

COMPANY REGISTRATION NUMBER: 04489595
CHARITY REGISTRATION NUMBER: 1094623

Age Concern Norwich
Operating as Age UK Norwich

Company Limited by Guarantee

Financial statements

31 March 2023

Age Concern Norwich

Company Limited by Guarantee

Financial statements

Year ended 31 March 2023

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Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2023

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

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

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

Year ended 31 March 2023

Chair's report

Improving the quality of later life

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

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

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

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

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

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

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

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

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

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

Alastair Roy
Chair of Trustees, Age UK Norwich

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Year ended 31 March 2023

A message from our Patron

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

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

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

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

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

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

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

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

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

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

William Armstrong OBE, Patron

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Year ended 31 March 2023

A message from our Chief Executive Officer

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

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

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

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

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

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

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

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

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

Dan Skipper, Chief Executive Officer

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

Year ended 31 March 2023

Reference and administrative details

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

The trustees

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

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

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

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Objectives and activities

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

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

Our Mission

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

We will deliver this mission by:

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

Our charitable work focuses on three main areas:

Poverty & Welfare

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

We do this by:

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

Health & Connection

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

We do this by:

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

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Year ended 31 March 2023

Voice & Representation

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

We do this by:

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

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

Demographics

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

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

Our Year in Numbers

Our impact this year at a glance.

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

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Year ended 31 March 2023

Achievements and performance

Services

Our services fall into two broad categories:

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

Health and Connection

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

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

Our service range includes:

Befriending

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

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

Clubs, Groups & Trips

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

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

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

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

Headlines from this evaluation include:

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

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

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

Client focus: Offering support and friendship at a vulnerable time

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

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

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

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

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

• **Complex Community Support**

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

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

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

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

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

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

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

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

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

- **Health Coaching**

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

Client focus: picked up after a fall

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

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

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

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

- **Age Healthy Norwich**

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

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

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

- **Hospital discharge**

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

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

Health & Connection In Brief...

What we said we'd do:

- Work to alleviate loneliness and isolation in Norwich.

What we did:

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

What we said we'd do:

- Help people live independently, by providing personalised support. Help people manage health conditions and prevent or recover from illness and injury.

What we did:

- Offered weekly health coaching to 139 people, supporting rehabilitation and self-care via our wide range of clubs.
- Made over 1,700 welfare calls and 225 home visits as part of our complex support service addressing issues that undermine health and wellbeing.
- Ran a cooking programme with Adult Education to help people learn new skills for healthy eating and affordability.

Information, Advice & Advocacy

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

The Cost-of-Living crisis means we're often helping individuals with much more complex needs. This year almost a quarter of clients were supported with more than one issue, 5% with five or more and 47 people were helped with eight or more separate issues.

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Our service range includes:

- **Information**

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

- **Advice & Advocacy**

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

Client focus: 86, bereaved and homeless - a simple 'housing issue' which was much more

Steve, 86, approached us originally because of a 'housing issue' but the reality was much more complex. We discovered his wife of 25 years had died, he had become homeless and had spent a period of time sleeping in his car. He also had a heart condition and was frail and unsteady on his feet.

Our initial call established that Norwich City Council had re-housed him in sheltered accommodation, but it was in an area unfamiliar to him. Support was being provided by a Health Improvement Practitioner from Norfolk Community Health & Care NHS Trust but she was concerned she had limited time available and Steve needed additional one to one assistance with a range of issues.

Our first meeting was alongside the Health Improvement Practitioner to ensure we were able to provide joined up care and fully assess Steve's needs. Subsequently, we offered both home visits and telephone appointments to address his concerns.

Steve was overwhelmed, he had stacks of letters regarding various bills and direct debits he was unsure about. He had also disposed of a lot of paperwork, which made establishing his current situation a challenge. Financially, we were able to review his benefits and help him access additional financial support. We showed him how to read his meters, liaised with energy suppliers to secure a reduction in tariff and ensured his bills were accurate. We also secured a single person occupancy discount on his council tax. We liaised with an insurance company to resolve the mystery direct debits which were worrying him.

Socially, we were concerned about isolation and Steve's low mood so we introduced the idea of attending some of our clubs or activities. Our Health Coaching team has ensured that he's supported to access any activities he's interested in, alongside receiving one to one coaching to work on his overall health, blood pressure, strength and mobility.

Steve is now happier, settled in his new home and is mostly able to manage independently. We are still working on backdating his Attendance Allowance (following a short break in his claim), which we hope will provide a very welcome lump sum payment in the coming months. We're also hoping to see him at our clubs and activities.

Working across several agencies and organisations we were able to provide individual and wide-ranging support for Steve at a time when he needed it the most.

- **Advocacy**

We provide representation to help clients who need additional support to express their needs or views - for example, speaking on their behalf to a health practitioner or creditor, or being present when arranging care or support. This year, we supported over 160 clients with this.

- **Free Legal Advice Service**

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

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- **Social Prescribing**

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

- **Specialist housing support (INTERACT)**

We are a vital part of INTERACT, the Integrated Response Anticipatory Care Taskforce. This aims to tackle the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities. Funded by One Norwich Practices, this service helps people with complex factors, such as hoarding and self-neglect, mental and physical health difficulties and financial instability. This requires a multi-agency approach across healthcare, housing, families and communities.

Information & Advice In Brief...

What we said we'd do:

- Provide an expert hub for queries on later life, offering support face-to-face, by telephone, email and online via our help-bot.

What we did:

- Handled 18,302 incoming calls, web chats and emails.
- 5,018 issues were supported for 2,015 unique people - through advice, casework or advocacy.
- Made over 6,900 contacts with people to offer information, advice and support.
- Answered 96% of calls first time or called back within 24 hours.

What we said we'd do:

- Help tackle poverty and inequality by providing expert advice on money and welfare rights.

What we did:

- Secured over £1.47 million for our clients in unclaimed benefits.
- Provided over £10,000 worth of our own emergency hardship small grants for those in most urgent need.
- Over a quarter of clients were helped with more than one issue, often associated with finances, housing and inequality.

The cost-of-living crisis and tackling inequalities

The cost-of-living crisis and financial worries were, by far, the most pressing concern among people contacting us this year.

91% of clients contacted us for advice was related to income, debt, housing or bills - an increase of 24% on last year.

We've received heart-breaking calls from people unable to feed themselves adequately or heat their homes in winter. Others have been unable to pay their rent and were under threat of eviction and homelessness.

We've been able to help eligible clients access benefits to change their financial situation long term. In the short term we offered emergency help with food and fuel vouchers. We also helped people access grants through Norfolk County Council assistance scheme and gave out over £10,000 of our own small hardship fund grants to cover things like food, medication, white goods, heaters and clothing. We'd like to thank Norwich Consolidated Charities, Norfolk Community Foundation and Norwich French Church Charity for funding this crisis support.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

We're working in partnership to tackle poverty and inequality across our city. Living in a deprived area can have a stark impact on life expectancy. In men, there's an eleven-year difference in life expectancy between those living in the most and least deprived parts of Norwich.

Norwich City Council has identified a number of areas within the city that face significant inequality and deprivation. More than 1,250 of our clients were from these areas this year and we're working to reach more people in these neighbourhoods, helping them with health, finances, housing and happiness.

We've increased our work with clients living in deprived areas by more than 20% in the last year alone. We've done this by proactively changing the way we operate to target partnerships within these areas. We've also extended our clubs range and attendance at local events so we're able to share information about financial support and our other services with those who need it the most.

Client focus: Heating and eating, the cost of living leaving many older people in crisis

John was desperate and contacted the Norfolk Assistance Scheme as he was struggling to afford food and had no money for his energy meter. Partially sighted, he was a carer for his parents and was living with bipolar disorder, which he felt was becoming worse.

We immediately issued an emergency food and fuel voucher and provided information on food support in Norwich, including the Social Supermarket and Community Fridge. We offered a benefits check and support to obtain a regular Personal Independence Payment. We used referrals to ensure all his concerns were addressed including a referral to Citizen's Advice for help with his debts and MIND for ongoing mental health support. We also provided information regarding getting a carers assessment and accessing support with his caring responsibilities.

Our intervention has been life changing for John and he now feels able to look forward to the future more positively.

Leading the conversation and amplifying voices

Norfolk has a growing ageing population and representation of older people in the county has never been so important. **We aim to be at the heart of conversations on later life locally.** We want the voices of over 50s to be heard and acted on, with services shaped by their needs and wants.

This year, we've been working on the development of a Later Life Provider Network for Norfolk and Waveney. The group aims to provide strategic leadership for the delivery of later life services in the area and Age UK Norwich will play a key part.

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

The forum shares best practice from our services and promotes opportunities for research and engagement to improve quality standards and outcomes.

Importantly, we will facilitate wider engagement with lived experience groups and organisations in the community who can solicit the views and needs of local people in the design of local services, including the Norwich Older People's Forum, and the Norfolk Older People's Strategic Partnership (NOPSP). The network launched in March 2023 and we're looking forward to offering our expertise, insight and leadership going forward.

Tea with Royalty

In March 2023, some of our team were delighted to meet Their Majesties, The King and Queen at an afternoon tea in Colchester Library. We had the opportunity to talk about the vital work we do across Norwich and highlight some of the issues older people are facing during the cost-of-living crisis.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Improving Later Life Together

Health and care services in Norfolk and Waveney have been working together for the past few years to improve services and provide more joined up care for local people. The Integrated Care System (ICS) locally includes NHS hospitals, GPs, mental health and community health services, local councils, social care and voluntary and community organisations all joining forces to agree and plan for local people's needs. We're a member of a range of local forums, including the ICS Voluntary Sector Assembly, Norwich Health and Wellbeing Partnership, BITC Norwich Place Board, Norwich Institute of Healthy Ageing Co-production Partnership. With the Later Life Provider Network we will ensure the views of people over 50 are represented to influence local policy and co-produce services.

We know a referral to us, from any part of the local health and care system, can have a huge impact on the individual, recognising the inter-connectivity of biological, psychological and social factors and how they affect quality of life. We make a significant impact, all under a single agency - meaning people don't have to tell their story several times.

Referrer	How	Service
GP Surgeries	Social Prescribing*	Information & Advice Hardship Support
Acute Hospitals	Stroke Ward (NNUH) Dell House - Beccles, Kirkley Manor - Lowestoft Queen Elizabeth Hub	Health Coaching Health Coaching Complex Community Support
Community Hospitals	Physio & Occupational Therapy (NCHC)	Health Coaching
Sheltered Housing	Silkfields Silverbirch Court	Clubs & Trips
Norfolk County Council	Community CHES	Complex Community Support
Norwich City Council	INTERACT* Financial Inclusion Consortium	Information & Advice Debt Adjusting, Hardship Support

*As part of a multi-disciplinary team.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Anticipatory Care is an important part of our work. It is proactive healthcare and support, targeted at people with frailty, multiple long-term conditions and/or complex needs to help them stay independent and healthy at home for as long as possible. Again, it highlights our person-centred approach, focusing on what is important to the individual, improving health inequalities and health outcomes. Anticipatory care reduces the risk of long-term health conditions worsening that would result in an individual needing a hospital stay or visit.

Some of the likely benefits of our services, including anticipatory care, can be outlined under the ICS Priority Delivery Groups - Mental Health and Wellbeing, Access and Prevention and Resilient and Healthy Communities.

Proven and likely benefits of a referral to Age UK Norwich include:

Mental Health and Wellbeing

Increases in:

- Social Connection.
- Dementia friendly environments and services.
- Mental health and confidence improvements among 50+ community.
- Community connections (Clubs, including groups popular with men eg. Walking Football, Veterans Recall etc).

Decreases in:

- Loneliness and Isolation.
- Demand for NHS mental health services.
- Instances of mental health crisis and suicide.

Access and Prevention

Increases in:

- Healthier lifestyles for those aged 50+, including encouraging better food choices and reducing smoking/alcohol.
- Safe and supported hospital discharge.
- Safe independent living for older patients.
- Household adjustments to provide safe living environments.
- Strength and mobility for older patients.

Decreases in:

- Hospital re-admissions.
- Waiting lists.
- Pressure on ambulance service and emergency care.
- Falls.

Resilient and Healthy Communities

Increases in:

- Income for older people in poverty.
- Support for frail and vulnerable.
- Safe, healthy, warm homes.
- Focused support in areas of significant inequality and deprivation.
- Physical activity and better food choices among over 50s.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Decreases in:

- Hypertension, therefore likely reductions in heart disease, heart attack and stroke.
- Excess winter deaths and cold related illnesses eg. Hypothermia, pneumonia.
- Hospital admissions.
- Pressure on GP and community services.
- Falls.

Age Friendly Norwich

We are working in partnership with health, care, voluntary, community, faith and social enterprise organisations to help make Norwich an Age Friendly City. An age-friendly city allows people to age well and enjoy later life. It enables people to continue living in their homes, participating in activities that they value and contributing to their communities for as long as possible.

Adding life to years...

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

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

We will play a key part in creating and implementing an Age Friendly Strategy for Norwich in the months and years ahead.

Fundraising and Partnerships

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

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

In numbers...

- Over £17,000 raised through fundraising events and donations
- £16,400 donated by corporate organisations

To find out more about our fundraising partners, please refer to page 38.

Volunteers

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

In total last year, our volunteers donated approximately 3,244 hours of time, which is equivalent to 1.7 full time staff members. Their efforts provide a social value of almost £47,000 to the community.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

"It has been lovely to spend time with people with fascinating stories...Giving is one of the five ways to well-being so it is a rewarding experience for me as a volunteer as well as those I'm supporting." - Age UK Norwich Volunteer

What our clients have to say

"I don't think I would be alive anymore if you didn't come into my life when you did."

"If it wasn't for you, I would have had no one to talk to."

"... a positive and worthwhile intervention to encourage me to get up and go, not to feel sorry for myself and to help me to feel more 'normal' again."

"You are always so welcoming and full of fun."

"You really do care about people and their needs."

"You have changed my life."

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Financial review

Investment powers and policy

The Trustees have kept available funds in interest bearing deposit accounts to balance a positive rate of return and ensure short-term access to funds. The deposit accounts yielded 2.85% and 2.27% respectively.

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

Financial review

Total income amounted to £950,719 (2022 - £899,377) and, after incurring expenditure of £1,109,940 (2022 - £819,899) the funds decreased by £158,771 (2022 – increased by £79,478). Unrestricted funds decreased by £105,527 and restricted funds decreased by £53,244. At 31 March 2023 the unrestricted funds including designated funds of £232,647 totalled £337,000 and the restricted funds totalled £43,279.

Reserves policy

The Trustees have examined the requirement for free reserves defined as unrestricted funds, less fixed assets. The policy requires that free reserves are built and maintained to a level of four month's budgeted essential expenditure. The Charity's free reserves are £419,050 excluding the current pension liability of £30,000 (see below). Budgeted expenditure for 2023-24 is £1,395,618.

Free reserves

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

Pension liability

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

Designated funds

£238,480 is held in designated funds at 31 March 2023. These funds cover a number of areas and are described in note 22.

Financial outlook

Age UK Norwich maintains a stable financial position, making a planned deficit of £158,771 in the year, spending legacy income received in 2021/22 as part of charity organisation development.

We began the new financial year (2023/24) within acceptable thresholds, securing 104% of our budgeted income in Quarter 1, with costs within acceptable budget tolerances.

Reserves remain closely monitored as part of our financial risk management, we have already successfully decreased our funds to find position by 27%, with £103k still targeted by the end of March 2024, which is within acceptable cashflow thresholds and known contractual negotiations.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Financial approach

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

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

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

Diversification of income and principal funding sources

The charity maintains a positive mix of income sources, to spread the risk of over reliance on any specific sector. Income to support our charitable work is currently from Trusts and Foundations (52%), Donations and Legacies (3%), Community Fundraising (1%), Contracts (21%) and Public Sector (23%).

Fundraising

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

Operational costs and overheads

The charity sets a targets range of 15-20% of budgeted expenditure for overhead costs. Current overhead levels are 10.88% (2022/23) and this is actively monitored through our financial controls and reporting.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Plans for future periods

Our Ambitions - the 'To do' List 2023/24

Our plans for the year ahead include continuing the work above to support the health and wellbeing of over 50s, particularly in the most deprived areas of Norwich. We also want to:

- **Use new technology to connect people and improve their health**

We are always striving for excellence in our approach to health and wellbeing in later life and we're keen to try innovative projects to help people live well.

In the year ahead our health coaches will be using **Gaitsmart**, a tool that uses sensors to review someone's walking gait over 10 paces. This looks at areas of muscle weakness and provides bespoke exercises to strengthen them. This should improve a person's gait, reducing the risk of falls, plus improving confidence, strength, mobility, and balance. We're working on this with local hospitals and the University of East Anglia and we're excited to see the results.

We'll also be trialling a new app, **Frendlee**, to connect digitally enabled people attending our clubs and groups. This will allow us to bring people together, to send messages and reminders and provide a safe space for social chat. It also allows us to check on their wellbeing with quick survey questions on how they're feeling. Anyone raising issues can be followed up with, targeting our resources to those in need, rather than those who are feeling well and happy.

- **Partner on the Norfolk & Waveney Support Service**

We are collaborating with the British Red Cross and Voluntary Norfolk on a service designed to take referrals from a range of routes, assess need and allocate an appropriate support worker or volunteer. This initiative is county-wide and based on social needs. Similar to our complex care service, the support offered is tailored and varied. Support workers may be doing anything from tackling loneliness, to resolving issues with utility providers.

- **Launch a new Handy Person Service**

We'll be launching a Handy Person service to enable more people to live safely and independently. One of the core characteristics of an Age Friendly City is housing, and how safe, good-quality homes can maintain or improve physical and mental health. We know there is demand, as this year we had 1,010 enquiries regarding small trade work.

Many residents struggle to maintain their home due to their health, mobility, and affordability. Small household issues can have significant health impacts, risks of injury from falls in the home from trip hazards or poor lighting, or inadequate living conditions caused by failed heating and general safety hazards. Referrals will be taken from local residents as well as organisations who specialise in supporting vulnerable people. The service will be free of charge to those who receive Housing Benefits, Attendance Allowance or Pension Credit. As well as reducing risks for older people within their homes, this initiative will contribute to the 2040 city vision, health and Age Friendly strategies.

We're dedicated to our mission of improving the quality of later life in Norwich and we're ambitious about what we can achieve in the months and years ahead.

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Governing document

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

Recruitment and appointment of trustees

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

Trustee induction and training

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

Organisation

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

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

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Related parties

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

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

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

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

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

Pay policy for senior staff

The charity's trustees and the senior management team comprise the key management personnel of the charity in charge of directing, controlling, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 15 to the accounts. The pay of senior staff is reviewed annually and normally increased in accordance with any increase in the cost of living. Trustees benchmark against comparable roles for other Norwich based charities, and those of the wider Age UK Network when determining the salary level of new roles. In 2022 a full market review was completed by external providers. Trustees authorised rebanding of a number of roles that were outside of market thresholds. There was also an award of cost of living rise for all employees due to external conditions.

Risk management

The trustees have a risk management strategy which comprises:

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

Fundraising standards information

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

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

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

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

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

Trustees' responsibilities statement

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

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

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

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

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

Auditor

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

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

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

Age Concern Norwich

Company Limited by Guarantee

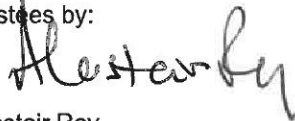
Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Small company provisions

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

The trustees' annual report was approved on 6/12/2023 and signed on behalf of the board of trustees by:



Alastair Roy
Chair

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Opinion

We have audited the financial statements of Age Concern Norwich (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report which includes the directors' report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charity for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2023

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

Use of our report

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

Mark Proctor FCA DChA (Senior Statutory Auditor)

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

Age Concern Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2023

		Unrestricted funds £	2023 Restricted funds £	Total funds £	2022 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	27,928	3,059	30,987	45,195
Charitable activities	6	498,123	405,271	903,394	830,537
Other trading activities	7	3,755	7,281	11,036	22,450
Investment income	8	5,302	—	5,302	690
Other income	9	—	—	—	505
Total income		<u>535,108</u>	<u>415,611</u>	<u>950,719</u>	<u>899,377</u>
Expenditure					
Raising funds					
Costs of raising funds	10	(36,943)	—	(36,943)	(60,808)
Charitable activities	11	(594,142)	(478,405)	(1,072,547)	(759,091)
Total expenditure		<u>(631,085)</u>	<u>(478,405)</u>	<u>(1,109,490)</u>	<u>(819,899)</u>
Net (expenditure)/income before transfer of funds		(95,977)	(62,794)	(158,771)	79,478
Transfers between funds		(9,550)	9,550	—	—
Net movement in funds		<u>(105,527)</u>	<u>(53,244)</u>	<u>(158,771)</u>	<u>79,478</u>
Reconciliation of funds					
Total funds brought forward		442,527	96,523	539,050	459,572
Total funds carried forward		<u>337,000</u>	<u>43,279</u>	<u>380,279</u>	<u>539,050</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 34 to 51 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Balance sheet

31 March 2023

		2023		2022	
	Note	£	£	£	£
Fixed assets					
Tangible fixed assets	16		28,536		33,200
Investments	17		1		1
			<u>28,537</u>		<u>33,201</u>
Current assets					
Stocks	18	—		587	
Debtors	19	262,195		36,984	
Cash at bank and in hand		941,153		858,643	
		<u>1,203,348</u>		<u>896,214</u>	
Creditors: Amounts falling due within one year	20	<u>(532,539)</u>		<u>(51,760)</u>	
Net current assets			670,809		844,454
Total assets less current liabilities			699,346		877,655
Creditors: Amounts falling due after more than one year	21		<u>(319,067)</u>		<u>(338,605)</u>
Net assets			<u>380,279</u>		<u>539,050</u>
Funds of the charity					
Restricted funds			43,279		96,523
Unrestricted funds			337,000		442,527
Total charity funds	22		<u>380,279</u>		<u>539,050</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, and are signed on behalf of the board by:

Alastair Roy
Chair

Company registration number: 04489595

The notes on pages 34 to 51 form part of these financial statements.

Age Concern Norwich
Company Limited by Guarantee
Statement of cash flows
Year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net (expenditure)/income	(158,771)	79,478
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	5,583	4,911
Other interest receivable and similar income	(5,302)	(690)
Interest payable and similar charges	—	(417)
Other interest payable	—	417
<i>Changes in:</i>		
Stocks	587	—
Trade and other debtors	(225,211)	14,065
Trade and other creditors	461,241	(63,718)
Cash generated from operations	78,127	34,046
Interest received	5,302	690
Net cash from operating activities	<u>83,429</u>	<u>34,736</u>
Cash flows from investing activities		
Purchase of tangible assets	(919)	(5,376)
Proceeds from sale of other investments	—	540,000
Net cash (used in)/from investing activities	<u>(919)</u>	<u>534,624</u>
Cash flows from financing activities		
Repayments of borrowings	—	(100,000)
Net cash used in financing activities	<u>—</u>	<u>(100,000)</u>
Net increase in cash and cash equivalents	82,510	469,360
Cash and cash equivalents at beginning of year	858,643	389,283
Cash and cash equivalents at end of year	<u>941,153</u>	<u>858,643</u>

The notes on pages 34 to 51 form part of these financial statements.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2023

1. General information

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

2. Statement of compliance

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

3. Accounting policies

(a) Basis of preparation

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

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

(b) Going concern

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

(c) Judgements and key sources of estimation uncertainty

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

(d) Fund accounting

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

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

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

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 2023

3. Accounting policies *(continued)*

(h) Tangible assets

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

(i) Depreciation

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

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

(j) Taxation

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

(k) Investments

The charity holds one £1 share, being 100% of the share capital, of Age Concern Norwich (Services) Ltd, a non-charitable company which ceased trading on 1 April 2010. The net assets of the dormant subsidiary are £1 (2022: £1).

(l) Pension scheme

The charity operated a defined benefit pension scheme. The scheme was closed in 2009/10 for new members and the last active member retired in October 2012. On 1st April 2014 the scheme crystallised into a long term liability of £499,000. The liability is to be met over the next 14 years and is repaid at £30,000 p.a. This is the same amount that the charity has contributed in previous years as a deficit payment and the trustees believe that this can be sustained in the long term.

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

(m) Financial instruments

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

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

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

(n) Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

4. Limited by guarantee

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

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations and legacies	15,202	3,059	18,261
Gifts			
Donated facilities - Marion Road Day Centre	—	—	—
Donated services - professional fees and prizes	12,726	—	12,726
	<u>27,928</u>	<u>3,059</u>	<u>30,987</u>

	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 2023

6. Charitable activities

Grants

Grants were received as follows:

	2023 £	2022 £
<i>Information, Advice & Advocacy:</i>		
The Henry Smith Charity	60,000	48,083
Anonymous Trust	45,736	—
Big Lottery	11,435	45,738
Norfolk Community Foundation	6,875	4,200
Geoffrey Watling	6,667	—
Earl of Northampton's Charity - Mercers	6,626	6,185
Voluntary Norfolk	4,550	—
The Norwich French Church Charity	2,300	1,500
Gannet Foundation	1,544	—
Norwich Consolidated Charities	1,000	12,738
The Edward Gostling Foundation	—	3,750
Charles Littlewood Hill Trust	—	2,000
<i>Health & Community</i>		
Anonymous Trust	97,991	—
Big Lottery Fund	26,681	119,167
Earl of Northampton's Charity - Mercers	26,505	—
Martin Lang Foundation	5,000	—
Age UK	3,050	6,905
Active Norfolk	3,000	9,900
Norwich City Council Community Conversation	1,000	—
Barratt & Cooke	250	—
Sport England	—	22,171
Norwich Consolidated Charities	—	18,056
The Edward Gostling Foundation	—	8,750
Paul Bassham Charitable Trust	—	2,000
The Helen Hamlyn Trust	—	2,000
The Lady Hind Trust	—	2,000
Norwich City Council - Chess	29,932	—
Age UK - MCST	17,053	3,638
Norfolk Community Foundation	10,000	—
R C Snelling Grant	—	1,000
<i>Age Healthy Norwich</i>		
Norfolk Community Foundation	20,176	6,408
Norwich City Council	14,630	—
Anonymous Trust	10,667	—
Garfield Weston	—	25,000

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements (continued)

Year ended 31 March 2023

	2023 £	2022 £
Income Generation		
Age UK Research	10,000	—
Age UK TAM Exit	7,469	7,469
Age UK - MCST	5,000	—
Age UK Pop Health	450	—
Age UK Warm Home	—	9,424
Norwich Kickstarter CC Scheme	—	4,493
	<u>435,587</u>	<u>372,575</u>
Contracts & Service Level Agreements		
	2023 £	2022 £
Information, Advice & Advocacy:		
Norfolk Citizen Advice - One Norwich	96,912	96,912
Age UK Norfolk – Norfolk County Council	57,084	18,000
Norfolk Citizen Advice - Interact	36,401	24,487
Norwich City Council Consortium	20,872	12,026
Norfolk County Council	16,944	12,171
Norfolk Community Law Service – Norfolk County Council	15,848	7,924
Later Life Planning – Hickman Supplies	960	960
Equal Lives	8,134	—
Norfolk County Council	—	7,924
Health & Community:		
Norfolk & Waveney Integrated Care System – Community Support	58,091	58,091
UK Health Coaching	18,000	—
Gunthorpe Ward	5,800	—
Norfolk County Council	—	75,000
Income Generation:		
Marion CIO Management Services	16,680	3,750
Age UK BPA	5,000	10,000
UEA Student Placements	559	1,337
Age Healthy Norwich:		
UK Health Coaching	72,000	—
One Norwich Practices	36,115	15,048
EPIC Digital	2,170	—
	<u>467,570</u>	<u>343,630</u>
Client Fees		
	2023 £	2022 £
Day Centre	<u>237</u>	<u>114,332</u>
Total	<u>903,394</u>	<u>830,537</u>

Income from charitable activities includes £405,271 (2022: £374,161) attributable to restricted funds.

Of the above £216,483 (2022: £293,723) was received from Government funds.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Fundraising	<u>3,755</u>	<u>7,281</u>	<u>11,036</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Fundraising	<u>12,300</u>	<u>10,150</u>	<u>22,450</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Investment income	<u>5,302</u>	<u>5,302</u>	<u>690</u>	<u>690</u>

9. Other income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Loan interest grant	—	—	417	417
Other income	—	—	88	88
	<u>—</u>	<u>—</u>	<u>505</u>	<u>505</u>

10. Costs of raising funds

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Cost of generating income	24,217	24,217	55,075	55,075
Cost of professional services donated to the charity	12,726	12,726	5,733	5,733
	<u>36,943</u>	<u>36,943</u>	<u>60,808</u>	<u>60,808</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

11. Expenditure on charitable activities

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

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

Of the above costs, £594,142 were unrestricted (2022: £433,839), and £478,405 restricted (2022: £325,252).

Support costs

Support costs are made up as follows:

	2023 £	2022 £
Building & Office	74,791	39,899
Management, Admin & Finance	48,802	42,479
Governance & Risk Management	24,814	42,414
	<u>148,407</u>	<u>124,792</u>

This total includes £4,453 of support costs included in the cost of raising funds (2022: £5,461).

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Analysis of governance costs

	2023	2022
	£	£
Audit fees	11,040	12,324
Governance	13,774	30,090
	<u>24,814</u>	<u>42,414</u>

12. Net (expenditure)/income

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

	2023	2022
	£	£
Depreciation of tangible fixed assets	5,583	4,911
Operating lease costs - hire of other assets	675	1,555
Auditor's Remuneration	11,040	12,324
Rent payable	<u>22,500</u>	<u>26,750</u>

13. Auditors remuneration

	2023	2022
	£	£
Auditor's Remuneration - audit	<u>11,040</u>	<u>10,614</u>
Auditor's Remuneration - accrual adjustment	<u>—</u>	<u>1,710</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

14. Staff costs

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

	2023 £	2022 £
Wages and salaries	702,450	515,182
Social Security costs	53,795	33,630
Employer contributions to pension plans	23,872	18,226
	<u>780,117</u>	<u>567,038</u>

The average head count of employees during the year was 37 (2022: 30). The average number of full-time equivalent employees during the year is analysed as follows:

	2023 No.	2022 No.
Direct charitable, management and administration	<u>23</u>	<u>22</u>

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to six key management personnel for services provided to the charity was £235,518 (2022: ten personnel £263,727).

15. Trustee remuneration and expenses

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

16. Tangible fixed assets

	Leasehold property £	Equipment £	Total £
Cost			
At 1 April 2022	44,340	68,181	112,521
Additions	—	919	919
At 31 March 2023	<u>44,340</u>	<u>69,100</u>	<u>113,440</u>
Depreciation			
At 1 April 2022	44,340	34,981	79,321
Charge for the year	—	5,583	5,583
At 31 March 2023	<u>44,340</u>	<u>40,564</u>	<u>84,904</u>
Carrying amount			
At 31 March 2023	<u>—</u>	<u>28,536</u>	<u>28,536</u>
At 31 March 2022	<u>—</u>	<u>33,200</u>	<u>33,200</u>

17. Investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2022 and 31 March 2023	<u>1</u>
Impairment	
At 1 April 2022 and 31 March 2023	<u>—</u>
Carrying amount	
At 31 March 2023	<u>1</u>
At 31 March 2022	<u>1</u>

All investments shown above are held at cost.

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

17. Investments *(continued)*

Subsidiary company

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

The assets and liabilities of the subsidiary were:

	2023	2022
	£	£
Current assets	1	1
At 31 March 2023	<u>1</u>	<u>1</u>
Representing Share Capital	<u>1</u>	<u>1</u>

18. Stocks

	2023	2022
	£	£
Stock - Dementia Friendly Norwich	<u>—</u>	<u>587</u>

19. Debtors

	2023	2022
	£	£
Trade debtors	196,682	14,529
Prepayments and accrued income	65,513	21,575
Other debtors	—	880
	<u>262,195</u>	<u>36,984</u>

20. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	6,859	6,524
Accruals and deferred income	487,163	15,235
Other creditors	8,516	—
Amounts owed to subsidiary	1	1
Pension	30,000	30,000
	<u>532,539</u>	<u>51,760</u>

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

20. Creditors: Amounts falling due within one year *(continued)*

	2023	2022
	£	£
Deferred income brought forward	–	35,315
Released during the year	–	(35,315)
Deferred during the year	462,381	–
Deferred income carried forward	<u>462,381</u>	<u>–</u>

Deferred income carried forward related to grant and contract income received in the year ended 31 March 2023 which related to projects being completed in the year ended 31 March 2024.

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

	2023	2022
	£	£
Pension	<u>319,067</u>	<u>338,605</u>

Included within creditors: amounts falling due after more than one year is an amount of £240,590 (2022: £263,725) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

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

Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements (continued)

Year ended 31 March 2023

22. Analysis of charitable funds

Unrestricted funds

2023

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

2022

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

Designated funds

2023

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

2022

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

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Year ended 31 March 2023

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

Market Research - £10,440 was designated during 2022 to go towards client needs research. The survey was to be used to gain crucial information and understanding of the older population in Norwich and help direct Age UK Norwich resources to support them in the best possible way.

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

Marion building costs - Maintenance costs for Marion Road property.

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

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

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

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

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

Quality assurance – Funds to improve the charity capacity for quality assurance for effective compliance with regulated and accredited services.

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

Restricted funds

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

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Notes to the financial statements (continued)

Year ended 31 March 2023

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

Information, Advice & Advocacy

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

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

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

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

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

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

Health & Community

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

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

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

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Notes to the financial statements (continued)

Year ended 31 March 2023

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

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

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

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

23. Analysis of net assets between funds

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

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	33,200	—	33,200
Investments	1	—	1
Current assets	747,931	96,523	844,454
Creditors greater than 1 year	(338,605)	—	(338,605)
Net assets	442,527	96,523	539,050

24. Analysis of changes in net debt

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash at bank and in hand	858,643	82,510	941,153

Age Concern Norwich

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Notes to the financial statements *(continued)*

Year ended 31 March 2023

25. Operating leases

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

	2023	2022
	£	£
Not later than 1 year	20,236	236
Later than 1 year and not later than 5 years	20,202	439
	<u>40,438</u>	<u>675</u>

26. Related parties

No donations were received from trustees (2022: £Nil) during the period.

The charity is part of the Age England Association and paid membership fees of £500 (2022: £300).

The charity received grants, donations and a brand partnership from Age UK of £25,971 (2022: £31,893). Amounts outstanding at the year end totalled £Nil (2022: £Nil).

During the year rent was charged from The Marion Centre, a charity with trustees in common, to the charity totalling £16,000 (2022: £6,000). Management charges of £12,198 (2022: £3,750) were charged by the charity to The Marion Centre. At the year end £2,500 was owed from The Marion Centre to the charity (2022: £2,250 was owed by the charity to The Marion Centre).

