

COMPANY REGISTRATION NUMBER: 04489595
CHARITY REGISTRATION NUMBER: 1094623

Age Concern Norwich
Company Limited by Guarantee
Financial statements
31 March 2022

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2022

	Page
Trustees' annual report (incorporating the directors' report)	1
Independent auditor's report to the members	32
Statement of financial activities (including income and expenditure account)	37
Balance sheet	38
Statement of cash flows	39
Notes to the financial statements	40

Age Concern Norwich

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2022.

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

Chair's report

This is my first Chair's report, having been honoured to take this position in April 2021 - I took over from Joanna Hannam who was a very successful interim Chair (following the untimely death of Mike Britch). Joanna and other Trustees have made me most welcome and shared their excellent advice and support over the year. All involved with Age UK Norwich whether as clients, volunteers or financially through generous grants or contracts can be assured that our governance, safeguarding and other policies are totally compliant with best practice.

Our Patron - William Armstrong - continues to motivate and his introductory comments summarise so much we believe in and value so thanks to him, also.

All charities are recovering from the dreadful pandemic - Age UK Norwich has bounced back with renewed enthusiasm with a determination to enhance the lives of all older people we strive to help. Currently this support is more vital than ever and would not be possible without the dedicated first-class staff team and volunteers who continue to amaze me with their 'can do' attitude and obvious care.

Age UK Norwich enjoys a fine reputation in our fine city - it also recognises that parts of the city and the surrounding areas merit more concentrated attention and we shall continue to tackle those inequalities in conjunction with partners with similar values and objectives. In 2021, we commissioned research to listen to older people and our strategies are designed around the services which older people say they need.

More changes to the NHS and Social Care sectors mean facing new challenges and we must remain central to the new Integrated Care System, other statutory bodies and the VCSE Assembly to ensure older people's voices are heard loud and clear!

There is never going to be enough money to be able to achieve all we wish and our clients deserve but thanks again to our generous donors and the initiative and perseverance of those applying for grants and contracts, at the end of this financial year 2021/2022 we have balanced the books and are looking forward.

We are an independent Norwich-based charity which is accredited by, and is part of, the national Age UK network. This gives us access to national campaigning/lobbying and the ability to share best practice. The national Age UK does give us some financial support (£15,000 in 2021/22) for which we are, of course, grateful, but the remainder of our £1m turnover needed to support older people must be raised by us. It's a challenge.

Finally I am inspired by all involved at Age UK Norwich (volunteers, donors, staff colleagues, trustees and others) with the determination for older people to have a fulfilling later life with equal opportunities.

This Annual Report makes impressive reading. I hope you enjoy it and if it stimulates your interest in helping, please get in touch.

Age UK provides some wonderful services - but we also aim to be champions for older people. Let's continue to fight the cause - it's a good one!

Alastair Roy
Chair of Trustees, Age UK Norwich

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Reference and administrative details

Registered charity name	Age Concern Norwich
Charity registration number	1094623
Company registration number	04489595
Principal office and registered office	Marion Day Care Centre Marion Road Norwich NR1 4BN

The trustees

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

Alastair Roy - Chair (co-opted as Chair and Trustee 28 April 2021)
Joanna Hannam - (Interim Chair until 28 April 2021)
Brenda Horner - (resigned 24 November 2021)
Kate Money
Celia Cameron
Karl Gessner - (co-opted 28 April 2021)
David Wootton
Jacqueline Middleton
Peter Kelley
Susan Whitaker
Peggy Hughes - (co-opted 3 May 2022)
Anna Bennett - (co-opted 27 July 2022)

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Non-voting members	We also have ex-officio board members drawn from Social Services, Age UK Norfolk and the community.
Senior management team	Dan Skipper - Chief Executive Simon Mayes - Finance and Governance Lead (resigned April 2022) Jo Willingham - Information, Advice & Welfare Manager Alison Bessey - Day Care Manager (resigned October 2021) Enefol Samuel Apeh - Neighbourhood & Community Support Manager (resigned February 2022) Jeremy Goss - Corporate Relationship Manager Nicolette Neile - Marketing & Volunteer Lead (resigned May 22) Natasha Farr - Client Support Manager Michael Barber - Health & Community Support Manager (appointed August 2021) Jamie Price - Head of Operations (appointed February 2022)
Patron	William Armstrong OBE
Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
Bankers	National Westminster Bank plc 45 London Street Norwich Norfolk NR2 1HX
Honorary solicitors	Hatch Brenner 4 Theatre Street Norwich NR2 1QY

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Objectives and activities

Our Mission

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

City Challenges

For many, Norwich is a wonderful place to live, work and retire and the city has a rich tapestry of history, culture and community that makes it a city of stories. There are, however, significant and often hidden issues in the city that mean a proportion of our city population are living in impoverished conditions that directly threaten life expectancy and quality of life.

The Norwich City Council State of Norwich Report 2020 shows there are 29,500 residents of dependent age (65+), 23% of whom experience poverty, and living unsupported with co-morbid conditions, isolation and mental health difficulties. Many of these live in some of our most deprived wards, with indicators of health, financial welfare, and quality of life below county and national levels.

We have a growing, ageing population. By 2040, about 40% of Norfolk residents are predicted to be of typically dependent age rather than of working age and, as a city, we need to prepare for this to ensure that the environment we live in, local policy and services are age-friendly, and Norwich is recognised as a World Health Organisation (WHO) Age Friendly City.

We will deliver this mission by:

- **Providing support and opportunities:** Giving people support and opportunities that enable them to live healthy and connected lives.
- **Targeting and Tackling inequalities:** Tackling inequalities that reduce life expectancy and quality of life.
- **Advocating the use of Age-Friendly design principles:** Promoting the World Health Organisation Age Friendly Principles in the design of the city, its services and culture.
- **Being a champion for the cause of people aged 50+:** Listening to residents and championing their views with policymakers for improvements that are inclusive and supportive of ageing.

Our charitable work focuses on three main areas:

Poverty & Welfare

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

We do this by:

- Helping people to understand their entitlements
- Helping people claim benefits and discounts they are entitled to
- Limiting the impact of debt through budgeting or debt adjusting

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

- Providing grants to alleviate cost-of-living hardship
- Giving advice on health, care, legal and financial matters to help people understand their rights
- Connecting people to services/support within their local area.
- Helping people proactively plan for later life.

Health & Connection

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

We do this by:

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

Voice & Representation

We listen to residents and champion their views with policymakers for improvements that are inclusive and supportive of ageing.

We will do this by:

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

Headline Impacts

Across our services last year, **we helped 4,058 people** who received personalised support based on their needs. We **received 16,426 enquiries to our Advice line**, whether via phone, webchat or email. **19,148 visitors self-served information** via our website, accessing a wide range of guides, videos and content. We also had over 10,000 engagements via our social media channels.

As a charity, **we generated £1.18 million for older people**, whether through claiming statutory financial entitlement, accessing grants or debt resolution. We also **paid out £7,317 in grants** and hardship support, which was over twice as much as 2020/21 as people struggle with the rising costs of living.

For people below the poverty line, this money is a life-line to living healthier, safer, and happier lives. It is also a significant contribution to the city and county economy, with this income coming from central government rather than a local authority.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

We introduced two new partnerships: INTERACT with OneNorwich Practices and Norwich City Council as part of a multi-disciplinary team to support people with complex housing issues; and Age Healthy Norwich with Beechcroft and Lionwood Surgeries to support patients with hypertension and weight management difficulties, providing personalised health coaching. Both of these projects are exploring anticipatory and preventative ways to manage interconnected issues that impact people's quality of life, such as for health, wellbeing, social and financial needs.

A message from our Patron

"It's not how old you are. It is how you are old." So wrote the French author Jules Renard. At Age UK Norwich, we seek to help people to enjoy and make the best of later life, giving them the support and resources, they need. We try, too, to help them see later life as a time of purpose and fulfilment.

Nearly one in five people in England and Wales are now over 65, outnumbering children under 15. No one should fear or regret growing older. It is after all a privilege - a privilege which is denied to many.

We provide a comprehensive range of resources and sources of support addressing the needs of older people and helping them to have the best possible quality of life.

As well as providing essential and practical advice, Age UK Norwich organises a massive range of activities to help older people to keep fit, healthy and active. We also give expert advice on financial issues including entitlement to benefits and grants.

Crucially, we try to help older people to stay connected and be part of the community. Loneliness and social isolation are worryingly prevalent among older people. 45% of people 70 or over say that they are uncomfortable leaving home. The pandemic has made the situation worse. By providing assistance at home and support with outside activities we are helping to combat loneliness and making those in later life feel that they belong. We all have a responsibility for each other.

There is no older person, whatever their gender or circumstances, who cannot benefit from one or more of the services provided by our organisation. I have personally found much enjoyment in being part of the walking football project as well as getting fitter!

None of this could be achieved without our tremendous team of staff and volunteers. Each and every one of them deserves our admiration and gratitude.

Age UK Norwich strives to make sure that the needs of older people are taken into account by public authorities in deciding how to allocate resources and formulate policies. We make sure that the voice of older people is heard - loudly and clearly.

Operating in conjunction and collaboration with partner agencies we would like to work towards Norwich becoming officially an "age-friendly city" which will be a recognition that our city provides a caring and supportive environment for those living in later life and recognises an obligation to protect them and further their interests. An age-friendly community is one in which "older people, communities, policies, services, settings and structures work together in partnership to support and enable us all to age well".

As a society we have in recent years increasingly invested substantial medical resources in helping people to live longer. We need, however, also to concentrate on helping older people to enjoy later life and live it to the full.

Thank you for your support for Age UK Norwich. Together we can make Norwich a place where older people can truly feel supported, empowered, included and, most of all, valued.

William Armstrong OBE, Patron

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Objectives and activities *(continued)*

A message from our Chief Executive Officer

The COVID-19 pandemic demonstrated the immense importance of our communities as they came together to support one-another in times of significant challenge and uncertainty.

This glimmer of light against a backdrop of unprecedented social upheaval and distress has quickly diminished, and we are left with an aftermath of significant rises in financial hardship, physical and mental health decline, and a loss of several community assets and services.

This has exacerbated some long-standing issues within the city, specifically around loneliness, social isolation, health, and financial inequality, with some of our most deprived wards being hit the hardest. These now sit in the lowest percentiles in the country:

- Cost-of-living rises have pushed more and more people into poverty. In the city, nearly 20% of households experience fuel poverty, compared with 15.6% in Norfolk and 13.2% across England.
- GP Patient Survey results in 2019 show Norwich has the highest self-reported mental health rate in the UK. The rate of over-70s experiencing depression has doubled since the pandemic.
- Inactivity remains a key risk factor to people's physical health. NHS Data shows one in four people between 55 and 64 are physically inactive, meaning they do less than 30 minutes of activity a week - with 21.7% of the Norwich adult population classed as obese, and some wards as high as 27.8%.

These factors place many of our older residents at higher risks of physical and mental health conditions, poorer quality of life, and lower life expectancy of nearly a decade when comparing our most deprived and most affluent areas of the city.

This inequality is something we are majoring on as a charity, to ensure we focus our charitable services on the most vulnerable in our city, to collaborate with other city and county organisations in the city to tackle these issues, and to protect the quality of life, in later life.

As a charity, we have a positive track-record of delivering effective solutions for older people that blend crisis support with anticipatory and preventive services. This provides a significant opportunity to the NHS Integrated Care System, and primary and secondary health and social care, and I hope this is embraced as much as the contributions of other Age UKs have been in other areas of the country.

Our vision to make Norwich an age-friendly city is one that should resonate with all of us, of any age. Once thing is certain - we all age, and in the future, there will be more older people than we have ever seen in this city, county and country and on this planet. We must make sure that Norwich adapts and evolves to become more age-friendly and maximises the wealth of experience and skills our older residents have in abundance.

Finally, I would like to thank my staff team who worked tirelessly during the pandemic, our volunteers who enrich what we do, and our partners, supporters and funders. Together, we make Norwich a better place to age, and together we will put Norwich on the map as an Age Friendly City.

Dan Skipper, Chief Executive Officer

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Achievements and performance

Health & Community Support

Our Health and Community Team work throughout Greater Norwich to provide opportunities for physical and social activity, support to recover from illness and injury, or help to adjust to living with long-term health conditions.

They take referrals from the general public, health and social care professionals, district councils and other local community-based organisations.

Our service range includes:

- **Health @ Home**

We provide personalised support for the recovery from illness and injury or preventive maintenance of physical and/or mental health. This is delivered through physical activity to improve or maintain health, using a range of activities and diet/activity advice, delivered within the home or local community.

- **Activity Befriending**

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

- **Clubs & Trips**

We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels and provide structure and focus to their week.

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

Our range supports both interests in physical health and social activities, and some specialised to support people living with dementia.

- **Complex Support**

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

This is provided through a multi-disciplinary team experienced in caregiving and information and advice, able to support clients, families and carers with a variety of areas of support through Age UK Norwich or their local area.

In 2021/22 we:

- Coached 75 Health @ Home clients, each getting a 10-week personalised programme of physical activity and support.
- Ran 26 regular clubs and groups, supporting 349 clients with their physical and social health. That's 780 sessions each year, or over 1,100 hours of activity time.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

- Befriended 106 people for a year, with over 1,000 hours of companionship provided. With our support, 56% of clients progressed into a community-based activity.
- Supported 60 clients with complex needs discharged from hospital or with Personal Care Plans. This included 458 welfare checks, case work and recovery assistance. We also provided 1,245 personal care sessions at our Marion Centre, around 3,700 hours of in-person care.

Focus on: Physical Health

As indicated in the message from our Chief Executive Officer, NHS Digital Statistics on Obesity, Physical Activity and Diet, England (2020-21) data shows one in four people in the UK aged between 55 and 64 are physically inactive, meaning they do less than 30 minutes of activity a week. The State of Norwich 2020 Report states 21.7% of adult residents are classed as Obese (England 24.1%), however for some wards within the city this can be as high as 27.8%.

Moderate activity can reduce risks of cardiovascular disease by up to 35%, dementia by 30% and depression by 30% (ONS). It also significantly reduces your risk of falls, one of the most common causes of injury in later life.

Age UK Norwich Later Life Residents research in October 2020 showed more than a third of older people in Norwich do not attend any form of activity or class. Of those who did have support to exercise or attend groups, almost 98% felt they were important to having a healthy and fulfilling life.

Our **Health @ Home Service** provides 1-1 sessions for physical activity by a qualified instructor who specialises in later life activities and conditions. 80% of clients are referred to this service for the management of existing health conditions. Most of them are living with impaired mobility limiting their independence. (8% for Weight Management, 9% for Pre-Surgery Health, 2% Post Surgery Recovery and 1% for general self-care.)

Conditions vary, with the majority of clients living with limited mobility from osteo, cardiovascular or mental health conditions.

With extensive waiting lists for surgery and treatment, Health @ Home provides an effective solution to keeping people physically active, ensuring that they are either ready for their health treatment, or they are supported to recover from it.

Our diverse range of **Clubs and Groups** provides opportunity for people to come together, whether that be for their physical health, socialising and friendship, or interests. These include Dance, Cooking, Walking, History and Reminiscence, Ten-Pin Bowling and Tai Chi, Boccia and trips to local events and landmarks.

These groups provide a natural follow-on from our Health @ Home and Befriending services, giving a range of ways for clients to maintain their health and connect to people and their local community.

In June 2020, we added two new Walking Football groups to our range, thanks to funding from the Football Association and with local partners at The Arena and Framingham Earl Sports Centre. These weekly groups have grown in membership month-on-month, and we now have 80+ attendances each month.

"Many thanks to Age UK Norwich for all you've done to get this great group of players together. I'm sure there are going to be long lasting friendships made because of your efforts."

Mr R, Walking Football Player

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

We also introduced a "Joy of Food" programme in November 2021, helping people learn how to cook nutritious meals, save money through cooking in more economical ways, and meet new people. This is in partnership with Norfolk County Council Adult Learning. We continue to support and collaborate with a number of local sheltered housing schemes, such as the Great Hospital, Doughty's, Gray's Fair Court and Benjamin Court to name a few, where clients have been supported with physical or social activities.

Focus on: Hospital Discharge

In July 2020, we were funded by Norfolk County Council to support patients who had been discharged from hospital to the Adult Social Care Team, to monitor their welfare and support the older person or their family to help recovery and reduce the risk of readmission.

Active Norfolk 2020 Locality Insights Data shows 4,150 emergency hospital admissions were due to falls. Frailty is highlighted as a significant county issue. More than 110,000 people aged over 65 are living with a degree of frailty, with around 20,000 classed as frail or slowing and dependent on assistance with personal activities or mobility.

For those who have experienced a hospital stay, published data from NHS Digital Compendium (2020-2021) highlights that 6,230 or 13% of patients aged 16-74 within Norfolk and Waveney CCG are readmitted within 30 days of initial discharge - with this figure rising to 17.4% for the vulnerable over 75s.

Through our **Complex Community Support** service, our multi-disciplinary team is providing a range of support, from cognitive and physical activities to making practical arrangements such as transport, medical appointments, housing issues, and ensuring essential basics such as adequate food, drink, and companionship. They also get financial support through our Information & Advice Team.

Age UK Norwich Later Life Residents research in October 2020 showed half (51%) had a health issue that affects them around the home, and over a quarter (28%) found it difficult to walk around their homes.

Waiting lists at the Norfolk and Norwich University Hospital for routine appointments can be extensive i.e., a 45 week wait for foot and ankle, 30-70 weeks for lower limb, hip and knee, 79-81 weeks for upper limb, and 30 weeks for cardiology. (NNUH Clinical Wait Times, Website, July 2022)

This personalised service fills the gap between regulated health and care services and independent living in the community, ensuring people's future needs are anticipated and supported, rather than risks being un-checked and causing more significant impacts to either health or wellbeing.

Our experience running the Marion Day Care Centre has been invaluable to understanding the needs of older people, their families and carers, and in February 2022 we shifted our offer to a fully community-based model, to help people maintain their independence at home and in their own local community. This service provides the anticipatory care by:

- Reducing the risk(s) of unnecessary health decline, crisis or hospitalisation
- Offering recovery support and connection to local community services, for ongoing self-care and health maintenance
- Delaying the requirement for regulated care packages that are more costly and currently at saturated capacity
- Supporting people during long waiting times for medical treatment or sheltered/assisted living housing
- Being person-centred and enabling the solution that people need to recover, or plan for the future
- Enhancing social prescribing and discharge-to-assess models.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

"I don't think I would be alive any more if you didn't come into my life when you did".
Mrs J, Complex Community Support Client

This approach also offers longer periods of support compared with many outpatient or crisis pathways, reflecting the vulnerability, and complexity of many older people's lives.

From the people who have recently benefited from the service, 50% have been in hospital or concerns have been raised around frailty and risk of falls, or a lack of suitability of living conditions. Most clients are aged between 70 and 90 years of age.

30% of clients receive activities to support cognitive stimulation or wellbeing. 10% are supported to manage their home or garden, and 25% have benefited from advice to obtain statutory benefits such as Attendance Allowance, Personal Independence Payments, and local authority "assistance schemes".

Disability-free life expectancy - the number of years on average people can expect to live without a disabling health condition has continued its dramatic fall, particularly among women. At birth, people in the most deprived areas can expect to live more than 17 years longer with disabling health conditions than those in the least deprived area.

This service offers a flexible, and holistic way to support these complex needs in the community, and make sure people feel supported, especially at times of significant life events, such as hospitalisation, bereavement, moving home, or being diagnosed with a long-term condition.

Case Study: Complex Community Support

Gloria was referred to us through a Social Prescriber for support with loneliness and isolation. Upon contact, it was quickly apparent through talking with Gloria that she had low mood and motivation, money worries, and felt isolated from her family in Essex. She lived on her own with her dog, and she had some friends who popped in a couple of times a week to help with food and appointments with her GP.

A contributing factor to Gloria's low mood was her financial position, which limited what she wanted to do. Our Community Support Worker carried out a full benefit entitlement check, which showed eligibility to claim Housing Benefit, Attendance Allowance, Free TV Licence, Council Tax Exemption and a Warm Home Grant. These benefits also made her eligible for NHS prescription glasses. These entitlements were all applied for and awarded, plus we arranged a food bank voucher as Gloria had little in the house to eat.

One of Gloria's goals is to be closer to her family, who moved away from Norwich to Essex. Our Community Support Worker contacted the Essex local authority for details of their sheltered housing allocation. This information was sent in the post to Gloria, with their range of Sheltered Housing and Assisted Living properties for her to discuss with her family when she is ready.

Gloria shared that another factor in her low mood was loneliness. We provided her with an Age UK Norwich Befriender called Ann, and they bonded well over the first few sessions. Ann provides Gloria with a weekly visit at Gloria's home, or they venture out into the local community to the shops, cafes or for activities.

Gloria also needed support as she felt she needed more help from her GP. She felt unsteady on her feet and was struggling with side effects of her medication. With her permission, our Support Worker arranged for a medical review and her medication was changed, which she reports is an improvement. Arrangements were also made for an alarm pendant, in the event of a fall.

Due to her mobility, Gloria was not confident on her feet, and she reported concern about her garden, which had a tree dropping leaves that had covered the path to her door. They were becoming slippery. Our Support Worker arranged for GoodGym to visit on a couple of occasions to tidy the garden and clear the path, enabling Gloria and her dog to use the space without fear.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Gloria now reports that her mood has improved, and her new income has "taken a weight off my shoulders". She enjoys the contact with her Befriender and looks forward to her visit and their trips out. She is in regular contact with her family in Essex and will consider a move when she feels ready.

Focus on: Mental Health

GP Patient Survey results (2019) show Norwich has the highest UK self-reported mental health rate (15.2%). This has worsened due to Covid-19, particularly among older, deprived communities with greater pressures of financial and health inequality, and loneliness.

We know that in Norwich, one of the top three Social Prescribing referrals is for loneliness and isolation, and our experience shows that people need more than signposting to encourage them to make changes in their life.

The Norwich City Council State of Norwich Report shows life satisfaction in the city scored as 7.53 out of 10, and happiness as 7.21 out of 10. Both scores were marginally behind Norfolk (7.85 Life Sat. and 7.55 Happiness) and England (7.68 Life Sat. and 7.52 Happiness).

Our Befriending Service has been in operation for nearly a decade, offering companionship through trained volunteers who make contact via the telephone, a home visit, or trip out in the local community.

The aim of this service is not solely to provide companionship, it's to slowly build the person's confidence to use services in their local area, connect to an activity that interests them, and grow their friendship circle.

"It's been really special, we have completely different lives but it's challenged me to step out of my comfort zone and see things from someone else's point of view."

Mr J, Befriender

A large proportion of our befriending clients have experienced a life event that has increased their isolation or feelings of loneliness. This could be significant events such as bereavement, divorce or moving to a new area, but also more regular factors like changes in health and mobility that limit regular behaviours and social activities.

During the COVID-19 pandemic, demand for this service dramatically increased as many older people found themselves cut off and fearful of social activity. The rate of over 70s experiencing depression since the pandemic has doubled, one in three have greater anxiety, and 45% are worried about leaving their house for exercise and social contact (Age UK - The Impact of Covid, 2021).

Befriending is an enablement service, and around 60% of our clients move from a state of isolation, often housebound, to using their local community more regularly and increasing social connection and friendships. This takes time, as it involves human behaviour, people living with physical and mental health challenges, which is why we support people for 12 months, so trusting and supportive relationships can develop, and people can make changes in a time and space right for them.

"Knowing my befriender over the phone has made a major difference in my life. Without her help, I would be in a very lonely place."

Mrs Q, Befriender

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Focus On: Age Healthy Norwich

In January 2022, we formed the Age Healthy Norwich Partnership with Exercising People in Communities (EPIC) Norfolk, Norwich Theatre and Norwich Door to Door. Through this collaboration, we are offering a breadth of physical and mental health activities to support people over 50 with their health through two pilots funded by One Norwich Practices, NHS Charities, Garfield Weston and Norwich Consolidated Charities.

- **Surgery Pilot.** We are working with Beechcroft Surgery and Lionwood Surgery to support patients with hypertension and weight management. Health coaching is being used to support patients, understanding their goals and providing a personalised programme of activities to improve health outcomes. Patients receive coaching for six months, with targeted outcomes for self-care. Support is also provided for transport, clothing or equipment to enable engagement with community services.
- **Digital Pilot.** This pilot supports clients from the Norfolk County Council Reablement Team who need support with physical recovery after illness or injury. Health coaching is provided using digital devices, provided to the patient through Norfolk Libraries or the Age Healthy Norwich Partnership. For patients who are digitally inexperienced, Norfolk Libraries are training them and providing ad hoc support to engage with the coach. Again, support is also provided for transport, clothing or equipment to enable engagement with community services.

Both pilots are being evaluated by the Norwich Institute of Healthy Ageing (NIHA) in Q3 2022, and we believe these results will demonstrate an effective way to manage health through personalised physical activity that is sensitive to ageing.

Case Study: Age Healthy Norwich

Judy worked in the care industry for thirty years and was diagnosed with hypertension a few years ago. She gets a regular check-up from her GP, but has not done anything to change her lifestyle or levels of activity.

Judy agreed to take part in the Age Healthy Norwich pilot. She has been working with a Health Coach for a number of weeks, and has quickly made some lifestyle changes to help improve her physical and mental health. This includes basics such as hydration, and considering more healthy food alternatives when shopping, and introducing more fruit and vegetables into her diet.

Judy reported a lack of confidence with food preparation, and our Health Coach encouraged her to enrol in our Joy of Food Programme, to try new recipes and increase her range of nutritional meals.

"I was very surprised how little water I drank - in fact, hardly any. It's proving more difficult than I expected to drink water, it's been a real eye opener. Now every time I have a drink of water I raise a glass to my coach, Amy."

Judy has now received weekly coaching sessions in her home, which have increased her level of physical activity. In parallel to the 1-1 coaching, Judy has joined an exercise class at Pilling Park Community Centre, run by Age Healthy Norwich, for Cardio, Tone and Strength. This offers peer support with people of a similar age, plus widening social circles and community support.

"You think that no one cares about you. Then you have someone take an interest and you realise you have gone down a slippery slope. You go for the easy option rather than the healthy one and get in a rut - but then you have someone a Health Coach to inspire you. I think it will become part of everyday life, things like being aware of what I'm eating - it's a privilege to take part."

Partnerships

We are an active member of the Norwich Institute of Healthy Ageing (NIHA) Co-Production Partnership, a consortium led by the University of East Anglia. Launched in November 2020, NIHA develop and implement effective strategies to promote sustained population behaviour change, in order to improve physical and mental wellbeing.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

"Age UK Norwich has played a key part in the implementation and development of the consortium, through being a member of the NIHA Co-Production Partnership, engaging with service users to help shape the research agenda, presenting to the Executive Board and commissioning NIHA to evaluate the Age UK Norwich Healthy Ageing Project."

Anna Sweeting, Research Fellow, Norwich Institute of Healthy Ageing.

We are grateful for the support of Active Norfolk who have supported us over the years to add physical activity to our range of services, both in technical support and also with funded opportunities. We continue to engage with them to understand national and local examples of healthy ageing. In 2022, Active Norfolk will evaluate our range of clubs and groups to understand the impact this has on our clients, both in physical and mental health.

"Population ageing has become a complex issue, with a significant drop off in physical capabilities being experienced as people age. This in turn has had an effect upon life expectancy, quality of life and people's general wellbeing, which has only been exacerbated over the last few years with the effects of the pandemic causing increased sedentary behaviour and deconditioning.

"Age UK Norwich have been at the forefront of this in Norfolk for a number of years and have worked to support the people of Norwich to remain independent as they age, where we have worked closely together on increasing access to opportunities for older people to be active and build movement into their day. They continue to be a champion and guiding light in this field, always looking for innovative ways to integrate activity and movement into their services."

Ryan Hughes, Health Inequalities Strategic Lead, Active Norfolk

In January 2022, our Chief Executive Officer joined the Norwich Place Board run by Business in the Community (BITC). Norwich is one of the four new places identified by Business in the Community's (BITC) Place Programme, where they are engaging with business to replicate a Place-led approach, ensuring no place is left behind. Working in partnership with businesses, the local authority and community organisations, BITC aims to help address the inequality and lack of opportunities that exist in Norwich, with a particular focus on a coordinated, city-wide approach to employability, wellbeing, and reconnecting communities.

"BITC has built a strong co-creation partnership with Age UK Norwich, with Dan Skipper, their CEO, sitting on the Norwich Place Board, playing a key role in supporting and being the voice for the VCSE sector and being at the forefront to champion the board's ambition to accelerate and raise the bar for the future of Norwich. He's also making sure we're accountable and the voices and rights for our older generation are heard and included in the Norwich City 2040 vision, creating equal opportunities for everyone in Norwich."

Tracey Drake, Local Development Lead (Norwich), Business in the Community (BITC)

Staff Profile - Amy Goreham, Health Coach

"As a Health Coach, I aim to support people to improve their health and wellbeing. This can change over time, and I try to help clients to become more autonomous by learning new ways to keep physically active. My time is spent delivering one-to-one sessions at clients' homes or in their gardens, or leading exercise groups for cardiovascular fitness, strength, or stability.

"I enjoy working with clients and helping them become more body confident and feel privileged to be part of their experience in becoming healthier and happier. My role as a Health Coach has recently widened as part of our Healthy Ageing pilots, focusing more on clients with long-term medical conditions."

Our Health & Community Support services are funded from a variety of sources including: The Earl of Northampton's Charity - Mercers, The Big Lottery, Active Norfolk, Norfolk FA, Alan Boswell and the Aviva Broker Community Fund.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Information, Advice & Welfare

We provide independent information and advice to older people, families and professionals offering an extensive breadth of support, ranging from money and welfare rights to legal advice and wills - covering issues to do with the home, bills, care and health. Our service range includes:

- **Information**

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

- **Advice & Welfare**

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

- **Advocacy**

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

- **Free Legal Advice Service**

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

In 2021/22 we:

- Gave 3,468 people personalised advice, case work or advocacy, covering over 9,000 issues. This was a 2% increase on 2020/21 (3,396).
- Received 16,426 enquiries to our Adviceline. This was an 11% increase on 2020/21 (14,754). 96% of calls received were answered at first attempt.
- Enabled 19,148 unique visitors to self-help via our website. This was a 38% increase on 2020/21 (13,916). Some of this increase is accounted for by the introduction of our VERA Virtual Assistant.

The table below shows the wide range of social issues we supported. In all our work, we assist people holistically and the immediate presenting issue is often not the biggest area of risk, or the priority support needed.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Money & Welfare Rights	20/21	21/22
Benefits/income maximisation: Helping with benefit checks, benefit form completion, Mandatory Reconsiderations and benefit appeals	43%	43%
Money: Managing money, debt repayments, charitable applications, fuel and food bank support, pensions, financial, banking, council tax, other tax, insurance.	10%	9%
Care & Health		
Community & residential care: Care and support planning, services/provision of care, safeguarding, complaints, paying for care, residential care options and paying for residential care, local authority means test.	6%	7%
Travel – concessions, Blue Badge, disability and disable parking, holidays, day trips, passports, cars/minibus, car tax, driving licences	5%	5%
Family & Personal – Relationships, relationship breakdowns, social isolation, bereavement, pets, safeguarding, end of life.	5%	3%
Leisure and social activities – fitness/exercise, arts/crafts/music/drama, older people's groups, befriending, other social activities	2%	3%
Age UK Services – Local and national enquiries about services and products	3%	4%
Health conditions and health services – physical and mental health, hospital, GP, intermediate care/Reablement, dental, eyesight, hearing, falls prevention, continence, NHS funding, end of life care.	4%	5%
Home & Bills		
Housing: Housing options, social tenants, private tenants, owner occupiers, eviction/homelessness, social housing allocation, home improvements/energy efficiency, safety and security, clearing homes, environmental, neighbour problems and under occupancy	9%	10%
Bills: Managing or raising billing complaints, dealing with bills. Finding the best consumer deals, switching policies.	1%	1%
Consumer – consumer rights, energy, water, TV licences, telephones/mobiles, internet, computer access, scams, funeral plans	4%	4%
Legal Advice & Wills		
Legal – finding legal help, deputyship, wills and estates, probate/letters of administration, powers of attorney, mental capacity, disputes and complaints, subject access requests	4%	5%
Other – employment, nationality and immigration, education, local facilities	1%	1%
COVID Pandemic		
Covid related – shopping/food delivery, prescriptions, self-isolation/social distancing, accessing services/Age UK services, visiting or living with a vulnerable person, housing and amenities, safeguarding public safety, other	3%	-

Focus on: Hardship Grants

Many clients present to us in times of extreme crisis, unable to feed themselves, heat their homes, or under threat of eviction and homelessness. As well distributing our own funds, we also support clients with food and fuel bank vouchers, and help in accessing grants through Norwich City Council or Norfolk County Council Norfolk Assistance Scheme.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Each year demand for our support has increased. In the year, we supported 94 clients allocating £7,314 of funds. This was over double the amount allocated in 2020/21 (£3,400) and in 2019/20 (£900).

These grants also provide our clients opportunity. 50% of our Health @ Home clients have received a hardship grant to help them with clothing and footwear to enable them to access community activities for their health. For these clients living in impoverished conditions, these purchases were "luxury items" and not within their affordability, reducing their ability to maintain active lives.

We would like to thank The French Hospital and Norwich Consolidated Charities who donated funds to support our hardship grants, and The Norfolk Community Foundation who provided shopping vouchers and energy support.

Focus on: Social Prescribing

We are part of the Norwich & Broadland Living Well Team, a collaboration with Norfolk Citizens Advice, Mancroft Advice Project (MAP), Shelter and Equal Lives supporting OneNorwich Practices with patient non-health issues, as part of the national Social Prescribing programme.

Our staff team co-locate within the following surgeries: West Pottergate Medical Practice, Thorpewood Surgery, Lawson Road Surgery, Wensum Valley Medical Practice, Hellesdon Medical Practice - from this year.

Since the introduction of Social Prescribing in 2018, referrals have increased five-fold as more and more health professionals recognise the value of this intervention. These can range from helping people claim their statutory entitlements to arranging home or living adjustments, care, or connection to the local community.

Over the last year, the top referral reasons have been money and welfare benefits, social isolation and loneliness, and housing issues. These are common determinants of health and wellbeing and through the support we provide, financial, environmental and behavioural changes are supported to improve people's quality of life, and help improve someone's health.

"You have done an amazing job, getting me through the bad times. Thank you very much."

Mr J, Social Prescribing Client

Focus on: Winter Hardship

The colder months are a time of significant concern to us as a charity. The emergence of the Omicron variant of COVID-19 forced another period of social isolation for many older people, and this was on top of seasonal issues around keeping warm, risks of falls and reduced social activity.

The Norwich City Council State of Norwich Report showed that Norwich recorded 19.6% excess winter deaths, higher than Norfolk (18.8%), but under the England average (21.1%). Out of the 200 deaths recorded as COVID, 56% were from the city's most deprived areas.

We ran our "Winter Well" campaign promoting steps people can take to prepare their home, keep warm, save energy and eat well. We were also part of a national campaign to help people with energy advice, switching and claiming warm home discounts. "Without Age UK Norwich I would be stuck in the middle of a very big pond - and I can't swim. You have saved my life on many occasion!"

Mr A, Hardship Client

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Focus on: Anticipatory Care Taskforce

In February 2022, we joined the newly formed Norwich - Integrated Response Anticipatory Care Taskforce (INTERACT). This is a whole system approach to tackle the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities.

We are working with colleagues from the Norwich City Council Home Improvement Team, Voluntary Norfolk, Norfolk Citizens Advice, One Norwich and Norfolk County Council Social Services as part of a multi-disciplinary team to address very complex cases. This is located at City Hall and funded by OneNorwich Practices. These clients have many complex factors that impact their health, for example hoarding and self-neglect, mental and physical health difficulties and financial instability, which require a shared, and multi-agency approach to tackle the issues that threaten their health and living conditions.

"Age UK Norwich is a key partner of OneNorwich Practices and an exemplar of how the voluntary sector and health sector can work together and integrate for the good of patients. We have worked together for many years to meet the needs of Norwich patients through a range of initiatives, including Social Prescribing, INTERACT and Age Healthy Norwich."

Janka Rodziewicz PhD, Chief Executive Officer, OneNorwich Practices

Focus on: VERA Virtual Assistant

In November 2021, we introduced a virtual assistant chatbot to our website platform to increase our availability and accessibility. VERA provides users with the ability to ask questions via free text or option buttons, taking the user to information or services - offering a 24/7 response, in the language of the user.

VERA can also take referrals from individuals or professionals, to make this experience as simple as possible, again 24/7. VERA is part of our future-proofing of the charity to ensure we can respond to the growing demand for information and signposting, and free up our Client Support Team to help clients who need more detailed support or are digitally excluded.

Local Partnerships

Age UK Norwich is a prominent part of the advice network in the city and county. We are a member of the Norfolk Community Advice Network (NCAN) and we jointly chair the Norwich Early Help Hub. In addition, we belong to the Norwich City Council Financial Inclusion Consortium.

We continue to be proactive in helping people within our different city communities. We supported The Mile Cross Festival, Dying Matters campaign at the Death Café, and have given talks at a number of sheltered housing locations, employers and clubs and groups. This includes the Cuppa Care Project, which is a collaborative Norfolk-wide project run by Norwich Rotary Club, to help tackle loneliness and link people to key advice.

Following the pandemic, we have joined forces with Mancroft Advice Project (MAP), Citizens Advice Norfolk and Shelter to form an advice hub in the Forum. This is an excellent opportunity for VCSE collaboration, cost sharing, and gives opportunities for advice staff to learn from one another.

We have also partnered with Norwich Rotary Club. As part of their centenary celebrations, they have introduced "Cuppa Care", as mentioned above. It provides a vehicle that roves Norfolk to give people the opportunity to see a friendly face, and get information that may help them. This is supported by a wide variety of local organisations. Since its launch, it has attended 131 locations in the county and helped over 300 people.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Impact & Outcomes

Financial Outcomes:	2021/22	2020/21	2019/20
Annualised Benefit Entitlements	£1,050,253	£1,024,563	£1,097,722
Annualised Benefit Entitlements (Social Prescribing)	£81,582	£199,640	£222,347
Benefit Backpay Awards	£31,628	£26,115	£26,349
Hardship Grants	£7,130	£3,400	£900
Debt Adjusting	£11,508	£1,609	£62,382
Year Total	£1,182,101	£1,255,327	£1,409,700

Financial instability or hardship has a considerable impact on mental and physical health, through stress, lack of sleep, or lack of opportunity for healthy living. Through our support, 100% of our clients felt less worried about managing their money. This additional income helps clients maintain their independence, live healthier lives, and reduces the risk of hospitalisation or the need for social care by:

- Making home adjustments to reduce risk i.e. handrails, alarm pendants, removing fall hazards
- Getting mobility aids to maintain independence i.e. walking aids, scooters, e-bikes
- Managing daily life at home i.e. cleaners, gardeners, home help, transport.
- Maintaining physical health i.e. eating well, heating homes, affording transport to medical check-ups
- Connecting to communities i.e. shopping, banking, socialising, friendship.

Many of our clients experience uncertainty about who to turn to for help, or a multitude of information, pathways and access points for statutory support, which causes confusion or a feeling of being "passed around" and not listened to.

Due to the breadth of support we can offer people in later life, we can get to know people, build up a trusting relationship, and deliver a multitude of outcomes to improve quality of life. 75% of our clients said they "felt listened to", and 100% said they would recommend our services to others.

Case Study - Advice & Welfare

Mrs S and her husband were both in hospital. On discharge her husband died, and the client was referred to us for support.

We met the client in her home. She was struggling with her health (COPD) and wellbeing. She presented as exhausted, underweight and unkempt. She was living in a flat with steep stairs that was a severe challenge to her health.

Our Advice & Welfare Officer immediately supported Mrs S with an application for a Funeral Grant, followed by a full entitlement check. The client was only in receipt of a married woman's pensions, so an urgent application was made for Pension Credit.

Due to her health, she had relied on her husband as her carer. She was unable to cook for herself, was exhausted and breathless at night and had difficulties sleeping. Our Advisor also made a claim for Attendance Allowance (AA) at the higher rate.

Mrs S was then admitted to hospital with pneumonia. After hospital discharge, she was given a care package, but Mrs S was concerned about paying for the care she was receiving. Our Advisor reassured Mrs S that her 6-week care package was free care, and that the AA claim would help fund other support if awarded.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Our Advisor also supported Mrs S to review the debts in her husband's name, which she was concerned about as letters were still being sent to their home. Our Advisors helped the client report the deceased status to the various creditors.

Mrs S told our Advisor that she was struggling to wash and dress herself. Our Advisor liaised with Norfolk County Council to arrange a Care Needs Assessment, and a Medical Assessment to increase her banding for Sheltered Accommodation. They also completed a charitable application for a new mattress and washing machine.

Mrs S was obviously dealing with the death of her husband and reported feeling lonely. She was referred to the Age UK Norwich Befriending Service.

Below are the various support outcomes we helped Mrs S obtain. This was led by the Age UK Norwich Advice & Welfare Officer. Throughout all these interventions, the Advisor kept Mrs S informed of the status of various applications and arrangements, listening to her needs, and giving emotional support and expertise to maximise her entitlement and support her goals.

- Pension Credit = £100 per week/£5,200 per annum.
- Attendance Allowance at Higher Rate = £92.40 per week/£4,804 per annum
- Severe Disability Premium = £69.40 per week/£3,608 per annum
- Funeral Grant = £1,000
- Charitable Grant for Mattress/Washing Machine = £300
- Care Needs Assessment / Medical Assessment
- Age UK Norwich Befriender for companionship

Staff Profile: Suzy Croft, Information and Welfare Advisor

"I have a social work background, working in palliative care for 28 years and as a team leader in a London hospice for 23 years. This brought me into contact with a very diverse range of patients, their families, and carers. London services were very pressurised and advice resources were limited and I soon learnt that if I wanted to get advice and support for my clients, I had to do this myself. A large part of the work involved assisting patients with benefit issues and I quickly developed my knowledge in this area.

"After working in London for 40 years, I decided to move to Norwich, where I had close family, in order to get a better pace of Life. I knew that I was unlikely to find another social work role in palliative care in Norwich, but I thought that I could put my benefit skills to good use instead. I googled to see if there were any Welfare jobs and saw that Age UK Norwich was advertising a role.

"I have found that whilst services are also under stress in Norwich, statutory services are much more helpful than those I dealt with in London. Most people I contact on behalf of clients try to be as responsive as they can and are clearly wanting to help as much as possible. I enjoy working with a diverse range of people and feeling that I am doing something to improve their situation.

"I recognised that gaining good benefit advice is so important, particularly at the moment with the increases in the cost of living meaning that older people are really feeling the pinch, with some people that I work with living in quite desperate straits.

"I feel proud that I can make a difference, along with all my colleagues in the Information, Advice and Welfare team. For example, I recently helped someone appeal their Personal Independence Payment decision and also managed to get the work-related element added to his Universal Credit. After several months of waiting for the outcome of the appeal, my client received £156.90 weekly income, which gave me a real sense of achievement. My clients regularly tell me how grateful they are to Age UK Norwich and what a difference we have made to their lives."

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Our Information, Advice and Welfare services are funded from a variety of sources including: The Earl of Northampton's Charity - Mercers, The Big Lottery, The Henry Smith Charity, Norfolk County Council Public Health, Norwich Consolidated Charities, Norwich City Council and One Norwich Practices.

Voice & Representations

In October 2021, we commissioned independent research on Norwich residents over 50 from Avalon Research Ltd to understand what older city residents felt about their living experiences and highlight service needs.

In total, 384 people were interviewed through a mixture of telephone interviews, online and paper-based surveys. This provided a wide range of insights that the charity Trustees and Leadership team reviewed to reflect on how our services met these needs and for input into our strategy.

We hosted a series of "Later Life Conversations" with other local organisations to explore different themes that affect local residents. This included:

- Dementia. Thanks to Michael Grey, Reader in Rehabilitation Neuroscience at the University of East Anglia and a researcher and Helen Burgess, Director of Marketing & Content at Age Space.
- Healthy Ageing. Thanks to Ben Jones, Director of Active Norfolk, Steven Hitcham, Director of EPIC Norfolk (Exercising People in Communities) and a qualified instructor specialising in older people,
- Diversity. Thanks to Dee Robinson, founder of the charity New Routes Integration who works with and supports refugees, asylum seekers and isolated migrants, and promotes cross-cultural integration and community awareness, and their Co-Chair Robert Manning.
- Poverty. Thanks to Hannah Worsley, Project Manager at Norwich Foodbank, and Emily Balsdon, Director of Norfolk Community Advice Network, an alliance of charities providing accredited social welfare and legal advice.

We continue to be an active member of Norwich Older People's Forum, and the Norfolk Older People's Strategic Partnership (NOPSP). Both of these networks provide a positive sounding board of views and feedback from local residents and organisations who represent and support a wide range of later life services.

"During the lockdown Age UK Norwich worked tirelessly with other parts of the voluntary sector to support older people. Now that restrictions have been relaxed, it is continuing to support those who still have needs, particularly those with compromised immune systems.

"The way that health and social care services are to be delivered is changing dramatically with the introduction of the Integrated Care System (ICS). One of the most important features is the importance of hearing the voices of local people within the communities where they live. Age UK Norwich is working with Age UK Norfolk, the Norfolk Older People's Strategic Partnership and Norwich Older People's Forum to find the best way of representing the voice of older people. The Norwich Older People's Forum is looking forward to working with Age UK Norwich in the year ahead."

Mary Ledgard
Chair, Norwich Older People's Forum and Vice Chair, NOPSP

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Staff Profiles: Robert Parish, Client Support Administrator

"My role involves taking calls, emails and post from clients and making sure we help them in the best way we can. This can be services we offer at Age UK Norwich, or things in their local area. It can also be services offered by the City and County Council or Health Service. This involves a plethora of themes and issues, so you have to know a wide range of solutions and keep up-to-date with local services as they change. Often the people I speak to don't know where to turn, or what's available to them. I really enjoy working for Age UK Norwich. It is a lovely place to work, and it feels good to know that the help we provide is making a positive difference to people's lives."

Client Profiles

We support a wide range of people, whether direct clients, their family, or other professionals who are arranging help and support.

Age: Our services start for anyone aged 50+.

- Under 50 = 2%
- 50-59 = 17%
- 60-69 = 25%
- 70-79 = 28%
- 80-89 = 22%
- 90-99 = 5%
- 100+ = 1%

Locations: We support people living in Greater Norwich, however as a county city, some of our referrals comes from the suburbs and wider Norfolk area.

- Norwich NR1 = 20%
- Norwich NR2 = 16%
- Norwich NR3 = 20%
- Norwich NR4 = 10%
- Norwich NR5 = 15%
- Norwich NR6 = 4%
- Norwich NR7 = 7%
- Broadland = 4%
- South Norfolk = 2%
- North Norfolk = 0%
- West Norfolk = 0%
- Unknown = 2%

Diversity

- Gender

- Male = 58%
- Female = 37%
- Other = 1%
- Unknown = 4%

- Health Status

- Disabled = 25%
- Long-Term Health Condition = 50%
- No Health Issues = 3%
- Unknown = 22%

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

- Ethnicity

- White British = 94.61%
- Irish = 0.7%
- White Other = 2.1%
- Gypsy or Irish Traveller = 0.10%
- White & Black African = 0.19%
- White Asian = 0.10%
- Other Multiple Ethnic Background = 0.29%
- Indian = 0.48%
- Bangladeshi = 0.38%
- Chinese = 0.19%
- Other Asian Background = 0.38%
- Other = 0.48%

Fundraising and Partnerships

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

The Tour de Broads is the biggest cycling event in Norfolk, and we had a number of riders who took up the challenge in aid of Age UK Norwich. This included teams from Howes Percival, Loveday Partners, The People Kit and a solo rider from Norfolk Wealth Management. In total, they raised over £7,000 for the charity, and the event itself allowed us to showcase some of our charitable services.

Norfolk Wealth Management Director Dan Hurren raised £3,000, taking part in the London Marathon, and his colleague Nathan Graham was one of the Tour de Broads riders.

For the second year in a three-year community investment relationship, Hatch Brenner donated £1,500 to our services, and their staff supported our Christmas event at Jorge's Portuguese Restaurant where we brightened the lives of many of our most lonely clients. This is the third year we have worked with Jorge's to highlight loneliness during the winter months, for which we are extremely grateful.

Some of our benevolence comes through non-financial donations, such as equipment, professional skills, or products, enabling us to offer services, operate, or raise funds for the charity.

We would like to acknowledge the support of:

- We are Doodlebug, who helped us with our Age Healthy Norwich website.
- Smith and Pinching, who trained our information, advice, and welfare team.
- Ark, who provided marketing design for a community project.
- The Arena, for free pitch hire when we launched walking football.
- Pedal Revolution, who funded places for our Tour de Broads riders.
- Wensum Print, who provided vinyl prints for our fundraisers.
- The Yard, who provided refreshments at our Christmas event.
- John Lewis who provided small gifts for our Christmas event.
- Howes Percival, who provided meeting space at their office.
- Norwich City Football Club, who provided meeting space at their ground and auction prizes.
- Norwich Consolidated Charities, for the use of the Marion Day Centre.
- Jorge's Portuguese Restaurant, for the use of their restaurant at Christmas.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Included in this are the following legal firms who support us to provide free legal advice sessions to older people with a range of complex issues including wills, probate, Power of Attorney, Court of Protection, personal injury and long-term care issues.

- Caroline Billings, Hatch Brenner
- Patrick Gibney, Leathes Prior
- Lin Whitehead, Clapham & Collinge
- Laura Cotton, Hansells Solicitors
- Jenny George, Sprake & Kingsley
- Laura Rumsey, Rogers & Norton

In total, we received £21,233 of non-financial donations, including £15,500 of rent relief from Norwich Consolidated Charities for the Marion Day Centre.

We were touched by the generosity of individuals and families who made over £600 of in-memory donations and nearly £14,000 in legacies. The majority of donors were clients we had supported as a charity, some over many years.

We were extremely grateful for the large donations from a range of local and regional organisations and charities. These funds, along with public donations, make an incredible difference to maintaining our vital services, or providing additional support, projects or seasonal activity to better the lives of older people, and their families. These included:

- £1,000, The Du Brow Charity
- £1,500, The French Hospital
- £1,000, Hickman Supplies
- £500, County Arts Bowls Club
- £420, Archway Events

As we look forward to 2022/23, The People Kit "Great British Food Quiz", which is in aid of Age UK Norwich, will take place in September 2022. We are grateful for their help in promoting and sharing our services and support to reach as many people as possible. "The People Kit is completely committed to raising not only as much money as we can, but also awareness of the fantastic work Age UK Norwich does for older people in the area."

Mary McGivern, Founder

We have also secured the backing of Creative Sponge, who will be supporting the charity in 2022/23 on communicating its mission, services and client need. This expert support will be critical to helping us raise the profile of our charitable services and reach new clients.

Volunteers

In our report last year, we featured some of the individuals who volunteer for us. Every volunteer is invaluable to the work we do, and we are grateful for the time and support they give us. In the year we were supported by 109 volunteers, most of them supporting our Befriending Service.

In 2021, our volunteers provided over **6,500 hours of support** by giving companionship, running clubs and groups, or working on our Advice Line. At the £16.09 volunteer hourly rate in The National Social Value Measurement Framework (TOMs) this equates to **£104,585 of Social Value**.

This is equivalent to around 3.5 full-time people. Not only do our volunteers provide critical resources to help us reach clients, they provide experience and skills that benefit the charity and staff, and we know they take a lot from the experience, too. Following the pandemic, many of our volunteers who stepped forward at a time of national crisis had to return to their roles. Although we had to say goodbye, we were indebted to their support and help during a time when our services were needed more than ever.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Financial review

Our pricing policy

We supported a proportion of self-funded clients who attended our Marion Road Day Care and Dementia Centre. These clients are not always eligible for funding from the local authority, but with the increased threshold required to meet that eligibility, can still be in significant need. We review our prices annually and benchmark them against comparable provision to ensure they provide excellent value for money for the high-quality service given. We monitor the ratio of local authority funded to self-paying clients and aim to have a majority funded by the local authority, ensuring that we prioritise those people in greatest need.

In February 2022, this service ended. Clients were supported to transition to other day-centre support in the area.

Investment powers and policy

The Trustees have kept available funds in interest bearing deposit accounts to balance a positive rate of return and ensure short-term access to funds. The deposit accounts yielded 0.40% and 0.15% respectively.

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

As part of our financial risk management, in 2019/20 we secured an HMRC COVID-19 Business Interruption Loan in contingency for any cash-flow constraints, however, as this risk did not materialise, we have now re-paid that in full before incurring any interest charges.

Financial review

Total income amounted to £899,377 (2021 - £821,624) and, after incurring expenditure of £819,899 (2021 - £726,731) and net gains on investments of £Nil (2021 - £90,000), the funds increased by £79,478 (2021 - £184,893). Unrestricted funds increased by £19,919 and restricted funds increased by £59,559. At 31 March 2022 the unrestricted funds, including designated funds, totalled £442,527 and the restricted funds surplus was £96,523.

Reserves policy

The Trustees have examined the requirement for free reserves defined as unrestricted funds, less those fixed assets not represented by restricted funds. The policy requires that free reserves are built and maintained to a level of four month's budgeted essential expenditure. The Charity's free reserves are £344,976, excluding the current pension liability of £30,000 (see below). Budgeted expenditure for 2022-23 is £790,271.

Free reserves

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

Pension liability

The Charity was formerly part of a defined benefit pension scheme, provided by Norfolk County Council Local Government Pension Scheme. This scheme is no longer active and in 2014-15 the Charity crystallised a long term liability of £499,000. The liability had a term of 23 years at crystallisation and is due to end in 2037. £191,000 of forgone investment/interest was included in the total liability of £690,000 with £499,000 being capital repayments.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

The monthly payment of £2,500 is budgeted expenditure, providing visibility of the committed payment schedule, as this is reflected in the accounts as a movement in long-term creditors. The Trustees have considered the cash flow implications, and have confidence that this contribution level can be supported. The pension liability has therefore been excluded from the reserves requirement calculations.

Designated funds

£432,955 is held in designated funds at 31 March 2022. £10,440 was designated during the previous year to go towards client needs research and has all been spent this year. £90,000 was designated during the previous year to be used for the salary and overheads of the head of operations - a balance of £84,754 is being carried forward. £26,000 was designated during the previous year to cover the maintenance costs of the Marion property. A balance of £22,551 is being carried forward this year. A further £30,000 was designated to Governance improvement, with the aim of providing funds to establish new programmes and other campaigns. A balance of £28,590 is being carried forward this year. £162,000 was designated to service stability and development, to provide stability of charitable activities. A balance of £130,844 is being carried forward. £33,603 relates to the depreciation reserve which is included to ensure reserves are able to cover current balance of depreciation left to be recognised in future periods. £20,816 was designed this year towards the development and transition of the day care service to the complex community support service. A balance of £15,510 is being carried forward this year. £32,103 was designated this year towards the development of on-ward discharge support with Norfolk and Norwich University Hospital. There was no expenditure allocated to this fund due to delays in the project therefore the full amount is being carried forward. Two further designated funds were also established being £15,000 toward the review of the IT infrastructure of the charity and £70,000 to improve the charity capacity for quality assurance.

Financial outlook

Age UK Norwich maintains a stable financial position, making a surplus of £79,478 in the year, largely supported by receipt of a number of restricted funds for operational costs in 2022/23.

Operational costs were below budgeted by 2.6%, predominantly due to a number of long-term contractual negotiations that required specialist, additional resources to ensure the charity and older people were well represented.

We began the new financial year (2022/23) within acceptable thresholds, securing 96% of our budgeted income in Quarter 1, with costs also significantly lower (86% of budget) during the same period, due to delays in staff recruitment and alterations to our operational plans.

Reserves remain 4.7 months of operational expenditure at the end of Quarter 1. We have already successfully decreased our funds to find position by 20%, with £59k still targeted by the end of March 2023, which is within acceptable cashflow thresholds.

Financial approach

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

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Diversification of income

The charity maintains a positive mix of income sources, to spread the risk of over reliance on any specific sector. Income to support our charitable work is currently from Trusts and Foundations (32%), Donations and Legacies (5%), Community Fundraising (2%), Contracts (28%) and Public Sector (33%).

Fundraising

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

Operational costs and overheads

The charity sets a targets range of 15-20% of budgeted expenditure for overhead costs. Current overhead levels are 18.1% (2021/22) and this is actively monitored through our financial controls and reporting.

Plans for future periods

Looking Forward to 2022/23

Targeting Vulnerable Clients

Norwich City Council has identified seven areas within the city that they are targeting to reduce inequalities. These are communities which experience much greater challenges and barriers to being able to live a fulfilled later life. Across these areas, for example, obesity is twice as prevalent as in other areas of the city, and there is a higher proportion of low-income households.

These areas/wards are:

- Mancroft
- North Earlham
- Mile Cross
- Catton Grove
- Pilling Park
- Heartsease
- Lakenham

In 2021, 46% of our clients came from these areas and we want to increase our focus in these areas over the next few years, collaborate with other local community providers and help people access our range of services and support. This will include benefit take-up campaigns, healthy ageing, and increasing our accessibility and profile.

Learning & Evaluation

In July 2022, we will be supporting the Norfolk & Norwich University Hospital in providing cognitive stimulation and information signposting to patients who are gearing up for discharge. Physical and cognitive decline is a factor for those who spend a long time on a ward, and through this partnership we want to help people feel prepared for leaving hospital, and to pick up any challenges that may occur when they return home. This will be in collaboration with other discharge services.

In December 2022, we will see the results from two key evaluations of our services - the Norwich Institute of Healthy Ageing (NIHA) evaluation of our Healthy Ageing Pilots with OneNorwich Practices and Active Norfolk's evaluation of our clubs and groups.

Both of these evaluations will help us understand in more detail the effectiveness of our services for older people, and our partners in health and social care. Feedback will also help adopt best practice into our

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

wider service range, and share the results with local partners so they may benefit from any findings.

Voice & Representation

With other partners, we will be re-shaping the older-people networks within the county to ensure that the voice of older people is listened to, and taken into account in the design of local infrastructure and support. We will be championing the World Health Organisation Age Friendly Principles and guiding a wide range of stakeholders to embrace these and include meeting these standards in the design of environment, housing, services and representation.

Quality Assurance

In 2022, we will be introducing changes to our quality assurance procedures to enhance capacity and skills within the charity. Our Charity Quality Standard (CQS), which is assessed by industry leaders SGS, will be subject to re-inspection, along with our accredited advice service that is audited by Age UK.

Structure, governance and management

Governing document

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

Recruitment and appointment of trustees

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Structure, governance and management *(continued)*

Trustee induction and training

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

Organisation

The Board of Trustees administers the charity. Meetings are held quarterly with the Chief Executive Officer in attendance.

The Finance and Income Generation sub-committee meets each quarter to cover finance and income generation. The sub-committee is chaired by a trustee and meets with the Chief Executive Office, Finance and Governance Lead and three other trustees who are on the committee.

The Human Resources sub-committee meets twice a year and as and when is required to cover HR matters. The sub-committee comprised of a minimum of three trustees and the Chief Executive Officer.

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

Related parties

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

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

The Charity is a member of the Age England Federation and is also Brand Partner of Age UK. Age UK operates charity shops in Norwich from which Age UK Norwich previously received a share of profits. There is no expenditure relating to this income. The charity also previously received a share of profits from the trading subsidiary Age Concern Across Norfolk (Trading) Ltd (AUKAN) of which it was a 50% shareholder. All profit shares ceased in March 2021.

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

During the year the property from which the charity operates (Marion Road Centre, Norwich) was transferred from its previous owners to the Marion Road Centre Trust, a CIO which has trustees in common with Age Concern Norwich.

Pay policy for senior staff

The Board of Directors, who are the Charity's Trustees and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the charity on a day-to-day basis. All directors give of their time freely and no director received remuneration in the year. Details of director's expenses and related party transactions are disclosed in note 15 to the accounts. The pay of senior staff is reviewed annually and normally increased in accordance with any increase in the cost of living. Director's benchmark against comparable roles for other Norwich based charities, and those of the wider Age UK Network when determining the salary level of new roles.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Structure, governance and management *(continued)*

Risk management

The trustees have a risk management strategy which comprises:

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

Fundraising standards information

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

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

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

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

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

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

Trustees' responsibilities statement

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

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company for that period.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Auditor

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

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

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

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

The trustees' annual report was approved on 7 December 2022 and signed on behalf of the board of trustees by:

Alastair Roy
Chair

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Opinion

We have audited the financial statements of Age Concern Norwich (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

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.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

Auditor's responsibilities for the audit of the financial statements

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

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

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

- Enquiry of management and those charged with governance;
- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, testing of journal entries and other adjustments for appropriateness, evaluation the rational of significant transactions outside the normal course of activities and reviewing accounting estimates for bias.

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

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2022

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

Use of our report

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

Mark Proctor FCA DChA (Senior Statutory Auditor)

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

19 December 2022

Age Concern Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2022

		Unrestricted funds £	2022 Restricted funds £	Total funds £	2021 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	44,695	500	45,195	58,165
Charitable activities	6	456,376	374,161	830,537	710,798
Other trading activities	7	12,300	10,150	22,450	12,322
Investment income	8	690	–	690	295
Other income	9	505	–	505	40,044
Total income		<u>514,566</u>	<u>384,811</u>	<u>899,377</u>	<u>821,624</u>
Expenditure					
Raising funds					
Costs of raising funds	10	(60,808)	–	(60,808)	(59,987)
Charitable activities	11	(433,839)	(325,252)	(759,091)	(666,744)
Total expenditure		<u>(494,647)</u>	<u>(325,252)</u>	<u>(819,899)</u>	<u>(726,731)</u>
Net income and net movements in funds before gains and losses on investments					
		19,919	59,559	79,478	94,893
Net gains on investments	12	–	–	–	90,000
Net income and net movement in funds		<u>19,919</u>	<u>59,559</u>	<u>79,478</u>	<u>184,893</u>
Reconciliation of funds					
Total funds brought forward		422,608	36,964	459,572	274,679
Total funds carried forward		<u>442,527</u>	<u>96,523</u>	<u>539,050</u>	<u>459,572</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 40 to 58 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Balance sheet

31 March 2022

		2022		2021	
	Note	£	£	£	£
Fixed assets					
Tangible fixed assets	17		33,200		32,735
Investments	18		1		1
			<u>33,201</u>		<u>32,736</u>
Current assets					
Stocks	19	587		587	
Debtors	20	36,984		51,049	
Investments	21	—		540,000	
Cash at bank and in hand		858,643		389,283	
		<u>896,214</u>		<u>980,919</u>	
Creditors: Amounts falling due within one year	22	<u>(51,760)</u>		<u>(107,771)</u>	
Net current assets			844,454		873,148
Total assets less current liabilities			877,655		905,884
Creditors: Amounts falling due after more than one year	23		<u>(338,605)</u>		<u>(446,312)</u>
Net assets			<u>539,050</u>		<u>459,572</u>
Funds of the charity					
Restricted funds			96,523		36,964
Unrestricted funds			<u>442,527</u>		<u>422,608</u>
Total charity funds	24		<u>539,050</u>		<u>459,572</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 7 December 2022, and are signed on behalf of the board by:

Alastair Roy
Chair

Company registration number: 04489595

The notes on pages 40 to 58 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities		
Net income	79,478	184,893
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,911	4,239
Net gains on investments	–	(90,000)
Other interest receivable and similar income	(690)	(295)
Interest payable and similar charges	(417)	–
Other interest payable	417	1,667
<i>Changes in:</i>		
Trade and other debtors	14,065	4,600
Trade and other creditors	(63,718)	(22,162)
Cash generated from operations	34,046	82,942
Interest paid	–	(1,667)
Interest received	690	295
Net cash from operating activities	<u>34,736</u>	<u>81,570</u>
Cash flows from investing activities		
Purchase of tangible assets	(5,376)	–
Proceeds from sale of other investments	540,000	–
Net cash from investing activities	<u>534,624</u>	<u>–</u>
Cash flows from financing activities		
Proceeds from borrowings	–	100,000
Repayments of borrowings	(100,000)	–
Net cash (used in)/from financing activities	<u>(100,000)</u>	<u>100,000</u>
Net increase in cash and cash equivalents	469,360	181,570
Cash and cash equivalents at beginning of year	<u>389,283</u>	<u>207,713</u>
Cash and cash equivalents at end of year	<u>858,643</u>	<u>389,283</u>

The notes on pages 40 to 58 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2022

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Marion Day Care Centre, Marion Road, Norwich, NR1 4BN.

2. Statement of compliance

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

3. Accounting policies

(a) Basis of preparation

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

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

(b) Going concern

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

COVID-19

The trustees have considered the impact of the COVID-19 pandemic in making this assessment.

(c) Judgements and key sources of estimation uncertainty

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

(d) Fund accounting

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

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

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

3. Accounting policies *(continued)*

(e) Income

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

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

(f) Expenditure

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

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

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

(g) Operating leases agreements

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

3. Accounting policies *(continued)*

(h) Tangible assets

All fixed assets are initially recorded at cost.

(i) Depreciation

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

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

(j) Investments

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

(k) Taxation

The charity has no liability to income or capital gains tax as surplus income and gains are applied for charitable purposes.

(l) Subsidiary company

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

(m) Pension scheme

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

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

(n) Irrecoverable VAT

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

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 2022 £
Donations			
Donations and legacies	23,462	500	23,962
Gifts			
Donated facilities - Marion Road Day Centre	15,500	—	15,500
Donated services - professional fees and prizes	5,733	—	5,733
	<u>44,695</u>	<u>500</u>	<u>45,195</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Donations and legacies	21,452	–	21,452
Gifts			
Donated facilities - Marion Road Day Centre	31,000	–	31,000
Donated services - professional fees and prizes	5,713	–	5,713
	<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 2022

6. Charitable activities

Grants

Grants were received as follows:

	2022 £	2021 £
<i>Information, Advice & Welfare:</i>		
The Henry Smith Charity	48,083	12,917
Big Lottery Fund	45,738	42,738
Norwich Consolidated Charities	12,738	7,500
Norfolk Community Foundation	4,200	4,400
The Edward Gostling Foundation	3,750	–
Charles Littlewood Hill Trust	2,000	–
The Norwich French Church Charity	1,500	2,000
Age UK	–	18,639
Earl of Northampton's Charity - Mercers	6,185	11,648
<i>Community & Neighbourhood Support:</i>		
Big Lottery Fund	119,167	97,277
Sport England	22,171	19,399
Norwich Consolidated Charities	18,056	–
Active Norfolk	9,900	–
The Edward Gostling Foundation	8,750	–
Age UK	6,905	11,685
Paul Bassham Charitable Trust	2,000	–
The Helen Hamlyn Trust	2,000	–
The Lady Hind Trust	2,000	–
Earl of Northampton's Charity - Mercers	–	40,406
Norfolk Community Foundation	–	8,000
Alan Boswell Group	–	5,000
<i>Day Care & Dementia:</i>		
Age UK MCST	3,638	–
R C Snelling	1,000	–
Norfolk County Council	–	602
<i>Age Healthy Norwich</i>		
Garfield Weston	25,000	–
Norfolk Community Foundation	6,408	–
<i>Income Generation:</i>		
Age UK Warm Home	9,424	–
Age UK TAM Exit	7,469	7,469
Norwich Kickstarter CC Scheme	4,493	–
Age UK Emergency Appeal	–	20,000
Age UK	–	16,417
Age UK Covid Appeal	–	7,043
Inspiration Trust	–	2,500
Paul Bassham Charitable Trust	–	1,000
Norfolk Community Foundation	–	1,000
Anonymous grants	–	7,000
	<u>372,575</u>	<u>344,640</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

Contracts & Service Level Agreements

	2022 £	2021 £
Information, Advice & Welfare:		
Age UK Norfolk – Norfolk County Council	18,000	18,000
Norfolk Citizen Advice - One Norwich Practices	96,912	74,376
Norfolk Citizen Advice - NN3	21,454	32,318
Norfolk County Council	12,171	25,976
Norfolk Community Law Service – Norfolk County Council	7,924	16,250
Norfolk Community Law Service - Interact	3,033	–
Equal Lives – Norfolk County Council	–	3,637
Norwich City Council Consortium	12,026	19,950
Norfolk County Council	7,924	–
Later Life Planning – Hickman Supplies	960	–
Day Care & Dementia:		
Norfolk County Council	75,000	–
Norfolk & Waveney Integrated Care System	58,091	58,091
Age Healthy Norwich:		
One Norwich Practices	15,048	–
Income Generation:		
Marion CIO Management Services	3,750	–
Age UK BPA	10,000	–
UEA Student Placements	1,337	–
	<u>343,630</u>	<u>248,598</u>

Client Fees

	2022 £	2021 £
Day Centre	<u>114,332</u>	<u>117,560</u>
Total	<u>830,537</u>	<u>710,798</u>

Income from charitable activities includes £374,161 (2021: £304,824) attributable to restricted funds.

Of the above £293,723 (2021: £255,177) was received from Government funds.

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Letting and room hire	–	–	–
Fundraising	12,300	10,150	22,450
	<u>12,300</u>	<u>10,150</u>	<u>22,450</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

7. Other trading activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Letting and room hire	2,035	–	2,035
Fundraising	8,020	2,267	10,287
	<u>10,055</u>	<u>2,267</u>	<u>12,322</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Investment income	<u>690</u>	<u>690</u>	<u>295</u>	<u>295</u>

9. Other income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Covid 19 JRS grant income	–	–	–
Loan interest grant	417	–	417
Other income	88	–	88
	<u>505</u>	<u>–</u>	<u>505</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Covid 19 JRS grant income	–	38,377	38,377
Loan interest grant	1,667	–	1,667
Other income	–	–	–
	<u>1,667</u>	<u>38,377</u>	<u>40,044</u>

10. Costs of raising funds

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Cost of generating voluntary income	55,075	55,075	54,274	54,274
Cost of professional services donated to the charity	<u>5,733</u>	<u>5,733</u>	<u>5,713</u>	<u>5,713</u>
	<u>60,808</u>	<u>60,808</u>	<u>59,987</u>	<u>59,987</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

11. Expenditure on charitable activities

	Operational staff costs £	Operational costs £	Support costs £	Total Funds 2022 £
Information, Advice & Welfare	231,131	17,898	53,598	302,627
Community & Neighbourhood Support	114,442	43,640	29,960	188,042
Day Care & Dementia	132,020	27,922	34,542	194,484
Income Generation	12,226	8,666	—	20,892
Age Healthy Norwich	6,723	2,678	1,231	10,632
Governance costs	28,260	14,154	—	42,414
	<u>524,802</u>	<u>114,958</u>	<u>119,331</u>	<u>759,091</u>

	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>

Of the above costs, £433,839 were unrestricted (2021: £348,670), and £325,252 restricted (2021: £318,074).

Support costs

Support costs are made up as follows:

	2022 £	2021 £
Building & Office	39,899	71,912
Management, Admin & Finance	42,479	36,555
Governance & Risk Management	42,414	36,068
	<u>124,792</u>	<u>144,535</u>

This total includes £5,461 of support costs included in the cost of raising funds (2021: £6,494).

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

Analysis of governance costs

	2022	2021
	£	£
Audit fees	12,324	9,330
Governance	30,090	26,738
	<u>42,414</u>	<u>36,068</u>

12. Net gains on investments

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Gains on investment assets	<u>—</u>	<u>—</u>	<u>90,000</u>	<u>90,000</u>

13. Net income

Net income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	4,911	4,239
Operating lease costs - hire of other assets	1,555	1,888
Auditor's Remuneration	12,324	9,330
Rent payable	<u>6,000</u>	<u>—</u>

14. Auditor's remuneration

	2022	2021
	£	£
Auditor's Remuneration – current year	<u>10,614</u>	<u>9,330</u>
Auditor's Remuneration – previous year accrual adjustment	<u>1,710</u>	<u>—</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

15. Staff costs

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

	2022	2021
	£	£
Wages and salaries	515,182	490,941
Social Security costs	33,630	31,070
Employer contributions to pension plans	18,226	17,041
	<u>567,038</u>	<u>539,052</u>

Salaries and wages include £Nil (2021: £2,002) in respect of agency costs.

Included within wages and salaries costs are redundancy and termination payments totalling £Nil (2021: £7,539). These payments were made inline with contractual agreements and have been accounted for inline with the accounting policy noted.

The average head count of employees during the year was 30 (2021: 26). The average number of full-time equivalent employees during the year is analysed as follows:

	2022	2021
	No.	No.
Direct charitable, management and administration	<u>22</u>	<u>20</u>

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to ten key management personnel for services provided to the charity was £263,727 (2021: eight personnel £240,945).

16. Trustee remuneration and expenses

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

17. Tangible fixed assets

	Leasehold property £	Equipment £	Total £
Cost			
At 1 April 2021	44,340	62,805	107,145
Additions	—	5,376	5,376
At 31 March 2022	<u>44,340</u>	<u>68,181</u>	<u>112,521</u>
Depreciation			
At 1 April 2021	44,340	30,070	74,410
Charge for the year	—	4,911	4,911
At 31 March 2022	<u>44,340</u>	<u>34,981</u>	<u>79,321</u>
Carrying amount			
At 31 March 2022	<u>—</u>	<u>33,200</u>	<u>33,200</u>
At 31 March 2021	<u>—</u>	<u>32,735</u>	<u>32,735</u>

18. Investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2021 and 31 March 2022	<u>1</u>
Impairment	
At 1 April 2021 and 31 March 2022	<u>—</u>
Carrying amount	
At 31 March 2022	<u>1</u>
At 31 March 2021	<u>1</u>

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 2022

18. Investments *(continued)*

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

Subsidiary company

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

The assets and liabilities of the subsidiary were:

	£	£
Current assets	1	1
At 31 March 2022	<u>1</u>	<u>1</u>
Representing Share Capital	<u>1</u>	<u>1</u>

19. Stocks

	2022 £	2021 £
Stock - Dementia Friendly Norwich	<u>587</u>	<u>587</u>

20. Debtors

	2022 £	2021 £
Trade debtors	14,529	21,816
Prepayments and accrued income	21,575	28,233
Other debtors	880	1,000
	<u>36,984</u>	<u>51,049</u>

21. Investments

	2022 £	2021 £
Investment property	<u>—</u>	<u>540,000</u>

The investment property was received as a legacy the year ended 31 March 2020 and held as an investment property during the previous year. During the previous year, the property was revalued to the value for which it was sold. The property was sold in June 2021.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

22. Creditors: Amounts falling due within one year

	2022 £	2021 £
Bank loans and overdrafts	–	11,111
Trade creditors	6,524	6,253
Accruals and deferred income	15,235	49,365
Social security and other taxes	–	11,041
Amounts owed to subsidiary Pension	1 30,000	1 30,000
	<u>51,760</u>	<u>107,771</u>
	2022 £	2021 £
Deferred income brought forward	35,315	46,587
Released during the year	(35,315)	(46,587)
Deferred during the year	–	35,315
Deferred income carried forward	<u>–</u>	<u>35,315</u>

Deferred income brought forward related to grant income received in the year ended 31 March 2021 which related to projects being completed in the year ended 31 March 2022.

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

	2022 £	2021 £
Bank loans and overdrafts	–	88,889
Pension	338,605	357,423
	<u>338,605</u>	<u>446,312</u>

Included within creditors: amounts falling due after more than one year is an amount of £263,725 (2021: £309,751) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

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

During the previous year the Charity received a Bounce Back Loan amounting to £100k, this was repayable over 5 years from the term of the first anniversary of the loan, interest was to be charged at 2.81% above base rate. The loan was repaid in full in the year ended 31 March 2022.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

24. Analysis of charitable funds

Unrestricted funds

2022

	At 1 Apr 2021 £	Income £	Expenditure £	Gains, losses & transfers £	At 31 Mar 2022 £
General fund	71,433	514,566	(435,592)	(140,835)	9,572

2021

	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	At 31 Mar 2021 £
General fund	223,207	476,156	(396,990)	(230,940)	71,433

Designated funds

2022

	At 1 Apr 2021 £	Income £	Expenditure £	Gains, losses & transfers £	At 31 Mar 2022 £
Depreciation reserve	32,735	—	(4,508)	5,376	33,603
Market research	10,440	—	(7,980)	(2,460)	—
Organisational development (HOO)	90,000	—	(5,246)	—	84,754
Marion building costs	26,000	—	(3,449)	—	22,551
Governance improvement	30,000	—	(1,410)	—	28,590
Service stability & development	162,000	—	(31,156)	—	130,844
Day care and dementia	—	—	(5,306)	20,816	15,510
Patient wellbeing support	—	—	—	32,103	32,103
Technology review	—	—	—	15,000	15,000
Quality assurance	—	—	—	70,000	70,000
	351,175	—	(59,055)	140,835	432,955

2021

	At 1 Apr 2020 £	Income £	Expenditure £	Gains, losses & transfers £	At 31 Mar 2021 £
Dance to health	4,928	—	(4,928)	—	—
Depreciation reserve	36,974	—	(4,239)	—	32,735
Web strategy	—	—	(2,500)	2,500	—
Market research	—	—	—	10,440	10,440
Organisational development (HOO)	—	—	—	90,000	90,000
Marion building costs	—	—	—	26,000	26,000
Governance improvement	—	—	—	30,000	30,000
Service stability & development	—	—	—	162,000	162,000
	41,902	—	(11,667)	320,940	351,175

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

Dance to Health - To provide funding for the Dance to Health group to be self-reliant in the future.

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

Web Strategy - During 2020-21 £2,500 was designated towards developing Age UK Norwich Web Strategy to ensure the charity is easily assessable, particularly during a pandemic-stricken year.

Market Research - £10,440 was designated during the year to go towards client needs research. The survey will be used to gain crucial information and understanding of the older population in Norwich and help direct Age UK Norwich resources to support them in the best possible way.

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

Marion building costs - Maintenance costs for Marion property and to be utilised following confirmation of property being transferred to CIO.

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

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

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

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

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

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

Restricted funds

2022

	At 1 Apr 2021	Income	Expenditure	Gains, losses & transfers	At 31 Mar 2022
	£	£	£	£	£
Information, Advice & Welfare	1,569	119,380	(119,285)	–	1,664
Health, Community & Neighbourhood	33,458	213,687	(190,041)	–	57,104
Day Care & Dementia	–	4,638	(3,341)	–	1,297
Income Generation	1,937	650	(1,953)	–	634
Age Healthy Norwich	–	46,456	(10,632)	–	35,824
	<u>36,964</u>	<u>384,811</u>	<u>(325,252)</u>	<u>–</u>	<u>96,523</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

<u>2021</u>				Gains, losses & transfers £	At 31 Mar 2021 £
	At 1 Apr 2020 £	Income £	Expenditure £		
Information, Advice & Welfare	2,470	119,829	(120,730)	–	1,569
Health, Community & Neighbourhood	7,100	183,845	(157,487)	–	33,458
Day Care & Dementia	–	26,459	(26,459)	–	–
Income Generation	–	15,335	(13,398)	–	1,937
	<u>9,570</u>	<u>345,468</u>	<u>(318,074)</u>	<u>–</u>	<u>36,964</u>

Information, Advice & Welfare

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

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

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

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

Health, Community & Neighbourhood

Health Coaching - We provide personalised support for the recovery from illness and injury or preventive maintenance of physical and/or mental health. This is delivered through physical activity to improve or maintain health, using a range of activities, diet/activity advice, delivered within the home or local community.

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

Clubs & Trips - We provide a range of community clubs and trips to help people be socially connected, learn new skills, and increase their physical activity levels and provide structure and focus to their week.

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

Our range supports both interests in physical health and social activities, and some specialised to support people living with dementia.

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements (continued)

Year ended 31 March 2022

This is provided through a multi-disciplinary team experienced in caregiving and information and advice, able to support clients, families and carers with a variety of areas of support through Age UK Norwich or their local area.

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

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

Age Healthy Norwich - Age Healthy Norwich is a pilot that brings together Health @ Home, Activity Befriending, and our Clubs and Groups into a single proposition wrapper – in partnership with EPIC Norfolk, Norwich Door to Door and Norwich Theatre Royal.

This pilot is aiming to increase the outcomes linked to health management for people living with hypertension and weight management, in comparison with existing referrals and check-ups.

25. Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	33,200	–	–	33,200
Investments	1	–	–	1
Current assets	314,976	432,955	96,523	844,454
Creditors greater than 1 year	(338,605)	–	–	(338,605)
Net assets	<u>9,572</u>	<u>432,955</u>	<u>96,523</u>	<u>539,050</u>

	Unrestricted Funds £	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	32,735	–	–	32,735
Investments	1	–	–	1
Current assets	485,009	351,175	36,964	873,148
Creditors greater than 1 year	(446,312)	–	–	(446,312)
Net assets	<u>71,433</u>	<u>351,175</u>	<u>36,964</u>	<u>459,572</u>

26. Analysis of changes in net debt

	At 1 April 2021 £	Cash flows £	At 31 March 2022 £
Cash at bank and in hand	389,283	469,360	858,643
Debt due within one year	(11,111)	11,111	–
Debt due after one year	(88,889)	88,889	–
	<u>289,283</u>	<u>569,360</u>	<u>858,643</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

27. Operating leases

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

	2022	2021
	£	£
Not later than 1 year	236	1,555
Later than 1 year and not later than 5 years	439	675
	<u>675</u>	<u>2,230</u>

28. Related parties

No donations were received from trustees (2021: £Nil) during the period.

The charity is part of the Age England Association and paid membership fees of £300 (2021: £500).

Age UK operates charity shops in Norwich from which Age Concern Norwich receives a share of the profits under different agreements. The profit share this financial year totalled £Nil (2021: £Nil). The charity also received grants, donations and a brand partnership from Age UK of £31,893 (2021: £81,253). Amounts outstanding at the year end totalled £Nil (2021: £1,893).

Age Concern Norwich also receives a share of profits from the trading subsidiary Age UK Norfolk (Trading) Limited (AUKAN) of which it is a 50% shareholder. The profit share this financial year totalled £Nil (2021: £1,842). The net assets and reserves of AUKAN for the year ended 31 March 2022 were £Nil as company was struck off during the year (2021: £2). The charity also received rent of £Nil (2021: £Nil).

During the year rent was charged from Marion Road Centre Trust, a charity with trustees in common, to the charity totalling £6,000. Management charges of £3,750 were charged by the charity to Marion Road Centre Trust. At the year end, £2,250 was owed by the charity to the Marion Road Centre Trust.

One donation for £200 was made by a Trustee to the charity during the year (2021: £Nil).