

AGE CONCERN STOURBRIDGE AND HALESOWEN

England & Wales · Charity number 1096783

Details

Other names AGE CONCERN STOURBRIDGE

Status Registered

Legal form Charitable company

Company number [03266213](#)

Registered 2003-03-31

Register [View on the Charity Commission register](#)

Contact

Address Age Concern
The Elton Centre
St Johns Road
Stourbridge
West Midlands
DY8 1HA

Phone 01384390065

Email info@acsh.org.uk

Website www.ageconcernsh.org.uk

Activities

Objects: TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW OR HEREINAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN AND AROUND STOURBRIDGE AND HALESOWEN AND SURROUNDING AREAS

Activities: To promote the relief of elderly people in any manner which now or hereinafter may be deemed by law to be charitable in and around those parts of the Metropolitan Borough of Dudley which are known as Stourbridge and Halesowen.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

Geography

- **Area of benefit:** STOURBRIDGE
- Dudley

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£99,579	£107,300	-	-
2024-03-31	£84,577	£98,898	-	-
2023-03-31	£79,134	£70,113	-	-
2022-03-31	£54,474	£44,948	-	-
2021-03-31	£72,216	£97,749	-	-

Trustees

Name	Role	Appointed
David Harbach	Chair	2016-05-19
Brian Mitchell FCCA		2023-06-15
Dr Paul Henry Collins		2019-11-15
Gaye Lousia Partridge		2019-01-16
Julie Sheldon		2024-03-21
Mark williams		2025-01-23

AGE CONCERN STOURBRIDGE AND HALESOWEN

England & Wales - Charity number 1096783

Accounts

AGE CONCERN STOURBRIDGE & HALESOWEN
REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2025

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<p>FRONT COVER: Photo shows The Elton Centre building.</p>
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AGE CONCERN STOURBRIDGE & HALESOWEN

**COMPANY LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31st MARCH 2025**

TRUSTEES/DIRECTORS who served during the year:

David Harbach – Chair of Trustees
Gaye Partridge – Vice Chair
Dr Paul Collins
Brian Mitchell
Brett Bowen
Julie Sheldon
Mark Williams (appointed 23.1.25)

SECRETARY: Brian Mitchell FCCA

CENTRE MANAGER: Kim Guest

REGISTERED OFFICE:

The Elton Centre
St John's Road
Stourbridge
West Midlands DY8 1EJ
UK

Tel No: 01384 390065
E-mail: acshstourbridge@gmail.com
Website: www.ageconcernsh.org.uk

Charity Registration No: 1096783

Company Registration No: 03266213 Company limited by guarantee;
Registered in England.

INDEPENDENT EXAMINER: Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands DY6 8BQ

BANKERS: HSBC
114 High Street
Stourbridge
West Midlands DY8 1DZ

SOLICITORS: Higgs & Sons
3 Waterfront Business Park
Brierley Hill
West Midlands DY5 1LX

PENSION PROVIDER: Legal & General

CHAIRMAN’S REPORT 2025

It is my privilege once again to present this report on behalf of the Trustees.

This has been **another challenging yet deeply rewarding year** for Age Concern Stourbridge and Halesowen. The landscape in which we work continues to shift — with increasing pressures on older people, the rising cost of living, and the growing demand for support and advice. Despite these challenges, our small but resolute team has continued to deliver an outstanding service to those who need us most.

Every day, we see first-hand the difference that our organisation makes. Whether it is helping someone to access the **benefits and entitlements they so rightly deserve**, offering a listening ear, or simply providing a friendly face and reassurance.

What makes Age Concern Stourbridge and Halesowen truly special is that we are **a unique and trusted part of our Borough’s community** — a place where older people know they will be heard, respected, and supported. That reputation has been earned over many years through kindness, consistency, and care. Our work has always been rooted in caring for our older community members, but we know that support and friendship are things we all need, no matter our age. As we look ahead, we want to make sure our doors are always open to everyone, by continuing to welcome people from all walks of life and all stages of life, so we can grow together and keep building a community that truly looks out for one another, now and in the years to come.

There are, of course, **many more projects and services we would love to develop**, as the needs of our older population continue to grow. Sadly, as with many charities, **our financial resources limit how far and how fast we can go**. We remain determined to explore every opportunity to secure sustainable funding, so that we can continue to reach and support even more people in the year ahead.

I want to express my heartfelt gratitude to our **volunteers**, who are the lifeblood of Age Concern Stourbridge and Halesowen. Without their commitment, generosity, and compassion, our work simply would not be possible. It is both **humbling and inspiring** to see so many giving their time and energy to help others. Their dedication reminds us all why this charity exists — and why it matters so deeply.

In conclusion, while challenges remain, our purpose is clear, our community strong, and our commitment unwavering. Together—with determination, creativity, and teamwork—we will continue to make a difference.

With gratitude and pride.

David Harbach
Chair of Trustees



STRUCTURE, MANAGEMENT AND GOVERNANCE

Age Concern Stourbridge and Halesowen is a local, independent charity which has been providing care to older people since 1975. Our aim is to offer practical support by providing services that help the over 50's in the Dudley Borough to get out and about, meet friends, keep active, stay healthy and generally live life to the full.

Our Elton Centre in Stourbridge provides a range of activities such as bowls, exercises, art & crafts etc., plus an Advice & Information service providing free help on benefits, health and social care etc. Exercise classes are also provided at Halesowen Town Hall (previously "The Cornbow").

The Elton Centre is also available for hire by local community organisations.

Age Concern S&H is incorporated as a charitable company limited by guarantee and not having a share capital. Accordingly, the trustees of the charity are also directors for the purposes of company law. The constitution of the charity is contained within its Memorandum and Articles of Association.

Management of the Charity is by the Board of Trustees/Directors who are committed to the principles and practice of good governance as issued by the Charity Commission and as contained in the various associated Codes for the voluntary and community sector.

Annual accounts are subject to an independent examination by an appropriately qualified Chartered Accountant.

ACHIEVEMENTS & PERFORMANCE 2025

Financial Review:

Accounts for the year ended 31.03.25 show a net decrease in funds ("loss") of £7,721; as compared with the previous year's loss of £14,320 – so some improvement with increased costs offset by higher income achieved. Losses are reflected in reduced cash reserves of £80,950 as at 31.03.25 as compared with £89,902 as at 31.03.24 – but still healthy.

Total Balance Sheet Funds as at 31 March 2025 were £519,576 as compared with £527,297 as at 31 March 2024. Total funds include as an asset the Elton Centre which is owned by the charity. A professional valuation carried out in 2017 gave a market value in the region of £285,000.

Full financial statements prepared by Dalton Pardoe Limited form part of this Annual Trustees' Report. A summary of these statements is provided in Appendices 1 – 4 attached to help readers better understand the charity's results. Supporting notes are included in the Income and Expenditure reviews below and in the later Independent Examiner's Report.

- Appendix 1. Our Results in Brief;
- Appendix 2. Pie Chart - Income & Expenditure for 2025.
- Appendix 3. Bar Chart – Income & Expenditure for 2025 & 2024;
- Appendix 4. Detailed Statement of Financial Activities.

Income Review:

Activities

Leisure activities for our older clients continue to be popular with a range of activities including indoor bowls, art & crafts, exercises (including yoga, tai chi, pilates and meditation classes), harmonica club etc.

In the year ended 31 March 2025 these activities brought in total income of £30,053 (2024: £26,541).

Room Hire

Since re-opening in May 2021 following the Covid pandemic our Centre Manager, Kim Guest, has been successful in attracting a wider range of bookings and age groups which has been important in making the Centre viable (and more vibrant) and thus helping to achieve its aims of caring for older people. Following the significant loss of local authority grants in April 2017 and the impact of Covid-19 restrictions subsequently, the extra income from room hire has proved essential in the charity's survival.

During the year many diverse local groups hired rooms within the Elton Centre on a regular basis for a variety of family-orientated activities. Bookings also included a local pharmacy using the Centre for carrying out Covid-19 and flu vaccinations, and Dudley Council as a venue for local elections.

Room hire not only generates extra income for the charity but also provides a valuable community service, as well as promoting the charity's location and facilities.

In the year ended 31 March 2025 room hire brought in total income of £14,831 (2024: £17,241).

Kitchen/Café

Significantly improved income following the appointment of Lee as the kitchen manager. The year saw changes in the running of the kitchen and new menus, with a growing number of people using the café; including our popular Sunday lunches and visiting groups such as Talkin Tables and Bereavement Support.

In the year ended 31 March 2025 the café brought in total income of £39,447 (2024: £22,107) – an increase of 78%.

Other Income

Other income received in the year of £15,248 came from donations & grants, fund raising events, interest etc. (2024: £18,689).

Grants received in the year of £6,744 helped to fund new projects identified by the Board for new chairs, freezer, and training needs.

Fund raising events raised £3,185, including Kim's popular skittles, quizzes and kurling evenings; plus raffles, football cards, and Christmas fayre. Donations raised a further £1,568 including a number of "in memoriam" donations, Redlake Wills, and smaller donations to the Advice Office for help given.

Other income of £3,751 comprised £2,880 from interest received, and £871 from other miscellaneous items including parking fees and commission.

The charity is grateful to those people who supported us by attending events and making donations.

Expenditure Review:

Total expenditure in the year to 31.03.25 was £107,300 as compared with £98,898 in the previous year, an increase of 8.5%.

Wages and volunteer costs were £48,401, an increase of 25%; reflecting national pay awards and extra hours associated with new kitchen procedures.

Property costs were £24,920, a decrease of 20%. Property costs include energy, water, repairs and maintenance, cleaning and depreciation. Savings in the year reflect lower R & M and energy costs.

Administration costs were £9,200 an increase of 32%. Admin costs include insurance, telephones, printing, training and general expenses.

Kitchen / Café costs of £13,584 increased by 25% reflecting increased sales.

Activity costs of £11,195 relate to tutor and events costs; an increase of 2%.

Advice & Information Service:

An important part of the charity's work is providing information and advice to older people on a range of individual problems including benefit entitlement, debt advice, mobility, Blue Badges, housing etc. – many of which now require completion of claims on-line. This is a free service, although clients are invited to make donations.

With the current cost of living pressures and increased referrals from job centres, CABs etc we have seen a significant increase in enquiries being received. A particular demand in the year was for pension credit advice following the Government's cutback on Winter Fuel allowances. Other important work relates to claims for Attendance Allowance and Personal Independent Payments: It is estimated that staff helped clients to access up to £300,000 of entitlements over the year.

In the year ended 31 March 2025 our staff provided help to 1,001 clients.

The service is provided by a team of volunteers with CAB experience. Upgrades to our computer and telephone systems have improved facilities for staff and clients, plus a greater use of social media and our website to promote the help available. There is an ongoing need for more volunteers to meet clients' needs.

Additional services to support the community have also been developed including a bereavement help group, and participation in Dudley Council's initiatives for older people such as Warm Welcome and Talkin' Tables. As part of the Council's Ageing Well Festival the Elton Centre held a special Ageing Well Sunday lunch in September attended by the Mayor and local MPs.

Marketing & Community

During the year our new Trustee, Julie Sheldon, advised the Board on strategies for improving the charity's communications with the public and local organisations based on a greater use of social media, press releases, our website etc. A number of marketing and communication programmes have been implemented to promote activities and events, including a kitchen launch, facilities for community groups, volunteers, and a "Calendar of Events". These initiatives have significantly raised the profile of the charity, and increased numbers attending the Centre.

FUTURE PLANS

As reported in the Chairman's report (page 3) the charity will be focussed on sustainability and growth in the coming year, and its ongoing commitment to the well-being of the older people we serve.

In May 2025 Age Concern Stourbridge celebrated 50 years since the charity was originally started by a small group of church and scout volunteers who saw a need locally to provide a support network for older people who were vulnerable for various reasons.

Specific future plans and strategies include:

- To explore opportunities to secure sustainable funding in the year ahead so that we can continue to reach and support even more people. This will include ongoing cost-saving measures including in particular energy cost savings, reviews of income streams and charges, and available grants.
- Ongoing development of our Café/Kitchen as a viable service is considered a priority in terms of generating increased footfall and income. This will build on progress to date to grow numbers and to provide a strong and safe environment for all that use the centre.
- To provide improved and additional parking facilities to meet the increased numbers of users to the site. Plans include the possible demolition of an existing portacabin which is in a poor state of repair.

- With the closure of other local offices such as Age UK Dudley, and Stourbridge Citizens Advice, there is a recognised need to extend our information services for older people to meet increased demands. Recruiting and training more volunteers is a necessity, as also is the opportunity to extend the areas we serve.
- Due to cost constraints the recruitment of more volunteers is seen as important to meet users' needs whilst also ensuring that the charity remains viable. Currently volunteers are a valuable addition in supporting our kitchen, advice & information, and garden.
Volunteers also include our trustees and the need to recruit new trustees with the necessary skills and commitment to implement future strategies and changes.
- Age Concern S&H is a member of a Limited Liability Partnership (LLP) with other local organisations and charities. The LLP was formed in 2017 to explore tender opportunities and to prepare bids using the shared resources of its members. Potential benefits remain under review.

The charity's website www.ageconcernsh.org.uk and Facebook [the elton centre – age concern](#) can be visited to find out more about the charity and the latest news on what is happening at our Elton Centre.

Please do take a look.

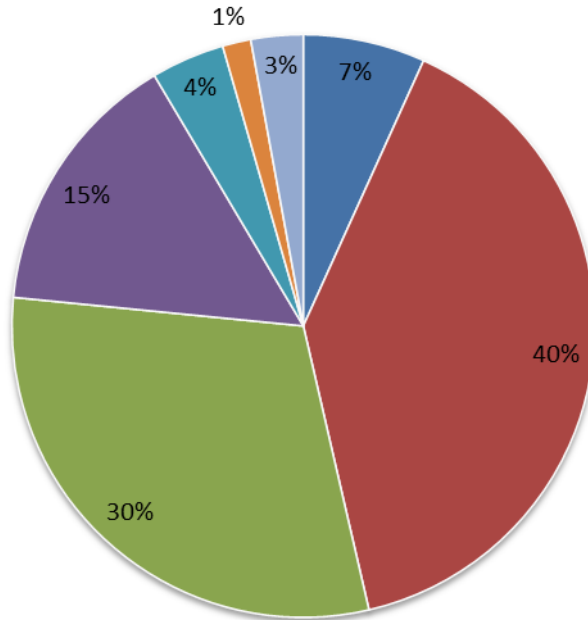
OUR RESULTS IN BRIEF

	31-Mar 2025	31-Mar 2024
INCOME:		
GRANTS	£6,744	£3,477
KITCHEN / CAFÉ	£39,447	£22,107
ACTIVITIES	£30,053	£26,541
ROOM HIRE	£14,831	£17,241
OTHER FUND RAISING	£3,185	£6,311
DONATIONS	£1,568	£3,511
OTHER	£871	£2,552
INVESTMENTS	£2,880	£2,838
TOTAL INCOME	£99,579	£84,578
EXPENDITURE:		
WAGES & VOLUNTEERS	£48,401	£38,646
PROPERTY COSTS	£24,920	£31,492
ADMIN. COSTS	£9,200	£6,929
KITCHEN / CAFÉ	£13,584	£10,867
ACTIVITY COSTS	£11,195	£10,964
TOTAL EXPENDITURE	£107,300	£98,898
SURPLUS / LOSS FOR YEAR	-£7,721	-£14,320
	LOSS	LOSS
TOTAL FUNDS HELD	£519,576	£527,297
INCL CASH AT BANK	£80,950	£89,902

AGE CONCERN STOURBRIDGE & HALESOWEN

FINANCE YEAR ENDED 31st MARCH 2025

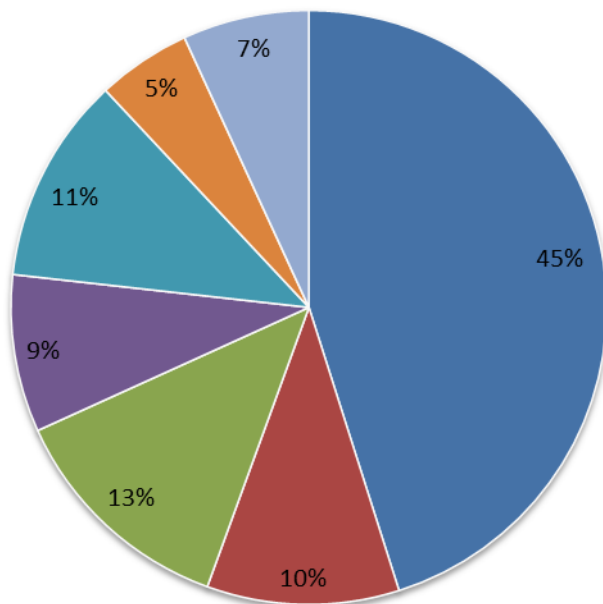
INCOME



- 7% GRANTS £6,744
- 39% KITCHEN / CAFE £39,447
- 30% ACTIVITIES £30,053
- 15% ROOM HIRE £14,831
- 4% FUND RAISING & OTHER £4,056
- 2% DONATIONS £1,568
- 3% INVESTMENTS (interest received) £2,880

TOTAL INCOME £99,579

EXPENDITURE



- 45% WAGES & VOLUNTEERS £48,401
- 10% ACTIVITIES £11,195
- 13% KITCHEN / CAFÉ £13,584
- 9% ADMINISTRATION £9,200
- 11% UTILITIES(gas, electricity, water) £12,090
- 5% REPAIRS, CLEANING ETC. £5,470
- 7% DEPRECIATION £7,360

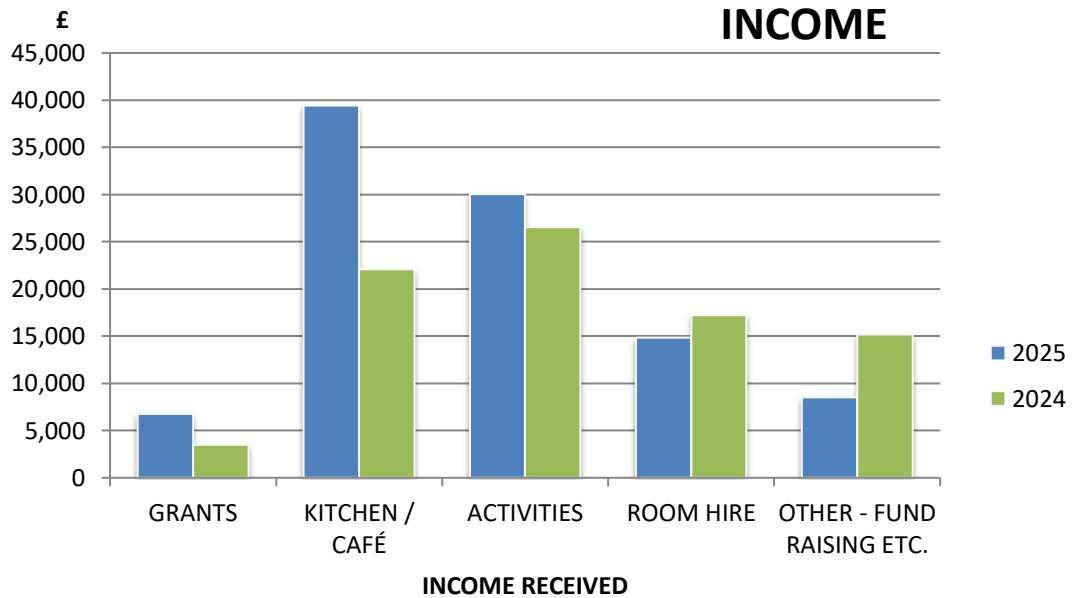
TOTAL EXPENDITURE £107,300

LOSS (-) £7,721

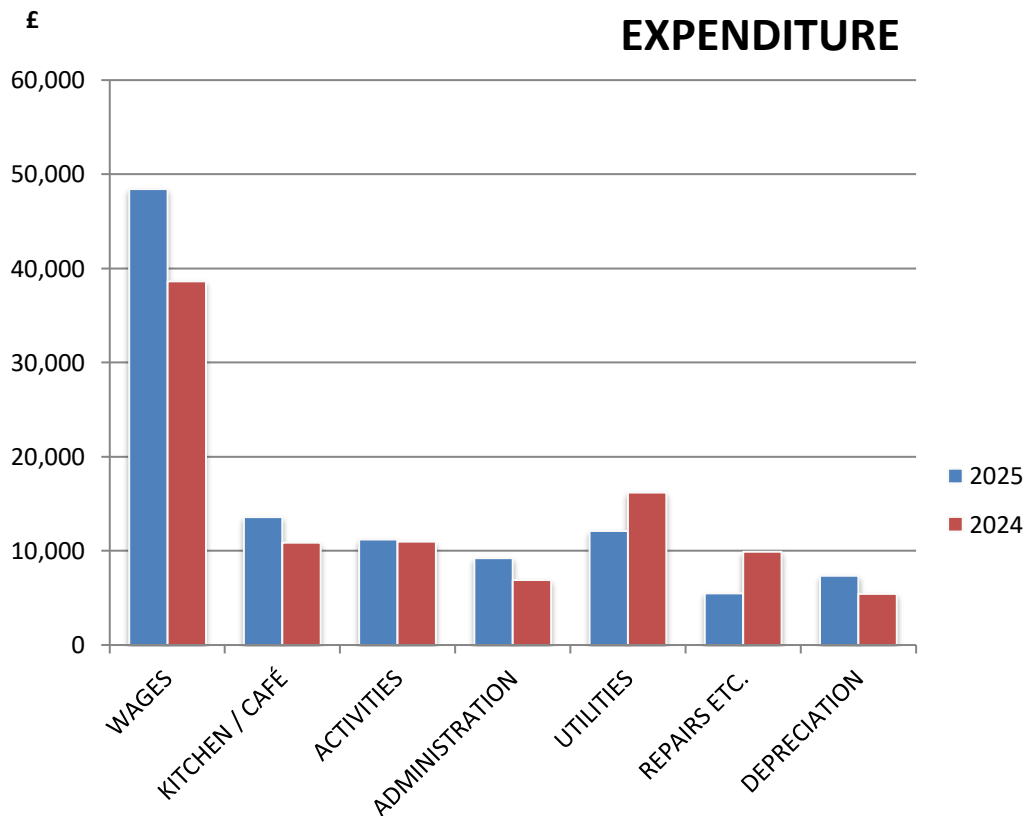
APPENDIX 3

AGE CONCERN STOURBRIDGE & HALESOWEN

FINANCE - YEAR ENDED 31st MARCH 2025



TOTAL INCOME £99,579
(31.3.24 £84,578)



TOTAL EXPENDITURE £107,300
(31.3.24 £98,898)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2025

	2025	2024
	£	£
Income from:		
Grants	6,744	3,477
Donations	1,568	3,511
Charitable activities	69,500	48,648
Other fund raising activities	18,016	23,552
Investments	2,880	2,838
Other income	871	2,552
Total Income (A) <i>Analysis Overleaf</i>	<u>99,579</u>	<u>84,578</u>
Expenditure on:		
Wages and volunteers expenses	48,401	38,646
Insurance	1,516	1,398
Gas, electricity & water	12,091	16,181
Administration	6,843	4,811
Audit fees	840	720
Professional fees	0	0
Repairs, cleaning etc.	5,470	9,907
Depreciation	7,360	5,404
Activities:		
Kitchen / Café	13,584	10,867
Other	11,195	10,964
Loss on Disposals	0	0
Total expenditure (B) <i>(Analysis by Activity Overleaf)</i>	<u>107,300</u>	<u>98,898</u>
Net Income and Expenditure (A - B)	-7,721	-14,320
Add: Net gains/losses (-) on investments	0	0
NET MOVEMENT IN FUNDS (In Year)	LOSS -7,721	PROFIT -14,320
ADD Fund Balances at 1st April b/fwd	527,297	541,617
FUND BALANCES AT 31 MARCH	<u>519,576</u>	<u>527,297</u>
 <u>BALANCE SHEET AT 31 MARCH:</u>		
Fixed Assets	434,990	436,648
Investments held - LLP.	1,000	1,000
Current Assets:		
Stocks	400	400
Debtors	5,277	6,406
Cash at bank	<u>80,950</u>	<u>89,902</u>
	86,627	96,708
Less Creditors	<u>-3,041</u>	<u>-7,059</u>
Net current assets	83,586	89,649
NET ASSETS	<u>519,576</u>	<u>527,297</u>
REPRESENTED BY:		
Unrestricted funds:		
General unrestricted funds	505,266	514,796
Restricted funds:		
	14,310	12,501
TOTAL FUNDS C/FWD (At Year End)	<u>519,576</u>	<u>527,297</u>

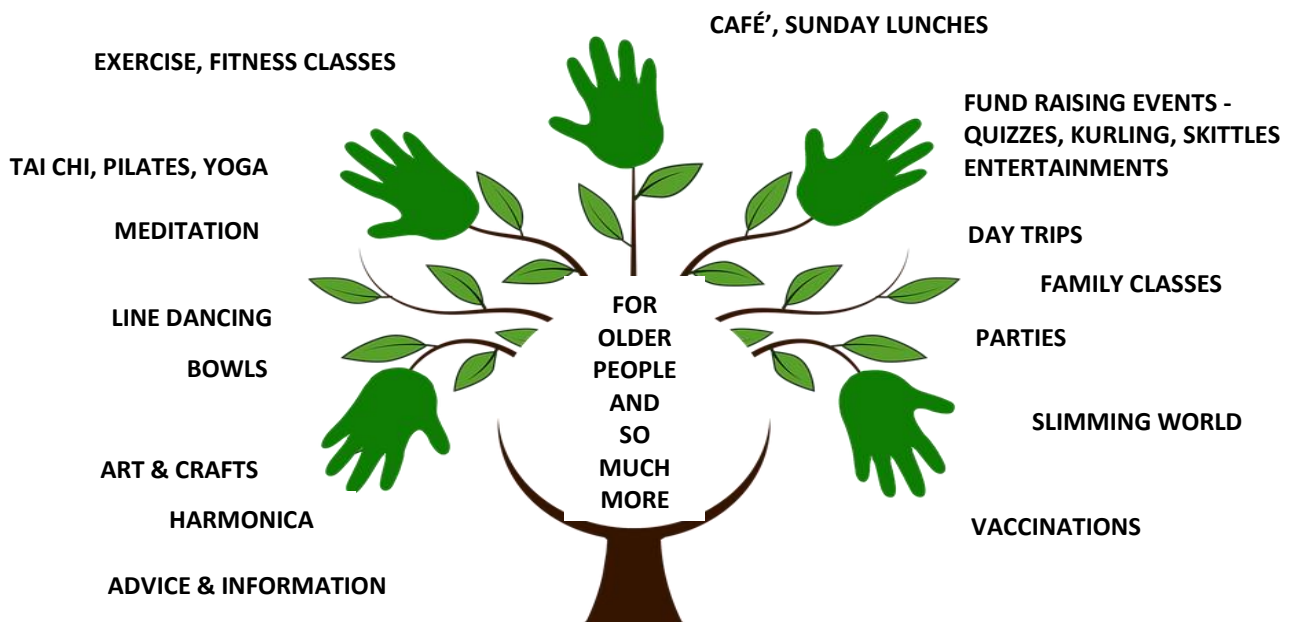
APPENDIX 4 continued

ANALYSIS OF INCOME:	2025	2024
	£	£
Voluntary income:		
Donations	1,568	3,511
Grants received	6,744	3,477
	8,312	6,988
Charitable activities:		
Grants - DMBC	0	0
Kitchen	39,447	22,107
Bowls	7,060	7,130
Exercise classes (Elton)	6,619	4,859
Tai Chi, Yoga, Pilates	4,490	3,846
Art	1,490	1,643
Crafts	920	980
Exercise classes (Cornbow)	6,692	8,083
Harmonica, Meditation	2,782	0
	69,500	48,648
Other trading activities:		
Room Hire	14,831	17,241
Fund Raising events	1,851	5,556
Miscellaneous	1,334	755
	18,016	23,552
Investments:		
Investment income - interest	2,880	2,838
Other Income:		
Parking fees, Miscellaneous	764	792
Commission	107	1,760
	871	2,552
Total Income	99,579	84,578
Add: Investments Gain/Loss(-)	0	0
Total Accounts	99,579	84,578

REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025



Registered Charity No: 1096783
Company Registration No: 03266213
www.ageconcernsh.org.uk



REGISTERED COMPANY NUMBER: 03266213 (England and Wales)
REGISTERED CHARITY NUMBER: 1096783

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2025
for
AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ**

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Contents of the Financial Statements
for the Year Ended 31 March 2025**

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AGE CONCERN STOURBRIDGE AND HALESOWEN

Report of the Trustees for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objective for which the charity is established is "To promote the relief of elderly people in a manner which now or hereafter may be deemed by law to be charitable in and around Stourbridge and Halesowen and the surrounding areas".

Age Concern Stourbridge and Halesowen is a local independent charity which has been providing care to older people for 50 years. Our Elton Centre, Stourbridge, provides a range of services and activities including bowls, exercises, arts and crafts, café and Sunday lunches etc. Also an Information Office offering free advice and help on benefits, health and social care etc. Our Elton Centre is also available for hire by local community organisations.

Weekly exercise classes are also held at Halesowen Town Hall ("The Cornbow").

ACHIEVEMENTS AND PERFORMANCE

See separate Trustees Report for details of achievements and performance during the year.

FINANCIAL REVIEW

The net deficit for the year amounted to £7,721 (2024 - £14,320 deficit). Total funds reduced over the year under review from £527,297 to £519,576.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and twelve months expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Concern Stourbridge and Halesowen was registered with Companies House and the Charity Commission on 1st April 2010. The company is limited by guarantee, not having a share capital. An updated Articles and Memorandum of Association was approved for the charity which incorporated changes introduced by the Companies Act 2006.

The charity's Governing Document is the Articles and Memorandum of Association.

The directors of the company are also the trustees for the purpose of charity law.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03266213 (England and Wales)

Registered Charity number

1096783

Registered office

The Elton Centre
St John's Road
Stourbridge
West Midlands
DY8 1EJ

Trustees

D Harbach - Chairman
G Partridge
Dr P H Collins
B Mitchell FCCA
J Sheldon
B J Bowen
M Williams (appointed 23.1.25)

Company Secretary

B Mitchell FCCA

AGE CONCERN STOURBRIDGE AND HALESOWEN

Report of the Trustees for the Year Ended 31 March 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
Mr C Dalton FCA
Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

GOING CONCERN

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also the directors of AGE CONCERN STOURBRIDGE AND HALESOWEN for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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 the income and expenditure, of the charitable company for that period. In preparing those 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;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 5 December 2025 and signed on its behalf by:



D Harbach - Chairman - Trustee

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

5 December 2025

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Statement of Financial Activities
for the Year Ended 31 March 2025**

	Notes	Unrestricted funds £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and grants		1,568	6,744	8,312	6,988
Charitable activities					
- Income	4	69,500	-	69,500	48,648
Other trading activities	2	18,016	-	18,016	23,552
Investment income	3	2,880	-	2,880	2,838
Other income		871	-	871	2,552
Total		<u>92,835</u>	<u>6,744</u>	<u>99,579</u>	<u>84,578</u>
EXPENDITURE ON					
Raising funds	5	7,427	-	7,427	7,111
Charitable activities					
- Expenditure	6	94,098	4,935	99,033	91,067
Other		840	-	840	720
Total		<u>102,365</u>	<u>4,935</u>	<u>107,300</u>	<u>98,898</u>
NET INCOME/(EXPENDITURE)		(9,530)	1,809	(7,721)	(14,320)
RECONCILIATION OF FUNDS					
Total funds brought forward		514,796	12,501	527,297	541,617
TOTAL FUNDS CARRIED FORWARD		<u><u>505,266</u></u>	<u><u>14,310</u></u>	<u><u>519,576</u></u>	<u><u>527,297</u></u>

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet
31 March 2025**

	Notes	Unrestricted funds £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	12	421,244	13,746	434,990	436,648
Unlisted investments	13	1,000	-	1,000	1,000
		<u>422,244</u>	<u>13,746</u>	<u>435,990</u>	<u>437,648</u>
CURRENT ASSETS					
Stocks	14	400	-	400	400
Debtors	15	5,277	-	5,277	6,406
Cash at bank		80,386	564	80,950	89,902
		<u>86,063</u>	<u>564</u>	<u>86,627</u>	<u>96,708</u>
CREDITORS					
Amounts falling due within one year	16	(3,041)	-	(3,041)	(7,059)
		<u>83,022</u>	<u>564</u>	<u>83,586</u>	<u>89,649</u>
NET CURRENT ASSETS					
		<u>505,266</u>	<u>14,310</u>	<u>519,576</u>	<u>527,297</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>505,266</u>	<u>14,310</u>	<u>519,576</u>	<u>527,297</u>
NET ASSETS					
		<u>505,266</u>	<u>14,310</u>	<u>519,576</u>	<u>527,297</u>
FUNDS					
	17				
Unrestricted funds:					
General fund				505,266	514,796
Restricted funds:					
Restricted funds				14,310	12,501
TOTAL FUNDS					
				<u>519,576</u>	<u>527,297</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 5 December 2025 and were signed on its behalf by:



D Harbach - Chairman - Trustee

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

Notes to the Financial Statements for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Fixtures and fittings	- 20% on cost

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

Fixed asset investments

Fixed asset investments are stated at market value.

Related party exemption

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES - continued

Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

2. OTHER TRADING ACTIVITIES

	31.3.25	31.3.24
	£	£
Room hire	14,831	17,241
Fayres/jumble sales	1,851	5,556
Miscellaneous/sundry events	1,334	755
	<u>18,016</u>	<u>23,552</u>

3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Income from investments	<u>2,880</u>	<u>2,838</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.25	31.3.24
	Activity	£	£
Kitchen	- Income	39,447	22,107
Exercise (Cornbow)	- Income	6,692	8,083
Bowls	- Income	7,060	7,130
Keep fit/ Yoga	- Income	11,109	8,705
Art and crafts	- Income	2,410	2,623
Harmonica	- Income	965	-
Meditation	- Income	1,817	-
		<u>69,500</u>	<u>48,648</u>

5. RAISING FUNDS

Raising donations and legacies

	31.3.25	31.3.24
	£	£
Other fundraising costs	2,604	3,613
Staff costs	4,823	3,498
	<u>7,427</u>	<u>7,111</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

6. CHARITABLE ACTIVITIES COSTS

		Direct Costs (see note 7)
		£
- Expenditure		<u><u>99,033</u></u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.25	31.3.24
	£	£
Staff costs	43,578	35,148
Depreciation (net of grants)	2,876	2,207
Kitchen and shop purchases	13,584	10,867
Activities	10,774	10,170
Insurance	1,294	1,177
Repairs and maintenance	4,749	8,807
Gas, electricity and water	11,148	15,003
Administration costs	6,095	3,800
Release of restricted funds	4,935	3,888
	<u><u>99,033</u></u>	<u><u>91,067</u></u>

8. NET INCOME/(EXPENDITURE)

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

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	7,361	5,403
Independent examiners fee	840	720
	<u><u>8,201</u></u>	<u><u>6,123</u></u>

9. TRUSTEES' REMUNERATION AND BENEFITS

No Trustee received remuneration in either 2025 or 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

10. STAFF COSTS

Were made up as follows:

	31.3.25	31.3.24
	£	£
Wages and salaries	32,183	29,455
Volunteers	4,430	3,580
Contractor	11,788	5,611

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Clerical	2	2
Cleaners	1	1
	<u><u>3</u></u>	<u><u>3</u></u>

No employees received emoluments in excess of £25,000.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and grants	3,510	3,478	6,988
Charitable activities			
- Income	48,648	-	48,648
Other trading activities	23,552	-	23,552
Investment income	2,838	-	2,838
Other income	2,552	-	2,552
Total	<u>81,100</u>	<u>3,478</u>	<u>84,578</u>
EXPENDITURE ON			
Raising funds	7,111	-	7,111
Charitable activities			
- Expenditure	87,179	3,888	91,067
Other	720	-	720
Total	<u>95,010</u>	<u>3,888</u>	<u>98,898</u>
NET INCOME/(EXPENDITURE)	(13,910)	(410)	(14,320)
RECONCILIATION OF FUNDS			
Total funds brought forward	528,706	12,911	541,617
TOTAL FUNDS CARRIED FORWARD	<u>514,796</u>	<u>12,501</u>	<u>527,297</u>

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2024	416,402	137,570	553,972
Additions	-	5,703	5,703
At 31 March 2025	<u>416,402</u>	<u>143,273</u>	<u>559,675</u>
DEPRECIATION			
At 1 April 2024	-	117,324	117,324
Charge for year	-	7,361	7,361
At 31 March 2025	<u>-</u>	<u>124,685</u>	<u>124,685</u>
NET BOOK VALUE			
At 31 March 2025	<u>416,402</u>	<u>18,588</u>	<u>434,990</u>
At 31 March 2024	<u>416,402</u>	<u>20,246</u>	<u>436,648</u>

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

13. UNLISTED INVESTMENTS

		Unlisted investments £
MARKET VALUE		
At 1 April 2024 and 31 March 2025		<u>1,000</u>
NET BOOK VALUE		
At 31 March 2025		<u>1,000</u>
At 31 March 2024		<u>1,000</u>

14. STOCKS

	31.3.25	31.3.24
	£	£
Stocks	<u>400</u>	<u>400</u>

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Prepayments and accrued income	<u>5,277</u>	<u>6,406</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	-	4,497
Social security and other taxes	373	253
Accruals and deferred income	<u>2,668</u>	<u>2,309</u>
	<u>3,041</u>	<u>7,059</u>

17. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	514,796	(9,530)	505,266
Restricted funds			
Restricted funds	12,501	1,809	14,310
TOTAL FUNDS	<u>527,297</u>	<u>(7,721)</u>	<u>519,576</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	92,835	(102,365)	(9,530)
Restricted funds			
Restricted funds	6,744	(4,935)	1,809
TOTAL FUNDS	<u>99,579</u>	<u>(107,300)</u>	<u>(7,721)</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	528,706	(13,910)	514,796
Restricted funds			
Restricted funds	12,911	(410)	12,501
TOTAL FUNDS	<u>541,617</u>	<u>(14,320)</u>	<u>527,297</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	81,100	(95,010)	(13,910)
Restricted funds			
Restricted funds	3,478	(3,888)	(410)
TOTAL FUNDS	<u>84,578</u>	<u>(98,898)</u>	<u>(14,320)</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

19. ULTIMATE CONTROLLING PARTY

The charity is controlled by its Trustees.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS				
Donations and grants				
Donations and grants	1,568	6,744	8,312	6,988
Other trading activities				
Room hire	14,831	-	14,831	17,241
Fayres/jumble sales	1,851	-	1,851	5,556
Miscellaneous/sundry events	1,334	-	1,334	755
	<hr/>	<hr/>	<hr/>	<hr/>
	18,016	-	18,016	23,552
Investment income				
Income from investments	2,880	-	2,880	2,838
Charitable activities				
Kitchen	39,447	-	39,447	22,107
Exercise (Cornbow)	6,692	-	6,692	8,083
Bowls	7,060	-	7,060	7,130
Keep fit/ Yoga	11,109	-	11,109	8,705
Art and crafts	2,410	-	2,410	2,623
Harmonica	965	-	965	-
Meditation	1,817	-	1,817	-
	<hr/>	<hr/>	<hr/>	<hr/>
	69,500	-	69,500	48,648
Other income				
Miscellaneous	871	-	871	2,552
	<hr/>	<hr/>	<hr/>	<hr/>
Total incoming resources	92,835	6,744	99,579	84,578
EXPENDITURE				
Raising donations and legacies				
Other fundraising costs	2,604	-	2,604	3,613
Staff costs	4,823	-	4,823	3,498
	<hr/>	<hr/>	<hr/>	<hr/>
	7,427	-	7,427	7,111
Charitable activities				
Wages	43,578	-	43,578	35,148
Depreciation (net of grants)	2,876	-	2,876	2,207
Kitchen and shop purchases	13,584	-	13,584	10,867
Activities	10,774	-	10,774	10,170
Insurance	1,294	-	1,294	1,177
Repairs and maintenance	4,749	-	4,749	8,807
Gas, electricity and water	11,148	-	11,148	15,003
Administration costs	6,095	-	6,095	3,800
Release of restricted funds	-	4,935	4,935	3,888
	<hr/>	<hr/>	<hr/>	<hr/>
	94,098	4,935	99,033	91,067
Support costs				

This page does not form part of the statutory financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Support costs				
Governance costs				
Independent examiners fee	<u>840</u>	<u>-</u>	<u>840</u>	<u>720</u>
Total resources expended	<u>102,365</u>	<u>4,935</u>	<u>107,300</u>	<u>98,898</u>
Net (expenditure)/income	<u><u>(9,530)</u></u>	<u><u>1,809</u></u>	<u><u>(7,721)</u></u>	<u><u>(14,320)</u></u>

This page does not form part of the statutory financial statements

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

5 December 2025

AGE CONCERN STOURBRIDGE AND HALESOWEN

England & Wales - Charity number 1096783

Accounts

AGE CONCERN STOURBRIDGE & HALESOWEN
REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2024

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<p>FRONT COVER: Photo shows Kim, Centre Manager, and Lee, Kitchen Manager.</p>

AGE CONCERN STOURBRIDGE & HALESOWEN

**COMPANY LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31st MARCH 2024**

TRUSTEES/DIRECTORS who served during the year:

David Harbach – Chair of Trustees
Gaye Partridge – Vice Chair
Dr Paul Collins
Brian Mitchell (appointed 15.6.23)
Brett Bowen (appointed 21.9.23)
Julie Sheldon (appointed 21.3.24)

SECRETARY: Brian Mitchell FCCA

CENTRE MANAGER: Kim Guest

REGISTERED OFFICE:

The Elton Centre
St John's Road
Stourbridge
West Midlands DY8 1EJ
UK

Tel No: 01384 390065
E-mail: acshstourbridge@gmail.com
Website: www.ageconcernsh.org.uk

Charity Registration No: 1096783

Company Registration No: 03266213 Company limited by guarantee;
Registered in England.

INDEPENDENT EXAMINER: Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands DY6 8BQ

BANKERS: HSBC
114 High Street
Stourbridge
West Midlands DY8 1DZ

SOLICITORS: Higgs & Sons
3 Waterfront Business Park
Brierley Hill
West Midlands DY5 1LX

PENSION PROVIDER: Legal & General

CHAIRMAN'S REPORT 2024

The last twelve months has been one of significant challenges but also marked by resilience and community support.

The fiscal year ending 31st March 2024 presented us with unexpected hurdles. Due to the economic uncertainties and unforeseen expenses, we faced a deficit in our budget. Despite this, we remained steadfast in our commitment to our operation. Our financial stability remains robust, thanks to the efficient management of resources available to us.

As we move forward, we are focussing on sustainability and growth. We are implementing cost-saving measures and exploring new funding opportunities to assist in this. Our commitment to our mission remains unwavering, and with continued support, we are confident in overcoming future challenges.

Collaborations with governmental agencies, healthcare providers, and educational institutions have enhanced our ability to deliver comprehensive services. These partnerships have facilitated resource-sharing and knowledge exchange, benefitting both our organisation and the community.

Looking to the future, we are committed to promote the rights and well-being of older people and to ensure that we raise awareness about ageing related issues. We will continue to adapt to the evolving needs of older adults, ensuring that our help and advice remain relevant and impactful to create a community where aging is embraced with respect.

On behalf of the Board of Trustees I extend heartfelt gratitude to all our volunteers and staff who, through hard work and commitment, have contributed to our progress. Their dedication and support have been instrumental in improving the lives of older people in our community.

In conclusion we are proud of the progress we have made in supporting older adults with their day-to-day issues. We have had influence in the lives of many. We will continue our efforts to build a society where every older person can live with independence, dignity, and joy.

David Harbach
Chair of The Board of Trustees



STRUCTURE, MANAGEMENT AND GOVERNANCE

Age Concern Stourbridge and Halesowen is a local, independent charity which has been providing care to older people since 1975. Our aim is to offer practical support by providing services that help the over 50's in the Dudley Borough to get out and about, meet friends, keep active, stay healthy and generally live life to the full.

Our Elton Centre in Stourbridge provides a range of activities such as bowls, exercises, art & crafts etc., plus an Advice & Information service providing free help on benefits, health and social care etc. Exercise classes are also provided at Halesowen Town Hall (previously "The Cornbow").

The Elton Centre is also available for hire by local community organisations.

Age Concern S&H is incorporated as a charitable company limited by guarantee and not having a share capital. Accordingly, the trustees of the charity are also directors for the purposes of company law. The constitution of the charity is contained within its Memorandum and Articles of Association.

Management of the Charity is by the Board of Trustees/Directors who are committed to the principles and practice of good governance as issued by the Charity Commission and as contained in the various associated Codes for the voluntary and community sector.

Annual accounts are subject to an independent examination by an appropriately qualified Chartered Accountant.

ACHIEVEMENTS & PERFORMANCE 2024

Financial Review:

Accounts for the year ended 31.03.24 show a net decrease in funds ("loss") of £14,321; as compared with the previous year's gain of £9,021. The loss this year is mainly due to higher costs associated with new staff and significantly higher energy costs. (See Expenditure Review below).

Total Balance Sheet Reserves as at 31 March 2024 remained healthy at £527,296; previous year £541,617. Including Total cash reserves as at 31.03.24 of £89,902, as compared with £103,099 as at 31.03.23.

Reserves also include as an asset the Elton Centre which is owned by the charity. A professional valuation carried out in 2017 gave a market value in the region of £285,000.

Full financial statements prepared by Colin Dalton Limited form part of this Annual Trustees' Report. A summary of these statements is provided in Appendices 1 – 4 attached to help readers better understand the charity's results. Supporting notes are included in the Income and Expenditure reviews below (and in the later Independent Examiner's Report).

- Appendix 1. Our Results in Brief;
- Appendix 2. Pie Chart - Income & Expenditure for 2024.
- Appendix 3. Bar Chart – Income & Expenditure for 2024 & 2023;
- Appendix 4. Detailed Statement of Financial Activities.

Income Review:

Activities

Leisure activities for our older clients continue to be popular with a range of activities including indoor bowls, art & crafts, exercises (including yoga, tai chi and pilates), harmonica club etc. The Elton Centre also has a café providing daily refreshments and Sunday lunches.

In the year ended 31 March 2024 these activities brought in total income of £48,648 (2023: £39,448).

Room Hire

Since re-opening in May 2021 our Centre Manager, Kim Guest, has been successful in attracting a wider range of bookings and age groups which has been important in making the Centre viable (and more vibrant) and thus helping to achieve its aims of caring for older people. Following the significant loss of local authority grants in April 2017 and the impact of Covid-19 restrictions subsequently, the extra income from room hire has proved essential in the charity's survival.

During the year some 17 local groups hired rooms within the Elton Centre on a regular basis for a variety of family-orientated activities. Bookings also included a local pharmacist using the Centre for carrying out Covid-19 and flu vaccinations.

Room hire not only generates extra income for the charity but also provides a valuable community service, as well as promoting the charity's location and facilities.

In the year ended 31 March 2024 room hire brought in total income of £17,240 (2022: £21,825).

Other Income

Other income received in the year of £18,689 came from donations & grants, fund raising events interest etc. (2023: £17,861).

Grants received in the year of £3,477 helped to fund new projects identified by the Board for new flooring in the foyer, a new photocopier, and a new CCTV system.

Fund raising events raised £6,311, including Christmas fayre, Christmas party, kurling, quizzes, afternoon teas, Coronation celebration, bowls tournament, 80s events etc. Donations raised a further £3,511, including a £1,000 legacy, a number of "in memoriam" donations (including Fred Hunt, ex-Chairman), plus other general donations.

Other income of £5,390 comprised £2,838 from interest received, and £2,552 from other miscellaneous items.

The charity is grateful to those people who supported us by attending events and making donations.

Expenditure Review:

Total expenditure in the year to 31.03.24 was £98,898 as compared with £70,113 in the previous year, an increase of £28,785. Increased costs reflect increased activities generally plus the following significant items:

- Increased staffing costs including volunteers and contractor. + £14k
- Increase in energy tariffs due to the war in Ukraine etc (an increase in costs for the year of + 39%) + £5k
- Increase in repairs, including emergency repairs to blocked drains. + £2k

Advice & Information Service Review:

An important part of the charity's work is providing information and advice to older people on a range of individual problems including benefit claims, debt advice, mobility etc. – many of which now require completion of claims on-line. This is a free service, although clients are invited to make donations.

With the current cost of living pressures we have seen a significant increase in enquiries (*see below*) and in the issue of grants and shopping vouchers. Many enquiries now come from referrals from other local agencies including CABs.

In the year ended 31 March 2024 our staff provided help to 3,659 clients as compared with 1,242 in the previous year (+ 66%)

Advice & Information Service Review: Continued

The service is provided by a team of volunteers with CAB experience. Upgrades to our computer and telephone systems have improved facilities for staff and clients, plus a greater use of social media and our website to promote the help available.

Additional services to support the community have also been developed including a bereavement help group, and participation in Dudley Council's initiatives such as Warm Welcome, Talkin' Tables and Ageing Well events.

FUTURE PLANS

As reported in the Chairman's report (page 3) the charity will be focussed on sustainability and growth in the coming year, and its ongoing commitment to the well-being of the older people we serve.

In 2025 Age Concern Stourbridge will be celebrating 50 years since the charity was originally started by a small group of church and scout volunteers who saw a need locally to provide a support network for older people who were vulnerable for various reasons.

Specific future plans and strategies include:

- To implement cost-saving measures and to explore new funding opportunities.
- To ensure that the building and equipment infrastructures at the Elton Centre are "fit-for-purpose". This includes progressing energy cost saving measures to replace an outdated boiler and heating system, and improved parking facilities.
- Ongoing development of our Café/Kitchen as a viable service is considered a priority in terms of generating increased footfall and income.
- With the closure of other local offices such as Age UK Dudley, and Stourbridge Citizens Advice, there is a particular need to extend our information services for older people due to increased demands. Recruiting and training more volunteers is a necessity, as also is the opportunity to extend the areas we serve.
- Due to cost constraints the recruitment of more volunteers is seen as important to meet users' needs whilst also ensuring that the charity remains viable. Currently volunteers are a valuable addition in supporting our kitchen, advice & information, and garden.

Volunteers also include our trustees and the need to recruit new trustees with the necessary skills and commitment to implement future strategies and changes.

- Age Concern S&H is a member of a Limited Liability Partnership (LLP) with other local organisations and charities. The LLP was formed to explore tender opportunities and to prepare bids using the shared resources of its members. Any successful bid will be beneficial to the charity's funding and future growth.
- The Charity recognises the increasing importance of Social Media generally to promote the presence and services of Age Concern and the Elton Centre. Progress has been made with an improved website and a greater presence on Facebook etc. A new Trustee with communication and public relations skills has been appointed and will be preparing a comprehensive Marketing and Communication Plan to further develop how we use social media and to build links and promote growth.

The charity's website www.ageconcernsh.org.uk and Facebook [EltonCentreStourbridge](https://www.facebook.com/EltonCentreStourbridge) can be visited to find out more about the charity and the latest news on what is happening at our Elton Centre.

Please do take a look.

**REPORT OF THE TRUSTEES
& FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**



EXERCISE, FITNESS CLASSES

CAFÉ, SUNDAY LUNCHES

FUND RAISING EVENTS - QUIZZES, KURLING, TABLE TOPS, ENTERTAINMENTS

TAI CHI, PILATES, YOGA

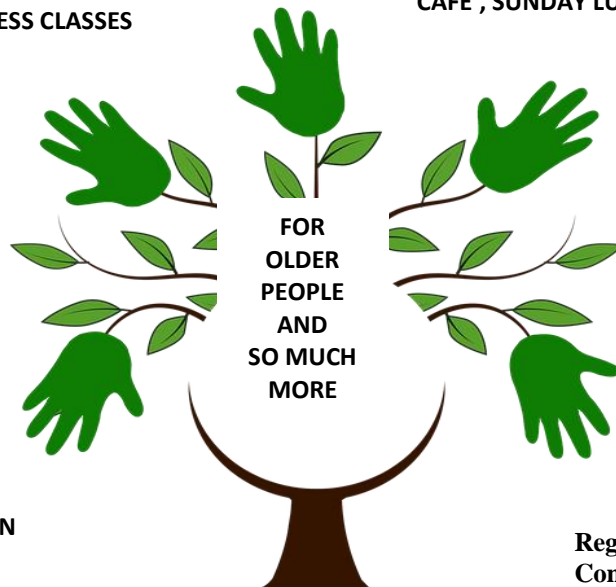
LINE DANCING

BOWLS

ART & CRAFTS

HARMONICA

MEDITATION



DAY TRIPS

PARTIES

VACCINATIONS

FAMILY CLASSES

SLIMMING WORLD

Registered Charity No: 1096783
Company Registration No: 03266213

www.ageconcernsh.org.uk

REGISTERED COMPANY NUMBER: 03266213 (England and Wales)
REGISTERED CHARITY NUMBER: 1096783

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2024**

for

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ**

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Contents of the Financial Statements
for the Year Ended 31 March 2024**

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Detailed Statement of Financial Activities	14 to 15

AGE CONCERN STOURBRIDGE AND HALESOWEN

Report of the Trustees for the Year Ended 31 March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objective for which the charity is established is "To promote the relief of elderly people in a manner which now or hereafter may be deemed by law to be charitable in and around Stourbridge and Halesowen and the surrounding areas". Age Concern Stourbridge and Halesowen is a local independent charity which has been providing care to older people for over 40 years. Our Elton Centre, Stourbridge, provides a range of services and activities including bowls, exercises, arts and crafts, café and Sunday lunches etc. Also an Information Office offering free advice and help on benefits, health and social care etc. Our Elton Centre is also available for hire by local community organisations. Weekly exercise classes are also held at Halesowen Town Hall ("The Cornbow").

ACHIEVEMENT AND PERFORMANCE

See separate Trustees Report for details of achievements and performance during the year.

FINANCIAL REVIEW

The net deficit for the year amounted to £14,321 (2023 - £9,021 surplus). Total funds reduced over the year under review from £541,617 to £527,296.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and twelve months expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Concern Stourbridge and Halesowen was registered with Companies House and the Charity Commission on 1st April 2010. The company is limited by guarantee, not having a share capital. An updated Articles and Memorandum of Association was approved for the charity which incorporated changes introduced by the Companies Act 2006.

The charity's Governing Document is the Articles and Memorandum of Association.

The directors of the company are also the trustees for the purpose of charity law.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03266213 (England and Wales)

Registered Charity number

1096783

Registered office

The Elton Centre
St John's Road
Stourbridge
West Midlands
DY8 1EJ

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Report of the Trustees
for the Year Ended 31 March 2024**

Trustees

D Harbach - Chairman
F S Hunt (deceased 1.6.23)
G Partridge
Dr P H Collins
B Mitchell FCCA (appointed 15.6.23)
J Sheldon (appointed 21.3.24)
B J Bowen (appointed 21.9.23)

Company Secretary

B Mitchell FCCA

Independent Examiner

Mr C Dalton FCA
Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

GOING CONCERN

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also the directors of AGE CONCERN STOURBRIDGE AND HALESOWEN for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which 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 the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 15/4/2024 and signed on its behalf by:


.....
D Harbach - Chairman - Trustee

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

Date: 15/11/2024

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Statement of Financial Activities
for the Year Ended 31 March 2024**

	Notes	Unrestricted funds £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and grants		3,510	3,478	6,988	11,808
Charitable activities	4				
- Income		48,648	-	48,648	39,448
Other trading activities	2	23,551	-	23,551	25,947
Investment income	3	2,838	-	2,838	1,050
Other income		<u>2,552</u>	<u>-</u>	<u>2,552</u>	<u>881</u>
Total		<u>81,099</u>	<u>3,478</u>	<u>84,577</u>	<u>79,134</u>
EXPENDITURE ON					
Raising funds	5	7,111	-	7,111	5,981
Charitable activities	6				
- Expenditure		87,179	3,888	91,067	63,412
Other		<u>720</u>	<u>-</u>	<u>720</u>	<u>720</u>
Total		<u>95,010</u>	<u>3,888</u>	<u>98,898</u>	<u>70,113</u>
NET INCOME/(EXPENDITURE)		(13,911)	(410)	(14,321)	9,021
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>528,706</u>	<u>12,911</u>	<u>541,617</u>	<u>532,596</u>
TOTAL FUNDS CARRIED FORWARD		<u>514,795</u>	<u>12,501</u>	<u>527,296</u>	<u>541,617</u>

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet
31 March 2024**

	Notes	Unrestricted funds £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	12	424,814	11,833	436,647	436,253
Unlisted investments	13	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>1,000</u>
		425,814	11,833	437,647	437,253
CURRENT ASSETS					
Stocks	14	400	-	400	400
Debtors	15	6,406	-	6,406	5,229
Cash at bank		<u>89,234</u>	<u>668</u>	<u>89,902</u>	<u>103,099</u>
		96,040	668	96,708	108,728
CREDITORS					
Amounts falling due within one year	16	(7,059)	-	(7,059)	(4,364)
		<u>88,981</u>	<u>668</u>	<u>89,649</u>	<u>104,364</u>
NET CURRENT ASSETS					
		<u>88,981</u>	<u>668</u>	<u>89,649</u>	<u>104,364</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>514,795</u>	<u>12,501</u>	<u>527,296</u>	<u>541,617</u>
NET ASSETS					
		<u>514,795</u>	<u>12,501</u>	<u>527,296</u>	<u>541,617</u>
FUNDS					
	17				
Unrestricted funds:					
General fund				514,795	528,706
Restricted funds:					
Restricted funds				<u>12,501</u>	<u>12,911</u>
TOTAL FUNDS					
				<u>527,296</u>	<u>541,617</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet - continued
31 March 2024**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 15/11/2024 and were signed on its behalf by:


.....
D Harbach - Chairman - Trustee

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

Notes to the Financial Statements for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Fixtures and fittings	- 20% on cost

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

Fixed asset investments

Fixed asset investments are stated at market value.

Related party exemption

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

2. OTHER TRADING ACTIVITIES

	31.3.24	31.3.23
	£	£
Room hire	17,240	21,825
Fayres/jumble sales	5,556	3,891
Miscellaneous/sundry events	755	231
	<u>23,551</u>	<u>25,947</u>

3. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Income from investments	<u>2,838</u>	<u>1,050</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.24	31.3.23
	Activity	£	£
Kitchen	- Income	22,107	14,763
Exercise (Cornbow)	- Income	8,083	7,694
Bowls	- Income	7,130	7,479
Keep fit/ Yoga	- Income	8,705	7,213
Art and crafts	- Income	2,623	2,299
		<u>48,648</u>	<u>39,448</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

5. RAISING FUNDS

Raising donations and legacies

	31.3.24	31.3.23
	£	£
Other fundraising costs	3,613	2,677
Staff costs	<u>3,498</u>	<u>3,304</u>
	<u>7,111</u>	<u>5,981</u>

6. CHARITABLE ACTIVITIES COSTS

		Direct Costs (see note 7)
		£
- Expenditure		<u>91,067</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.24	31.3.23
	£	£
Staff costs	35,148	21,664
Depreciation (net of grants)	2,207	2,045
Kitchen and shop purchases	10,867	8,815
Activities	10,170	9,167
Insurance	1,177	1,226
Repairs and maintenance	8,807	4,494
Gas, electricity and water	15,003	10,575
Administration costs	3,800	3,594
Release of restricted funds	<u>3,888</u>	<u>1,832</u>
	<u>91,067</u>	<u>63,412</u>

8. NET INCOME/(EXPENDITURE)

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

	31.3.24	31.3.23
	£	£
Depreciation - owned assets	5,403	3,876
Independent examiners fee	<u>720</u>	<u>720</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

9. TRUSTEES' REMUNERATION AND BENEFITS

No Trustee received remuneration in either 2024 or 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

10. STAFF COSTS

Were made up as follows:

	31.3.24	31.3.23
	£	£
Wages and salaries	29,455	17,149
Volunteers	3,580	2,490
Contractor	5,611	5,329

The average monthly number of employees during the year was as follows:

	31.3.24	31.3.23
Clerical	2	1
Cleaners	1	-
	<u>3</u>	<u>1</u>

No employees received emoluments in excess of £25,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and grants	1,847	9,961	11,808
Charitable activities			
- Income	39,448	-	39,448
Other trading activities	25,947	-	25,947
Investment income	1,050	-	1,050
Other income	<u>881</u>	<u>-</u>	<u>881</u>
Total	<u>69,173</u>	<u>9,961</u>	<u>79,134</u>
EXPENDITURE ON			
Raising funds	5,981	-	5,981
Charitable activities			
- Expenditure	61,580	1,832	63,412
Other	<u>720</u>	<u>-</u>	<u>720</u>
Total	<u>68,281</u>	<u>1,832</u>	<u>70,113</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued			
	Unrestricted funds	Restricted fund	Total funds
	£	£	£
NET INCOME	892	8,129	9,021
 RECONCILIATION OF FUNDS			
Total funds brought forward	527,814	4,782	532,596
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>528,706</u>	<u>12,911</u>	<u>541,617</u>

12. TANGIBLE FIXED ASSETS			
	Freehold property	Fixtures and fittings	Totals
	£	£	£
COST			
At 1 April 2023	416,402	131,772	548,174
Additions	<hr/>	5,797	<hr/>
	-	5,797	5,797
At 31 March 2024	<u>416,402</u>	<u>137,569</u>	<u>553,971</u>
 DEPRECIATION			
At 1 April 2023	-	111,921	111,921
Charge for year	<hr/>	5,403	<hr/>
	-	5,403	5,403
At 31 March 2024	<hr/>	<u>117,324</u>	<u>117,324</u>
	-	117,324	117,324
 NET BOOK VALUE			
At 31 March 2024	<u>416,402</u>	<u>20,245</u>	<u>436,647</u>
At 31 March 2023	<u>416,402</u>	<u>19,851</u>	<u>436,253</u>

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

13. UNLISTED INVESTMENTS	
	Unlisted investments
	£
MARKET VALUE	
At 1 April 2023 and 31 March 2024	<hr/>
	1,000
 NET BOOK VALUE	
At 31 March 2024	<hr/>
	1,000
At 31 March 2023	<hr/>
	1,000

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

14. STOCKS		31.3.24	31.3.23
		£	£
Stocks		<u>400</u>	<u>400</u>
15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.24	31.3.23
		£	£
Prepayments and accrued income		<u>6,406</u>	<u>5,229</u>
16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.24	31.3.23
		£	£
Trade creditors		4,497	1,759
Social security and other taxes		253	221
Accruals and deferred income		<u>2,309</u>	<u>2,384</u>
		<u>7,059</u>	<u>4,364</u>
17. MOVEMENT IN FUNDS			
		Net	At
	At 1.4.23	movement	31.3.24
	£	in funds	£
		£	
Unrestricted funds			
General fund	528,706	(13,911)	514,795
Restricted funds			
Restricted funds	12,911	(410)	12,501
	<u>541,617</u>	<u>(14,321)</u>	<u>527,296</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General fund	81,099	(95,010)	(13,911)
Restricted funds			
Restricted funds	3,478	(3,888)	(410)
	<u>84,577</u>	<u>(98,898)</u>	<u>(14,321)</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	527,814	892	528,706
Restricted funds			
Restricted funds	4,782	8,129	12,911
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>532,596</u>	<u>9,021</u>	<u>541,617</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	69,173	(68,281)	892
Restricted funds			
Restricted funds	9,961	(1,832)	8,129
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>79,134</u>	<u>(70,113)</u>	<u>9,021</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

19. ULTIMATE CONTROLLING PARTY

The charity is controlled by its Trustees.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2024**

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS				
Donations and grants				
Donations and grants	3,510	3,478	6,988	11,808
Other trading activities				
Room hire	17,240	-	17,240	21,825
Fayres/jumble sales	5,556	-	5,556	3,891
Miscellaneous/sundry events	<u>755</u>	<u>-</u>	<u>755</u>	<u>231</u>
	23,551	-	23,551	25,947
Investment income				
Income from investments	2,838	-	2,838	1,050
Charitable activities				
Kitchen	22,107	-	22,107	14,763
Exercise (Combaw)	8,083	-	8,083	7,694
Bowls	7,130	-	7,130	7,479
Keep fit/ Yoga	8,705	-	8,705	7,213
Art and crafts	<u>2,623</u>	<u>-</u>	<u>2,623</u>	<u>2,299</u>
	48,648	-	48,648	39,448
Other income				
Miscellaneous	<u>2,552</u>	<u>-</u>	<u>2,552</u>	<u>881</u>
Total incoming resources	81,099	3,478	84,577	79,134
EXPENDITURE				
Raising donations and legacies				
Other fundraising costs	3,613	-	3,613	2,677
Staff costs	<u>3,498</u>	<u>-</u>	<u>3,498</u>	<u>3,304</u>
	7,111	-	7,111	5,981
Charitable activities				
Wages	35,148	-	35,148	21,664
Depreciation (net of grants)	2,207	-	2,207	2,045
Kitchen and shop purchases	10,867	-	10,867	8,815
Activities	10,170	-	10,170	9,167
Insurance	1,177	-	1,177	1,226
Repairs and maintenance	8,807	-	8,807	4,494
Gas, electricity and water	15,003	-	15,003	10,575
Administration costs	3,800	-	3,800	3,594
Carried forward	<u>87,179</u>	<u>-</u>	<u>87,179</u>	<u>61,580</u>

This page does not form part of the statutory financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2024**

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
Charitable activities				
Brought forward	87,179	-	87,179	61,580
Release of restricted funds	<u>-</u>	<u>3,888</u>	<u>3,888</u>	<u>1,832</u>
	87,179	3,888	91,067	63,412
Support costs				
Governance costs				
Independent examiners fee	<u>720</u>	<u>-</u>	<u>720</u>	<u>720</u>
Total resources expended	<u>95,010</u>	<u>3,888</u>	<u>98,898</u>	<u>70,113</u>
Net income	<u>(13,911)</u>	<u>(410)</u>	<u>(14,321)</u>	<u>9,021</u>

This page does not form part of the statutory financial statements

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

Date: 15/11/2024

AGE CONCERN STOURBRIDGE AND HALESOWEN

England & Wales - Charity number 1096783

Accounts

AGE CONCERN STOURBRIDGE & HALESOWEN
REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2023

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FRONT COVER:

Photo shows our lovely volunteer ladies – Pam, Janet, Doreen and Eileen - supporting one of our Table Top fundraising events.

AGE CONCERN STOURBRIDGE & HALESOWEN

COMPANY LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31st MARCH 2023

TRUSTEES/DIRECTORS who served during the year:

David Harbach – Chair of Trustees
Gaye Partridge – Vice Chair
Fred S Hunt (Died 31st May 2023)
Dr Paul Collins
Caroline Webb (Resigned 2.12.22)

SECRETARY: Brian Mitchell FCCA

CENTRE MANAGER: Kim Guest

REGISTERED OFFICE:

The Elton Centre
St John's Road
Stourbridge
West Midlands DY8 1EJ
UK

Tel No: 01384 390065
E-mail: acshstourbridge@gmail.com
Website: www.ageconcernsh.org.uk

Charity Registration No: 1096783

Company Registration No: 03266213 Company limited by guarantee;
Registered in England.

INDEPENDENT EXAMINER: Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands DY6 8BQ

BANKERS: HSBC
114 High Street
Stourbridge
West Midlands DY8 1DZ

SOLICITORS: Higgs & Sons
3 Waterfront Business Park
Brierley Hill
West Midlands DY5 1LX

PENSION PROVIDER: Legal & General

A TRIBUTE TO PAST COLLEAGUES...

Sadly, during the year the charity lost two colleagues who had been staunch leaders not only of Age Concern, but in the local community. The Board hereby acknowledges the enormous contributions made by Fred Hunt and Ron Dalton and thank them for their many years of valuable service and commitment.

FRED HUNT

Fred died on 31st May 2023, aged 92 years. A serving Trustee at the time of his death, and a previous Chairman of Age Concern. Former Mayor and council leader of Dudley, as well as an Honorary Freeman of the Borough. As Mayor, Fred helped to provide the old Mary Steven Maternity Hospital as a new centre for Age Concern in Stourbridge.

Fred always carried out his duties with authority, wisdom and good humour, and will be a huge loss to the local community which he served so well.



RON DALTON

Ron died on 4th April 2023, aged 87 years. He was Chairman of Age Concern for over 20 years, and retired from the Charity in 2013. In that time Ron oversaw the growth of Age Concern from small beginnings at St John's church hall to a major provider of care at its three centres at Elton, Mary Stevens, and Green Lane, Halesowen. Ron was particularly proud of the Charity being awarded with the Queen's Golden Jubilee award in 2003.

In all these achievements Ron recognised the importance of the support given to him by other colleagues, staff and volunteers; including Fred Hunt (above) and, in particular, his late wife Val. Ron and Val were also keen supporters of The Royal British Legion.

Quoting from his final Chairman's report:

*Life is like a trolley, which never will go straight,
It deviates, gets out of hand, and never seems to wait.
Unless it's being handled with guidance and with care,
You'll go the wrong direction, if you are unaware.*



CHAIRMAN’S REPORT 2023

I am delighted to present the Chairman’s report for Age Concern Stourbridge and Halesowen once again. As we reflect on the past year, we are grateful for the unwavering support and dedication of our team. Their commitment has allowed us to continue in making a positive impact on the lives of those we serve.

Sadly, in the last 12 months we have lost 2 dear colleagues, Ron Dalton and Fred Hunt, who passed away – *“Called to Higher Service”*. We acknowledge their enormous contribution to our organisation, their legacies will forever remain in our hearts and in the work, we continue to do.

The past year has posed many challenges, and it is a testament of our resilience as an organisation to adapt to new and changing circumstances, and we do this by determination and creativity. Despite the challenges we remain committed to providing support and advice to an increasing number of people in the community. Indeed, our dedicated volunteers continue to make an invaluable contribution and their unwavering dedication is a constant source of inspiration.

The year has taught us important lessons. We have learned to be adaptable, innovative, and responsive. Our ability to persevere in the face of adversity is testament to the strength of Age Concern Stourbridge and Halesowen.

I want to extend my appreciation to our dedicated staff, volunteers and board members, your hard work and passion has been instrumental in our navigation through this year.

I invite you to join us on our journey for the year ahead. Your involvement, whether big or small makes a difference. Together we can continue to make positive changes in our community and the lives of those we serve.

David Harbach

Chair of The Board of Trustees



STRUCTURE, MANAGEMENT AND GOVERNANCE

Age Concern Stourbridge and Halesowen is a local, independent charity which has been providing care to older people since 1975. Our aim is to offer practical support by providing services that help the over 50's in the Dudley Borough to get out and about, meet friends, keep active, stay healthy and generally live life to the full.

Our Elton Centre in Stourbridge provides a range of activities such as bowls, exercises, art & crafts etc., plus an Advice & Information service providing free help on benefits, health and social care etc. Exercise classes are also provided at Halesowen Town Hall (previously "The Cornbow").

The Elton Centre is also available for hire by local community organisations.

Age Concern S&H is incorporated as a charitable company limited by guarantee and not having a share capital. Accordingly, the trustees of the charity are also directors for the purposes of company law. The constitution of the charity is contained within its Memorandum and Articles of Association.

Management of the Charity is by the Board of Trustees/Directors who are committed to the principles and practice of good governance as issued by the Charity Commission and as contained in the various associated Codes for the voluntary and community sector.

Annual accounts are subject to an independent examination by an appropriately qualified Chartered Accountant.

ACHIEVEMENTS & PERFORMANCE 2023

Financial Review:

Accounts for the year ended 31.03.23 show a net increase in funds ("gain") of £9,021; as compared with the previous year's gain of £9,526. These are encouraging results following losses reported in earlier "pre-pandemic" years, and as the Charity continues to recover from the impact of Covid-19 and lockdowns in 2020 & 2021.

Total cash reserves as at 31.03.23 were £103,099, as compared with £102,408 as at 31.03.22.

The Elton Centre is owned by the charity, with a market value in the region of £285,00 (professional valuation carried out February 2017).

Full financial statements prepared by Colin Dalton Limited form part of this Annual Trustees' Report. A summary of these statements is provided in Appendices 1 – 4 attached to help readers better understand the charity's results. Supporting notes are included in the Income and Expenditure reviews below (and in the later Independent Examiner's Report).

- Appendix 1. Our Results in Brief;
- Appendix 2. Pie Chart - Income & Expenditure for 2023;
- Appendix 3. Bar Chart – Income & Expenditure for 2023 & 2022;
- Appendix 4. Detailed Statement of Financial Activities for 2023.

Income Review:

Activities

Leisure activities for our older clients continue to be popular with a range of activities including indoor bowls, art & crafts, exercises (including yoga, tai chi and pilates), harmonica club etc. The Elton Centre also has a café providing daily refreshments and Sunday lunches.

In the year ended 31 March 2023 these activities brought in total income of £39,448 (2022: £22,096).

Room Hire

Since re-opening in May 2021 our Centre Manager, Kim Guest, has been successful in

Room Hire Continued

attracting a wider range of bookings and age groups which has been important in making the Centre viable (and more vibrant) and thus helping to achieve its aims of caring for older people. Bookings also include a local pharmacist using the Centre for carrying out Covid-19 and flu vaccinations.

Income from room hire not only generates extra income for the charity but also provides a valuable community service, as well as promoting the charity's location and facilities.

In the year ended 31 March 2023 room hire brought in total income of £21,825 (2022: £15,475).

Other Income

Other income received in the year of £17,861 came from donations & grants, fund raising events interest etc. (2022: £16,903).

Grants received in the year include £8,571 towards new energy-saving LED lighting, plus other grants of £1,390 towards our advice & information service and a new bereavement service.

Fund raising events raised £3,891, including skittles, kurling, quizzes, entertainments, and a Summer fayre. Donations raised a further £1,847, and other miscellaneous receipts and interest £2,162.

The charity is grateful to those people who supported us by attending events and making donations.

Expenditure Review:

Total expenditure in the year to 31.03.23 was £70,113 as compared with £44,948 in the previous year, an increase of £25,165. Increased costs reflect increased activities generally plus significantly increased energy costs due to the war in Ukraine etc:

- Increased activities, including kitchen/café +£11k (offset by increased income)
- Increased staffing costs including volunteers and contractor. + £7k
- Increase in energy costs imposed by higher tariffs and increased usage + £6k

Advice & Information Service Review:

An important part of the charity's work is providing information and advice to older people on a range of individual problems including benefit claims, debt advice, mobility etc. – many of which now require completion of claims on-line. This is a free service, although clients are invited to make donations.

With the current cost of living pressures we have seen an increase in enquiries, and in the issue of grants and shopping vouchers. In the year ended 31 March 2023 our staff provided help to 1,242 clients.

The service is provided by a team of volunteers with CAB experience. Upgrades to our computer and telephone systems have improved facilities for staff and clients, plus a greater use of social media and our website to promote the help available.

Additional services to support the community have also been developed including a bereavement help group, and participation in Dudley Council's initiatives such as Warm Welcome, Talkin' Tables and Ageing Well events.

FUTURE PLANS

As reported in the Chairman's report (page 3) the Charity recognise the importance of being adaptable, innovative, and persevering as it continues to face challenging times ahead.

FUTURE PLANS Continued

Particular attention will be given by Board members to monitoring the financial viability of all the charity's operations as it faces the pressures of rising energy costs and other costs of living generally. Regular price reviews (income) and scrutiny of costs will be important.

The following strategies have been identified:

- To ensure that the building and equipment infrastructures at the Elton Centre are “fit-for-purpose”. Improved lighting, and hand rails to our two portacabins have been completed in the year. Future projects identified include: a new and improved CCTV security system following incidents of vandalism and drug-taking around the Centre; and energy cost saving measures to replace outdated boiler and heating systems at the Centre. Where appropriate grant funding towards these projects will be sought.
- As the charity continues to grow the Board recognise the need to recruit permanent skilled staff to support our Centre Manager and to provide the ongoing resources to be a successful organisation. To date two new staff have been appointed.
- However, due to cost constraints the support of volunteers is also seen as important to meet users' needs whilst also ensuring that the charity remains viable. Currently volunteers are a valuable addition in supporting our kitchen, advice & information, and garden.

With the closure of other local offices such as Age UK Dudley, and Stourbridge Citizens Advice, there is a particular need to extend our information services for older people. Future plans include recruiting and training more volunteers and to extend the areas we serve including Halesowen.

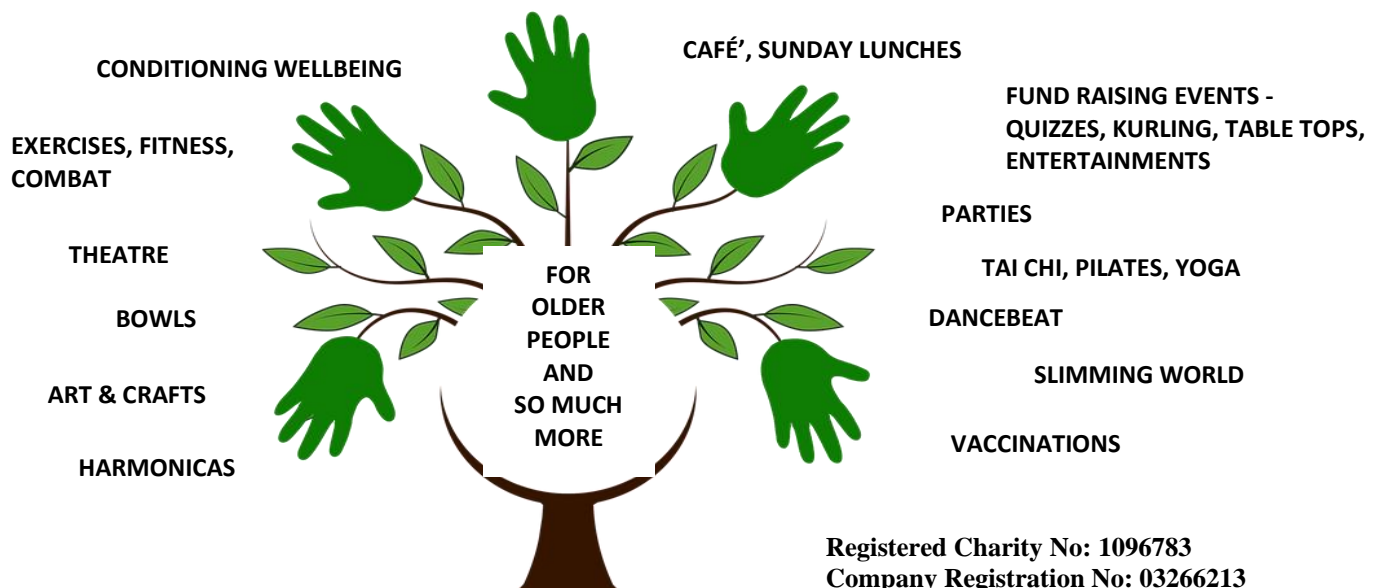
Volunteers also include ongoing efforts to recruit new trustees with the necessary skills and commitment to implement future strategies and changes.

- The development of our Café/Kitchen as a viable service is considered a priority in terms of generating increased footfall and income.
- Currently we are unable to provide a full Day Care service for our less abled clients due to the loss of carers, kitchen staff, and drivers; plus limited space in our remaining centre. The situation will remain under review as the charity returns to a more secure future, including the availability of funding from local authorities as part of their statutory duties for adult social care.
- Age Concern S&H is a member of a Limited Liability Partnership (LLP) with other local organisations and charities. The LLP was formed to explore tender opportunities and to prepare bids using the shared resources of its members. Any successful bid will be beneficial to the charity's funding and future growth. Ongoing projects include Healthy Communities Funding in respect of reducing health inequalities for older people and minority groups, digital inclusion, and support for people with long-term health conditions and disabilities.
- The Charity recognises the importance of using Social Media generally to promote the presence and services of “Age Concern Stourbridge & Halesowen @ the Elton Centre”. Progress has been made with an improved website (including an on-line donation facility), and a greater presence on Facebook. Further progress is planned going forward.

The charity's website www.ageconcernsh.org.uk and Facebook [the elton centre stourbridge](https://www.facebook.com/theeltoncentre) can be visited to find out more about the charity and the latest news on what is happening at our Elton Centre

Please do take a look.

REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023



REGISTERED COMPANY NUMBER: 03266213 (England and Wales)
REGISTERED CHARITY NUMBER: 1096783

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2023**

for

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ**

AGE CONCERN STOURBRIDGE AND HALESOWEN

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for the Year Ended 31 March 2023**

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AGE CONCERN STOURBRIDGE AND HALESOWEN

Report of the Trustees for the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objective for which the charity is established is "To promote the relief of elderly people in a manner which now or hereafter may be deemed by law to be charitable in and around Stourbridge and Halesowen and the surrounding areas".

Age Concern Stourbridge and Halesowen is a local independent charity which has been providing care to older people for over 40 years. Our Elton Centre, Stourbridge, provides a range of services and activities including bowls, exercises, arts and crafts, café and Sunday lunches etc. Also an Information Office offering free advice and help on benefits, health and social care etc. Our Elton Centre is also available for hire by local community organisations.

Weekly exercise classes are also held at Halesowen Town Hall ("The Cornbow").

ACHIEVEMENT AND PERFORMANCE

See separate Trustees Report for details of achievements and performance during the year.

FINANCIAL REVIEW

The net surplus for the year amounted to £9,021 (2022 - £9,526). Total funds rose over the year under review from £532,596 to £541,617.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and twelve months expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Concern Stourbridge and Halesowen was registered with Companies House and the Charity Commission on 1st April 2010. The company is limited by guarantee, not having a share capital. An updated Articles and Memorandum of Association was approved for the charity which incorporated changes introduced by the Companies Act 2006.

The charity's Governing Document is the Articles and Memorandum of Association.

The directors of the company are also the trustees for the purpose of charity law.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03266213 (England and Wales)

Registered Charity number

1096783

Registered office

The Elton Centre
St Johns Road
Stourbridge
West Midlands
DY8 1EJ

AGE CONCERN STOURBRIDGE AND HALESOWEN

Report of the Trustees for the Year Ended 31 March 2023

Trustees

D Harbach - Chairman

F S Hunt (deceased 1.6.23)

G Partridge

Dr P H Collins

Ms C Webb (resigned 2.12.22)

B Mitchell FCCA (appointed 15.6.23)

Company Secretary

B Mitchell FCCA

Independent Examiner

Mr C Dalton FCA

Dalton Pardoe Limited

Chartered Accountants

794 High Street

Kingswinford

West Midlands

DY6 8BQ

GOING CONCERN

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also the directors of AGE CONCERN STOURBRIDGE AND HALESOWEN for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which 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 the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

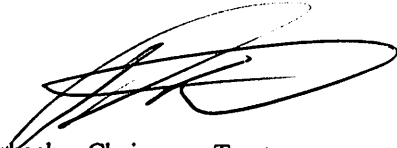
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding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

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Report of the Trustees
for the Year Ended 31 March 2023**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 21 September 2023 and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'D Harbach', written over a horizontal line.

D Harbach - Chairman - Trustee

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

21 September 2023

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Statement of Financial Activities
for the Year Ended 31 March 2023**

	Notes	Unrestricted funds £	Restricted fund £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and grants		1,847	9,961	11,808	3,329
Charitable activities	4				
- Income		39,448	-	39,448	33,178
Other trading activities	2	25,947	-	25,947	17,222
Investment income	3	1,050	-	1,050	42
Other income		881	-	881	703
Total		<u>69,173</u>	<u>9,961</u>	<u>79,134</u>	<u>54,474</u>
EXPENDITURE ON					
Raising funds	5	5,981	-	5,981	5,002
Charitable activities	6				
- Expenditure		61,580	1,832	63,412	39,226
Other		720	-	720	720
Total		<u>68,281</u>	<u>1,832</u>	<u>70,113</u>	<u>44,948</u>
NET INCOME		892	8,129	9,021	9,526
RECONCILIATION OF FUNDS					
Total funds brought forward		527,814	4,782	532,596	523,070
TOTAL FUNDS CARRIED FORWARD		<u><u>528,706</u></u>	<u><u>12,911</u></u>	<u><u>541,617</u></u>	<u><u>532,596</u></u>

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet
31 March 2023**

	Notes	Unrestricted funds £	Restricted fund £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	12	424,732	11,521	436,253	426,642
Unlisted	13	1,000	-	1,000	1,000
		<u>425,732</u>	<u>11,521</u>	<u>437,253</u>	<u>427,642</u>
CURRENT ASSETS					
Stocks	14	400	-	400	-
Debtors	15	5,229	-	5,229	5,476
Cash at bank		101,709	1,390	103,099	102,408
		<u>107,338</u>	<u>1,390</u>	<u>108,728</u>	<u>107,884</u>
CREDITORS					
Amounts falling due within one year	16	(4,364)	-	(4,364)	(2,930)
		<u>102,974</u>	<u>1,390</u>	<u>104,364</u>	<u>104,954</u>
NET CURRENT ASSETS					
		<u>528,706</u>	<u>12,911</u>	<u>541,617</u>	<u>532,596</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>528,706</u>	<u>12,911</u>	<u>541,617</u>	<u>532,596</u>
NET ASSETS					
		<u>528,706</u>	<u>12,911</u>	<u>541,617</u>	<u>532,596</u>
FUNDS					
Unrestricted funds:	17				
General fund				528,706	527,814
Restricted funds:					
Restricted funds				12,911	4,782
TOTAL FUNDS					
				<u>541,617</u>	<u>532,596</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.


The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet - continued
31 March 2023**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 21 September 2023 and were signed on its behalf by:



D Harbaeh - Chairman - Trustee

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

Notes to the Financial Statements for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Fixtures and fittings	- 20% on cost

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

Fixed asset investments

Fixed asset investments are stated at market value.

Related party exemption

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

2. OTHER TRADING ACTIVITIES

	31.3.23	31.3.22
	£	£
Room hire	21,825	15,475
Fayres/jumble sales	3,891	1,747
Miscellaneous/sundry events	231	-
	<u>25,947</u>	<u>17,222</u>

3. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Income from investments	<u>1,050</u>	<u>42</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.23	31.3.22
	Activity	£	£
Kitchen	- Income	14,763	2,877
Exercise (Cornbow)	- Income	7,694	3,904
Bowls	- Income	7,479	6,459
Keep fit/ Yoga	- Income	7,213	6,454
Art and crafts	- Income	2,299	2,402
Grants - Dudley MBC	- Income	-	10,667
Grants - Job retention scheme	- Income	-	415
		<u>39,448</u>	<u>33,178</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

5. RAISING FUNDS

Raising donations and legacies

	31.3.23	31.3.22
	£	£
Other fundraising costs	2,677	3,392
Staff costs	3,304	1,610
	<u>5,981</u>	<u>5,002</u>

6. CHARITABLE ACTIVITIES COSTS

		Direct Costs (see note 7)
		£
- Expenditure		<u>63,412</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.23	31.3.22
	£	£
Staff costs	21,664	16,384
Depreciation (net of grants)	2,045	1,342
Kitchen and shop purchases	8,815	867
Activities	9,167	6,471
Insurance	1,226	1,136
Repairs and maintenance	4,494	3,684
Gas, electricity and water	10,575	3,729
Administration costs	3,594	4,030
Release of restricted funds	1,832	1,583
	<u>63,412</u>	<u>39,226</u>

8. NET INCOME/(EXPENDITURE)

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

	31.3.23	31.3.22
	£	£
Depreciation - owned assets	3,876	2,925
Independent examiners fee	720	720
	<u>720</u>	<u>720</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

9. TRUSTEES' REMUNERATION AND BENEFITS

No Trustee received remuneration in either 2023 or 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

10. STAFF COSTS

Were made up as follows:

	31.3.23	31.3.22
	£	£
Wages and salaries	17,149	16,095
Volunteers	2,490	1,567
Contractor	5,329	332

The average monthly number of employees during the year was as follows:

	31.3.23	31.3.22
Clerical	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £25,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and grants	2,472	857	3,329
Charitable activities			
- Income	33,178	-	33,178
Other trading activities	17,222	-	17,222
Investment income	42	-	42
Other income	703	-	703
Total	<u>53,617</u>	<u>857</u>	<u>54,474</u>
EXPENDITURE ON			
Raising funds	5,002	-	5,002
Charitable activities			
- Expenditure	37,643	1,583	39,226
Other	720	-	720
Total	<u>43,365</u>	<u>1,583</u>	<u>44,948</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted fund £	Total funds £
NET INCOME/(EXPENDITURE)	10,252	(726)	9,526
RECONCILIATION OF FUNDS			
Total funds brought forward	517,562	5,508	523,070
TOTAL FUNDS CARRIED FORWARD	<u>527,814</u>	<u>4,782</u>	<u>532,596</u>

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2022	416,402	118,285	534,687
Additions	-	13,487	13,487
At 31 March 2023	<u>416,402</u>	<u>131,772</u>	<u>548,174</u>
DEPRECIATION			
At 1 April 2022	-	108,045	108,045
Charge for year	-	3,876	3,876
At 31 March 2023	<u>-</u>	<u>111,921</u>	<u>111,921</u>
NET BOOK VALUE			
At 31 March 2023	<u>416,402</u>	<u>19,851</u>	<u>436,253</u>
At 31 March 2022	<u>416,402</u>	<u>10,240</u>	<u>426,642</u>

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

13. UNLISTED

		Unlisted investments £
MARKET VALUE		
At 1 April 2022 and 31 March 2023		<u>1,000</u>
NET BOOK VALUE		
At 31 March 2023		<u>1,000</u>
At 31 March 2022		<u>1,000</u>

14. STOCKS

	31.3.23	31.3.22
	£	£
Stocks	<u>400</u>	<u>-</u>

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Prepayments and accrued income	<u>5,229</u>	<u>5,476</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Trade creditors	1,759	517
Social security and other taxes	221	127
Other creditors	-	221
Accruals and deferred income	<u>2,384</u>	<u>2,065</u>
	<u>4,364</u>	<u>2,930</u>

17. MOVEMENT IN FUNDS

		Net movement in funds	At 31.3.23
	At 1.4.22	£	£
	£		
Unrestricted funds			
General fund	527,814	892	528,706
Restricted funds			
Restricted funds	4,782	8,129	12,911
TOTAL FUNDS	<u>532,596</u>	<u>9,021</u>	<u>541,617</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	69,173	(68,281)	892
Restricted funds			
Restricted funds	9,961	(1,832)	8,129
TOTAL FUNDS	<u>79,134</u>	<u>(70,113)</u>	<u>9,021</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	517,562	10,252	527,814
Restricted funds			
Restricted funds	5,508	(726)	4,782
TOTAL FUNDS	<u>523,070</u>	<u>9,526</u>	<u>532,596</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	53,617	(43,365)	10,252
Restricted funds			
Restricted funds	857	(1,583)	(726)
TOTAL FUNDS	<u>54,474</u>	<u>(44,948)</u>	<u>9,526</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

19. ULTIMATE CONTROLLING PARTY

The charity is controlled by its Trustees.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2023**

	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS				
Donations and grants				
Donations and grants	1,847	9,961	11,808	3,329
Other trading activities				
Room hire	21,825	-	21,825	15,475
Fayres/jumble sales	3,891	-	3,891	1,747
Miscellaneous/sundry events	231	-	231	-
	<hr/>	<hr/>	<hr/>	<hr/>
	25,947	-	25,947	17,222
Investment income				
Income from investments	1,050	-	1,050	42
Charitable activities				
Kitchen	14,763	-	14,763	2,877
Exercise (Cornbow)	7,694	-	7,694	3,904
Bowls	7,479	-	7,479	6,459
Keep fit/ Yoga	7,213	-	7,213	6,454
Art and crafts	2,299	-	2,299	2,402
Grants - Dudley MBC	-	-	-	10,667
Grants - Job retention scheme	-	-	-	415
	<hr/>	<hr/>	<hr/>	<hr/>
	39,448	-	39,448	33,178
Other income				
Miscellaneous	881	-	881	703
	<hr/>	<hr/>	<hr/>	<hr/>
Total incoming resources	69,173	9,961	79,134	54,474
EXPENDITURE				
Raising donations and legacies				
Other fundraising costs	2,677	-	2,677	3,392
Staff costs	3,304	-	3,304	1,610
	<hr/>	<hr/>	<hr/>	<hr/>
	5,981	-	5,981	5,002
Charitable activities				
Wages	21,664	-	21,664	16,384
Depreciation (net of grants)	2,045	-	2,045	1,342
Carried forward	23,709	-	23,709	17,726

This page does not form part of the statutory financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2023**

	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
Charitable activities				
Brought forward	23,709	-	23,709	17,726
Kitchen and shop purchases	8,815	-	8,815	867
Activities	9,167	-	9,167	6,471
Insurance	1,226	-	1,226	1,136
Repairs and maintenance	4,494	-	4,494	3,684
Gas, electricity and water	10,575	-	10,575	3,729
Administration costs	3,594	-	3,594	4,030
Release of restricted funds	-	1,832	1,832	1,583
	<u>61,580</u>	<u>1,832</u>	<u>63,412</u>	<u>39,226</u>
Support costs				
Governance costs				
Independent examiners fee	720	-	720	720
	<u>68,281</u>	<u>1,832</u>	<u>70,113</u>	<u>44,948</u>
Net income	<u><u>892</u></u>	<u><u>8,129</u></u>	<u><u>9,021</u></u>	<u><u>9,526</u></u>

This page does not form part of the statutory financial statements

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').


Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

21 September 2023

AGE CONCERN STOURBRIDGE AND HALESOWEN

England & Wales - Charity number 1096783

Accounts

AGE CONCERN STOURBRIDGE & HALESOWEN
REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2022

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INDEPENDENT EXAMINER'S REPORT

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FRONT COVER:

Photo shows Joyce Watts, an enthusiastic volunteer and client at our Elton Centre. Thank you, Joyce.

AGE CONCERN STOURBRIDGE & HALESOWEN

**COMPANY LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31st MARCH 2022**

TRUSTEES/DIRECTORS who served during the year:

David Harbach – Chairman
Gaye Partridge – Vice Chair
Fred S Hunt
Dr Paul Collins
Caroline Webb

SECRETARY: Brian Mitchell FCCA

CENTRE MANAGER: Kim Guest

REGISTERED OFFICE:

The Elton Centre
St John's Road
Stourbridge
West Midlands DY8 1EJ
UK

Tel No: 01384 390065
E-mail: acshstourbridge@gmail.com
Website: www.ageconcernsh.org.uk

Charity Registration No: 1096783

Company Registration No: 03266213 Company limited by guarantee;
Registered in England.

INDEPENDENT EXAMINER: Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands DY6 8BQ

BANKERS: HSBC
114 High Street
Stourbridge
West Midlands DY8 1DZ

SOLICITORS: Higgs & Sons
3 Waterfront Business Park
Brierley Hill
West Midlands DY5 1LX

PENSION PROVIDER: Legal & General

CHAIRMAN'S REPORT 2022

As part of my inspiration for this message I looked at the detail of my report in 2021, the closing paragraph read as follows: -

Despite all the challenges, Age Concern Stourbridge and Halesowen remain in good shape, ready to meet new ones as we move towards a post COVID world and will play its part in ensuring people who require, or seek our services are not left behind, and have access to the services and support they need. I am sure the next 12 months will be a year in the next chapter in the life of Age Concern Stourbridge and Halesowen, supporting older people, "Making a Difference", and long may that continue.

These are problematic times we live in, and our operations at Elton Centre in the last 12 months very much reflect my remarks above, the only exception is that that we are seeing a much wider age range of clients that seek our help and advice, rather than "older people". Significantly we continue in "Making a Difference."

Our world is currently a fragile place for the several reasons we are all aware of, and some of the people that attend Elton Centre are very concerned about even basic needs, such as health, food, and finance. Thankfully, and increasingly, we continue to offer the advice and assistance to individuals in the community, providing solutions, a clearer way forward for them, and the associated peace of mind, resulting in achieving a better quality of life for many. Our professional team of volunteer advisers continue to make a commitment to share that most precious resource – their time – to make life better for those who are in need.

I have no doubt that the months ahead will be a period of fresh challenges for all of us, however at Age Concern our continuing focus will remain on the importance in providing support to all who need it, and that the Elton Centre and its associated activities will continue to flourish as a "hub" for the community, providing the experience of social interaction and companionship.

Once again, I want to thank my fellow trustees for their continuing commitment to Age Concern and Elton Centre and thank them for the support they give to me in conducting my role as Chairman. Many thanks to Kim Guest, our Centre Manager, for her hard work and anti-social hours. Finally, to Brian Mitchell, my thanks for his continued valued support and guidance as Company Secretary.

David Harbach

Chair of The Board of Trustees



STRUCTURE, MANAGEMENT AND GOVERNANCE

Age Concern Stourbridge and Halesowen is a local, independent charity which has been providing care to older people for over 40 years. Our Elton Centre in Stourbridge provides a range of services including day care, leisure activities such as bowls, exercises, art & crafts etc., plus an information office for advice and help on benefits, health and social care etc. The Elton Centre is also available for hire by local organisations.

Exercise classes are also provided at The Cornbow Hall, Halesowen.

Age Concern S&H is incorporated as a charitable company limited by guarantee and not having a share capital. Accordingly, the trustees of the charity are also directors for the purposes of company law. The constitution of the charity is contained within its Memorandum and Articles of Association.

Management of the Charity is by the Board of Trustees/Directors who are committed to the principles and practice of good governance as issued by the Charity Commission and as contained in the various associated Codes for the voluntary and community sector.

Annual accounts are subject to an independent examination by an appropriately qualified Chartered Accountant.

ACHIEVEMENTS & PERFORMANCE 2022

Financial Review:

A year of recovery following government restrictions and lockdowns due to Covid-19. As reported in last year's accounts the Elton Centre closed on 20 March 2020, and re-opened in May 2021. As part of a survival strategy the Board made the difficult decision to make 6 staff redundant in August 2020 and to appoint one member of staff as a new Centre Manager with effect from 1st September 2020.

Accounts for the year ended 31.03.22 show a net increase in funds ("gain") of £9,526, as compared with the previous year's loss of £24,621. This gain follows a number of years of reported losses, so an encouraging result.

Total cash reserves as at 31.03.22 were £102,408, as compared with £94,362 as at 31.03.21, an increase of £8,046. Again an encouraging result, in part due an increase in bookings by local organisations and families. Since re-opening in May 2021 this additional income from bookings has enabled the charity to maintain its cash reserves going forward in support of older people and the community generally.

The Elton Centre is owned by the charity, with a market value in the region of £285,00 (professional valuation carried out February 2017).

Full financial statements prepared by Colin Dalton Limited form part of this Annual Report. A summary of these statements is provided in Appendices 1 – 4 attached to help readers better understand the charity's results. Supporting notes are included in "Activities Review" below.

- Appendix 1. Our Results in Brief;
- Appendix 2. Pie Chart - Income & Expenditure for 2022;
- Appendix 3. Bar Chart – Income & Expenditure for 2022 & 2021;
- Appendix 4. Detailed Statement of Financial Activities for 2022.

Activities Review:

Leisure Activities

Since re-opening in May 2021 our Centre Manager, Kim Guest, has been successful in attracting a wider range of bookings and age groups which have been important in making the

Centre viable and more vibrant going forward. This includes older clients returning for a range of activities including bowls, art & crafts, exercises (including yoga, tai chi), and harmonica.

Bookings also include a local pharmacist using the Centre for carrying out Covid-19 vaccinations. This not only generates extra income for the charity but also provides a valuable community service, as well as promoting the charity's location and facilities.

In the year ended 31 March 2022 these activities brought in total income of £34,694 (2021: £3,704).

Café / Kitchen

During lockdowns our café/restaurant remained closed and thus no meals service was possible for our day care clients or "drop-in" visitors. Restricted cafe facilities were introduced in July 2021 under a trial franchise arrangement (i.e. operated by a third party), but unfortunately discontinued in November 2021. Since that date the Centre Manager and volunteers have operated a popular Sunday Lunch menu, and a growing Thursday/Friday meal menu, plus drinks and snacks on other days. The kitchen also caters for families hiring the Centre for parties.

To date it has not been practicable to re-introduce a full Day Care service due to a lack of staff, but our older clients do still enjoy using the café for meals and companionship.

In the year ended 31 March 2022 kitchen activities brought in total income of £2,877, with potential for further growth in the new year (2021: £0).

Other Income

Other income received in the year of £16,903 from donations & grants, fund raising events etc. (2021: £69,424).

Grants in year of £11,082 related to final grants received from Covid-19 Business Support grants and Job Retention Scheme (2021: total grants £65,733)

Fund raising events raised £1,747, including skittles, quizzes, afternoon teas, Black Country Day, and our annual Summer fayre attended by the Mayor of Dudley, Cllr Sue Greenaway. Donations raised a further £3,329, and other miscellaneous receipts and interest of £745; a total of £5,821 (2021: £3,691).

The charity is grateful to those people who supported us by attending events and making donations.

Information Office

An important part of the charity's services is providing information and advice to older people on a range of individual problems including Attendance Allowance, care home financing, benefit checks, mobility, etc. – many of which now require completion of claims on-line.

Upgrades to our computer system, including OneDrive to share information, have been completed, and a new VoIP telephone system installed.

This is a free service, although clients are invited to make donations.

With the current cost of living pressures we have seen an increase in enquiries, and in the issue of grants and shopping vouchers.

This service is provided by a team of volunteers with CAB experience. Currently they see between 55 – 137 clients per month.

Expenditure:

Total expenditure in the year of £44,948 as compared with £97,749 in the previous year, a reduction of £52,801. Major savings in staffing and redundancy costs with staff numbers reduced from 8 to 1 with effect from September 2020. Thanks are due to those volunteers who continue to support the charity in its day-to-day needs including the Information office, kitchen and gardening.

Expenditure: continued ...

Other savings in costs were achieved by a review of costs generally, including long term contracts; offset by increased costs supporting renewed activities, including kitchen purchases, tutors and the hire of the Cornbow Hall, Halesowen.

FUTURE PLANS

As reported in the Chairman's report (page 3) the charity remains in good shape and ready to meet the challenges that lie ahead. The Board's commitment is to continue the charity's important work of caring for older people who often live alone. Following the loss of local authority grants in 2017 and the impact of the Covid-19 pandemic our future plans include promoting the hire of our Elton Centre as a meeting place ("hub") for the local community generally and for various other group activities – thus generating valuable extra income for the needs of the charity.

The following strategies have been identified:

- To ensure that the building and equipment infrastructures at the Elton Centre are "fit-for-purpose". Improved security measures, computer upgrades and a new VoIP telephone system have been put in place. Future work plans include improved lighting, and replacement hand rails to our 2 portacabins. Where appropriate grant funding towards these projects will be sought.
- Due to cost constraints the support of volunteers is seen as essential to meet users' needs whilst also ensuring that the charity remains viable. As business grows the Board recognise the need to recruit permanent skilled staff to support our Centre Manager and to provide the ongoing resources to be a successful organisation.

This includes the recruitment of new trustees with the necessary skills and commitment to implement future strategies and changes.

- Currently we are unable to provide a full Day Care service for our less abled clients due to the loss of carers, kitchen staff, transport, and limited space in our remaining centre. However, the situation remains under review as the charity returns to a more secure future.
- The development of our Café/Restaurant service is considered a priority in terms of generating increased footfall and income.
- With the closure of other local offices, such as Age UK Dudley and Stourbridge Citizens Advice, there is a recognised need to extend our information services for older people. Improved computer and telephone systems have been completed and additional trained volunteers recruited. Future plans include promoting our Information Office services via local media and by forming closer links with other community organisations e.g. Dudley CVS.

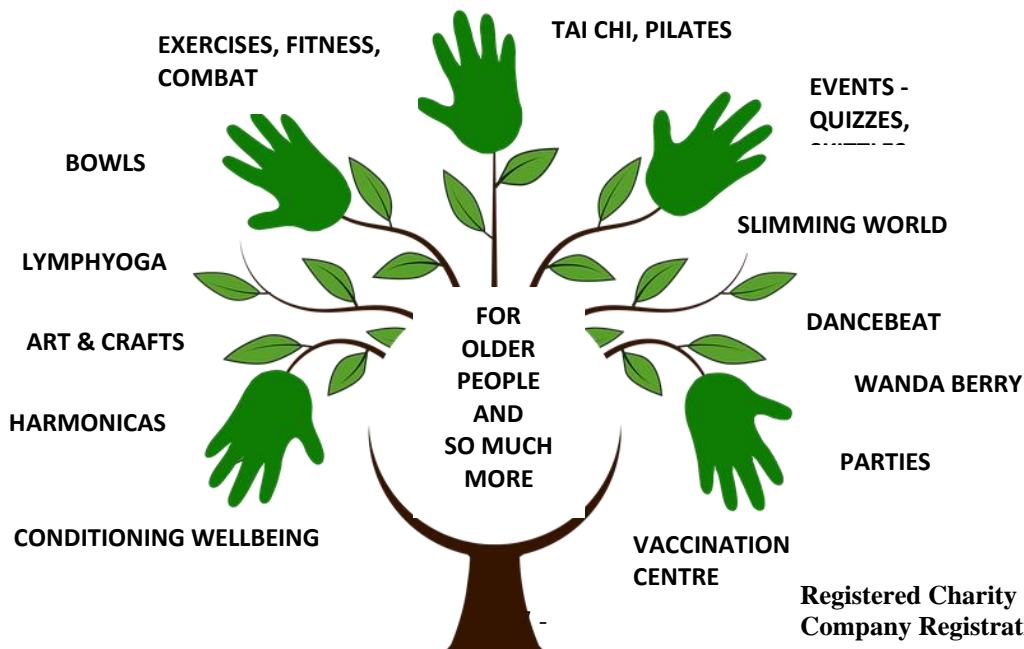
This is a free service. The Board will seek support and funding from local authorities as part of their statutory duties for adult social care.

- Age Concern S&H is a member of a Limited Liability Partnership (LLP) with other local organisations and charities. The LLP was formed to explore tender opportunities and to prepare bids using the shared resources of its members. Any successful bid will be beneficial to the charity's funding and future growth. A current bid awaiting a decision relates to a Healthy Communities Together project.
- Greater use of Social Media generally to promote the presence and services of "Age Concern Stourbridge & Halesowen @ the Elton Centre". Not only as charity for older people, but also as a centre for hire by other local community groups and families.

The charity's website www.ageconcernsh.org.uk has recently been re-launched to promote what is happening in Age Concern Stourbridge & Halesowen.

Please do take a look.

REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022



REGISTERED COMPANY NUMBER: 03266213 (England and Wales)
REGISTERED CHARITY NUMBER: 1096783

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2022
for
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

AGE CONCERN STOURBRIDGE AND HALESOWEN

Contents of the Financial Statements for the Year Ended 31 March 2022

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Detailed Statement of Financial Activities	16 to 17

AGE CONCERN STOURBRIDGE AND HALESOWEN

Report of the Trustees for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objective for which the charity is established is 'To promote the relief of elderly people in a manner which now or hereafter may be deemed by law to be charitable in and around Stourbridge and Halesowen and the surrounding areas'

Locally, Age Concern Stourbridge and Halesowen provide a range of services and activities for the elderly within the area, and offer support to their relatives and carers.

These services include day care, health and well being activities (e.g. bowls, keep fit, art and crafts), and an information office providing free help and advice on social problems including benefits, housing etc.

This office is located at our Elton Centre, just a short walk from Stourbridge bus and train stations. The office is open 5 days each week and provides advice for the elderly on a range of matters including state benefits, health and social care, tax and pensions, care homes etc., plus help with the completion of official forms, including bus passes.

ACHIEVEMENT AND PERFORMANCE

See separate Trustees Report for details of achievements and performance during the year.

FINANCIAL REVIEW

The net surplus for the year amounted to £9,526 (2021 - £24,621 Deficit). Total funds rose over the year under review from £523,070 to £532,596.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and twelve months expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Concern Stourbridge and Halesowen was registered with Companies House and the Charity Commission on 1st April 2010. The company is limited by guarantee, not having a share capital. An updated Articles and Memorandum of Association was approved for the charity which incorporated changes introduced by the Companies Act 2006.

The charity's Governing Document is the Articles and Memorandum of Association.

The directors of the company are also the trustees for the purpose of charity law.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03266213 (England and Wales)

Registered Charity number

1096783

AGE CONCERN STOURBRIDGE AND HALESOWEN

Report of the Trustees for the Year Ended 31 March 2022

Registered office

The Elton Centre
St Johns Road
Stourbridge
West Midlands
DY8 1EJ

Trustees

D Harbach - Chairman
F S Hunt
G Partridge
Dr P H Collins
Ms C Webb

Company Secretary

B Mitchell FCCA

Independent Examiner

Mr C Dalton FCA
Chartered Accountant
Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

GOING CONCERN

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also the directors of AGE CONCERN STOURBRIDGE AND HALESOWEN for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which 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 the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Report of the Trustees
for the Year Ended 31 March 2022**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 17 November 2022 and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'D Harbach', written over a horizontal line.

D Harbach - Chairman - Trustee

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
Chartered Accountant
Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

Date: 17/11/2022

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Statement of Financial Activities
for the Year Ended 31 March 2022**

	Notes	Unrestricted funds £	Restricted fund £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and grants		2,472	857	3,329	8,531
Charitable activities	4				
- Income		33,178	-	33,178	61,124
Other trading activities	2	17,222	-	17,222	1,313
Investment income	3	42	-	42	442
Other income		<u>703</u>	<u>-</u>	<u>703</u>	<u>806</u>
Total		<u>53,617</u>	<u>857</u>	<u>54,474</u>	<u>72,216</u>
EXPENDITURE ON					
Raising funds	5	5,002	-	5,002	1,339
Charitable activities	6				
- Expenditure		37,643	1,583	39,226	95,510
Other		<u>720</u>	<u>-</u>	<u>720</u>	<u>900</u>
Total		<u>43,365</u>	<u>1,583</u>	<u>44,948</u>	<u>97,749</u>
Net gains on investments		<u>-</u>	<u>-</u>	<u>-</u>	<u>912</u>
NET INCOME/(EXPENDITURE)		10,252	(726)	9,526	(24,621)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>517,562</u>	<u>5,508</u>	<u>523,070</u>	<u>547,691</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>527,814</u></u>	<u><u>4,782</u></u>	<u><u>532,596</u></u>	<u><u>523,070</u></u>

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet
31 March 2022**

	Notes	Unrestricted funds £	Restricted fund £	31.3.22 Total funds £	31.3.21 Total funds £
FIXED ASSETS					
Tangible assets	12	421,860	4,782	426,642	425,825
Unlisted	13	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>1,000</u>
		422,860	4,782	427,642	426,825
CURRENT ASSETS					
Debtors	14	5,476	-	5,476	9,739
Cash at bank		<u>102,408</u>	<u>-</u>	<u>102,408</u>	<u>94,362</u>
		107,884	-	107,884	104,101
CREDITORS					
Amounts falling due within one year	15	(2,930)	-	(2,930)	(7,856)
		<u>104,954</u>	<u>-</u>	<u>104,954</u>	<u>96,245</u>
NET CURRENT ASSETS					
		527,814	4,782	532,596	523,070
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>527,814</u>	<u>4,782</u>	<u>532,596</u>	<u>523,070</u>
NET ASSETS					
		<u>527,814</u>	<u>4,782</u>	<u>532,596</u>	<u>523,070</u>
FUNDS					
Unrestricted funds:	16				
General fund				527,814	517,562
Restricted funds:					
Restricted funds				<u>4,782</u>	<u>5,508</u>
TOTAL FUNDS					
				<u>532,596</u>	<u>523,070</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

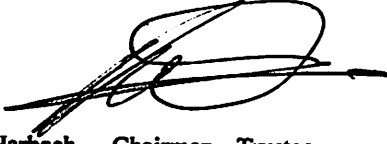
The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet - continued
31 March 2022**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 17 November 2022 and were signed on its behalf by:

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

D Harbach - Chairman - Trustee

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

Notes to the Financial Statements for the Year Ended 31 March 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Fixtures and fittings	- 20% on cost

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

Fixed asset investments

Fixed asset investments are stated at market value.

Related party exemption

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

1. ACCOUNTING POLICIES - continued

Fund accounting

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

2. OTHER TRADING ACTIVITIES

	31.3.22	31.3.21
	£	£
Room hire	15,475	1,313
Fayres/jumble sales	<u>1,747</u>	<u>-</u>
	<u>17,222</u>	<u>1,313</u>

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Income from investments	42	413
Deposit account interest	<u>-</u>	<u>29</u>
	<u>42</u>	<u>442</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.22	31.3.21
	Activity	£	£
Kitchen	- Income	2,877	-
Exercise (Cornbow)	- Income	3,904	-
Bowls	- Income	6,459	1,062
Keep fit/ Yoga	- Income	6,454	1,329
Art and crafts	- Income	2,402	-
Grants - Dudley MBC	- Income	10,667	19,669
Grants - Job retention scheme	- Income	<u>415</u>	<u>39,064</u>
		<u>33,178</u>	<u>61,124</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

5. RAISING FUNDS

Raising donations and legacies

	31.3.22	31.3.21
	£	£
Other fundraising costs	3,392	1,339
Staff costs	<u>1,610</u>	<u>-</u>
	<u>5,002</u>	<u>1,339</u>

6. CHARITABLE ACTIVITIES COSTS

		Direct Costs (see note 7) £
- Expenditure		<u>39,226</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.22	31.3.21
	£	£
Staff costs	16,384	74,641
Depreciation (net of grants)	1,342	1,110
Kitchen and shop purchases	867	-
Activities	6,471	-
Insurance	1,136	1,274
Repairs and maintenance	3,684	4,893
Gas, electricity and water	3,729	2,891
Administration costs	4,030	6,551
Release of restricted funds	1,583	665
Professional fees	<u>-</u>	<u>3,485</u>
	<u>39,226</u>	<u>95,510</u>

8. NET INCOME/(EXPENDITURE)

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

	31.3.22	31.3.21
	£	£
Depreciation - owned assets	2,925	1,775
Independent examiners fee	<u>720</u>	<u>900</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

9. TRUSTEES' REMUNERATION AND BENEFITS

No Trustee received remuneration in either 2022 or 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

10. STAFF COSTS

	31.3.22	31.3.21
	£	£
Wages and salaries	<u>16,384</u>	<u>74,641</u>
	<u>16,384</u>	<u>74,641</u>

The average monthly number of employees during the year was as follows:

	31.3.22	31.3.21
Clerical	1	2
Carers	-	1
Kitchen	-	1
Cleaners	<u>-</u>	<u>1</u>
	<u>1</u>	<u>5</u>

No employees received emoluments in excess of £25,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and grants	3,531	5,000	8,531
Charitable activities			
- Income	61,124	-	61,124
Other trading activities	1,313	-	1,313
Investment income	442	-	442
Other income	<u>806</u>	<u>-</u>	<u>806</u>
Total	<u>67,216</u>	<u>5,000</u>	<u>72,216</u>
EXPENDITURE ON			
Raising funds	1,339	-	1,339
Charitable activities			
- Expenditure	94,845	665	95,510

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted fund £	Total funds £
Other	<u>900</u>	<u>-</u>	<u>900</u>
Total	<u>97,084</u>	<u>665</u>	<u>97,749</u>
 Net gains on investments	 <u>912</u>	 <u>-</u>	 <u>912</u>
 NET INCOME/(EXPENDITURE)	 (28,956)	 4,335	 (24,621)
 RECONCILIATION OF FUNDS			
Total funds brought forward	<u>546,518</u>	<u>1,173</u>	<u>547,691</u>
 TOTAL FUNDS CARRIED FORWARD	 <u>517,562</u>	 <u>5,508</u>	 <u>523,070</u>

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2021	416,402	114,543	530,945
Additions	<u>-</u>	<u>3,742</u>	<u>3,742</u>
At 31 March 2022	<u>416,402</u>	<u>118,285</u>	<u>534,687</u>
 DEPRECIATION			
At 1 April 2021	-	105,120	105,120
Charge for year	<u>-</u>	<u>2,925</u>	<u>2,925</u>
At 31 March 2022	<u>-</u>	<u>108,045</u>	<u>108,045</u>
 NET BOOK VALUE			
At 31 March 2022	<u>416,402</u>	<u>10,240</u>	<u>426,642</u>
At 31 March 2021	<u>416,402</u>	<u>9,423</u>	<u>425,825</u>

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

13. UNLISTED

		Unlisted investments £
MARKET VALUE		
At 1 April 2021 and 31 March 2022		<u>1,000</u>
NET BOOK VALUE		
At 31 March 2022		<u>1,000</u>
At 31 March 2021		<u>1,000</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Prepayments and accrued income	<u>5,476</u>	<u>9,739</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Trade creditors	517	6,351
Social security and other taxes	127	-
Other creditors	221	-
Accruals and deferred income	<u>2,065</u>	<u>1,505</u>
	<u>2,930</u>	<u>7,856</u>

16. MOVEMENT IN FUNDS

		Net movement in funds	
	At 1.4.21		At
	£	£	31.3.22
Unrestricted funds			£
General fund	517,562	10,252	527,814
Restricted funds			
Restricted funds	5,508	(726)	4,782
	<u>523,070</u>	<u>9,526</u>	<u>532,596</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	53,617	(43,365)	10,252
Restricted funds			
Restricted funds	857	(1,583)	(726)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>54,474</u>	<u>(44,948)</u>	<u>9,526</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	546,518	(28,956)	517,562
Restricted funds			
Restricted funds	1,173	4,335	5,508
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>547,691</u>	<u>(24,621)</u>	<u>523,070</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	67,216	(97,084)	912	(28,956)
Restricted funds				
Restricted funds	5,000	(665)	-	4,335
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>72,216</u>	<u>(97,749)</u>	<u>912</u>	<u>(24,621)</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	546,518	(18,704)	527,814
Restricted funds			
Restricted funds	1,173	3,609	4,782
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>547,691</u>	<u>(15,095)</u>	<u>532,596</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	120,833	(140,449)	912	(18,704)
Restricted funds				
Restricted funds	5,857	(2,248)	-	3,609
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>126,690</u>	<u>(142,697)</u>	<u>912</u>	<u>(15,095)</u>

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

18. ULTIMATE CONTROLLING PARTY

The charity is controlled by its Trustees.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2022**

	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS				
Donations and grants				
Donations and grants	2,472	857	3,329	8,531
Other trading activities				
Room hire	15,475	-	15,475	1,313
Fayres/jumble sales	<u>1,747</u>	<u>-</u>	<u>1,747</u>	<u>-</u>
	17,222	-	17,222	1,313
Investment income				
Income from investments	42	-	42	413
Deposit account interest	<u>-</u>	<u>-</u>	<u>-</u>	<u>29</u>
	42	-	42	442
Charitable activities				
Kitchen	2,877	-	2,877	-
Exercise (Cornbow)	3,904	-	3,904	-
Bowls	6,459	-	6,459	1,062
Keep fit/ Yoga	6,454	-	6,454	1,329
Art and crafts	2,402	-	2,402	-
Grants - Dudley MBC	10,667	-	10,667	19,669
Grants - Job retention scheme	<u>415</u>	<u>-</u>	<u>415</u>	<u>39,064</u>
	33,178	-	33,178	61,124
Other income				
Miscellaneous	<u>703</u>	<u>-</u>	<u>703</u>	<u>806</u>
Total incoming resources	53,617	857	54,474	72,216
EXPENDITURE				
Raising donations and legacies				
Other fundraising costs	3,392	-	3,392	1,339
Staff costs	<u>1,610</u>	<u>-</u>	<u>1,610</u>	<u>-</u>
	5,002	-	5,002	1,339
Charitable activities				
Wages	16,384	-	16,384	74,641
Carried forward	16,384	-	16,384	74,641

This page does not form part of the statutory financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2022**

	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
Charitable activities				
Brought forward	16,384	-	16,384	74,641
Depreciation (net of grants)	1,342	-	1,342	1,110
Kitchen and shop purchases	867	-	867	-
Activities	6,471	-	6,471	-
Insurance	1,136	-	1,136	1,274
Repairs and maintenance	3,684	-	3,684	4,893
Gas, electricity and water	3,729	-	3,729	2,891
Administration costs	4,030	-	4,030	6,551
Release of restricted funds	-	1,583	1,583	665
Professional fees	-	-	-	3,485
	<u>37,643</u>	<u>1,583</u>	<u>39,226</u>	<u>95,510</u>
Support costs				
Governance costs				
Independent examiners fee	<u>720</u>	<u>-</u>	<u>720</u>	<u>900</u>
Total resources expended	<u>43,365</u>	<u>1,583</u>	<u>44,948</u>	<u>97,749</u>
Net (expenditure)/income before gains and losses	10,252	(726)	9,526	(25,533)
Realised recognised gains and losses				
Realised gains/(losses) on fixed asset investments	<u>-</u>	<u>-</u>	<u>-</u>	<u>912</u>
Net (expenditure)/income	<u>10,252</u>	<u>(726)</u>	<u>9,526</u>	<u>(24,621)</u>

This page does not form part of the statutory financial statements

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
Chartered Accountant
Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

Date: 17/11/2022

AGE CONCERN STOURBRIDGE AND HALESOWEN

England & Wales - Charity number 1096783

Accounts

AGE CONCERN STOURBRIDGE & HALESOWEN
REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2021

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<p>FRONT COVER: Photo shows our Elton Centre in Stourbridge, and a re-opening message after lockdowns ended in May 2021</p>
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AGE CONCERN STOURBRIDGE & HALESOWEN

COMPANY LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31st MARCH 2021

TRUSTEES/DIRECTORS who served during the year:

David Harbach – Chairman
Gaye Partridge – Vice Chair
Fred S Hunt
Dr Paul Collins
Caroline Webb

SECRETARY: Brian Mitchell FCCA

CHIEF OFFICER: Dionne Downie 01/04/20 – 31/10/20
CENTRE MANAGER: Kim Guest - appointed 01/09/20

REGISTERED OFFICE:

The Elton Centre
St John's Road
Stourbridge
West Midlands DY8 1EJ
UK

Tel No: 01384 390065
E-mail: acshstourbridge@gmail.com
Website: www.ageconcernsh.org.uk

Charity Registration No: 1096783

Company Registration No: 03266213 Company limited by guarantee;
Registered in England.

INDEPENDENT EXAMINER: Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands DY6 8BQ

BANKERS: HSBC
114 High Street
Stourbridge
West Midlands DY8 1DZ

SOLICITORS: Higgs & Sons
3 Waterfront Business Park
Brierley Hill
West Midlands DY5 1LX

PENSION PROVIDER: Legal & General

CHAIRMAN'S REPORT 2021

As I bring you my first report as Chairman, I reflect back on a period that has I think been unprecedented in all our memories. In March 2020 the whole country went into a time of national lockdown due to the Covid 19 pandemic and life for all of us took on a whole new perspective, as all our services at Elton Centre were suspended in an effort to control the spread of the pandemic including those services provided to our clients. I am not sure any of us expected that over the last 12 months we would still be in a situation of so much uncertainty. The shutdown and the changes that it brought has presented some challenging conditions, but as “normal life” returns, it is with thanks to Kim Guest and her team of volunteers that we have risen to the challenges, and the Elton Centre has been able to resume activities and services to the community again.

During the last year, the financial situation of Age Concern has given the Trustees the financial challenge of ensuring that we remained financially solvent during this time, and into the future. The Board have considered all aspects of expenditure and, where appropriate, action taken to cut “non-essential services” have been implemented, whilst other essential outgoings have been renegotiated. Our accounts show the result of these decisions, whilst “Reasonable Diligence” remains our operational priority.

To all my fellow Trustees, thank you for all your support, guidance and encouragement during these challenging times, as we have debated the issues and taken the decisions we have had to make. To Brian Mitchell, many thanks for his continued and valued support as Company Secretary.

Despite all the challenges, Age Concern Stourbridge and Halesowen remains in good shape, ready to meet new ones as we move towards a post COVID world. Ready to play its part in ensuring that people who **require** or seek our services are not left behind, and have access to the services and support they need. I am sure that the next 12 months will be the next chapter in the life of Age Concern Stourbridge and Halesowen, supporting older people, “Making a Difference”, and long may that continue.

David Harbach

Chair of The Board of Trustees



STRUCTURE, MANAGEMENT AND GOVERNANCE

Age Concern Stourbridge and Halesowen is a local, independent charity which has been providing care to older people for over 40 years. Our Elton Centre in Stourbridge provides a range of services including day care, leisure activities such as bowls, exercises, art & crafts etc., plus an information office for advice and help on benefits, health and social care etc. The Elton Centre is also available for hire by local organisations.

Exercise classes are also provided at The Cornbow Hall, Halesowen.

Age Concern S&H is incorporated as a charitable company limited by guarantee and not having a share capital. Accordingly, the trustees of the charity are also directors for the purposes of company law. The constitution of the charity is contained within its Memorandum and Articles of Association.

Management of the Charity is by the Board of Trustees/Directors who are committed to the principles and practice of good governance as issued by the Charity Commission and as contained in the various associated Codes for the voluntary and community sector.

Annual accounts are subject to an independent examination by an appropriately qualified Chartered Accountant.

ACHIEVEMENTS & PERFORMANCE 2021

Financial Review:

A very different year due to the impact of Covid-19, government restrictions and lockdowns. In response to the initial lockdown announcement the Elton Centre closed on 20 March 2020, and all 7 staff were placed on furlough.

Lockdowns largely continued throughout the financial year (1st April 2020 – 31 March 2021), with very limited activities possible, and ongoing costs recovered in part via the Government's Job Retention Scheme and Covid-19 related business grants from Dudley MBC.

As part of a survival strategy the Board made the difficult decision to make 6 staff redundant in August 2020 and to appoint one member of staff as a new Centre Manager with effect from 1st September 2020. During lockdowns a minimal presence only was maintained at the Centre to keep the building in a satisfactory state for re-opening. The Centre re-opened for activities in May 2021 (i.e. after this year end).

Accounts for the year ended 31.3.21 show a net decrease in funds ("loss") of £24,621, as compared with the previous year's loss of £63,926.

Total cash reserves as at 31.03.21 were £94,362, as compared with £121,070 at 31.03.20, a reduction of £26,708. Since re-opening in May 2021 income from bookings has enabled the charity to maintain its cash reserves going forward.

The Elton Centre is owned by the charity, with a present market value in the region of £285,00.

Full financial statements prepared by Colin Dalton Limited form part of this Annual Report. A summary of these statements is provided in Appendices 1 – 4 attached to help readers better understand the charity's results. Supporting notes are included in "Activity Statistics and Other Results" below.

- Appendix 1. Our Results in Brief;
- Appendix 2. Pie Chart - Income & Expenditure for 2021;
- Appendix 3. Bar Chart – Income & Expenditure for 2021 & 2020;
- Appendix 4. Detailed Statement of Financial Activities for 2021.

Activity Statistics and Other Results:

Meals

Due to lockdowns our café/restaurant remained closed during the whole financial year, and thus no meals services were possible for our day care clients or “drop-in” visitors. In the previous year ended 31.03.20 our café/restaurant provided 3,052 meals to day care clients, and a further 4,226 meals and snacks to “drop-in” visitors and a local day nursery – with a total income to the charity of £89,369.

Restricted cafe facilities have been introduced in July 2021, but to date it has not been practical to re-introduce day care services (see “Future Plans” below).

Leisure Activities

Again, due to lockdowns it was not possible for people to attend for our normal activities for older people, which include bowls, keep fit/yoga/tai chi, art and crafts. In the previous year ended 31.03.20 a total of 6,108 people attended these activities – with a total income of £21,358. During the year, a relaxation in lockdown rules during September – November allowed the return of some bowls and exercise classes, with income received of £2,391.

The Elton Centre is also available for hire by local groups for other activities. In the year ended 31.03.20 these bookings brought in a useful income source of £7,717. Since re-opening in May 2021 our Centre Manager, Kim Guest, has been successful in attracting a wider range of bookings which have been important in making the centre viable and vibrant going forward.

Information Office

An important part of the charity’s services has been providing free information and advice to older people on a range of individual problems including benefits, housing, mobility, and finance products. During the previous year ended 31.03.20 approximately 698 clients contacted the office for personal consultations.

During lockdowns staff endeavoured to keep in contact with their clients to continue providing support via telephone contact. Since re-opening in May 2021 a team of volunteers have ensured that information and advice is again available to those older people in need.

Grants

Income received from grants during the year totalled £65,733, comprising:

	£
HMRC – Job Retention Schemes	39,064
DMBC – Business Support Covid-19	19,669
Other – Community Funds	<u>7,000</u>
	<u>65,733</u>

These grants were essential to the survival of the charity.

Other Income

Other income received in the year of £3,691 from donations, miscellaneous receipts and interest on deposits held. (2020 £5,318).

Expenditure

Total expenditure in the year £97,749 as compared with £191,819 in the previous year, a reduction of £94,070. Major savings of £57,902 in staffing costs due to making staff redundant, offset by one-off redundancy costs of £20,013. Staff numbers during year reduced from 8 to 1.

Other savings in costs were achieved as a result of lockdowns and less demand on resources required.

Future Plans:

As reported in the Chairman's report (page 3) the charity remains in good shape and ready to meet the challenges that lie ahead. The Board's commitment is to continue the charity's important work of caring for older people who often live alone. The following strategies have been identified:

- To ensure that the building and equipment infrastructures at the Elton Centre are "fit-for-purpose". Improved security measures have been put in place, and future work plans include improved lighting, computer upgrades, and a new VoIP telephone system. Where appropriate grant funding towards these projects will be sought.
- Recruitment of the necessary staffing resources to return to a "normal" service. Due to cost constraints the assistance of more volunteers is seen as essential, but skilled staff to support our Centre Manager is also a recognised need.
- Recruitment of new trustees with the necessary skills and commitment to implement future strategies.
- Re-introduction of a Day Care Service. Currently we are unable to provide a day care service due to the loss of carers and kitchen staff, plus many older people with health problems are still nervous to attend. A working group has been set up to consider the type of future day care required.

The charity has been pleased to see many of our more abled older clients return to the centre for bowls, exercise classes, art etc. and to again enjoy the benefits of these activities and the related companionship.

- The re-introduction of a Café/Restaurant service is considered a priority in terms of generating increased footfall and income. To this end a partnership arrangement with a third-party café manager was introduced in July 2021 on a trial basis.
- To further develop our Information and Advice services. With the closure of other local offices, such as Age UK Dudley and Stourbridge Citizens Advice, there is a recognised need to extend our information services for older people. Trained volunteers have been identified, and agreed upgrades to our computer and telephone systems are important to further progress.
- Promotion of Elton facilities. Since re-opening, Kim Guest, Centre Manager, has generated new bookings from a diverse range of local community organisations, including Slimming World, young mothers' groups etc. The income from such bookings has been essential as we come out of lockdown, and also in making more people aware of the Elton Centre's location and facilities.

Kim has also organised a number of fund-raising events, including quizzes, afternoon teas, Sunday lunches etc. Further events are planned.

- Greater use of Social Media. Lockdowns have highlighted the benefits of technology and social media e.g. Zoom, Facebook etc. The charity's website www.ageconcernsh.org.uk has recently been re-launched, and will be important in promoting what is happening in Age Concern S & H going forward.

Please do take a look.



REPORT OF THE TRUSTEES
& FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021



REGISTERED COMPANY NUMBER: 03266213 (England and Wales)
REGISTERED CHARITY NUMBER: 1096783

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2021
for
AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ**

AGE CONCERN STOURBRIDGE AND HALESOWEN

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for the Year Ended 31 March 2021**

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AGE CONCERN STOURBRIDGE AND HALESOWEN

Report of the Trustees for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objective for which the charity is established is 'To promote the relief of elderly people in a manner which now or hereafter may be deemed by law to be charitable in and around Stourbridge and Halesowen and the surrounding areas'

Locally, Age Concern Stourbridge and Halesowen provide a range of services and activities for the elderly within the area, and offer support to their relatives and carers.

These services include day care, health and well being activities (e.g. bowls, keep fit, art and crafts), and an information office providing free help and advice on social problems including benefits, housing etc.

This office is located at our Elton Centre, just a short walk from Stourbridge bus and train stations. The office is open 5 days each week and provides advice for the elderly on a range of matters including state benefits, health and social care, tax and pensions, care homes etc., plus help with the completion of official forms, including bus passes.

ACHIEVEMENT AND PERFORMANCE

See separate Trustees Report for details of achievements and performance during the year.

FINANCIAL REVIEW

The net deficit for the year amounted to £24,621 (2020 - £63,926). Total funds fell over the year under review from £547,691 to £523,070.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and twelve months expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Concern Stourbridge and Halesowen was registered with Companies House and the Charity Commission on 1st April 2010. The company is limited by guarantee, not having a share capital. An updated Articles and Memorandum of Association was approved for the charity which incorporated changes introduced by the Companies Act 2006.

The charity's Governing Document is the Articles and Memorandum of Association.

The directors of the company are also the trustees for the purpose of charity law.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03266213 (England and Wales)

Registered Charity number
1096783

Registered office
The Elton Centre
St Johns Road
Stourbridge
West Midlands
DY8 1EJ

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Report of the Trustees
for the Year Ended 31 March 2021**

Trustees

F S Hunt
D Harbach - Chairman
G Partridge
Dr P H Collins
Ms C Webb

Company Secretary
B Mitchell FCCA

Independent Examiner

Mr C Dalton FCA
Chartered Accountant
Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

GOING CONCERN

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on and signed on its behalf by:

.....
D Harbach - Chairman - Trustee

AGE CONCERN STOURBRIDGE AND HALESOWEN

Trustees' Responsibility Statement for the Year Ended 31 March 2021

The trustees (who are also the directors of AGE CONCERN STOURBRIDGE AND HALESOWEN for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which 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 the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN (the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr C Dalton FCA
Chartered Accountant
Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

Date:

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Statement of Financial Activities
for the Year Ended 31 March 2021**

	Notes	Unrestricted funds £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and grants		3,531	5,000	8,531	3,445
Charitable activities	4				
- Income		61,124	-	61,124	110,874
Other trading activities	2	1,313	-	1,313	11,301
Investment income	3	442	-	442	1,296
Other income		806	-	806	871
Total		<u>67,216</u>	<u>5,000</u>	<u>72,216</u>	<u>127,787</u>
EXPENDITURE ON					
Raising funds	5	1,339	-	1,339	4,180
Charitable activities	6				
- Expenditure		94,845	665	95,510	186,199
Other		900	-	900	1,440
Total		<u>97,084</u>	<u>665</u>	<u>97,749</u>	<u>191,819</u>
Net gains on investments		912	-	912	106
NET INCOME/(EXPENDITURE)		<u>(28,956)</u>	<u>4,335</u>	<u>(24,621)</u>	<u>(63,926)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>546,518</u>	<u>1,173</u>	<u>547,691</u>	<u>611,617</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>517,562</u></u>	<u><u>5,508</u></u>	<u><u>523,070</u></u>	<u><u>547,691</u></u>

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet
31 March 2021**

	Notes	Unrestricted funds £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	12	420,317	5,508	425,825	421,384
Unlisted	13	1,000	-	1,000	26,063
		<u>421,317</u>	<u>5,508</u>	<u>426,825</u>	<u>447,447</u>
CURRENT ASSETS					
Stocks	14	-	-	-	1,182
Debtors	15	9,739	-	9,739	8,642
Cash at bank		94,362	-	94,362	96,007
		<u>104,101</u>	<u>-</u>	<u>104,101</u>	<u>105,831</u>
CREDITORS					
Amounts falling due within one year	16	(7,856)	-	(7,856)	(5,587)
		<u>96,245</u>	<u>-</u>	<u>96,245</u>	<u>100,244</u>
NET CURRENT ASSETS					
		<u>517,562</u>	<u>5,508</u>	<u>523,070</u>	<u>547,691</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>517,562</u>	<u>5,508</u>	<u>523,070</u>	<u>547,691</u>
NET ASSETS					
		<u>517,562</u>	<u>5,508</u>	<u>523,070</u>	<u>547,691</u>
FUNDS					
	17				
Unrestricted funds:					
General fund				517,562	546,518
Restricted funds:					
Restricted funds				5,508	1,173
TOTAL FUNDS				<u>523,070</u>	<u>547,691</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Balance Sheet - continued
31 March 2021**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
D Harbach - Chairman - Trustee

AGE CONCERN STOURBRIDGE AND HALESOWEN

Notes to the Financial Statements for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Fixtures and fittings	- 20% on cost

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

Fixed asset investments

Fixed asset investments are stated at market value.

Related party exemption

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

AGE CONCERN STOURBRIDGE AND HALESOWEN

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

2. OTHER TRADING ACTIVITIES

	31.3.21	31.3.20
	£	£
Room hire	1,313	7,717
Fayres/jumble sales	-	2,565
Miscellaneous/sundry events	-	1,019
	<u>1,313</u>	<u>11,301</u>

3. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Income from investments	413	815
Deposit account interest	29	481
	<u>442</u>	<u>1,296</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.21	31.3.20
	Activity	£	£
Kitchen	- Income	-	89,369
Holiday club	- Income	-	147
Exercise (Cornbow)	- Income	-	5,667
Dances	- Income	-	839
Bowls	- Income	1,062	6,511
Keep fit/ Yoga	- Income	1,329	6,033
Art and crafts	- Income	-	2,308
Grants - Dudley MBC	- Income	19,669	-
Grants - Job retention scheme	- Income	39,064	-
		<u>61,124</u>	<u>110,874</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

5. RAISING FUNDS

Raising donations and legacies	31.3.21	31.3.20
	£	£
Other fundraising costs	1,339	3,288
Staff costs	-	830
Depreciation	-	62
	<u>1,339</u>	<u>4,180</u>

6. CHARITABLE ACTIVITIES COSTS

		Direct Costs (see note 7) £
- Expenditure		<u>95,510</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.21	31.3.20
	£	£
Staff costs	74,641	116,644
Depreciation (net of grants)	1,110	1,500
Transport and travelling	-	147
Kitchen and shop purchases	-	26,054
Holiday cost	-	136
Exercise cost - Cornbow	-	4,602
Insurance	1,274	2,482
Repairs and maintenance	4,893	9,489
Gas, electricity and water	2,891	6,587
Administration costs	6,551	13,203
Release of restricted funds	665	1,159
Professional fees	3,485	4,182
Profit/loss on disposal of fixed assets	-	14
	<u>95,510</u>	<u>186,199</u>

8. NET INCOME/(EXPENDITURE)

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

	31.3.21	31.3.20
	£	£
Depreciation - owned assets	1,775	2,722
Independent examiners fee	900	1,440
Loss on disposal of fixed assets	-	14
	<u>2,675</u>	<u>4,176</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

9. TRUSTEES' REMUNERATION AND BENEFITS

No Trustee received remuneration in either 2021 or 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

10. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	74,641	116,644
	<hr/>	<hr/>
	74,641	116,644
	<hr/> <hr/>	<hr/> <hr/>

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
Clerical	2	4
Carers	1	3
Kitchen	1	3
Cleaners	1	1
	<hr/>	<hr/>
	5	11
	<hr/> <hr/>	<hr/> <hr/>

No employees received emoluments in excess of £25,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and grants	2,795	650	3,445
Charitable activities			
- Income	110,874	-	110,874
Other trading activities	11,301	-	11,301
Investment income	1,296	-	1,296
Other income	871	-	871
	<hr/>	<hr/>	<hr/>
Total	127,137	650	127,787
EXPENDITURE ON			
Raising funds	4,180	-	4,180
Charitable activities			
- Expenditure	185,040	1,159	186,199
Other	1,440	-	1,440
	<hr/>	<hr/>	<hr/>
Total	190,660	1,159	191,819

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted fund £	Total funds £
Net gains on investments	106	-	106
NET INCOME/(EXPENDITURE)	(63,417)	(509)	(63,926)
Transfers between funds	650	(650)	-
Net movement in funds	(62,767)	(1,159)	(63,926)
RECONCILIATION OF FUNDS			
Total funds brought forward	609,285	2,332	611,617
TOTAL FUNDS CARRIED FORWARD	546,518	1,173	547,691
12. TANGIBLE FIXED ASSETS	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2020	416,402	108,327	524,729
Additions	-	6,216	6,216
At 31 March 2021	416,402	114,543	530,945
DEPRECIATION			
At 1 April 2020	-	103,345	103,345
Charge for year	-	1,775	1,775
At 31 March 2021	-	105,120	105,120
NET BOOK VALUE			
At 31 March 2021	416,402	9,423	425,825
At 31 March 2020	416,402	4,982	421,384

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

13. UNLISTED

	Unlisted investments £	
MARKET VALUE		
At 1 April 2020		26,063
Disposals		<u>(25,063)</u>
At 31 March 2021		<u>1,000</u>
NET BOOK VALUE		
At 31 March 2021		<u>1,000</u>
At 31 March 2020		<u><u>26,063</u></u>

14. STOCKS

	31.3.21	31.3.20
	£	£
Finished goods	-	1,182
	<u> </u>	<u> </u>

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Prepayments and accrued income	9,739	8,642
	<u> </u>	<u> </u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Trade creditors	6,351	473
Social security and other taxes	-	839
Accruals and deferred income	1,505	4,275
	<u> </u>	<u> </u>
	<u>7,856</u>	<u>5,587</u>

17. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	546,518	(28,956)	517,562
Restricted funds			
Restricted funds	1,173	4,335	5,508
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>547,691</u>	<u>(24,621)</u>	<u>523,070</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	67,216	(97,084)	912	(28,956)
Restricted funds				
Restricted funds	5,000	(665)	-	4,335
TOTAL FUNDS	<u>72,216</u>	<u>(97,749)</u>	<u>912</u>	<u>(24,621)</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	609,285	(63,417)	650	546,518
Restricted funds				
Restricted funds	2,332	(509)	(650)	1,173
TOTAL FUNDS	<u>611,617</u>	<u>(63,926)</u>	<u>-</u>	<u>547,691</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	127,137	(190,660)	106	(63,417)
Restricted funds				
Restricted funds	650	(1,159)	-	(509)
TOTAL FUNDS	<u>127,787</u>	<u>(191,819)</u>	<u>106</u>	<u>(63,926)</u>

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	609,285	(92,373)	650	517,562
Restricted funds				
Restricted funds	2,332	3,826	(650)	5,508
TOTAL FUNDS	<u>611,617</u>	<u>(88,547)</u>	<u>-</u>	<u>523,070</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	194,353	(287,744)	1,018	(92,373)
Restricted funds				
Restricted funds	5,650	(1,824)	-	3,826
TOTAL FUNDS	<u>200,003</u>	<u>(289,568)</u>	<u>1,018</u>	<u>(88,547)</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

19. ULTIMATE CONTROLLING PARTY

The charity is controlled by its Trustees.

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2021**

	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS				
Donations and grants				
Donations and grants	3,531	5,000	8,531	3,445
Other trading activities				
Room hire	1,313	-	1,313	7,717
Fayres/jumble sales	-	-	-	2,565
Miscellaneous/sundry events	-	-	-	1,019
	<hr/>	<hr/>	<hr/>	<hr/>
	1,313	-	1,313	11,301
Investment income				
Income from investments	413	-	413	815
Deposit account interest	29	-	29	481
	<hr/>	<hr/>	<hr/>	<hr/>
	442	-	442	1,296
Charitable activities				
Kitchen	-	-	-	89,369
Holiday club	-	-	-	147
Exercise (Cornbow)	-	-	-	5,667
Dances	-	-	-	839
Bowls	1,062	-	1,062	6,511
Keep fit/ Yoga	1,329	-	1,329	6,033
Art and crafts	-	-	-	2,308
Grants - Dudley MBC	19,669	-	19,669	-
Grants - Job retention scheme	39,064	-	39,064	-
	<hr/>	<hr/>	<hr/>	<hr/>
	61,124	-	61,124	110,874
Other income				
Miscellaneous	806	-	806	871
	<hr/>	<hr/>	<hr/>	<hr/>
Total incoming resources	67,216	5,000	72,216	127,787
EXPENDITURE				
Raising donations and legacies				
Other fundraising costs	1,339	-	1,339	3,288
Staff costs	-	-	-	830
Depreciation	-	-	-	62
	<hr/>	<hr/>	<hr/>	<hr/>
	1,339	-	1,339	4,180
Charitable activities				
Wages	74,641	-	74,641	116,644
Carried forward	74,641	-	74,641	116,644

This page does not form part of the statutory financial statements

AGE CONCERN STOURBRIDGE AND HALESOWEN

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2021**

	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
Charitable activities				
Brought forward	74,641	-	74,641	116,644
Depreciation (net of grants)	1,110	-	1,110	1,500
Transport and travelling	-	-	-	147
Kitchen and shop purchases	-	-	-	26,054
Holiday cost	-	-	-	136
Exercise cost - Cornbow	-	-	-	4,602
Insurance	1,274	-	1,274	2,482
Repairs and maintenance	4,893	-	4,893	9,489
Gas, electricity and water	2,891	-	2,891	6,587
Administration costs	6,551	-	6,551	13,203
Release of restricted funds	-	665	665	1,159
Professional fees	3,485	-	3,485	4,182
Profit/loss on disposal of fixed assets	-	-	-	14
	<u>94,845</u>	<u>665</u>	<u>95,510</u>	<u>186,199</u>
Support costs				
Governance costs				
Independent examiners fee	900	-	900	1,440
	<u>97,084</u>	<u>665</u>	<u>97,749</u>	<u>191,819</u>
Net (expenditure)/income before gains and losses	(29,868)	4,335	(25,533)	(64,032)
Realised recognised gains and losses				
Realised gains/(losses) on fixed asset investments	912	-	912	106
Net (expenditure)/income	<u>(28,956)</u>	<u>4,335</u>	<u>(24,621)</u>	<u>(63,926)</u>

This page does not form part of the statutory financial statements

**Independent Examiner's Report to the Trustees of
AGE CONCERN STOURBRIDGE AND HALESOWEN**

Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr C Dalton FCA
Chartered Accountant
Dalton Pardoe Limited
Chartered Accountants
794 High Street
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DY6 8BQ

Date: 21/10/2021