

COMPANY REGISTRATION NUMBER: 04489595
CHARITY REGISTRATION NUMBER: 1094623

Age UK Norwich formerly Age Concern Norwich
Company Limited by Guarantee
Financial statements
31 March 2024

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Financial statements

Year ended 31 March 2024

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Age UK Norwich formerly Age Concern Norwich

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Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2024

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

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

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Year ended 31 March 2024

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

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

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

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

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

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

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

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

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

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

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

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

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

Professor Chris Whitty, Chief Medical Officer

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

Alastair Roy, Chair

Dan Skipper, Chief Executive Officer

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Year ended 31 March 2024

Reference and administrative details

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

The trustees

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

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

*Co-opted under our previous Articles of Association.

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

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Year ended 31 March 2024

Honorary solicitors

Hatch Brenner
4 Theatre Street
Norwich
NR2 1QY

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Our Objectives and Activities

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

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

Our Mission

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

We deliver this mission by:

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

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

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

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

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

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

Our Clients

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

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

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

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

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

Our Services & Impact

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

Providing Support & Opportunities

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

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

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

In 2023/24 we provided:

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

We supported 1,751 residents.

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

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

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

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

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

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

Mrs J, Sit-Fit Club Member

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

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

Audrey, Club & Trips Client

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

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

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

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

Steven Hitcham, Director, EPIC Norfolk

Tackling health inequalities, poverty & hardship

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

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

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

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

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

Advice Themes

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

Information/ Themes

68% Money & Welfare Rights
22% Health, Care & Disability
7% Home & Bills
3% Legal Advice & Wills

General

Enquiry

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

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

We supported 3,533 residents.

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

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Impact Headlines are:

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

Age Friendly & Being a Champion for the 50+

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

Age Friendly Norwich

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

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

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

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

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

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

Later Life Provider Network

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

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

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

The Inclusive Norwich Partnership

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

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

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

- Access to employment: Ensuring people can either access employment or are supported to remain in the workplace. For example, Mancroft ward has 7.7% of residents either long term sick or disabled compared to 4.2% in Norfolk and 4.1% England (ONS).
- Longevity: Labour market statistics show we're working for longer, with a 16.2% rise in workers aged 50-64. However, over 30% are leaving employment due to health or care responsibilities, and over 60% of 50-64 year-olds unemployed are not actively seeking work due to health or care responsibilities. (ONS)
- Disabled people and their household continues to increase and is currently (2020) estimated to be worth £274 billion per year to UK business. (Purple).

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

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

Ben Reed, Chair of the Inclusive Norwich Partnership & CEO of Equal Lives

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

Supporting the Norfolk & Waveney Integrated Care System (ICS)

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

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

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

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

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

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

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

Referrals

57% Self-Referral & Family

19% VCSE

15% GP Practices (One Norwich PCN)

4% Norfolk County Council

2% Norfolk Community Health & Care Trust (NCHC)

1% Norfolk & Norwich University Hospital (NNUH)

1% Norwich City Council

1% Other (Job Centre Plus, UEA, Clubs, NSFT)

Supporting the Next Generation

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

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

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

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

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

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

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

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Our Corporate Partners

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

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

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

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

Chris Mann, The Artisan Drinks Company

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

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

Dan Chapman, Partner, Leathes Prior

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

Our Volunteers

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

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

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

Pete, Adviceline Volunteer

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

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Year ended 31 March 2024

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

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

Dawn, Befriending Volunteer

Our Partnerships & Collaborations

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

Gaitsmart

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

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

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

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

Diana Hodgins MBE, Founder & CEO of Dynamic Metrics the company who developed GaitSmart

Business in the Community (BITC)

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

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

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

"Working with Age UK Norwich is absolutely essential to ensure that every demographic, particularly those over 50, is included in the future visions of Norwich and beyond."

Dan Skipper is a visionary with his strategic thinking, and Age UK Norwich's involvement on Business in the Community's strategic board is fundamental to our collaborative efforts. Their alignment with Norwich's strategy to become an age-friendly city is key."

As a vital strategic partner, Age UK Norwich has been instrumental in initiating numerous projects and significantly contributing to the Health and Wellbeing chapters shaping our prospectus document. Business in the Community and our Place Programme is ready to amplify our work together in Norwich and continue our partnership working with Age UK Norwich to enhance the social value in the city."

Rt. Hon. Lord Bassam of Brighton, Business in the Community, Place Director.

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Year ended 31 March 2024

Norfolk Community Advice Network (NCAN)

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

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

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

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

Mark Hitchcock, CEO, Norfolk Citizens Advice

Living Well Partnership – Social Prescribing

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

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

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

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

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

Access Community Trust (ACT) / East Suffolk Citizens Advice (ESCA)

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

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

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

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

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Year ended 31 March 2024

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

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

Mr R, Waveney Client

Our Quality Assurance

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

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

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

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

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

Age UK Norwich formerly Age Concern Norwich

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

Year ended 31 March 2024

Financial review

Investment powers and policy

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

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

Financial review

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

Reserves policy

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

Free reserves

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

Pension liability

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

Designated funds

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

Financial outlook

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

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

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Year ended 31 March 2024

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

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

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

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

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

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

Financial approach

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

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

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

Diversification of income

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

Fundraising

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

Operational costs and overheads

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

Age UK Norwich formerly Age Concern Norwich

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

Year ended 31 March 2024

Plans for future periods

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

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

Home Support / Handy Person Service

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

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

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

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

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

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

Client Services Review

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

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2024

Structure, governance and management

Governing document

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

Recruitment and appointment of trustees

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

Trustee induction and training

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

Organisation

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

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

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

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

Age UK Norwich formerly Age Concern Norwich

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

Year ended 31 March 2024

Related parties

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

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

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

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

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

Pay policy for senior staff

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

Risk management

The trustees have a risk management strategy which comprises:

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

Fundraising standards information

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

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

Age UK Norwich formerly Age Concern Norwich

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

Year ended 31 March 2024

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

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

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

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

Trustees' responsibilities statement

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

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

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

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

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

Auditor

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

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

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

Year ended 31 March 2024

Small company provisions

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

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

Alastair Roy
Chair

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2024

Opinion

We have audited the financial statements of Age UK Norwich formerly Age Concern Norwich (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2024

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2024

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement (set out on page 22), the trustees (who are also the directors of the charity for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

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

Year ended 31 March 2024

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

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

Use of our report

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

Mark Proctor FCA DChA (Senior Statutory Auditor)

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

23 December 2024

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2024

			2024		2023
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	71,836	8,039	79,875	30,987
Charitable activities	6	445,028	741,804	1,186,832	903,394
Other trading activities	7	33,343	—	33,343	11,036
Investment income	8	6,134	—	6,134	5,302
Total income		<u>556,341</u>	<u>749,843</u>	<u>1,306,184</u>	<u>950,719</u>
Expenditure					
Raising funds					
Costs of raising funds	9	(60,607)	—	(60,607)	(36,943)
Charitable activities	10	(691,824)	(807,772)	(1,499,596)	(1,072,547)
Total expenditure		<u>(752,431)</u>	<u>(807,772)</u>	<u>(1,560,203)</u>	<u>(1,109,490)</u>
Net expenditure before transfer of funds		(196,090)	(57,929)	(254,019)	(158,771)
Transfers between funds		(27,677)	27,677	—	—
Net movement in funds		<u>(223,767)</u>	<u>(30,252)</u>	<u>(254,019)</u>	<u>(158,771)</u>
Reconciliation of funds					
Total funds brought forward		337,000	43,279	380,279	539,050
Total funds carried forward		<u>113,233</u>	<u>13,027</u>	<u>126,260</u>	<u>380,279</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 31 to 48 form part of these financial statements.

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Balance sheet

31 March 2024

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

Alastair Roy
Chair

Company registration number: 04489595

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2024

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2024

1. General information

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

2. Statement of compliance

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

3. Accounting policies

(a) Basis of preparation

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

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

(b) Going concern

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

(c) Judgements and key sources of estimation uncertainty

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

(d) Fund accounting

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

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

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 UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

(h) Tangible assets

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

(i) Depreciation

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

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

(j) Investments

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

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

(k) Subsidiary company

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

(l) Pension scheme

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

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

(m) Irrecoverable VAT

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

(n) Financial instruments

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

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

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

4. Limited by guarantee

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

5. Donations and legacies

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

6. Charitable activities

Grants

Grants were received as follows:

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

Contracts & Service Level Agreements

	2024 £	2023 £
Information, Advice & Welfare:		
Norfolk Citizen Advice - One Norwich	96,912	96,212
Age UK Norfolk - Norfolk County Council	61,652	57,084
Norfolk Citizen Advice – Interact	58,968	36,401
Norwich City Council Consortium	15,000	20,872
Norfolk County Council	18,475	16,944
Norfolk Community Law Service - Norfolk County Council	21,150	15,848
Later Life Planning - Hickman Supplies	–	960
Equal Lives	8,814	8,134
Norfolk Community Law Service - NHS Norfolk and Waveney	14,223	–
Health & Community		
Norfolk & Waveney Integrated Care System - Community Support	60,415	58,091
UK Health Coaching	18,000	18,000
Gunthorpe Ward	–	5,800
Norwich City Council – Chess	78,435	29,932
Voluntary Norfolk	79,087	–
Health Coaching		
Norfolk Community Healthcare	72,000	72,000
One Norwich Practices	36,114	36,115
EPIC Sessions	1,610	2,170
NHS Norfolk and Waveney Stroke Recovery	53,333	10,667
Norfolk County Council Inreach	88,596	–
Income Generation		
Marion CIO Management Services	1,667	16,680
Age UK BPA	–	5,000
UEA Student Placements	980	559
Norwich City Council	1,458	–
Norfolk County Council	14,042	–
LLPN and VCSE Assembly	5,150	–
	<u>806,081</u>	<u>508,169</u>
Client Fees		
	2024 £	2023 £
Day Centre	–	237
Total	<u>1,186,832</u>	<u>903,394</u>

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

7. Other trading activities

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

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

8. Investment income

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

9. Costs of raising funds

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

10. Expenditure on charitable activities

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

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

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

Support costs

Support costs are made up as follows:

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

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

Analysis of governance costs

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

11. Net expenditure

Net expenditure is stated after charging/(crediting):

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

12. Auditors remuneration

Audit	<u>11,040</u>	<u>11,040</u>
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Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

13. Staff costs

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

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

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

	2024 No.	2023 No.
Direct charitable, management and administration	<u>42</u>	<u>23</u>

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

	2024 No.	2023 No.
£60,000 to £69,999	<u>1</u>	<u>–</u>

Key Management Personnel

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

14. Trustee remuneration and expenses

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

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

15. Tangible fixed assets

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

16. Investments

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

All investments shown above are held at valuation.

Age UK Norwich formerly Age Concern Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

16. Investments *(continued)*

Subsidiary company

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

The assets and liabilities of the subsidiary were:

	2024 £	2023 £
Current assets	1	1
At 31 March 2024	<u>1</u>	<u>1</u>
Representing Share Capital	<u>1</u>	<u>1</u>

17. Debtors

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

18. Creditors: Amounts falling due within one year

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

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

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

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Year ended 31 March 2024

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

	2024	2023
	£	£
Pension	<u>298,811</u>	<u>319,067</u>

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

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

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

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20. Analysis of charitable funds

Unrestricted funds 2024

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

2023

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

Designated funds 2024

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

2023

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

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

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Year ended 31 March 2024

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

Marion building costs - Maintenance costs for Marion Road property.

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

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

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

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

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

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

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

Restricted funds

2024

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

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Year ended 31 March 2024

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

Information, Advice & Welfare

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

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

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

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

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

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

Health, Community & Neighbourhood Support

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

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

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

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Year ended 31 March 2024

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

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

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

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

21. Analysis of net assets between funds

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

	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	<u>337,000</u>	<u>43,279</u>	<u>380,279</u>

22. Analysis of changes in net debt

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

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Year ended 31 March 2024

23. Operating leases

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

	2024	2023
	£	£
Not later than 1 year	20,202	20,236
Later than 1 year and not later than 5 years	—	20,202
	<u>20,202</u>	<u>40,438</u>

24. Related parties

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

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

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

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