

COMPANY REGISTRATION NUMBER: 04489595
CHARITY REGISTRATION NUMBER: 1094623

Age UK Norwich
Company Limited by Guarantee
Financial statements
31 March 2025

Age UK Norwich

Company Limited by Guarantee

Financial statements

Year ended 31 March 2025

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

Year ended 31 March 2025

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

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

Chair's report

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

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

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

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

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

Mike Stonard – Leader of Norwich City Council.

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

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

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

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

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

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Year ended 31 March 2025

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

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

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

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

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

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

Our key recommendations are:

- **Plan to Scale.** Build up preventative services that are proven to work and expand them so more residents benefit. Don't duplicate or lose effective services.
- **Invest in Prevention.** Look to the community for non-clinical solutions; health inequalities are driven by poverty, housing, behaviours, loneliness, and access. Transition away from symptomatic, clinical services.
- **Fund the Intervention.** Direct funding to services that make a difference. For every one referral from the VCSE into statutory services, there are 11 referrals flowing the other way.~ Integrating community services into healthcare would direct funding to the intervention, by removing the cost of the broker – this would be cost neutral.
- **Empower Older Workers.** Embrace the Age Friendly Employer pledge to maximise the skills and experience of older workers. Empower their economic potential.
- **Bridge The Gap.** Integrate services that matter to people. People don't live in departmental silos. Follow the Age Friendly Principles so services are enhanced and people don't fall through the gaps.

~(Norwich Social Prescribing data).

*(HACT Social Value Bank & UEA School of Economics).

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

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

Alastair Roy, Chair
Dan Skipper, Chief Executive Officer

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

Year ended 31 March 2025

Reference and administrative details

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

The trustees

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

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

Senior management team	Dan Skipper - Chief Executive Officer Jamie Price - Head of Service Delivery
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Patron	William Armstrong OBE
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Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
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Bankers	National Westminster Bank plc 21 Gentlemans Walk Norwich Norfolk NR2 1NA
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Year ended 31 March 2025

Honorary solicitors

Hatch Brenner
4 Theatre Street
Norwich
NR2 1QY

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Year ended 31 March 2025

Objectives and activities (including achievement and performance)

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

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

Our Mission

Our mission is to make Norwich an Age Friendly City.

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

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

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

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

Matthew Aldrich, Professor of Labour Economics and Higher Education Employability

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

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

Our beneficiaries

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

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

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

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

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

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

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

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

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

Our approach

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

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

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

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

Our demand

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

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

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

Health, Frailty & Falls

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

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

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

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

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

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

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Our Service: Health Coaching

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

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

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

We provide a mix of one-to-one support in the home, and group classes in the community.

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

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

- **Co-morbidities:** 24% of the clients had one medical condition, 34% had two, 21% had three, 12% had four and 8% had five or more.
- **Main conditions:** 52% Cardiac, 29% Metabolic, 83% Musculoskeletal and 23% Neurological.

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

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

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

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

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

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

Dr Lis Boulton, Chair, National Falls Prevention Coordination Group

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

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

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

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

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

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

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

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

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

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

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

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Loneliness, Mental Health and Ability to Cope

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

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

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

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

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

Our Service: Complex Community Support

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

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

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

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

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

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

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

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

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Inactivity & Healthy Ageing

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

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

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

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

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

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

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

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

Our Service: Clubs & Trips

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

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

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

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

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

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

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

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

Housing, Cost of Living & Hardship

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

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

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

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

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

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

Our Service: Accredited Advice, Advocacy & Information

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

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

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

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

Age UK Norwich

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Year ended 31 March 2025

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

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

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

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

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

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

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

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

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

Ageism, Access & Inclusion

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

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

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Year ended 31 March 2025

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

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

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

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

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

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

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

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

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

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

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Year ended 31 March 2025

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

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

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

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

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

Our influence

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

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

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

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

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

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

Alice Macdonlad, MP for Norwich North

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Year ended 31 March 2025

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

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

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

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

Our people

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

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

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

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

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

Our research

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

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

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Year ended 31 March 2025

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

Our partners

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

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

Our funders

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

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

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Year ended 31 March 2025

Our supporters

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

- The Maids Head Hotel made us their charity of the year, providing support through fundraising, access to rooms for events and meetings, and auction prizes. In total, they raised £2,280.
- We were matchday sponsors for the Norwich City Football Club game against Plymouth Argyle, providing us coverage in the OTBC Programme for visibility of our cause.
- 'Carols by Candlelight' with the Salvation Army Citadel Songsters raised £2,185.
- A Golf Day at Wensum Valley Golf Club with supporting hole sponsors from 15 local companies. The event raised £6,858.
- Abseil at The Forum with Howard Adventure Hire, and participants from MJP Conveyancing, Magdalen Medical Practice, Alan Boswell Insurance and Creative Sponge. This event raised £6,500.
- Dunelm 'Delivering Joy' where the public purchased gifts for residents, which were dispatched by our team to our clients who live alone without family. In total over 200 gifts were purchased and issued.
- Hickman Supplies for sponsoring our 'Still on the Ball' football reminiscence club.
- Mecca Bingo and their "bingo Bonanza" fundraising £395.
- Howes Percival for occasional use of their Board Meeting room.

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

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

Our quality assurance

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

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

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

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

Year ended 31 March 2025

Financial review

Financial Report

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

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

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

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

Investment powers and policy

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

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

Financial review

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

Reserves policy

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

Free reserves

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

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

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Year ended 31 March 2025

Pension liability

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

Designated funds

In the period the following funds were designated:

Organisational Development

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

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

Health Coaching

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

Pension Liability

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

Financial outlook

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

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

Financial approach

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

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

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Year ended 31 March 2025

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

Diversification of income

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

Fundraising

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

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

Operational costs and overheads

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

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

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Year ended 31 March 2025

Plans for future periods

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

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

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

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

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

Structure, governance and management

Governing document

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

Recruitment and appointment of trustees

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

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Year ended 31 March 2025

Trustee induction and training

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

Organisation

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

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

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

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

Related parties

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

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

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

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

Pay policy for senior staff

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

Age UK Norwich

Company Limited by Guarantee

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

Year ended 31 March 2025

Risk management

The trustees have a risk management strategy which comprises:

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

Fundraising standards information

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

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

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

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

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

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

Trustees' responsibilities statement

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

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);

Age UK Norwich

Company Limited by Guarantee

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

Year ended 31 March 2025

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

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

Auditor

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

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

Small company provisions

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

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

Alastair Roy
Chair

Age UK Norwich

Company Limited by Guarantee

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

Year ended 31 March 2025

Opinion

We have audited the financial statements of Age UK Norwich (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Age UK Norwich

Company Limited by Guarantee

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

Year ended 31 March 2025

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

Company Limited by Guarantee

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

Year ended 31 March 2025

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

Age UK Norwich

Company Limited by Guarantee

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

Year ended 31 March 2025

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

Use of our report

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

Mark Proctor FCA DChA (Senior Statutory Auditor)

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

22 December 2025

Age UK Norwich

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	90,673	10,605	101,278	79,875
Charitable activities	6	888,680	904,632	1,793,312	1,186,832
Other trading activities	7	4,756	4,000	8,756	33,343
Investment income	8	16,986	–	16,986	6,134
Total income		<u>1,001,095</u>	<u>919,237</u>	<u>1,920,332</u>	<u>1,306,184</u>
Expenditure					
Raising funds					
Costs of raising funds	9	(24,925)	–	(24,925)	(60,607)
Charitable activities	10	(652,125)	(885,381)	(1,537,506)	(1,499,596)
Total expenditure		<u>(677,050)</u>	<u>(885,381)</u>	<u>(1,562,431)</u>	<u>(1,560,203)</u>
Net income/(expenditure) before transfer of funds		324,025	33,856	357,901	(254,019)
Transfers between funds		15,084	(15,084)	–	–
Net movement in funds		<u>339,129</u>	<u>18,772</u>	<u>357,901</u>	<u>(254,019)</u>
Reconciliation of funds					
Total funds brought forward		113,233	13,027	126,260	380,279
Total funds carried forward		<u>452,362</u>	<u>31,799</u>	<u>484,161</u>	<u>126,260</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 33 to 49 form part of these financial statements.

Age UK Norwich

Company Limited by Guarantee

Balance sheet

31 March 2025

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

Alastair Roy
Chair

Company registration number: 04489595

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

Age UK Norwich

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2025

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

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2025

1. General information

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

2. Statement of compliance

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

3. Accounting policies

(a) Basis of preparation

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

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

(b) Going concern

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

(c) Judgements and key sources of estimation uncertainty

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

(d) Fund accounting

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

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

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

(e) Income

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

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

(f) Expenditure

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

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

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

(g) Operating leases agreements

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

(h) Tangible assets

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

(i) Depreciation

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

Equipment - 4 years (25% straight line)

(j) Investments

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

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

(k) Subsidiary company

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

(l) Pension scheme

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

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

(m) Financial instruments

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

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

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

(n) Redundancy

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

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

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

4. Limited by guarantee

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

5. Donations and legacies

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

	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>

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

6. Charitable activities

Grants

Grants were received as follows:

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

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

Contracts & Service Level Agreements

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

	<u>379,257</u>	<u>806,081</u>
Total	<u>1,793,312</u>	<u>1,186,832</u>

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

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

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Fundraising	<u>4,756</u>	<u>4,000</u>	<u>8,756</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fundraising	<u>33,343</u>	<u>—</u>	<u>33,343</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Investment income	<u>16,986</u>	<u>16,986</u>	<u>6,134</u>	<u>6,134</u>

9. Costs of raising funds

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Cost of generating income	24,925	24,925	57,246	57,246
Cost of professional services donated to the charity	<u>—</u>	<u>—</u>	<u>3,361</u>	<u>3,361</u>
	<u>24,925</u>	<u>24,925</u>	<u>60,607</u>	<u>60,607</u>

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

10. Expenditure on charitable activities

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

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

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

Support costs

Support costs are made up as follows:

	2025 £	2024 £
Building & Office	78,010	87,387
Management, HR, Finance & Quality Assurance	163,751	96,382
Governance & Risks Management	103,845	66,174
	<u>345,606</u>	<u>249,943</u>

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

Analysis of governance costs

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

11. Net income/(expenditure)

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

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

12. Auditors remuneration

	2025	2024
	£	£
Auditor's Remuneration - audit	<u>19,956</u>	<u>11,040</u>

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

13. Staff costs

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

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

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

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

	2025 No.	2024 No.
Direct charitable, management and administration	<u>34</u>	<u>42</u>

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

	2025 No.	2024 No.
£60,000 to £69,999	<u>1</u>	<u>1</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 £148,532 (2024: three personnel £141,794).

14. Trustee remuneration and expenses

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

15. Tangible fixed assets

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

16. Investments

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

All investments shown above are held at valuation.

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

16. Investments *(continued)*

Subsidiary company

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

The assets and liabilities of the subsidiary were:

	2025 £	2024 £
Current assets	1	1
At 31 March 2024	<u>1</u>	<u>1</u>
Representing Share Capital	<u>1</u>	<u>1</u>

17. Debtors

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

18. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	3,976	12,941
Accruals and deferred income	142,136	178,659
Social security and other taxes	–	7,319
Amounts owed to subsidiary	1	1
Pension	30,000	30,000
	<u>176,113</u>	<u>228,920</u>
	2025 £	2024 £
Deferred income brought forward	153,332	462,381
Released during the year	(153,332)	(462,381)
Deferred during the year	116,470	153,332
Deferred income carried forward	<u>116,470</u>	<u>153,332</u>

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

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

	2025 £	2024 £
Pension	<u>277,835</u>	<u>298,811</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 £192,164 (2024: £216,736) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

20. Analysis of charitable funds

Unrestricted funds 2025

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

2024

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

Designated funds 2025

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

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)	–
	<u>238,480</u>	<u>–</u>	<u>–</u>	<u>(208,376)</u>	<u>30,104</u>

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

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

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

Marion building costs - Maintenance costs for Marion Road property.

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements (continued)

Year ended 31 March 2025

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

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

Health coaching— Funds to support weekly physical activity sessions.

Restricted funds

2025

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

2024

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

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

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

Community Support

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

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

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

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

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

Age UK Norwich

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

21. Analysis of net assets between funds

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

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

22. Analysis of changes in net debt

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

23. Operating leases

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

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

24. Related parties

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

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

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

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