	55,150	44,740	(57,988)	–	41,902

Leasehold improvements depreciation reserve - Leasehold depreciation value from initial asset purchase as part of Office move in 2013. Depreciation over 6 years until break clause in September 2019.

Leasehold repairs - Maintenance and repair fund for London Street Office to comply with our duties under the Leasehold Agreement. Fund designated due to age and Grade II listing of property and regularity of repair.

Fire safety installation depreciation reserve - Capital expenditure for Fire Safety at London Street office. Depreciation over 3 years until break clause in September 2019.

Office move - Fund for operational costs associated with the office move from the London Street office, such as property search, contractors and legal fees.

Organisational development - Fund for strategic improvements through technology, system or operational projects or large scale staff up-skill.

Marion Road building ownership - Fund for operational improvements to building and / or maintenance overheads.

Dance to Health - To provide funding for the Dance to Health group to be self-reliant in the future.

Depreciation Reserve - To ensure reserves are able to cover the current balance of depreciation left to be recognised in future periods.

Web Strategy - During the year £2,500 was designated towards developing Age UK Norwich Web Strategy to ensure the charity is easily assessable, particularly during a pandemic-stricken year.

Market Research - £10,440 was designated during the year to go towards client needs research. The survey will be used to gain crucial information and understanding of the older population in Norwich and help direct Age UK Norwich resources to support them in the best possible way.

Organisational development (HOO) - Salary and overheads for the Head of Operations role. Costs will be utilised from HOO start date.

Marion building costs - Maintenance costs for Marion property and to be utilised following confirmation of property being transferred to CIO.

Governance improvement - To provide funds to establish new programmes, produce material to gain buy-in and partnerships, run external meetings, and support initial public campaigns/pilots before fundraising.

Service stability & development - To provide stability of charitable services during the programme development.

Restricted funds

2021	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2021 £**
Information, Advice & Welfare	2,470	119,829	(120,730)	–	1,569
Community & Neighbourhood Support	7,100	183,845	(157,487)	–	33,458
Day Care & Dementia	–	26,459	(26,459)	–	–
Income Generation	–	15,335	(13,398)	–	1,937
	9,570	345,468	(318,074)	–	36,964

2020	At 1 Apr 2019 £	Income £	Expenditure £	Gains, losses & transfers £	**At 31 Mar 2020 £**
Information, Advice & Welfare	8,357	84,077	(90,166)	202	2,470
Community & Neighbourhood Support	15,355	110,781	(119,538)	502	7,100
Day Care & Dementia	–	599	(599)	–	–
Income Generation	(3,847)	32,372	(27,821)	(704)	–
	19,865	227,829	(238,124)	–	9,570

Information, Advice & Welfare - Supports individuals and families by signposting local services, providing advice on money matters such as claiming entitled benefits, managing bills and debts, understanding energy bills and smart meters and housing and legal issues. Support is available locally via our drop-in centre in Norwich, online or over the telephone. Supported by general fundraising, contracts and earned income and restricted donations from the Big Lottery Fund, Age UK, Norwich Consolidated Charities, Norfolk County Council and Norwich City Council.

Community & Neighbourhood Support - Supports individuals, families and social groups by promoting healthy and activing aging, creating and supporting inclusive social and leisure activities within the local community and 1-1 support for those who need it, such as befriending and a promoting independence service for people at the risk of hospitalisation. Supported by general fundraising, contracts and earned income and restricted donations from Norfolk Community Foundation, the Big Lottery Fund, Age UK and Norwich City Council.

Day Care & Dementia - Provides day care/respite, primarily for those older people living with dementia, including outreach support in the city for carers and families, education and skills training for families and local organisation. The centre also provides placements for health and social care students. The leadership and secretariat for the Norwich City Dementia Action Alliance and the "Dementia Friendly Norwich" campaign is also provided under this function. Supported by general fundraising, contracts and earned income and restricted donations.

Income Generation - Activity for raising funds, including targeted community fundraising events and programmes, general public and corporate donations and awareness raising campaigns.

25. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Tangible fixed assets	32,735	–	32,735
Investments	1	–	1
Current assets	836,184	36,964	873,148
Creditors greater than 1 year	(446,312)	–	(446,312)
Net assets	422,608	36,964	459,572

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	36,974	–	36,974
Investments	1	–	1
Current assets	603,655	9,570	613,225
Creditors greater than 1 year	(375,521)	–	(375,521)
Net assets	265,109	9,570	274,679

26. Analysis of changes in net debt

	At 1 April 2020 £	Cash flows £	**At 31 March 2021 £**
Cash at bank and in hand	207,713	181,570	389,283
Debt due within one year	–	(11,111)	(11,111)
Debt due after one year	–	(88,889)	(88,889)
	207,713	81,570	289,283

27. Operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Not later than 1 year	1,555	1,888
Later than 1 year and not later than 5 years	675	2,230
	2,230	4,118

28. Related parties

No donations were received from trustees (2020: £200 from one trustee) during the period.

The charity is part of the Age England Association and paid membership fees of £500 (2020: £500).

Age UK operates charity shops in Norwich from which Age Concern Norwich receives a share of the profits under different agreements. The profit share this financial year totalled £Nil (2020: £Nil). The charity also received grants, donations and a brand partnership from Age UK of £81,253 (2020: £61,437). Amounts outstanding at the year end totalled £1,893 (2020: £2,500).

Age Concern Norwich also receives a share of profits from the trading subsidiary Age UK Norfolk (Trading) Limited (AUKAN) of which it is a 50% shareholder. The profit share this financial year totalled £1,842 (2020: £1,625). The net assets and reserves of AUKAN for the year ended 31 March 2021 were £2 (2020: £2). The charity also received rent of £Nil (2020: £1,944).