

COMPANY REGISTRATION NUMBER: 04489595

CHARITY REGISTRATION NUMBER: 1094623

**Age Concern Norwich
Company Limited by Guarantee
Financial statements
31 March 2021**

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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).

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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

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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 Enefol 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

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Year ended 31 March 2021

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.

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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

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Year ended 31 March 2021

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

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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 sessions 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

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Year ended 31 March 2021

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.

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Year ended 31 March 2021

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.

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Year ended 31 March 2021

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.

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"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%).

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Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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%).

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Year ended 31 March 2021

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."

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Year ended 31 March 2021

"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

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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

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Year ended 31 March 2021

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.

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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

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Year ended 31 March 2021

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

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Year ended 31 March 2021

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!"

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Year ended 31 March 2021

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.

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Year ended 31 March 2021

"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

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Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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:

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Independent auditor's report to the members of Age Concern Norwich *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Independent auditor's report to the members of Age Concern Norwich *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Independent auditor's report to the members of Age Concern Norwich *(continued)*

Year ended 31 March 2021

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

		Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
	Note				
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		<u>476,156</u>	<u>345,468</u>	<u>821,624</u>	<u>1,208,015</u>
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		<u>(408,657)</u>	<u>(318,074)</u>	<u>(726,731)</u>	<u>(847,892)</u>
Net income and net movements in funds before gains and losses on investments		<u>67,499</u>	<u>27,394</u>	<u>94,893</u>	<u>360,123</u>
Net gains on investments	12	90,000	–	90,000	–
Net income and net movement in funds		<u>157,499</u>	<u>27,394</u>	<u>184,893</u>	<u>360,123</u>
Reconciliation of funds					
Total funds brought forward		265,109	9,570	274,679	(85,444)
Total funds carried forward		<u>422,608</u>	<u>36,964</u>	<u>459,572</u>	<u>274,679</u>

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 39 to 57 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Balance sheet

31 March 2021

	Note	2021 £	£	2020 £	£
Fixed assets					
Tangible fixed assets	17		32,735		36,974
Investments	18		<u>1</u>		<u>1</u>
			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		<u>389,283</u>		<u>207,713</u>	
		980,919		713,949	
Creditors: Amounts falling due within one year	22	<u>(107,771)</u>		<u>(100,724)</u>	
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		<u>(446,312)</u>		<u>(375,521)</u>
Net assets			<u>459,572</u>		<u>274,679</u>
Funds of the charity					
Restricted funds			36,964		9,570
Unrestricted funds			<u>422,608</u>		<u>265,109</u>
Total charity funds	24		<u>459,572</u>		<u>274,679</u>

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

The notes on pages 39 to 57 form part of these financial statements.

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
<i>Adjustments for:</i>		
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	—
<i>Changes in:</i>		
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	<u>81,570</u>	<u>(106,413)</u>
Cash flows from investing activities		
Purchase of tangible assets	—	(39,812)
Net cash used in investing activities	<u>—</u>	<u>(39,812)</u>
Cash flows from financing activities		
Proceeds from borrowings	100,000	—
Net cash from financing activities	<u>100,000</u>	<u>—</u>
Net increase/(decrease) in cash and cash equivalents	181,570	(146,225)
Cash and cash equivalents at beginning of year	<u>207,713</u>	<u>353,938</u>
Cash and cash equivalents at end of year	<u>389,283</u>	<u>207,713</u>

The notes on pages 39 to 57 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2021

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 commitment.

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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 impracticable 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.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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 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 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
	<u>58,165</u>	<u>—</u>	<u>58,165</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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
	<u>516,315</u>	<u>150</u>	<u>516,465</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

6. Charitable activities

Grants

Grants were received as follows:

	2021 £	2020 £
<i>Information, Advice & Welfare:</i>		
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
<i>Community & Neighbourhood Support:</i>		
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
<i>Day Care & Dementia:</i>		
Norfolk County Council	602	–
<i>Income Generation:</i>		
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	–
	<u>497,197</u>	<u>296,724</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

	2021 £	2020 £
Contracts & Service Level Agreements		
<i>Information, Advice & Welfare:</i>		
Norwich City Council Consortium	19,950	19,950
Age UK Norfolk	18,000	18,000
<i>Community & Neighbourhood Support:</i>		
Norwich Clinical Commissioning Group	—	95,275
<i>Day Care & Dementia:</i>		
Norfolk & Waveney Clinical Commissioning Group	58,091	58,091
	<u>96,041</u>	<u>191,316</u>
Client Fees		
	2021 £	2020 £
Day Centre	117,560	169,099
Shopping Service	—	155
	<u>117,560</u>	<u>169,254</u>
Total	<u>710,798</u>	<u>657,294</u>

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
	<u>10,055</u>	<u>2,267</u>	<u>12,322</u>
	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
	<u>27,588</u>	<u>5,821</u>	<u>33,409</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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
	<u>1,667</u>	<u>38,377</u>	<u>40,044</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Covid 19 JRS grant income	–	–	–
Loan interest grant	–	–	–
	<u>–</u>	<u>–</u>	<u>–</u>

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
	<u>59,987</u>	<u>59,987</u>	<u>77,313</u>	<u>77,313</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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
	<u>464,231</u>	<u>64,472</u>	<u>138,041</u>	<u>666,744</u>

	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
	<u>444,874</u>	<u>124,438</u>	<u>201,267</u>	<u>770,579</u>

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
	<u>144,535</u>	<u>209,482</u>

This total includes £6,494 of support costs included in the cost of raising funds (2020: £8,215).

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

Analysis of governance costs

	2021 £	2020 £
Audit fees	9,330	8,880
Governance	26,738	1,371
	<u>36,068</u>	<u>10,251</u>

12. Net gains on investments

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Gains on investment assets	<u>90,000</u>	<u>90,000</u>	<u>—</u>	<u>—</u>

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	<u>9,330</u>	<u>8,880</u>

14. Auditors remuneration

	2021 £	2020 £
Auditor's Remuneration - audit	<u>9,330</u>	<u>8,880</u>
Auditor's Remuneration - other services	<u>—</u>	<u>12,758</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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
	<u>539,052</u>	<u>520,503</u>

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 No.	2020 No.
Direct charitable, management and administration	<u>20</u>	<u>22</u>

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.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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	<u>1</u>	<u>1</u>
Representing Share Capital	<u>1</u>	<u>1</u>

19. Stocks

	2021 £	2020 £
Stock - Dementia Friendly Norwich	<u>587</u>	<u>587</u>

20. Debtors

	2021 £	2020 £
Trade debtors	21,816	42,536
Prepayments and accrued income	28,233	8,945
Other debtors	<u>1,000</u>	<u>4,168</u>
	<u>51,049</u>	<u>55,649</u>

21. Investments

	2021 £	2020 £
Investment property	<u>540,000</u>	<u>450,000</u>

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.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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
	<u>107,771</u>	<u>100,724</u>
	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	<u>35,315</u>	<u>46,587</u>

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
	<u>446,312</u>	<u>375,521</u>

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.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

<u>2020</u>	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
	<u>55,150</u>	<u>44,740</u>	<u>(57,988)</u>	<u>–</u>	<u>41,902</u>

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.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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

<u>2021</u>	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	At 31 Mar 2021 £
Information, Advice & Welfare Community & Neighbourhood Support	2,470	119,829	(120,730)	–	1,569
Day Care & Dementia	7,100	183,845	(157,487)	–	33,458
Income	–	26,459	(26,459)	–	–
Generation	–	15,335	(13,398)	–	1,937
	<u>9,570</u>	<u>345,468</u>	<u>(318,074)</u>	<u>–</u>	<u>36,964</u>
<u>2020</u>	At 1 Apr 2019 £	Income £	Expenditure £	Gains, losses & transfers £	At 31 Mar 2020 £
Information, Advice & Welfare Community & Neighbourhood Support	8,357	84,077	(90,166)	202	2,470
Day Care & Dementia	15,355	110,781	(119,538)	502	7,100
Income	–	599	(599)	–	–
Generation	(3,847)	32,372	(27,821)	(704)	–
	<u>19,865</u>	<u>227,829</u>	<u>(238,124)</u>	<u>–</u>	<u>9,570</u>

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.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

Community & Neighbourhood Support - Supports individuals, families and social groups by promoting healthy and active 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	<u>422,608</u>	<u>36,964</u>	<u>459,572</u>

	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	<u>265,109</u>	<u>9,570</u>	<u>274,679</u>

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)
	<u>207,713</u>	<u>81,570</u>	<u>289,283</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

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
	<u>2,230</u>	<u>4,118</u>

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).