AGE UK BIRMINGHAM LIMITED

England & Wales · Charity number 1138240

Details

Other names	AGE CONCERN KINGSTANDING, PERRY BARR AND WEOLEY CASTLE LIMITED, AGE UK KINGSTANDING, PERRY BARR ANDWEOLEY CASTLE, AGE UK BIRMINGHAM
Status	Registered
Legal form	Charitable company
Company number	07334392
Registered	2010-10-04
Register	View on the Charity Commission register

Contact

Address	Age UK Birmingham & Age UK Sandwell Stratford House Stratford Place Birmingham B12 0HT
Phone	01214370033
Email	info@ageukbirmingham.org.uk
Website	www.ageukbirmingham.org.uk

Activities

Objects: TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE ACROSS BIRMINGHAM1. PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE.2. ADVANCING EDUCATION.3. PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL).4. PROMOTING EQUALITY AND DIVERSITY.5. ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP, SOCIAL EXCLUSION OR OTHER DISADVANTAGE.6. SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE TRUSTEES MAY FROM TIME TO TIME DECIDE AND THE OUTCOME OF THIS BEING THE PROMOTION OF WELL-BEING OF OLDER PEOPLE.

Activities: Information and Advice, Dementia Day Care, Active Well Being Centre with lunch clubs, exercise sessions and interest groups, Falls Prevention Service, Charity shop, Nail Care, Telephone Befriending, Pandemic Relief.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** ACROSS BIRMINGHAM
- Birmingham City
- Dudley
- Sandwell
- Walsall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,731,501	£1,595,260	£913,026	48
2024-03-31	£1,366,488	£1,313,723	£776,785	40
2023-03-31	£1,129,664	£1,091,177	£720,721	26
2022-03-31	£1,050,464	£1,053,780	£682,234	28
2021-03-31	£1,369,275	£1,149,572	£686,986	26

Trustees

Name	Role	Appointed
Jane Edgerton	Chair	2025-03-24
David Sykes		2019-11-20
GRACE HAMPSON		2025-03-24
Paul Todman		2024-11-14
Richard Wood		2025-11-17
Rosie Harvey		2025-03-24
Sophie Jane Williams		2026-02-26

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AGE UK BIRMINGHAM LIMITED

England & Wales - Charity number 1138240

Accounts

Registered Company number: 07334392

Registered Charity number: 1138240

AGE UK BIRMINGHAM LIMITED

REPORT OF THE TRUSTEES

AND

CONSOLIDATED FINANCIAL STATEMENTS

31 MARCH 2025

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Marcus Andrew Jordan (Resigned 14 Nov 24) Tapshum Pattni Benjamin Richards (Resigned 14 Nov 24) David Sykes Dr Rashda Tabassum (Resigned 9 Jun 25) Darral Harman (Resigned 28 Aug 24) Gareth Reynolds (Resigned 31 Jul 24) Paul Todman Appointed 14 Nov 24 Sharifah Mussa Appointed 14 Nov 24 Jane Edgerton Appointed 24 Mar 25 Grace Hampson Appointed 24 Mar 25 Rosie Harvey Appointed 24 Mar 25
Secretary	Steven Thomson
Charity registration number	1138240
Company registration number	07334392
Registered office	Stratford House Stratford Place Camp Hill Birmingham B12 0HT
Auditor	Ormerod Rutter Limited Chartered Accountants The Oakley Kidderminster Road Droitwich Worcestershire WR9 9AY
Senior management team	Chief Executive - Steven Thomson Head of Operations – Teresa Johnston Head of Finance - Samantha Humphray
Solicitors	Powell & Co 9 -11 Coleshill Street Sutton Coldfield Birmingham B72 1SD
Bankers	Charity Aid Foundation (CAF) Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

AGE UK BIRMINGHAM LIMITED
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AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CHAIR'S REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The charity ended the financial year with a surplus of £136,241 The surplus was higher than expected due to several one-off remittances including a significant donation from one of our corporate partners as their charity of the year and two legacies.

The financial year saw strategic action as the Board moved decisively to streamline our operational structure. We agreed to integrate the activities of our wholly-owned charitable subsidiary, Age UK Sandwell, directly into Age UK Birmingham. This consolidation is designed to enhance efficiency by reducing administrative overheads and optimising operating costs. Through constructive dialogue with Age UK National, we secured an agreement that allows us to retain the well-regarded Age UK Sandwell brand for all projects delivered within Sandwell, now fully operated under the Age UK Birmingham umbrella. The formal closure and delisting of Age UK Sandwell at the Charity Commission and Companies House was concluded by late autumn 2024.

The charity was successful in securing six new multi-year projects which allowed to reduce its reliance on one off individual sources of income. Recruitment continues to be both time-consuming and challenging. It is pleasing to note that after considerable effort by the management team all new projects are now fully staffed. 2024 concluded with our annual Gift of Christmas campaign, which once again demonstrated the profound impact of our corporate partners. Their generous support enabled us to deliver festive hampers to more than 690 of the most vulnerable and socially isolated older individuals.

As chair, it has been heartwarming to witness the dedication of our employees and volunteers. I am also heartened by the appointment of new trustees bringing new skills to the Board which is particularly beneficial as the Board continues to ensure the charity is able to meet the needs of older people.

David Sykes

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CHIEF EXECUTIVE'S REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The dawn of the new financial year saw immediate strategic action as the Board moved decisively to streamline our operational structure. We agreed to integrate the activities of our wholly-owned charitable subsidiary, Age UK Sandwell, directly into Age UK Birmingham. This consolidation is designed to enhance efficiency by reducing administrative overheads and optimising operating costs. Through constructive dialogue with Age UK National, we secured an agreement that allows us to retain the well-regarded Age UK Sandwell brand for all projects delivered within Sandwell, now fully operated under the Age UK Birmingham umbrella. The formal closure and delisting of Age UK Sandwell at the Charity Commission and Companies House was concluded by late autumn 2024.

This period of strategic realignment was parallelled by remarkable success in securing new funding. We capitalised on opportunities, successfully bidding for and securing six multi-year funding streams, injecting significant resources into vital new projects. The details of these successes are outlined below:

Project	Term	Total Value	Location
More money for you	2 years	£125.2K	Birmingham
Boosting Your Finances	3 Years	£156.5K	Sandwell
Falls Prevention - Strength and Balance	2 years	£160K	Sandwell
Information and Advice Home Sweet Home	2 years	£82K	Birmingham
Digital Inclusion	1.5 Years	£72K	Birmingham
Wellbeing Activities	1 year	£22K	Sandwell & B'ham

The subsequent summer months were dedicated to the energetic implementation of these new initiatives. While recruitment presented some initial hurdles, our teams worked diligently to ensure all projects launched on schedule and were fully staffed in the following months.

The summer also witnessed an inspiring display of dedication from one of our incredible supporters, Dr Melrose Stewart. In a truly remarkable feat, Mel celebrated her 70th birthday by tackling the Birmingham Half Marathon – her very first! Her "superhuman" effort raised over £3,000 for Age UK Birmingham, serving as a powerful reminder that age is no barrier to extraordinary achievement. Thank you, Mel, for your unwavering support!

CHIEF EXECUTIVE'S REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

As autumn approached, we continued to build momentum, successfully tendering in partnership with Mid Mercia Citizens Advice Bureau to Birmingham City Council to extend our Information, Advice, and Guidance (IAG) services to vulnerable older people. This vital service was operational by early December 2024.

2024 concluded with our annual Gift of Christmas campaign, which once again demonstrated the profound impact of our corporate partners, both familiar and new. Their generous support enabled us to deliver festive hampers to 699 of the most vulnerable and socially isolated older individuals, bringing much-needed cheer during a challenging time for those without strong support networks.

The festive spirit continued into the new year with a significant donation from Bevan Brittan, for whom we were their chosen charity of the year. Adding to this positive close, we were also grateful to receive two legacy gifts as the year drew to an end.

This past year stands out as exceptional. Our ability to secure new funding and projects, enabling growth amidst a challenging funding landscape, coupled with the remarkable generosity of our corporate partners and individual donors through gifts and legacies, provided a resounding finish to an incredible period. While not without its challenges, the enduring strength of this organisation lies in its devoted, knowledgeable, and supportive staff and our invaluable army of volunteers. Their unwavering commitment has been instrumental in our successes during these demanding times. Year after year, they meet challenges head-on, consistently dedicating their skills, time, and energy to making Birmingham and Sandwell better places for older people.

Steven Thomson

AGE UK BIRMINGHAM LIMITED
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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 has not been provided.

OBJECTIVES AND ACTIVITIES

The Focus of Our Work

The objects of the Charity are to promote the following purposes for the benefit of the public and/or older people within the Area of Birmingham and surrounding areas:

- preventing or relieving the poverty of older people;
- advancing education;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity;
- promoting the human rights of older people in accordance with the Universal Declaration of Human Rights;
- assisting older people in need by reason of ill-health, social exclusion or other disadvantage; and
- such other charitable purposes for the benefit of older people as the Charity Trustees from time to time decide;

The outcome of this being the promotion of the well-being of older people.

Purposes and Aims

Age UK Birmingham Limited is established to promote the wellbeing of elderly people and their carers in any manner which is now or hereafter deemed as charitable.

In order to achieve these purposes and aims, Age UK Birmingham has adopted the following vision, mission statement, values and strategic objectives for the period April 2023 for the next 4 years:

Vision

Where people are empowered to live with dignity, respect, good health and wellbeing, and the opportunity to access services, support to meet their needs.

Mission

To enable, empower and encourage people aged 50+ across Birmingham, Sandwell and surrounding areas to enrich their lives and live independently.

Values

- Respect – we provide the opportunity for people to be listened to and for their needs to be acknowledged and understood
- Empowerment – we support and enable people to take control of their lives and achieve their goals
- Integrity – we will act with professionalism and ensure people can trust our services and support
- Equality – we work to provide equality of access and opportunity to the diverse communities we engage with and serve
- Innovation and Collaboration – we work in partnership to develop existing and new services and work efficiently

Strategy

1. We are visible
    a. Being visible to all older people, their families and carers
    b. Building relationships with key strategic partners, funders and stakeholders
    c. Being fully engaged with Integrated Care Systems
    d. Marketing and promoting with impact and value

2. We are representative of all older people
    a. Listening to the diverse needs of local older people
    b. Enabling older people's voices to be heard
    c. Supporting our local populations

3. We are supportive and responsive to ensure that older people flourish
    a. Providing information and advice across all communities through multiple channels
    b. Ensuring older people are valued and integrated in to their community
    c. Maintaining independence through our services
    d. Developing new services in response to the identified needs of older people

4. We are a responsible and sustainable organisation
    a. Developing a positive culture for all our people
    b. Managing risk responsibly
    c. Being financially sustainable
    d. Using resources responsibly and effectively
    e. Ensuring quality is measured and performance monitored.

How Our Activities Deliver Public Benefit

Having given careful consideration to the Charity Commission's guidance on public benefit, the trustees are satisfied that in working to achieve these objectives Age UK Birmingham is demonstrating the public benefit of our work, as defined under the terms of the Charities Act 2011.

Ensuring Our Work Delivers Our Aims

We regularly review our aims, objectives and activities, looking at what we achieved through our work in the previous 12 months and the outcomes for older people. The review considers the successes and lessons learnt for each key activity and helps us to ensure that our aims, objectives and activities remain focused on our stated purpose.

OUR ACHIEVEMENTS IN THE YEAR

In 2024/25, Age UK Birmingham & Sandwell continued to deliver vital services for older people across the region, responding to increased demand amid ongoing socio-economic pressures. The lingering effects of the COVID-19 pandemic, combined with the escalating Cost of Living Crisis, contributed to rising levels of isolation, digital exclusion, and financial hardship among older adults.

Despite these challenges, our operations remained resilient and responsive. Through a combination of sustained partnerships, volunteer engagement, and additional funding, we expanded our service delivery – particularly across our Independence Support Services, digital inclusion programmes, community engagement activities, and welfare support.

Key operational highlights include the delivery of hundreds of group and one-to-one support sessions, increased outreach through awareness campaigns, and targeted interventions to improve digital skills, reduce loneliness, and support independent living. Our volunteers played a crucial role in enabling these efforts, and our strategic use of community venues helped bring services closer to those most in need.

Looking ahead, we remain focused on adapting to the evolving needs of older people, strengthening our community presence, and advocating for inclusive, age-friendly services across Birmingham and Sandwell.

Information and Advice

In 2024/25, Age UK Birmingham's IAG team continued to play a vital role in supporting older people to maintain their independence and make informed choices. Our advisors provided trusted, confidential advice on a broad range of issues, helping individuals navigate complex systems and access the support they need.

With the addition of three new funding contracts, we significantly extended our reach across Birmingham and Sandwell:

- In Sandwell, we established four outreach surgeries, bringing our services directly into communities and improving local access to tailored support.
- In Birmingham, we expanded to eight advice surgeries, increasing our capacity to meet rising demand.

Our advisors provided guidance on key issues affecting older people, including:

- Welfare benefits and income maximisation;
- Health and social care;
- Housing;
- Transport;
- Consumer rights;
- Debt management.

Impact in 2024/25:

- 26,030 contacts with older people seeking advice;
- 40% of all enquiries related to financial concerns, benefits, and income;
- 4,544 referrals or signposting to additional services;
- £3.1 million in recorded benefit gains for service users.

"[I] can't praise Age UK Birmingham enough as I would not have been able to claim any of the benefits by myself. [The] advisor was really helpful. Age UK Birmingham provides a valuable service."

"[The] Advisor was very informative and [I'm] not sure where I would have gone if Age UK Birmingham did not exist."

"Your advisor is the greatest help in my life; he has helped me every step of the way. His manner is most reassuring, and I felt comfortable discussing private details."

Memory Care Services

Day Centre:

In 2024/25 we continued providing a vital service to individuals living with dementia and their families within our community. Our day centre offers a supportive, engaging, and safe environment where people can participate in meaningful activities, socialise, and receive professional care tailored to their needs. This past year has seen us continue to grow and positively impact the lives of those affected by dementia.

- 2,185 attendances by individuals living with dementia at our centre.
- 37 people living with dementia regularly supported through our diverse range of services and activities.
- 200 day care sessions successfully delivered, providing essential respite for carers and stimulating engagement for attendees.

"Coming here makes such a difference to my week. I love the music and seeing my friends. It really brightens my day." – Client

"The day centre is a lifeline for us. Knowing my mum is safe, happy, and well-cared for gives me invaluable peace of mind and the chance to recharge. We don't know what we'd do without it." – Carer

Dementia Carers Project

The Dementia Carers Hub Peer Support Groups focus on providing accessible and much-needed support to the often-overlooked network of unpaid dementia carers across Birmingham, with the aim of delivering a minimum of one dedicated dementia carer support group in each constituency, ensuring that support is available locally. These groups offer a safe and confidential space for carers to share experiences, gain practical advice, reduce feelings of isolation, and build a supportive community with others facing similar challenges.
This past year, the Carers Hub has achieved significant milestones:

- 490 peer support sessions delivered across Birmingham.
- 2,864 attendances at these crucial support group sessions.
- 111 "hidden" unpaid carers were identified and subsequently supported through our services, often reaching those who were previously isolated.
- 951 signposts and referrals were made to other local services, ensuring carers received comprehensive support tailored to their specific needs, from financial advice to counselling.

"The carers' group has been an absolute godsend. It's the one place where I feel truly understood, and the advice I've received from other carers has been invaluable. It helps me keep going." – Carer

Sandwell Community Dementia Service:

This project operates in close partnership with eight other dedicated organisations, forming a collaborative network committed to improving the lives of people affected by dementia. Our dedicated Dementia Advisor plays a crucial role in this service, providing personalised support to individuals living with dementia and their families across the key areas of Wednesbury, West Bromwich, Walsall, and Great Barr. The service focuses on empowering individuals by providing them with comprehensive knowledge, fostering choice, and ensuring they have control over their care plans.

Our key achievements for the Sandwell Community Dementia Service include:

- 342 people living with dementia directly supported through our dementia advisor.
- 124 home visits completed, offering tailored support in a familiar environment.

"Having the Dementia Advisor visit us at home made such a difference. They helped us understand everything and feel so much more in control of what comes next. It's truly comforting." – Family Member

RISE Sandwell Dementia Friendly Activity:

RISE's dementia-friendly activity groups offer a supportive, engaging space for people living with dementia and their carers. Using a holistic approach, the groups provide tailored activities—such as dementia cafés, arts and crafts, music therapy, walks, and birdwatching—that can often be continued at home to strengthen carer-/ cared-for-relationships across each of the Sandwell towns. These sessions promote emotional well-being, social connection, and community inclusion. RISE also contributes to Sandwell's goal of becoming a dementia-friendly borough through initiatives such as the dementia-friendly pub hour.

In 2024/25:

- 5 new activities have been successfully added to the programme, expanding the range of engaging options available;
- 169 clients living with dementia new clients have regularly attend our varied activities, demonstrating the widespread positive impact of the programme;
- 2,193 engagements with clients, reflecting the deep and consistent support provided.

The reach of RISE extends to various settings, including our popular dementia-friendly pub hours. A couple who regularly attend shared their experience: *"Going to the pub hour has been wonderful for us. It's a normal outing that we can still enjoy together, and the friendly atmosphere means we can relax and just be ourselves. It makes us feel part of things again."*

Oscott Community Centre:

Age UK Birmingham's Oscott Community Centre in Great Barr continues to serve as a dynamic hub for both organisational services and wider community engagement. The centre hosts a range of programmes delivered by Age UK Birmingham, including Pilates classes, tea dances, dementia carer support groups, and digital skills sessions aimed at reducing digital exclusion. It also plays a key role in supporting wider community use: open seven days a week, it provides space for a diverse mix of activities, including religious gatherings, children's dance classes, and Taekwondo sessions.

In addition, the centre functions as a vital access point for Age UK Birmingham's North Birmingham Advice and Information drop-in service, enabling local residents to access timely support.

The centre's extended operating hours and inclusive approach highlight its ongoing commitment to accessibility, community engagement, and service delivery.

Wellbeing Services

Birmingham Active Agers Service:

Age UK Birmingham's Wellbeing Officers have delivered, supported and reported:

- 14 weekly activity sessions;
- 8 volunteer-lead activity sessions;
- 700 individual sessions;
- 3358 social & activity engagements with citizens;
- 470 supported signposting.

Wellbeing Events:

Additional funding during this period has increased our visibility and extended our reach, enabling new activities that foster social connection, inclusion, and intergenerational engagement. Highlights include:

- University of Birmingham: Winterbourne Gardens and Lapworth Museum visit;
- ee Head Office: Tech Gadget Workshops;
- ee National Team: Friendship Event;
- Day Light Disco pilots in Birmingham and Sandwell.

Building Resilient Communities:

Knowledge gaps relating to key health & wellbeing topics where identified through open conversations in our Friendship Clubs. After group consultation our corporate partners Circle Health and Bevan Brittan, have delivered adapted information to build understanding and promote choices relating to health and legal matters.

We were approached by Birmingham Healthy Minds in this period to deliver partnership monthly mental health modules, led by an Assistant Psychologist. This pilot has seen an increase in NHS referrals, open mental health discussions and a change to NHS staffing training and assessments for older people. The project is in conversation to be expanded across Birmingham and Solihull Mental Health NHS Foundation Trust.

Birmingham Friends First Service

Age UK Birmingham's Befriending Officer has delivered, supported and reported:

- 1411 Citizens Social Interactions
- 30 Befriending Volunteers
- Established new weekly Friendship Groups in priority constituencies of Perry Barr and Ladywood.

Wellbeing Partnerships:

Age UK Birmingham maintains extensive partnership networks across Birmingham and Sandwell. Through our community-facing services, we identify key community assets and target specific demographic groups to ensure effective service delivery.

Our team actively engages with a range of forums, including those hosted by the voluntary and community sector (BVCS), Primary Care and Public Health, Neighbourhood Network Schemes (NNS), Birmingham City Council (BCC), and Sandwell Metropolitan Borough Council (SMBC), to build local insight and collaborative understanding.

Additionally, through our corporate partnerships, we have successfully delivered activities in collaboration with organisations such as EE, Sky, Circle Health, Bevan Brittan, the University of Birmingham, England Netball, and Staffordshire Cricket.

Sandwell Activity Service:

Our Wellbeing Officer have delivered, supported and reported:

- 8 Weekly Activity Sessions
- 5 Activity Sessions lead by Volunteers
- 1456 Citizen Social & Activity Engagements

Sandwell Wider Determinants of Health – Activity Delivery:

During a forum review meeting, Age UK Birmingham identified a gap in IT provision supporting older adults in accessing services through the NHS App. In response, our Wellbeing Support Officer adapted service delivery to implement tailored digital workshops. As a result, over 200 residents across the six towns of Sandwell successfully participated in these sessions.

"I enjoy the quiz, because its good, it keeps the brain active and you learn such a lot and it's good to learn – its brilliant for me and it makes me happy." – Participant
"Pilates is excellent. It is doing me the world of good. I feel a great improvement using muscles I would not otherwise." – Participant
"This group is my favourite day, love my walk with new friends. Benefits include exercise and great cake ,would recommend it!" – Participant
"Lovely group of like-minded people"" – Participant
"The groups clears my head, great bunch of people to chat to." – Participant

Edgbaston Neighbourhood Network Scheme (ENNS)

ENNS is a community project dedicated to combatting loneliness and isolation among adults 50+ and adults aged 18-49 with additional needs, within the Edgbaston constituency. ENNS works with community assets to ensure that citizens have activities on their doorstep which help them connect to their communities and lead independent, happy and healthy lives. We also work closely with local Social Work teams to help them access local services and activities for the people they support.

The ENNS team provides comprehensive support to local groups by assisting with the establishment of new activities, offering step-by-step guidance to ensure successful implementation. The team also helps groups access vital resources, develop skills and knowledge to enhance their effectiveness, and engage in networking opportunities to integrate their efforts within a broader community framework for increased impact.

Between April 2024 and March 2025, the ENNS team delivered 15 capacity-building events, engaging both newly-formed and established groups. These events have supported groups in becoming formally constituted and have opened pathways to new funding opportunities.

Feedback from assets who have been supported through the capacity building programme:
"Attending this session made me understand more about how important it is to know more about data capturing."

"Really useful to break down the language in the session and demystify some of the funding-speak in the application form."

"[The event] was really useful to help me with NNS application but also had lots of information that will help me with my grant applications to other funders too."

ENNS delivered 6 well attended and well received Network events, with an additional 17 Compassionate Communities events led in partnership with assets and/or funded by ENNS for assets to deliver.

Feedback from Network events:

"Today has been an amazingly empowering, inclusive and thought-provoking event. It's also been a great opportunity to network as a health watch volunteer and going forward will provide an opportunity to work in partnership with others"

"We have made some amazing contacts that will hugely benefit our work going forward"

"Really valuable and enjoyable session to chat openly about something which impacts all. I feel more confident to create space for grief."

There have been 17 microgrants awarded from which some assets have gone on to successfully receive other funding.

Feedback from citizens who have attended ENNS funded microgrant sessions:

"I am retired and have lost all my friendship and connections and I feel isolated and lonely. I was impressed by the warmth of the welcome and even though I only knew one other person at the start, I got invited out to a coffee at another group that some of the ladies also attend. I came away with contact details of other ladies."

"I was so surprised that there were so many people in a similar situation to myself and the group gave me hope in terms of in what I can get involved in, form friendship connections and learn new things"

"It has helped me by gaining a sense of purpose, getting out of the house and meeting new people and to develop different interests. I feel like this group is a lifeline. It has also helped my wellbeing in knowing about things such as isolation, blood pressure and my mental wellbeing."

Independence Support Services

The programmes delivered through Age UK Birmingham's Independence Support Services, both individually and collectively, represent a holistic approach to supporting older adults. They contribute to an improved quality of life, help to alleviate pressure on the NHS, and enable individuals to remain living safely and independently in their own homes for longer.

HandyFix:

Through this project Age UK Birmingham provides minor home repairs and adaptations that enhance safety and enable confident, independent living throughout Birmingham. In 2024/25 we have:

- Supported 329 households,
- Completed a total of 841 jobs,
- Conducted 26 OT assessments.

"I am very happy for your help and can't thank you enough. From making the enquiry, which was very quick, to when Michael came. Michael was very polite and explained everything. He did the job well and tidied up before he left." – Client

"Perfectly happy with everything provided. I feel so much steadier around the house." – Client

"The service has been excellent. I can now use my toilet with confidence." – Client

Stepping Out Footcare Service:

The Stepping Out project delivers vital nail care services to individuals aged 60 and over in Dudley, offered at regular intervals of every 6 to 10 weeks. This service plays a significant role in promoting foot health, supporting mobility, preventing falls, and enhancing overall wellbeing. For 2024/25:

- 780 treatment sessions delivered;
- 101 new clients registered.

"My feet feel so much better, what a relaxing environment I was provided great after care advice that will make it easier to care for my feet without causing me discomfort. Great service." – Client

Balance and Exercise:

Through the Balance and Exercise project in Sandwell, Age UK Birmingham is able to offer targeted physical activity that builds strength, improves balance, and helps decrease frailty through a 12 week course. In 2024/25:

- 160 individuals were onboarded;
- 153 Short Warwick Edinburgh Mental Well-Being Scale Questionnaires (SWEMWBS) were completed;
- 1056 total attendances.

"Although I consider myself fairly active having recently retired, I did have a fall at work about 6 years ago which reminds you that falls are something you have to be aware of as you get older. I find this programme combined with my other activities of walking and aerobics very useful to trying to keep the brain working as some of the exercises require more thought than others. It is also good for social interaction with the other participants in the class, and also Reece who we all consider a very good leader of the group encourages us all to focus on the prevention of falls. I would highly recommend this class to anybody." – Participant

"Very helpful, friendly staff. A nice sociable class to lift your spirits. I have found that it's done me a world of good." – Participant

Home Energy Check (HEC):

Age UK Birmingham's HEC project operates across the West Midlands and is designed to help older individuals live in warm, safe environments, reducing the risks associated with cold homes and environmental hazards that can lead to falls.

As part of the service, a trusted handyperson visits the home to assess its energy efficiency. They install practical items such as energy-saving light bulbs, draught excluders, reflective radiator panels, and night lights. In addition, they provide tailored advice on reducing energy bills and leave a comprehensive guidance booklet for ongoing support. 2024/25 saw:

- 150 households supported;
- 894 jobs completed.

Digital Programme

Age UK Birmingham's digital programme is tailored to support older individuals who are digitally excluded. Delivered through both group sessions and one-to-one support, the programme aims to reduce digital exclusion by enhancing digital skills. This, in turn, empowers participants with greater independence and improved access to family connections, essential services, and online information.

Across Birmingham in 2024/25, the digital programme achieved the following:

- A total of 435 digital support sessions were delivered.
- 1,116 older individuals were engaged through broader awareness-raising initiatives.
- 227 older people received tailored support through group and one-to-one digital sessions.
- 6 volunteers contributed their time and expertise throughout the year to support the programme.
- 20 tablets were donated to individuals to facilitate continued digital learning and access.
- 3 WiFi boxes were provided to community hubs, enhancing connectivity within local spaces.

"The sessions have helped boost my confidence, being able to use my tablet is godsend, as I make and receive lots of phone calls from social services, hospital & doctors, which ties up my phone. I am better able to cope with things now due to the Digital support Age UK Birmingham has provided." – Participant

In Sandwell during 2024/25, the digital programme achieved the following:

- 82 digital support sessions were delivered
- 428 individual engagements were recorded
- 56 older people received dedicated support through group and one-to-one sessions
- 5 volunteers generously contributed their time and skills to support the delivery of the programme

This work was made possible with the support of 5 volunteers and was delivered through group sessions from key community locations, including Oldbury Library and the Sons of Rest building at West Smethwick Park, alongside individually arranged one-to-one sessions.

As part of the programme, the Oldbury Library group also took part in a visit to the EE offices in Birmingham city centre, where they participated in a workshop led by the EE team—an experience that was both enjoyable and informative for attendees.

GROUP FINANCIAL REVIEW

Reserves Policy

It is the policy of the Trustees to maintain a level of reserves sufficient to ensure the continued operation of the charity's activities.The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes or irrevocable committed to specific projects. The trustees consider that the minimum level of free reserves of the charity is represented by a sum equivalent to 3.5 months budgeted salary costs and 12 months' budgeted rent. This would require a minimum amount of £434,344.

Net Movement in Funds

During the financial year ended 31 March 2025 total funds balances increased from £776,785 to £913,026. The amount of restricted fund balances increased from £106,235 to £191,593. Total income of £1,731,501 exceeded total expenditure of £1,595,260 producing a surplus of £136,241.

Going Concern

The accounts have been prepared on a going concern basis as the trustees consider that they have appropriate funding and reserves in place to continue to provide services and support for our service users.

Volunteers

Volunteers play a crucial role in the charity and the delivery of services. The hours contributed by volunteers are not formally recorded currently but are vital to delivering the current quality services for older people in the city.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Age UK Birmingham Limited is a company limited by guarantee (company registered number 07334392) which was incorporated on 3rd August 2010 and which achieved charitable status on 4th October 2010 (charity registered number 1138240).

The charitable company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed by its Articles of Association.

In the event of the charitable company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of New Trustees

The Board of Trustees are responsible for the appointment and removal of members. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the financial statements. During 2024-2025 five new trustees joined the Board and five trustees resigned.

Paul Todman (appointed 14 November 2024)
Sharifah Mussa (appointed 14 November 2024)
Jane Edgerton (appointed 24 March 2025)
Grace Hampson (appointed 24 March 2025)
Rosie Harvey (appointed 24 March 2025)
Darrell Harman (resigned on 28 August 2024)
Gareth Reynolds (resigned on 31 July 2024)
Marcus Andrew Jordan (resigned 14 November 24)
Benjamin Richards (resigned 14 November 24)
Dr Rashda Tabassum (resigned on 9 June 2025)

Induction and Training of New Trustees

As part of their induction programme new trustees are made aware of their responsibilities as trustees of Age UK Birmingham Limited. This induction includes an introduction to the objectives, scope and policies of the charity and information on trustee responsibilities together with a copy of the charity's previous year's financial statements. Previously identified training needs relating to crisis and risk management was put on hold as the pandemic's impact lessened throughout the year. We will continue to monitor on an ongoing basis along with other training needs.

Organisational Structure

Age UK Birmingham Limited is organised so that its management committee meets regularly to manage the charity's affairs and formulate policy. There is also a subcommittee for Finance and General Purpose which scrutinize issues and make recommendations and proposals to the Board. Finally, the Board and Senior Management Team convene to form a strategy team to ensure that in light of socio-economic and political changes, the charity is doing all it can to remain focused on its mission and aims.

A scheme of delegation is in place and day to day responsibility for the provision of the charity's services rests with the charity's Chief Executive Officer and Chair.

The Chief Executive Officer is responsible for implementing the strategic plan and ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive Officer also has responsibility for the day to day operational management of the charity, individual supervision of the staff team and ensuring that the team continues to develop their skills and working practices in line with good practice.

Pay Policy for Senior Staff

The directors consider the board of directors, who are the charity's trustees, and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organization on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses and related party transactions are disclosed in the notes to the accounts. The pay of senior staff is reviewed annually and is considered against pay levels of similar sized charitable organisations.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified and reviewed the range of risks to which the charity is exposed and have taken steps to manage them. The trustees are satisfied that appropriate controls are in place and confirm that the organization has the resources in place to continue to meet its charitable objectives.

FUTURE PLANS

We are dedicated to bringing our current strategic plan to a conclusion and to review and re-set our ~~a~~renewed plan with a focus on strengthening relationships across all sectors to provide more services for older people. Over the course of the next strategic plan we will continue to work tirelessly to raise the profile of our charity, making it more visible to citizens, their families, and carers and seek to engage with more people earlier in their life course to ensure that they are able to face later life better equipped and better able to cope with society.

We will continue to focus on building new relationships with funders, commissioners, within the Birmingham and Sandwell councils as well as the Integrated Care System and Integrated Care Board, as the local authorities and NHS and health sectors evolve presenting new preventative services opportunities arise.
Our commitment to empowering and representing older people remains unwavering. We will continue to listen to their needs, encourage their voices to be heard through the organisations feedback systems, and support them in accessing the services they need for a more manageable, financially sustainable, and comfortable later life.

We will provide the highest quality information, advice, and guidance to older people, especially during these times of financial pressure, empowering them to manage changes in their lives. We will listen to their collective voice and develop services that maintain independence and break down barriers causing social isolation and digital exclusion through our new service delivery models.

As we grow and develop, we will do so sustainably and responsibly, ensuring our staffing structures are effective and efficient and proportionate to our needs. Our approach to risk, resource management, and financial sustainability will be central to our operations, ensuring the best outcomes for our older citizens now and in the future and offering best value to our funders and supporters.

Future Plans continued...

Looking ahead, we anticipate a new partnership with local and locally based national organisations who support us as their charity of the year, who will contribute their expertise, knowledge, resources and fundraising ability to us. We are also planning more community and individual fundraising initiatives to harness the power of local people and organisations to invest their time and money into our local services ensuring we are stronger together and better placed to support local older people.

To support these transformations, we will continually review and re-examine our designated reserves to ensure the successful delivery of our strategy and the future sustainability of the organisation into the future.

Statement of trustees' responsibilities

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

Company law requires the trustees to prepare financial statements for each financial year 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 the 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
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Disclosure of information to auditors

Each of the persons who are trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report was approved by the trustees on 29 September 2025 and signed on their behalf by:



David Sykes
Trustee and Chair

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Opinion
We have audited the financial statements of Age UK Birmingham Limited (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2025 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Company Balance Sheet, the Consolidated Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *'The Financial Reporting Standard applicable in the UK and Republic of Ireland'* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group and the parent charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

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

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

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

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

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

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the parent charitable company's financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

Based on our understanding of the company, we identified the principal risks of non-compliance with laws and regulations including those that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, and the extent to which non-compliance might have a material effect on the financial statements. Audit procedures performed included discussions with management, review of board meeting minutes, testing of journals, designing and performing audit procedures and challenging assumptions and judgements made by management in relation to accounting estimates.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Colm McGrory (Senior Statutory Auditor)
for and on behalf of Ormerod Rutter Limited

6/10/2025

Chartered Accountants
Statutory Auditor

Ormerod Rutter Limited
Chartered Accountants
The Oakley
Kidderminster Road
Droitwich
Worcestershire
WR9 9AY

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025	Designated funds 2025	Restricted funds 2025	Total 2025	Total 2024
Income from:						
		£		£	£	£
Donations and legacies	3	98,802	-	-	98,802	26,390
Other income	4	-	-	3,048	3,048	7,135
Other trading activities	5	299,996	-	12,420	312,416	287,540
Investment Income	6	1,646	-	-	1,646	2,118
Charitable activities	7	146,953	-	1,168,636	1,315,589	1,048,305
Total income		547,397	-	1,184,104	1,731,501	1,366,488
Expenditure on:						
Costs of generating voluntary income	8	-	-	-	-	500
Fundraising trading	9	107,914	-	-	107,914	257,760
Charitable activities	10	459,910	-	1,027,436	1,487,346	1,055,463
Total expenditure		567,824	-	1,027,436	1,595,260	1,313,723
Net income/ (expenditure) before transfers		(20,427)	-	156,668	136,241	52,765
Transfer between funds		144,310	(73,000)	(71,310)	-	-
Net income/ (expenditure) after transfers		123,883	(73,000)	85,358	136,241	52,765
Total funds brought forward		490,550	180,000	106,235	776,785	724,020
Total funds carried forward		614,433	107,000	191,593	913,026	776,785

The Consolidated Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The Statement of Financial Activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The charity has taken advantage of section 408 of the Companies Act 2006 not to publish its own Statement of Financial Activities.

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**16**		16,869		27,238
			16,869		27,238
Current assets					
Debtors	**18**	171,292		185,027	
Cash at bank and in hand		953,310		757,476	
		1,124,602		942,503	
Creditors: amounts falling due within one year	**19**	(228,445)		(192,956)	
Net current assets			896,157		749,547
Total assets less current liabilities			913,026		776,785
Total net assets			913,026		776,785
Charity funds					
Restricted funds	**21**		191,593		106,235
Designated funds	**21**		107,000		180,000
Unrestricted funds	**21**		614,433		490,550
Total funds			913,026		776,785

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements. The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved by the Trustees on 29 September 2025 and signed on their behalf by:

.....
David Sykes
Trustee and Chair

Company Registration No. 07334392

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

COMPANY BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	**16**		16,869		27,238
Investments	**17**		250		250
			17,119		27,488
Current assets					
Debtors	**18**	283,882		415,860	
Cash at bank and in hand		840,713		315,650	
		1,124,595		731,510	
Creditors: amounts falling due within one year	**19**	(226,910)		(174,773)	
Net current assets			897,685		556,737
Total assets less current liabilities			914,804		584,225
Total net assets			914,804		584,225
Charity funds					
Restricted funds			191,593		82,744
Designated funds			107,000		160,000
Unrestricted funds			616,211		341,481
Total funds			914,804		584,225

As permitted by s408 of the Companies Act 2006, the company has not presented its own statement of financial activities. The company's net movement in funds for the year was a surplus of £330,579 (2024: surplus of £31,861).

The company was entitled to exemption from audit under section 477 of the Companies Act 2006. The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006. However, an audit is required in accordance with section 151 of the Charities Act 2011.

The Trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Trustees on 29 September 2025 and signed on their behalf by:

.....

David Sykes
Trustee and Chair

Company Registration No. 07334392

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Cash flows from operating activities					
Cash generated from operations	**26**		194,188		45,856
Cash flows from investing activities					
Purchase of tangible fixed assets		-		(10,401)	
Interest received		1,646		2,118	
Net cash used in investing activities			1,646		(8,283)
Change in cash and cash equivalents			195,834		37,573
Cash and cash equivalents at beginning of the year			757,476		719,903
Cash and cash equivalents at end of the year			953,310		757,476

The notes on pages 26 to 46 form part of these financial statements.

1 Accounting policies

Charity information
Age UK Birmingham Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Stratford House, Stratford Place, Camp Hill, Birmingham, B12 0HT.

1.1 Accounting convention
The financial statements have been prepared in accordance with the charity's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiaries Age UK Birmingham and The Black Country Trading Limited (company number 02904270) and Age Concern Sandwell t/as Age UK Sandwell (company number 03938484) on a line by line basis.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Legal status of the charity
The charity is a company limited by guarantee. The members of the company include the trustees named on page the company information page. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

1.3 Going concern
At the time of approving the financial statements, 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 financial statements.

1.4 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1 Accounting policies (continued)

1.5 Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

No amounts are included in the financial statements for services donated by volunteers. For legacies, entitlement is the earlier of the legacy being received or the charity being notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known the legacy is treated as a contingent asset. Where income is invoiced or received that relates to subsequent periods, income is treated as deferred income.

Grants - Grants are included in the consolidated statement of financial activities on a receivable basis. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

1.6 Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that 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.

1.7 Tangible fixed assets

Tangible fixed assets costing £1,500 (IT equipment)/£1,000 for other assets, are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Office equipment	- 25% on cost
Fixtures and fittings	- 25% on cost
Motor vehicles	- 25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities. Investments in subsidiaries are at cost less provision for impairment.

1 Accounting policies (continued)

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.11 Financial instruments

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.12 Taxation

The charity is exempt from corporation tax on its charitable activities. Subsidiary companies pay any taxable profits to the charity each year under Gift Aid.

1.13 Retirement benefits

The charitable company operated a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

1.14 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the consideration required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount rate is recognised as a finance cost in net income/(expenditure).

1.15 Operating leases

Rentals under operating leases, including any lease incentives, are charged to the Statement of Financial Activities on a straight line basis over the term of the lease.

2 Critical accounting estimates and judgements

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.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Donations	57,776	-	57,776	22,962	1,149	24,111
Legacies	39,781	-	39,781	-	-	-
Fundraising	1,245	-	1,245	2,279	-	2,279
	98,802	-	98,802	25,241	1,149	26,390

Donations in kind

During the year ended 31 March 2025, the charity had the use of the premises of a Centre free of charge and includes as an in kind grant of £15,000 and an equivalent rent cost of £15,000. There were no other donations in kind during the year ended 31 Mach 2025 (2024: £15,000).

4 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Miscellaneous	-	3,048	3,048	-	-	-
Shop compensation	-	-	-	7,135	-	7,135
	-	3,048	3,048	7,135	-	7,135

5 Other trading activities - non charitable income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Shop income	54,597	-	54,597	53,534	-	53,534
Fees charged	177,819	12,420	190,239	154,115	9,525	163,640
Sales of wills and last power of attorneys	47,614	-	47,614	51,350	-	51,350
Room hire	19,966	-	19,966	19,016	-	19,016
	299,996	12,420	312,416	278,015	9,525	287,540

6 Investment income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Deposit account interest	1,646	-	1,646	2,118	-	2,118
	1,646	-	1,646	2,118	-	2,118

7 Charitable activities

	Total 2025	Total 2024
	£	£
Age UK Eon Benefit Sessions (Information and Advice)	25,560	24,120
Age UK Eon Home Energy Checks (Handyfix Falls Prevention)	15,450	17,072
Birmingham City Council (Information and Advice)	200,000	150,000
Birmingham City Council (Active Agers)	140,000	141,875
Birmingham City Council (NNS Edgbaston)	147,465	127,465
NHS Birmingham and Solihull ICB (Handyfix Falls Prevention)	37,692	37,467
NHS Dudley CCG (Footcare /Stepping Out)	40,083	39,924
Age UK (Winter Health Cost of Living Fund)	1,000	1,000
Zurich Community Foundation (RISE Dementia Wellbeing)	23,000	23,333
Murray Hall (Sandwell Community Dementia Support)	25,096	27,258
Northfield Community Partner (Digital Literacy)	-	1,000
Heart of England Community Fund	9,416	10,000
The 29th May 1961 Charitable Trust (Information and Advice)	5,000	5,000
Age UK More Money for You	43,975	18,600
Forward Carers (Dementia Carers Hub)	108,302	88,610
Age Concern Birmingham (Friends First Befriending)	35,996	17,998
Age UK (Birmingham Cost of Living)	-	40,000
Age UK (Sandwell Cost of Living)	-	40,000
Communities in Sync (Sandwell Digital Awareness previously Womens Walking Groups)	19,000	1,000
Birmingham City Council (Household Support Fund)	-	41,600
Sandwell MBC (Sandwell Falls Prevention)	54,650	-
Age UK (Digital Champions Birmingham)	40,000	-
Age UK (Home Sweet Home Information and Advice)	27,333	-
Metal Closures Ltd (Staff Welfare Fund)	15,500	-
Eveson Trust (Three Activities Project)	22,000	-
BVSC (Fairer Futures Fund)	20,000	-
Independent Age (Boost Your Finance Info & Advice)	25,427	-
Citizens Advice Mid Mercia (GAIN Vulnerable Adults)	30,000	-
Other grant providers	56,691	32,636
Restricted income	**1,168,636**	**885,958**
Sandwell Metropolitan Borough Council (Sandwell)	128,063	128,063
Other grant providers	18,890	29,284
Unrestricted income	**146,953**	**157,347**
Grants receivable	**1,315,589**	**1,043,305**

8 Raising funds – costs of generating voluntary income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Fundraising costs	-	-	-	500
	-	-	-	500

9 Raising funds – fundraising trading

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Staffing and related costs	75,952	-	75,952	201,135
Operational costs	31,962	-	31,962	56,625
	107,914	-	107,914	257,760

10 Direct costs of charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Staffing and related costs	240,208	826,922	1,067,130	717,905
Catering expenses	12,660	2,420	15,080	10,163
Volunteers' expenses	854	117	971	1,308
Transport costs	19,545	957	20,502	15,255
Activities	48	1,660	1,708	1,597
Recruitment costs	12,319	716	13,035	2,845
Support costs (note 11)	143,875	117,349	261,224	232,239
Governance costs (note 12)	19,753	665	20,418	17,150
Grants distributable	-	20,809	20,809	8,644
Bad debts	10,648	-	10,648	136
Partnership payments (Gateway Family Services)	-	55,821	55,821	48,221
	459,910	1,027,436	1,487,346	1,055,463

11 Support costs

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Transport costs	3,277	1,755	5,032	4,347
Volunteer costs	403	337	740	1,322
Premises costs	57,404	26,547	83,951	121,659
Office costs	22,888	39,558	62,446	37,738
Professional fees	15,398	3,364	18,762	21,369
Other expenses	14,494	34,150	48,644	10,333
Bank charges	1,272	705	1,977	2,301
Unrecoverable VAT	23,928	6,751	30,679	21,242
Depreciation	4,811	4,182	8,993	11,928
	143,875	117,349	261,224	232,239

12 Governance costs

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Accountancy	4,675	-	4,675	3,925
Legal and professional fees	6,383	-	6,383	4,540
Auditors' remuneration	8,695	665	9,360	8,685
	19,753	665	20,418	17,150

13 Trustees remuneration and expenses

During the year, no trustees received any remuneration or other benefits (2024 - £nil). During the year, expenses amounting to £nil was reimbursed or paid directly to trustees (2024 - £nil).

14 Staff costs

Number of employees

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

	Group 2025 Number	Group 2024 Number
Charity shop/trading	3	3
Care workers/public contact	35	29
Administration	10	8
	48	40

Employment costs	Group 2025 £	Group 2024 £	Company 2025 £	Company 2024 £
Wages and salaries	1,002,199	824,592	972,020	658,587
Social security costs	77,965	65,883	75,056	47,025
Other pension costs	29,604	24,440	28,699	19,524
	1,109,768	914,915	1,075,775	725,137

One employee received emoluments between £60,000 - £70,000 during the year ended 31 March 2025 (2024: one employee).

Key management personnel

The key management personnel of the charity comprise the Trustees, Chief Executive Officer, Head of Finance and Head of Operations. The trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). The total employee benefits of the key management personnel of the charity were £179,188 (2024: £181,416).

Volunteers

The charity has the support of a significant number of volunteers in order to achieve its charitable activities for which it is very grateful. The charity is unable to accurately quantify the value of services provided by volunteers.

15 Net income/(expenditure)

This is stated after charging:

	2025 £	2024 £
Depreciation	10,369	11,928
Auditors' remuneration	9,360	8,685
Operating lease rentals	8,653	10,608

16 Tangible fixed assets

Group & Charity

	Furniture & Fittings £	Office Furniture £	Computer Equipment £	Motor Vehicles £	Total £
Cost					
At 1 April 2024	23,503	23,172	38,584	14,000	99,259
Additions	-	-	-	-	-
At 31 March 2025	23,503	23,172	38,584	14,000	99,259
Depreciation and impairment					
At 1 April 2024	18,721	23,172	24,656	5,472	72,021
Depreciation charged in the year	1,376	-	6,857	2,136	10,369
At 31 March 2025	20,097	23,172	31,513	7,608	82,390
Carrying amount					
At 31 March 2025	3,406	-	7,071	6,392	16,869
At 31 March 2024	4,782	-	13,928	8,528	27,238

17 Fixed asset investments

Charity

	Investment in subsidiary company £
Cost or valuation	
At 1 April 2024 & 31 March 2025	250
Carrying amount	
At 1 April 2024	250
At 31 March 2025	250

The charity owns 100% of the issued share capital of Age UK Birmingham and The Black Country Trading Limited, a company registered in England and Wales (company number: 02904270).

18 Debtors

	Group		Charity	
Amounts falling due within one year:	**2025**	**2024**	**2025**	**2024**
	£	**£**	**£**	**£**
Trade debtors	103,095	125,805	102,865	122,957
Other debtors	6,750	6,750	6,750	6,750
Amounts owed by group undertakings	-	-	112,823	233,681
Grant debtor	43,119	34,725	43,119	34,725
Prepayments	18,328	17,747	18,325	17,747
	171,292	185,027	283,882	415,860

19 Creditors: amounts falling due within one year

	Group 2025 £	2024 £	Charity 2025 £	2024 £
Trade creditors	36,511	26,062	35,949	25,379
Taxation and other social security	16,929	14,568	16,929	14,568
Deferred income	82,740	65,436	82,740	47,936
Accrued expenses	82,306	72,680	81,333	72,680
VAT	9,959	14,210	9,959	14,210
	228,445	192,956	226,910	174,773

	Group 2025 £	2024 £	Charity 2025 £	2024 £
Deferred income				
Balance at 1 April 2024	47,936	73,481	47,936	45,981
Amount released to income	(47,936)	(73,481)	(47,936)	(45,981)
Amount deferred during the year	82,740	65,436	82,740	47,936
Balance at 31 March 2025	82,740	65,436	82,740	47,936

Deferred income represents grants received in advance of the period to which they relate.

Income is deferred only when the provider specifies conditions which must be met before the charity has unconditional entitlement to funds.

20 Retirement benefit schemes

	Group 2025 £	2024 £	Charity 2025 £	2024 £
Defined contribution schemes				
Charge to profit or loss in respect of defined contribution schemes	29,604	24,440	28,699	19,524
Balance at 31 March 2025	29,604	24,440	28,699	19,524

The charitable company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

21 Statement of funds

The income funds of the group include restricted and unrestricted funds comprising the following unexpended balances held:

Statement of funds - current year group

	Balance at 1 April 2024	Movement in funds: Incoming resources	Movement in funds: Resources expended	Movement in funds: Transfers	Balance at 31 March 2025
	£	£	£	£	£
Unrestricted funds					
General fund	490,550	547,397	567,824	144,310	614,433
Designated fund	180,000	-	-	(73,000)	107,000
	670,550	547,397	567,824	71,310	721,433
Restricted funds					
Information & Advice	25,873	212,759	220,793	(8,664)	9,175
Handyfix / Falls Prevention	-	41,828	44,342	2,514	-
Heart of England Community	(583)	12,604	12,003	(18)	-
NNS Edgbaston	24,931	147,465	141,632	(12,400)	18,364
Active Agers	7,530	140,000	135,294	-	12,236
Stepping into Digital	-	-	-	-	-
Footcare/Stepping Out	-	52,503	42,730	(9,773)	-
Community Dementia Support - Sandwell	10,020	25,096	24,838	(6,621)	3,657
RISE Dementia Wellbeing	15,203	23,000	11,123	-	27,080
Eon Home Energy Checks	-	15,450	6,029	(9,421)	-
Eon Benefit Checks	-	25,560	11,290	(14,270)	-
More for Your Money Projects	-	12,659	10,006	(2,653)	-
Dementia Carers Hub	5,970	110,562	97,299	(9,846)	9,387
Friends First Befriending	15,118	35,996	22,646	-	28,468
Sandwell Women's Walking Group	2,173	19,000	13,931	-	7,242
Sandwell Digital Project	-	17,500	4,661	-	12,839
NNS Erdington (Hire of Erdington Library)	-	1,531	891	-	640
Birmingham Digital Champions	-	42,964	38,908	-	4,056
NNS Erdington (Room Hire)	-	2,080	1,410	-	670
NNS Sutton Coldfield (Room Hire)	-	2,050	1,010	-	1,040
Age UK More Money for You 24 – 27	-	31,316	29,060	-	2,256
Age UK Home Sweet Home	-	27,333	23,077	-	4,256
Boost Your Finances	-	25,427	19,292	-	6,135
GAIN Vulnerable Adults	-	30,000	21,846	-	8,154
Three Activities Project	-	22,000	7,288	-	14,712
Activities at Anne Marie	-	3,645	897	-	2,748
Sandwell Falls Prevention	-	54,650	51,672	-	2,978
Fairers Futures Fund	-	20,000	20,000	-	-

21 Statement of funds (continued)

Statement of funds – current year group

	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
Other	-	13,626	13,468	(158)	-
Metal Closures Ltd Staff Welfare Fund	-	15,500	-	-	15,500
	106,235	1,184,104	1,027,436	(71,310)	191,593

Statement of funds - prior year group

			Movement in funds		
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£
Unrestricted funds					
General fund	428,374	469,856	505,116	97,436	490,550
Designated funds	180,000	-	-	-	180,000
	608,374	469,856	505,116	97,436	670,550
Restricted funds					
Information & Advice	21,320	177,021	145,156	(27,312)	25,873
Handyfix	-	42,311	44,106	1,795	-
Heart of England Community	15,138	-	15,721	-	(583)
NNS Edgbaston	19,872	127,465	122,406	-	24,931
NNS Yardley	-	-	-	-	-
Active Agers	24,482	141,899	126,540	(32,312)	7,530
Stepping into Digital	22,731	-	16,267	(6,464)	-
Footcare/Stepping Out	-	49,465	44,113	(5,352)	-
Community Dementia Support - Sandwell	4,730	27,258	21,970	-	10,020
Digital Literacy	3,912	11,000	13,851	(1,061)	-
RISE Dementia Wellbeing	3,459	23,333	11,589	-	15,203
Birmingham CoL I&A Project	-	40,000	40,785	785	-
Eon Home Energy Checks	-	17,072	8,350	(8,722)	-
Eon Benefit Checks	-	24,120	7,236	(16,884)	-
More for Your Money	-	18,600	18,390	(210)	-
Dementia Carers Hub	-	90,490	84,520	-	5,970
Friends First Befriending	-	17,998	2,880	-	15,118
Sandwell CoL I&A Project	-	40,000	39,215	(785)	-
Sandwell Women's Walking	-	4,000	1,827	-	2,173
Other	-	44,600	43,685	(915)	-
	115,645	896,632	808,607	(97,437)	106,235

21 Statement of funds (continued)

Unrestricted Funds

General unrestricted funds are those funds which the trustees are free to use in accordance with the charity's charitable objectives.

Designated Funds

These funds represent assurance to future expenditure, which the trustees regard as essential to the ongoing work of the charity, albeit at this stage without any binding commitment.

A new strategic plan implemented from April 2024, in March 2025 the designated funds have been reviewed and amended as follows:

Sandwell Development Fund (£12,000)
This provision is to support the services to be offered and strengthen within Sandwell area.

Finance Development (£10,000)
This provision is to build on our knowledge of Business Central through further training and when necessary, bring in specialist knowledge in relation to VAT, to support the charity with tax related decisions.

Memory Care Development (£10,000)
This provision is to support the service during a period of growth.

IT & Communication Infrastructure (£20,000)
This provision is to continue to invest in technology that will assist the charity to keep pace with new ways of working changes which will enhance the services we provide.

Premises Development (£20,000)
To improve the condition of our lease premises in particularly Oscott Centre and Hamstead shop as well as consider new locations across Birmingham and Sandwell areas.

Business Development (£35,000)
This provision is to provide time and resource to develop partnerships with corporates, identify and develop unrestricted income streams.

21 Statement of funds (continued)

Restricted Funds

Restricted funds are those funds which have been received for particular purposes and projects.

Information and Advice
Funded by Birmingham City Council for our free Information and advice for over 50+ in Birmingham

Handyfix Falls Prevention
Funded by NHS Birmingham and Solihull ICB for our free handy person service for people over 50 and adults with life-limiting disabilities. This service undertakes assessments and fits items such as grab rails, key safes, non-slip bathmats, and stair rails.

BCC Active Agers (LLCP)
Funded by Birmingham City Council for our free wellbeing activities which includes physical activity and social engagements i.e. exercise groups, telephone groups and walking groups.

NNS Edgbaston
Funded by Birmingham City Council this service aims to help older adults to lead healthy, happy and independent lives in their own homes and communities. It works with the community to develop and grow activities.

Dementia Carers Community
Funded by Forwarded Carers to provide free carer support groups across Birmingham for those looking after people living with dementia.

Stepping Out Footcare
Funded by NHS Black Country ICB to provide a basic foot care service to maintain good foot health for Dudley residents.

Sandwell - I&A
Funded by Solihull Metropolitan Borough Council for our free Information and advice for over 50+ in Sandwell.

Sandwell Community Dementia Support
Working with seven established partner VCS organisations, Age UK Sandwell provides a comprehensive support package to those dealing with dementia related issues. This can range from those with memory issues who need a diagnosis, to those with advanced dementia needing residential care. Support can be welfare and companionship calls, information and advice or signposting/referring for specialist support.

Sandwell RISE Dementia Wellbeing Groups
Two-year funding has been secured from Zurich Foundation to provide Wellbeing support groups across Sandwell for people living with dementia and their carers.

Birmingham Digital Champions
A National Age UK funded project to improve digital literacy within older adults.

Friends First Befriending
Delivered in Partnership with Age Concern Birmingham to develop and support friendship groups within Birmingham.

More Money for You
A National Age UK funded project to increase benefit take up for older people.

Home Sweet Home
A National Age UK funded project to improve access to Information and Advice for older people.

Boost your finances
An Independent age funded project to improve benefit take up in Sandwell for older adults.

GAIN vulnerable adults
A partnership project with Mid Mercia Citizens Advice to improve vulnerable older people access to information and advice.

Sandwell Falls Prevention
A Sandwell MBC funded project to provide strength and balance classes to older people who have been identified with a high risk of falling.

22 Analysis of net assets between funds

Analysis between funds - current year group

	Unrestricted 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £
Funds balances at 31 March 2025 are represented by:				
Tangible fixed assets	16,869	-	-	16,869
Current assets/(liabilities)	597,564	107,000	191,593	896,157
	614,433	107,000	191,593	913,026

Analysis between funds - prior year group

	Unrestricted 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
Funds balances at 31 March 2024 are represented by:				
Tangible fixed assets	27,238	-	-	27,238
Current assets/(liabilities)	463,312	180,000	106,235	749,547
	490,550	180,000	106,235	776,785

Analysis between funds - current year charity

	Unrestricted 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £
Funds balances at 31 March 2025 are represented by:				
Tangible fixed assets	16,869	-	-	16,869
Fixed asset investments	250	-	-	250
Current assets/(liabilities)	599,092	107,000	191,593	897,685
	616,211	107,000	191,593	914,804

Analysis between funds - prior year charity

	Unrestricted 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
Funds balances at 31 March 2024 are represented by:				
Tangible fixed assets	27,238	-	-	27,238
Fixed asset investments	250	-	-	250
Current assets/(liabilities)	313,993	160,000	82,744	556,737
	341,481	160,000	82,744	584,225

23 Operating lease commitments

At the reporting end date, the charity and group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Within one year	8,653	37,548	8,653	37,548
Between two and five years	24,300	30,253	24,300	30,253
In more than five years	-	-	-	-
	32,953	67,801	32,953	67,801

24 Related party transactions

Cutter & Co:
Mrs K Jones, a director of Age UK Birmingham and The Black Country (Trading) Limited, is a partner and co-owner at accounting firm Cutter & Co.

During the year ended 31 March 2025 the following transactions occurred between Age UK Birmingham Limited and Cutter & Co: £3,393 (2024: £2,921) relating to the purchase of payroll services. Included within trade creditors is a balance of £1,415 (2024: £246) owed to Cutter & Co.

Age UK Birmingham and The Black Country (Trading) Limited:
During the year ended 31 March 2025 the charity's wholly owned subsidiary, Age UK Birmingham and The Black Country (Trading) Limited, made a loss and consequently there was no transfer under gift aid (2024: nil) to the charity. As at 31 March 2025 the charity was owed £112,823 (2024: £69,372) from Age UK Birmingham and The Black Country (Trading) Limited.

Age Concern Sandwell:
As at 31 March 2025 the charity was owed £Nil (2024: £164,307) from Age Concern Sandwell. Age Concern Sandwell was dissolved during the year.

25 Subsidiaries

Details of the charity's subsidiaries at 31 March 2025 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held Direct	% Held Indirect
Age UK Birmingham and the Black Country Trading Limited	Stratford House Stratford Place, Camp Hill, Birmingham B12 0HT	Social work activities without accommodation for the elderly and disabled.	Ordinary	100	0

The aggregate capital and reserves and the results for the year of the subsidiaries are as follows:

Name of undertaking	Profit/(Loss) £	Capital and Reserves £
Age UK Birmingham and the Black Country Trading Limited	(1,778)	250

26	**Cash generated from operations**	**2025**	**2024**
		£	**£**
	Surplus/(deficit) for the year	136,241	52,765
	Adjustments for:		
	Depreciation and impairment of tangible fixed assets	10,369	11,928
	Interest received	(1,646)	(2,118)
	Movements in working capital:		
	(Increase)/decrease in debtors	560	(77,319)
	(Decrease)/increase in creditors	48,664	57,301
	Other non-cash items	-	3,299
	Cash generated from operations	194,188	45,856

AGE UK BIRMINGHAM LIMITED

England & Wales - Charity number 1138240

Accounts

Registered Company number: 07334392

Registered Charity number: 1138240

AGE UK BIRMINGHAM LIMITED

REPORT OF THE TRUSTEES

AND

CONSOLIDATED FINANCIAL STATEMENTS

31 MARCH 2024

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Marcus Andrew Jordan Tapshum Pattni Benjamin Richards David Sykes Dr Rashda Tabassum
Secretary	Steven Thomson
Charity registration number	1138240
Company registration number	07334392
Registered office	Stratford House Stratford Place Camp Hill Birmingham B12 0HT
Auditor	Ormerod Rutter Limited Chartered Accountants The Oakley Kidderminster Road Droitwich Worcestershire WR9 9AY
Senior management team	Chief Executive - Steven Thomson Head of Operations - Sukie Binning Head of Finance - Samantha Humphray
Solicitors	Powell & Co 9 -11 Coleshill Street Sutton Coldfield Birmingham B72 1SD
Bankers	Charity Aid Foundation (CAF) Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

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AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CHAIR'S REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The charity ended the financial year with a modest surplus of £31,861 which was a highly noteworthy achievement against a backdrop of the challenges facing both our citizens, who use our services and commissioners.

Our citizens continue to be affected by the cost-of-living crisis with its impact on daily living including food prices and energy costs. The charity has sought to become more adaptable in response to these challenges. A new 3-year strategy has been implemented based on 4 pillars of being more responsive, supportive and being yet more responsible and sustainable.

During the year, Age UK Birmingham sought to diversify its funding sources, which became even more important with the announcement by Birmingham City Council that it had filed for section 114. It is positive to note that within weeks the welcome news was received that recent bids to renew our core services had been successful and renewed for the next 3 years.

During the year, the charity undertook a review of its policies, procedures and governance to ensure the organisation kept pace with post covid operating environment. This review was also excellent preparation for the Age UK CQS quality assessment which was held in May 2024 with the charity being successfully accredited.

As Chair, it has been heartwarming to witness the dedication of our employees and volunteers. Whilst living with the cost of living and commissioner challenges into the next financial year, the Board of Trustees are confident we will still be there for older people.

David Sykes

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CHIEF EXECUTIVE'S REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The organisation started the financial year with a new, clear 3 year strategy. The strategy is based on the 4 key pillars of being more visible, more representative, more responsive and supportive and to be more responsible and sustainable. The year also started with little to no sign of the cost of living crisis easing for older people and as a result the organisation focused on supporting citizens and staff appropriately.

The year also started with an increase to the national living wage, this meant that the organisation, like many other charities was faced with trying to balance the books in the face of increasing overheads with no significant uplift in income and funding. As a result, the organisation made the difficult decision to reluctantly set a deficit budget, but with a commitment and plan to overturn the deficit by the year end. I am immensely pleased and proud to say that despite the difficult start to the year and faced with a deficit budget we were able to overturn the deficit and then generate a modest surplus of £52,765. This exceptional result was only made possible because everyone in the organisation played their part, worked hard and minimised costs. Well done everyone, this was a real team effort and one that you should all be very proud of.

Throughout the course of the year, and in an effort to support as many older people as possible through the cost of living crisis, the organisation sought out additional funding. This additional income provided more benefits checks and benefits applications, supported older people with their increasing bills and helped them to make their homes more energy efficient. Funders who supported this work were National Age UK, The Rothsay Foundation, EON and Birmingham City Council.

At the start of the year the organisation took time to review its policies, procedures and governance structure in a post Covid world, making necessary adjustments and modernising the way the organisation functions on a day-to-day basis. This review was also excellent preparation for the upcoming Age UK CQS quality assessment, which was initially scheduled for April 23, but due to various circumstances and after a further number of diary movements was eventually successfully completed in May 2024 with no major or minor concerns highlighted.

As the year progressed new relationships were being built in Sandwell and with colleagues within the NHS and health sectors across the Midlands in line with the strategic plan. There were a number of important bids developed for the existing core services in Birmingham of IAG and Community health and wellbeing projects as well as a new social inclusion project in partnership with Age Concern Birmingham.

As the year progressed more corporate relationships were forged with organisations such as SKY and EE and both organisations committed to projects planned for the latter parts of the year.

CHIEF EXECUTIVE'S REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

As we moved into quarter 3 the announcement was made that Birmingham City Council had filed for section 114, this announcement sharpened our focus to diversify our funding sources and to build new and lasting relationship with as many different organisations and sectors as we could in line with our new strategy, to reduce our exposure to any changes to the funding and support from Birmingham City Council. Within weeks of the section 114 announcement, we received the welcome news that our recent bids to renew our core services and the new social inclusion project had been successful and were now commissioned for the next 3 years. Following a review of services in Sandwell by the Council commissioners, the core service contracts for 23/24 highlighted the exceptional work of the organization and as a result all core services were recommissioned for 24/25.

As the year came to a close, our corporate partners all came together to deliver an exceptional Gift of Christmas project to local older people. Their combined efforts saw the delivery of over 300 parcels, hampers and presents to those identified as being most in need, bringing much needed festive cheer and joy to the most vulnerable citizens we have supported.

After the festive break and as the financial year drew to a close the relationships built earlier in the year paid dividend as new substantial projects were developed and tenders were prepared for submission in Sandwell and Birmingham for new and exciting future projects. New partnerships also started with Age CO and also with Choose a Challenge. These new partnerships are hoped to slowly generate much needed unrestricted income for the charity over the coming months and years.

Over all 2023- 24 was a particularly challenging year but one which saw the organisation rise, and grow despite the challenges if faced and continue to develop and overturn its deficit budget. Well done everyone!

Steven Thomson

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 has not been provided.

OBJECTIVES AND ACTIVITIES

The Focus of Our Work

The objects of the Charity are to promote the following purposes for the benefit of the public and/or older people within the Area of Birmingham and surrounding areas:

- preventing or relieving the poverty of older people;
- advancing education;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity;
- promoting the human rights of older people in accordance with the Universal Declaration of Human Rights;
- assisting older people in need by reason of ill-health, social exclusion or other disadvantage; and
- such other charitable purposes for the benefit of older people as the Charity Trustees from time to time decide;

The outcome of this being the promotion of the well-being of older people.

Purposes and Aims

Age UK Birmingham Limited is established to promote the wellbeing of elderly people and their carers in any manner which is now or hereafter deemed as charitable.

In order to achieve these purposes and aims, Age UK Birmingham has adopted the following vision, mission statement, values and strategic objectives for the period April 2023 for the next 4 years:

Vision

Where people are empowered to live with dignity, respect, good health and wellbeing, and the opportunity to access services, support to meet their needs.

Mission

To enable, empower and encourage people aged 50+ across Birmingham, Sandwell and surrounding areas to enrich their lives and live independently.

Values

- Respect – we provide the opportunity for people to be listened to and for their needs to be acknowledged and understood
- Empowerment – we support and enable people to take control of their lives and achieve their goals
- Integrity – we will act with professionalism and ensure people can trust our services and support
- Equality – we work to provide equality of access and opportunity to the diverse communities we engage with and serve
- Innovation and Collaboration – we work in partnership to develop existing and new services and work efficiently

Strategy

1. We are visible
    a. Being visible to all older people, their families and carers
    b. Building relationships with key strategic partners, funders and stakeholders
    c. Being fully engaged with Integrated Care Systems
    d. Marketing and promoting with impact and value

2. We are representative of all older people
    a. Listening to the diverse needs of local older people
    b. Enabling older people's voices to be heard
    c. Supporting our local populations

3. We are supportive and responsive to ensure that older people flourish
    a. Providing information and advice across all communities through multiple channels
    b. Ensuring older people are valued and integrated in to their community
    c. Maintaining independence through our services
    d. Developing new services in response to the identified needs of older people

4. We are a responsible and sustainable organisation
    a. Developing a positive culture for all our people
    b. Managing risk responsibly
    c. Being financially sustainable
    d. Using resources responsibly and effectively
    e. Ensuring quality is measured and performance monitored.

How Our Activities Deliver Public Benefit

Having given careful consideration to the Charity Commission's guidance on public benefit, the trustees are satisfied that in working to achieve these objectives Age UK Birmingham is demonstrating the public benefit of our work, as defined under the terms of the Charities Act 2011.

Ensuring Our Work Delivers Our Aims

We regularly review our aims, objectives and activities, looking at what we achieved through our work in the previous 12 months and the outcomes for older people. The review considers the successes and lessons learnt for each key activity and helps us to ensure that our aims, objectives and activities remain focused on our stated purpose.

OUR ACHIEVEMENTS IN THE YEAR

2023-24 presented unique challenges for older individuals as they navigated life post-pandemic. Adjusting to a changed world required resilience and adaptability, especially given the ongoing Cost of Living Crisis. But amidst these difficulties, our unwavering commitment to older people remained steadfast.

As the months unfolded, we secured additional funding. With these resources, we expanded our services and activities, providing older people with more opportunities to engage, learn, and thrive.

Information and Advice

Our dedicated team of expert advisers continued to enable, empower and encourage older citizens of Birmingham, to access services which enabled them to stay independent and make informed choices relating to their needs. The team assisted people with welfare benefits, consumer enquiries, pensions advice, housing options and form filling. Where needed, we were able to connect people to specialist support debt, housing etc. through our well-established networks.

Telephone and face to face remained the most popular method of contact with our clients, followed by a small percentage of service delivery done via email and post.

During the year we increased our accessibility through regular outreach surgeries where older people could seek information, advice and support. We opened our sixth outreach surgery at The Hub on the Green Centre in Bournville in February 2024.

- 23,464 contacts with older people seeking advice
- 41% enquiries related to welfare benefits
- £2.6 million worth of benefit gains
- 4,389 signposts and referrals to other agencies

"I recommended you to my friend because of the help, support, and compassion you have shown. Absolutely, amazed at the support we received. You do not get the recognition you deserve."

"Just wanted to thank you for the help and support you gave to myself and my brother when we saw you at Bournville Hub on Friday in connection with his Blue Badge application. Again, many thanks."

"Age UK advisor was wonderful, she took her time and clearly explained everything that was required. I felt like an individual who means something to others. I feel feedback surveys are really important."

"Just wanted to say a big THANK YOU, for all your help and your time spent listening to me when I know you are busy. You have changed my life and I'm so grateful. I no longer have to worry about bills and I did get the Blue Badge. May you be proud of the work you do, the person you are and the difference you make."

Memory Care Services

Our Memory Care Day Service provides specialised care and support for individuals with dementia. The service is delivered by highly trained staff to promote independence, dignity, and overall well-being for individuals living with dementia. We offer a safe and structured environment with our own transport where clients can engage in therapeutic activities such as cognitive stimulation, physical exercise and reminiscence, socialize with others who are on a similar journey and receive assistance with daily tasks. The goal of memory care day services is to enhance the quality of life for clients within the community, whilst also providing support and respite for their carers to reduce the breakdown of relationships and the need for full time care.

- 56 people living with dementia provided with in-depth support
- 176 memory Care Sessions delivered
- 1,834 attendances

"I love the day centre, it's the only time I feel independent to go out of the house on my own. I get myself dressed and wait for the transport to pick me up, I enjoy going around and picking my friends up too, it's like we're in a taxi and going out together. We're never told what we can and can't do and there's always plenty of activities available, I love playing target games, it keeps me active. The staff never treat me like I have dementia, they treat me like a normal person and encourage me to try new things. I'm so happy when I get home, I don't always remember what I've done but I always know I've had a good day." - Client from centre

"Without the help of the day centre I would not be able to keep my husband at home with me and he would have been put into a care home a long time ago. I was at breaking point and finding it hard to even sleep. Now I feel like I am getting my life back and still being able to care for my husband. The staff have changed our lives and I will be forever grateful to you all. Thank you" - Carer of client

Dementia Carers Project

At the start of the year, we joined the Birmingham Carers Hub partnership to enhance support for unpaid carers. The partnership offer counselling, educational workshops, and statutory carers assessments. Our specific role within this partnership is to create and establish carer support groups across the city, tailoring them to the unique needs and demands of each constituency.

We launched the Dementia Carers Hub Project, through this initiative, we provide essential tools and support to unpaid carers who care for individuals living with dementia. Our team ensures that carers receive the necessary resources while also taking care of themselves. During group sessions, we offer guidance and support through guest speakers, open conversations, and awareness sessions. Through these we strengthen the resilience of carers, enabling them to mee the challenges of being a carer, whilst also looking after their own health and wellbeing.

During the first year of this project, the dedicated team:

- Established 17 groups across the city
- Supported 181 hidden unpaid carers to better cope with the challenges of caring for a loved one with dementia.

"Put on record how much this group means to me. It's been one of the better things in my life. The friends I've met since joining the group have become family, who I feel I could not do without. My life has less stress for having the people in the group around me going through a similar situation." – Carer from Dementia Carers Hub

"I am amazed by all the support that is available in Birmingham for unpaid carers, I've been feeling so isolated for so long, I'm so glad I found this service. I have been given so much valuable information for me and my husband, I now attend a support group that gives me respite from my husband and I've made some new friends. The group told me about a group for my husband that runs at the same time so I don't have to rush back, he went for the first-time last week and absolutely loved it, he couldn't stop talking about it."

Telephone Befriending

The Telephone Befriending Service is a lifeline for older individuals, particularly those grappling with loneliness and isolation. Our compassionate volunteers engage in friendly conversations, ensuring that even those living far from loved ones have someone to talk to. Beyond companionship, our service provides a safe haven for older people to share their concerns and worries.

This trusted sharing has enabled our Wellbeing Team to take proactive steps in safeguarding and supporting the most vulnerable housebound individuals. Through small but impactful interventions, we empower citizens to lead happy, healthy, and independent lives within their own homes.

In response to mid-year funding changes, we were excited to transition our service into a broader initiative called 'Friends First.' In partnership with Age Concern Birmingham, this project not only offers telephone befriending but also in-person friendship groups. We eagerly anticipate expanding these social opportunities for older adults.

- 260 older people received weekly friendship calls
- 5,464 support calls across the services
- 55 volunteer befrienders supported the service

"This is like a lifeline for me. My illness means I tire easily, and this is just perfect for me as it is not too much. The other ladies and myself, we have all connected and we are becoming friends. We give each other advice, and this makes me feel useful. I feel uplifted by this experience."

"I have really clicked with Susan on the Sunday chat and we feel like friends. I really look forward to the Sunday chat."

Wellbeing Social Engagement Activities

Our dedicated Wellbeing Team curates a diverse range of opportunities for older individuals to participate in physical and social activities. At the heart of our wellbeing services lies a holistic focus on physical, emotional, and mental health. This approach has led to the establishment of engaging walking groups, invigorating Pilates sessions, creative art experiences for wellbeing, and a nurturing gardening group.

While most of our activities take place in person, we also offer telephone-based options to ensure accessibility for all. Our commitment to inclusivity drives us to continually refine and expand our offerings based on valuable feedback from our participants. By doing so, we strive to meet their aspirations and cater to their varied interests.

- 418 older people supported
- 17 different activities
- 615 activity sessions delivered
- 5,464 attendances
- 442 signposts/referrals
- 17 volunteers supported the activities

During the year we also worked with a number of corporate partners who have supported one of events such as the Christmas Tea Party.

"It is smashing. I really enjoyed it, and Jennifer (the host) is really good and we have a laugh too."

"I enjoy the garden chat, Jennifer is very knowledgeable, and I get to share what I know too." - Telephone Garden Chat Participants.

"It is important to because you have to keep your brain active, and the quiz really helps. I am enjoying it and I like learning." - Telephone Quiz Participants

"I have just been the first time and the people were really friendly and it was nice to get out and to talk to people which is lovely." - Friendship Group Attendee

"I can feel the difference every week after the Pilates. It is making a real difference." - Pilates Participant

"I have issues with anxiety and do not like going out alone but took a chance with the walking group and now I really look forward to it and feel disappointed when I cannot come. I have made friends, and my confidence has increased." - Walking Group Participant

Edgbaston Neighbourhood Network Scheme (ENNS)

ENNS is dedicated to enhancing the local community's offerings for older individuals and those aged 18+ with additional needs. Our committed team identifies, maps, and supports community activities, services, and resources. We provide training and development assistance to these valuable 'community assets.' Collaborating closely with stakeholders like the Locality Social Work Team, ENNS also identifies local gaps and collaborates with the community to address these needs.

Throughout the year, we awarded 34 microgrants. Notably, these grants have increasingly served as seed funding for pilots and taster sessions. This strategic approach allows community assets to collect essential information and feedback about community needs while fostering citizen engagement. As a direct outcome of this initial activity, these assets are better positioned to seek larger grants—with the unwavering support of our NNS team—and ultimately introduce new activities and services tailored to the local community's unique requirements.

In addition, we facilitated 9 capacity-building training sessions, which received enthusiastic attendance and positive feedback. These sessions covered a range of topics, from Safeguarding Vulnerable Adults to Mental Health First Aid and crafting effective fundraising strategies.

Edgbaston & Northfield Digital Literacy Project

The Digital Literacy Project in Edgbaston and Northfield, delivered in partnership with Northfield Community Partnership ended in October 2023. The project enabled us to support older people to build their digital confidence through the provision of a digital lending library backed up with learning support at drop in sessions held at various local community venues.

"My aunt wanted me to tell you this has changed her life dramatically, she now wishes she had done this years ago and thinks your service is wonderful."
"This program has changed not just my Mom's life but ours too! Our 5 minute weekly phone calls have now turned into twice weekly (sometimes more often) video chats. "

Whilst this project has ended, it has enabled us to test a model which will be rolled out across the city next year.

Home Falls Prevention Service

Our Home Falls Prevention Service supports older people to reduce the risk of a fall at home by fitting equipment and making minor changes around the house. In addition to this the team trained to become Occupational Therapy Trusted Assessors.

- 417 households received 806 falls measures to ensure their safety at home.
- 32 Occupational Therapy Assessments carried out.

As part of our Winter Warmth Programme, 154 householders received a Home Energy Assessment and equipment, with energy saving measures put in place.

"I have rails installed at top of stairs banister, one outside the home on the wall and one on the utility room steps. They are extremely useful. The Falls Officer thoroughly checked everything to make sure there were no other risks, and everything was accessible, including a bathing assessment and making sure we were not at risk of falling out of bed. This service has been valuable to myself and my husband"

"The service has been very useful, I had grab rails installed at front door which helps me, and my husband get in and out. The trolley that you arranged from Occupational Therapy only took 3 days to be delivered too. Thank you so much!!!"

"I never felt so supported by an organisation who understands my needs as a carer and husband living with dementia. My husband was like a prisoner in his own home. Without the day centre and now the support from the Falls Prevention team, we feel seen and know things are going to be ok."

Stepping Out – Footcare

This is a low level footcare service provided to Dudley residents. Promoting the importance of foot health for those not eligible for the NHS podiatry service.

- 577 footcare treatments completed
- 175 enquiries received
- 80 assessments completed

"Lovely nail care lady, I loved the treatment - very professional. Looking forward to coming back."

"I always feel like dancing aft er I've had my feet done"

"I had problems with my feet for a while - very happy with what you can provide. You do more than my private podiatrist did!"

Volunteer Support

Volunteers are at the core of our services and their generous support and donation of time enable us to deliver our portfolio of services.

More than 50% of our volunteers contributed to the Telephone Befriending Service, a flexible, remote volunteering opportunity ideal for those who want to help but have limited time.

- 93 active volunteers
- 9,672 hours of support
- £120,900 worth of time donated

"When I retired from nursing, I suddenly had free time and felt disconnected from a work I'd been done for 40 years. Volunteering in the dementia day centre enables my desire to care for others and gives me that warm feeling inside. It keeps me connected." - Day Centre Volunteer

"I chose to volunteer with Age UK because I admire their dedication and have benefited from their support in the past. With my background in working with older people, volunteering here felt natural, and I've formed many lasting friendships." - Activities Volunteer (Coffee Mates)

"Becoming a befriender can mean the world to somebody, to help keep their loneliness at bay, but if truth be told it means the world to me too and I have learned so much from this. Befriending is something I am extremely proud of and value so much." - Telephone Befriender

GROUP FINANCIAL REVIEW

Reserves Policy

It is the policy of the Trustees to maintain a level of reserves sufficient to ensure the continued operation of the charity's activities. The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes or irrevocable committed to specific projects. The trustees consider that the minimum level of free reserves of the charity is represented by a sum equivalent to 3.5 months budgeted salary costs and 12 months' budgeted rent. This would require a minimum amount of £284,606.

Net Movement in Funds

During the financial year ended 31 March 2024 total funds balances increased from £720,721 to £776,785. The amount of restricted fund balances decreased from £115,643 to £106,235. Total income of £1,366,488 exceeded total expenditure of £1,313,723 producing a surplus of £52,765.

Going Concern

The accounts have been prepared on a going concern basis as the trustees consider that they have appropriate funding and reserves in place to continue to provide services and support for our service users.

Volunteers

Volunteers play a crucial role in the charity and the delivery of services. The hours contributed by volunteers are not formally recorded currently but are vital to delivering the current quality services for older people in the city.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Age UK Birmingham Limited is a company limited by guarantee (company registered number 07334392) which was incorporated on 3rd August 2010 and which achieved charitable status on 4th October 2010 (charity registered number 1138240).

The charitable company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed by its Articles of Association.

In the event of the charitable company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of New Trustees

The Board of Trustees are responsible for the appointment and removal of members. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the financial statements. During 2023-2024 two new trustees joined the Board and three trustees resigned.

Marcus Andrew Jordan
Tapshum Pattni
Benjamin Richards
David Sykes
Dr Rashda Tabassum
Darrell Harman (resigned on 28 August 2024)
Nicholas Hoare (appointed on 05 June 2023 and resigned on 12 January 2024)
Gareth Reynolds (appointed on 05 June 2023 and resigned on 31 July 2024)

Induction and Training of New Trustees

As part of their induction programme new trustees are made aware of their responsibilities as trustees of Age UK Birmingham Limited. This induction includes an introduction to the objectives, scope and policies of the charity and information on trustee responsibilities together with a copy of the charity's previous year's financial statements. Previously identified training needs relating to crisis and risk management was put on hold as the pandemic's impact lessened throughout the year. We will continue to monitor on an ongoing basis along with other training needs.

Organisational Structure

Age UK Birmingham Limited is organised so that its management committee meets regularly to manage the charity's affairs and formulate policy. There is also a sub committee for Finance and General Purpose which scrutinize issues and make recommendations and proposals to the Board. Finally, the Board and Senior Management Team convene to form a strategy team to ensure that in light of socio-economic and political changes, the charity is doing all it can to remain focused on its mission and aims.

A scheme of delegation is in place and day to day responsibility for the provision of the charity's services rests with the charity's Chief Executive Officer and Chair.

The Chief Executive Officer is responsible for implementing the strategic plan and ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive Officer also has responsibility for the day to day operational management of the charity, individual supervision of the staff team and ensuring that the team continues to develop their skills and working practices in line with good practice.

Pay Policy for Senior Staff

The directors consider the board of directors, who are the charity's trustees, and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organization on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses and related party transactions are disclosed in the notes to the accounts. The pay of senior staff is reviewed annually and is considered against pay levels of similar sized charitable organisations.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified and reviewed the range of risks to which the charity is exposed and have taken steps to manage them. The trustees are satisfied that appropriate controls are in place and confirm that the organization has the resources in place to continue to meet its charitable objectives.

FUTURE PLANS

We are dedicated to delivering our strategic plan with a renewed focus on strengthening relationships across all sectors to provide more services for older people. Over the next year, we will work tirelessly to raise the profile of our charity, making it more visible to citizens, their families, and carers.

We will also focus on building new relationships with funders, commissioners, and within the Integrated Care System and Integrated Care Board, as the local NHS and health sectors evolve and new preventative services opportunities arise.

Our commitment to empowering and representing older people remains unwavering. Through our newly formed ageWise project, we will continue to listen to their needs, encourage their voices to be heard through the organisations feedback systems, and support them in accessing the services they need for a more manageable, financially sustainable, and comfortable later life.

We will provide the best possible information, advice, and guidance to older people, especially during these times of financial pressure, empowering them to manage changes in their lives. We will listen to their collective voice and develop services that maintain independence and break down barriers causing social isolation and digital exclusion through our new service delivery models.

As we grow and develop, we will do so sustainably and responsibly, ensuring our systems and functions are effective and efficient. Our approach to risk, resource management, and financial sustainability will be central to our operations, ensuring the best outcomes for our older citizens now and in the future.

Looking ahead, we anticipate a new partnership agreement with Age UK, which will shape our relationship with National Age UK. In the coming months, we will contribute our expertise and knowledge to this process, ensuring we are stronger together and better placed to support older people.

To support these transformations, we will continually review and re-examine our designated reserves to ensure the successful delivery of our strategy and the future sustainability of the organisation into the future.

Statement of trustees' responsibilities

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

Company law requires the trustees to prepare financial statements for each financial year 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 the 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
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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.

Disclosure of information to auditors

Each of the persons who are trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report was approved by the trustees on 14 November 2024 and signed on their behalf by:

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David Sykes
Trustee and Chair

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Opinion
We have audited the financial statements of Age UK Birmingham Limited (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2024 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Company Balance Sheet, the Consolidated Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *'The Financial Reporting Standard applicable in the UK and Republic of Ireland'* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group and the parent charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

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

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

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

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

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

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the parent charitable company's financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

Based on our understanding of the company, we identified the principal risks of non-compliance with laws and regulations including those that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, and the extent to which non-compliance might have a material effect on the financial statements. Audit procedures performed included discussions with management, review of board meeting minutes, testing of journals, designing and performing audit procedures and challenging assumptions and judgements made by management in relation to accounting estimates.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Colm McGrory (Senior Statutory Auditor)
for and on behalf of Ormerod Rutter Limited

Chartered Accountants
Statutory Auditor

19/11/2024

Ormerod Rutter Limited
Chartered Accountants
The Oakley
Kidderminster Road
Droitwich
Worcestershire
WR9 9AY

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024	Designated funds 2024	Restricted funds 2024	Total 2024	Total 2023
Income from:						
		£		£	£	£
Donations and legacies	3	25,241	-	1,149	26,390	26,025
Other income	4	7,135	-	-	7,135	-
Other trading activities	5	278,015	-	9,525	287,540	228,485
Investment income	6	2,118	-	-	2,118	540
Charitable activities	7	157,347	-	885,958	1,048,305	874,614
Total income		469,856	-	896,632	1,366,488	1,129,664
Expenditure on:						
Costs of generating voluntary income	8	500	-	-	500	928
Fundraising trading	9	151,171	-	106,589	257,760	228,859
Charitable activities	10	353,445	-	702,018	1,055,463	861,390
Total expenditure		505,116	-	808,607	1,313,723	1,091,177
Net income/ (expenditure) before transfers		(35,260)	-	88,025	52,765	38,487
Transfer between funds		97,436	-	(97,436)	-	-
Net income/ (expenditure) after transfers		62,176	-	(9,441)	52,765	38,487
Total funds brought forward		428,374	180,000	115,646	724,020	682,234
Total funds carried forward		490,550	180,000	106,235	776,785	720,721

The Consolidated Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The Statement of Financial Activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The charity has taken advantage of section 408 of the Companies Act 2006 not to publish its own Statement of Financial Activities.

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	16		27,238		28,765
			27,238		28,765
Current assets					
Debtors	18	185,027		107,708	
Cash at bank and in hand		757,476		719,903	
		942,503		827,611	
Creditors: amounts falling due within one year	19	(192,956)		(135,655)	
Net current assets			749,547		691,956
Total assets less current liabilities			776,785		720,721
Total net assets			776,785		720,721
Charity funds					
Restricted funds	20		106,235		115,643
Designated funds	20		180,000		180,000
Unrestricted funds	20		490,550		425,078
Total funds			776,785		720,721

The company was entitled to exemption from audit under section 477 of the Companies Act 2006. The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006. However, an audit is required in accordance with section 151 of the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements. The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved by the Trustees on 14 November and signed on their behalf by:

.....
David Sykes
Trustee and Chair

Company Registration No. 07334392

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

COMPANY BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	16		27,238		28,765
Investments	17		250		250
			27,488		29,015
Current assets					
Debtors	18	415,860		211,517	
Cash at bank and in hand		315,650		414,125	
		731,510		625,642	
Creditors: amounts falling due within one year	19	(174,773)		(104,342)	
Net current assets			556,737		521,300
Total assets less current liabilities			584,225		550,315
Total net assets			584,225		550,315
Charity funds					
Restricted funds			82,744		84,723
Designated funds			160,000		160,000
Unrestricted funds			341,481		305,592
Total funds			584,225		550,315

As permitted by s408 of the Companies Act 2006, the company has not presented its own statement of financial activities. The company's net movement in funds for the year was a surplus of £31,861 (2023: surplus of £12,297).

The Trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Trustees on 14 November 2024 and signed on their behalf by:

.....
David Sykes
Trustee and Chair

Company Registration No. 07334392

AGE UK BIRMINGHAM LIMITED
(A company limited by guarantee)

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	**25**		45,856		121,305
Cash flows from investing activities					
Purchase of tangible fixed assets		(10,401)		(15,928)	
Interest received		2,118		540	
Net cash used in investing activities			(8,283)		15,388
Change in cash and cash equivalents			37,573		105,917
Cash and cash equivalents at beginning of the year			719,903		613,986
Cash and cash equivalents at end of the year			757,476		719,903

The notes on pages 22 to 40 form part of these financial statements.

1 Accounting policies

Charity information
Age UK Birmingham Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Stratford House, Stratford Place, Camp Hill, Birmingham, B12 0HT.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiaries Age UK Birmingham and The Black Country Trading Limited (company number 02904270) and Age Concern Sandwell t/as Age UK Sandwell (company number 03938484) on a line by line basis.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Legal status of the charity

The charity is a company limited by guarantee. The members of the company include the trustees named on page the company information page. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

1.3 Going concern

At the time of approving the financial statements, 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 financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1 **Accounting policies (continued)**

1.5 Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

No amounts are included in the financial statements for services donated by volunteers. For legacies, entitlement is the earlier of the legacy being received or the charity being notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known the legacy is treated as a contingent asset. Where income is invoiced or received that relates to subsequent periods, income is treated as deferred income.

Grants - Grants are included in the consolidated statement of financial activities on a receivable basis. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

1.6 Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that 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.

1.7 Tangible fixed assets

Tangible fixed assets costing £1,500 (IT equipment)/£1,000 for other assets, are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Office equipment	- 25% on cost
Fixtures and fittings	- 25% on cost
Motor vehicles	- 25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities. Investments in subsidiaries are at cost less provision for impairment.

1 **Accounting policies (continued)**

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.11 Financial instruments

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.12 Taxation

The charity is exempt from corporation tax on its charitable activities. Subsidiary companies pay any taxable profits to the charity each year under Gift Aid.

1.13 Retirement benefits

The charitable company operated a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

1.14 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the consideration required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount rate is recognised as a finance cost in net income/(expenditure).

1.15 Operating leases

Rentals under operating leases, including any lease incentives, are charged to the Statement of Financial Activities on a straight line basis over the term of the lease.

2 Critical accounting estimates and judgements

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.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Donations	22,962	1,149	24,111	23,350	1,626	24,976
Legacies	-	-	-	1,000	-	1,000
Fundraising	2,279	-	2,279	49	-	49
	25,241	1,149	26,390	24,399	1,626	26,025

Donations in kind

During the year ended 31 March 2024, the charity had the use of the premises of a Centre free of charge and includes as an in kind grant of £15,000 and an equivalent rent cost of £15,000. There were no other donations in kind during the year ended 31 Mach 2024 (2023: £15,000).

4 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Shop compensation	7,135	-	7,135	-	-	-
	7,135	-	7,135	-	-	-

5 Other trading activities - non charitable income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Shop income	53,534	-	53,534	54,687	-	54,687
Fees charged	154,115	9,525	163,640	88,539	9,452	97,991
Sundry income	-	-	-	15,469	968	16,437
Sales of wills and last power of attorneys	51,350	-	51,350	36,104	-	36,104
Room hire	19,016	-	19,016	23,266	-	23,266
	278,015	9,525	287,540	218,065	10,420	228,485

6 Investment income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Deposit account interest	2,118	-	2,118	540	-	540
	2,118	-	2,118	540	-	540

7 Charitable activities

	Total 2024	Total 2023
	£	£
Age UK Eon Benefit Sessions (Information and Advice)	24,120	23,450
Age UK Eon Home Energy Checks (Handyfix Falls Prevention)	17,072	9,700
Birmingham City Council (Information and Advice)	150,000	102,500
Birmingham City Council (Active Agers/Later Life Community Programme)	141,875	147,344
Birmingham City Council (NNS Edgbaston)	127,465	129,588
NHS Birmingham and Solihull ICB (Handyfix Falls Prevention)	37,467	36,805
Birmingham Disability Resource Centre (NNS Yardley)	-	13,078
NHS Dudley CCG (Footcare /Stepping Out)	39,924	39,219
Esmee Fairbain Foundation /SCVO (Stepping into Digital)	-	13,333
Age UK Tackling Inequalities Fund (Birmingham)	-	1,473
Age UK Tackling Inequalities Fund (Sandwell)	-	1,473
Age UK - Winter Health Cost of Living Fund	1,000	2,000
Birmingham Community Leisure Trust	-	2,000
Cadbury Trust (Information and Advice)	-	13,333
Zurich Community Foundation (RISE Dementia Wellbeing)	23,333	5,833
Murray Hal (Sandwell Community Dementia Support)	27,258	24,042
Gateway Family Services (Household Support Fund)	-	30,000
Green Square Accord (Household Support Fund)	-	8,000
Northfield Community Partner (Digital Literacy)	1,000	22,209
Heart of England Community Fund (Digital Literacy)	10,000	-
The 29th May 1961 Charitable Trust	5,000	5,000
Age UK More Money for You	18,600	-
Forward Carers - Dementia Carers Hub	88,610	-
Age Concern Birmingham - Friends First Befriending	17,998	-
Age UK - Birmingham Cost of Living	40,000	-
Age UK - Sandwell Cost of Living	40,000	-
Communities in Sync - Sandwell Womens Walking Groups	1,000	-
Birmingham City Council (Household Support Fund)	41,600	-
Other grant providers	32,636	60,740
Restricted income	**885,958**	**691,120**
Sandwell Metropolitan Borough Council (Sandwell)	128,063	129,673
Other grant providers	29,284	53,821
Unrestricted income	**157,347**	**183,494**
Grants receivable	**1,043,305**	**874,614**

8 Raising funds – costs of generating voluntary income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Fundraising costs	500	-	500	928
	500	-	500	928

9 Raising funds – fundraising trading

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Staffing and related costs	110,267	90,868	201,135	127,363
Operational costs	40,904	15,721	56,625	101,496
	151,171	106,589	257,760	228,859

10 Direct costs of charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Staffing and related costs	147,431	570,474	717,905	627,735
Catering expenses	9,673	490	10,163	442
Sundry direct costs	-	-	-	8,686
Volunteers' expenses	284	1,024	1,308	3,034
Transport costs	12,952	2,303	15,255	1,455
Activities	48	1,549	1,597	12,201
Recruitment costs	2,662	183	2,845	5,341
Support costs (note 11)	163,109	69,130	232,239	124,201
Governance costs (note 12)	17,150	-	17,150	18,195
Grants distributable	-	8,644	8,644	11,393
Bad debts	136	-	136	-
Exceptional payments	-	-	-	486
Partnership payments (Gateway Family Services)	-	48,221	48,221	48,221
	353,445	702,018	1,055,463	861,390

11 Support costs

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Bank charges	2,153	148	2,301	281
Rent and rates	48,222	19,039	67,261	41,916
Insurance	11,494	3,036	14,530	10,014
Light, heat and utilities	19,764	11,167	30,931	5,350
Telephone	7,397	6,687	14,084	12,406
Postage and stationery	6,412	59	6,471	5,341
Advertising	141	1,011	1,152	2,464
Staff travel and expenses	864	3,483	4,347	4,282
Staff training	500	822	1,322	846
Repairs and renewals	17,412	698	18,110	2,389
Cleaning and waste disposal	5,060	297	5,357	1,330
Computer expenses	14,897	2,286	17,183	18,624
Subscriptions	1,253	120	1,373	1,955
Sundry expenses	1038	7,922	8,960	1,222
Depreciation of tangible fixed assets	8,081	3,847	11,928	12,961
Professional fees other & payroll	4,876	811	5,687	3,986
Unrecoverable VAT	13,545	7,697	21,242	(1,166)
	163,109	69,130	232,239	124,201

12 Governance costs

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Accountancy	3,925	-	3,925	3,858
Legal and professional fees	4,540	-	4,540	4,607
Auditors' remuneration	8,685	-	8,685	9,730
	17,150	-	17,150	18,195

13 Trustees remuneration and expenses

During the year, no trustees received any remuneration or other benefits (2023 - £nil). During the year, expenses amounting to £nil was reimbursed or paid directly to trustees (2023 - £nil).

14 Staff costs

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

	Group 2024 Number	Group 2023 Number
Charity shop/trading	3	3
Care workers/public contact	29	24
Administration	8	10
	40	37

Employment costs	Group 2024 £	Group 2023 £	Company 2024 £	Company 2023 £
Wages and salaries	824,592	710,042	658,587	684,498
Social security costs	65,883	50,579	47,025	48,143
Other pension costs	24,440	21,117	19,524	20,341
	914,915	781,738	725,137	752,982

One employee received emoluments between £60,000 - £70,000 during the year ended 31 March 2024 (2023: one employee).

Key management personnel
The key management personnel of the charity comprise the Trustees, Chief Executive Officer, Head of Finance and Head of Operations. The trustees were not paid or received any other benefits from employment with the charity in the year (2023: £nil). The total employee benefits of the key management personnel of the charity were £181,416 (2023: £161,883).

Volunteers
The charity has the support of a significant number of volunteers in order to achieve its charitable activities for which it is very grateful. The charity is unable to accurately quantify the value of services provided by volunteers.

15 Net income/(expenditure)

This is stated after charging:

	2024 £	2023 £
Depreciation	11,928	15,639
Auditors' remuneration	8,685	9,730
Operating lease rentals	10,608	12,376

16 Tangible fixed assets

Group & Charity

	Furniture & Fittings £	Office Furniture £	Computer Equipment £	Motor Vehicles £	Total £
Cost					
At 1 April 2023	18,008	23,172	33,678	14,000	88,858
Additions	5,495	-	4,906	-	10,401
At 31 March 2024	23,503	23,172	38,584	14,000	99,259
Depreciation and impairment					
At 1 April 2023	16,210	23,172	18,083	2,628	60,093
Depreciation charged in the year	2,511	-	6,573	2,844	11,928
At 31 March 2024	18,721	23,172	24,656	5,472	72,021
Carrying amount					
At 31 March 2024	4,782	-	13,928	8,528	27,238
At 31 March 2023	1,798	-	15,595	11,372	28,765

17 Fixed asset investments

Charity

	Investment in subsidiary company £
Cost or valuation	
At 1 April 2023 & 31 March 2024	250
Carrying amount	
At 1 April 2023	250
At 31 March 2024	250

The charity owns 100% of the issued share capital of Age UK Birmingham and The Black Country Trading Limited, a company registered in England and Wales (company number: 02904270).

18 Debtors

Amounts falling due within one year:	Group 2024 £	2023 £	Charity 2024 £	2023 £
Trade debtors	125,805	69,206	122,957	61,696
Other debtors	6,750	6,750	6,750	6,750
Amounts owed by group undertakings	-	-	233,681	111,319
Grant debtor	34,725	16,575	34,725	16,575
Prepayments	17,747	15,177	17,747	15,177
	185,027	107,708	415,860	211,517

19 Creditors: amounts falling due within one year

	Group 2024 £	2023 £	Charity 2024 £	2023 £
Trade creditors	26,062	26,693	25,379	26,480
Taxation and other social security	14,568	11,451	14,568	11,451
Deferred income	65,436	73,481	47,936	45,981
Accrued expenses	72,680	25,334	72,680	21,734
VAT	14,210	(1,304)	14,210	(1,304)
	192,956	135,655	174,773	104,342

	Group 2024 £	2023 £	Charity 2024 £	2023 £
Deferred income				
Balance at 1 April 2023	73,481	65,479	45,981	49,146
Amount released to income	(73,481)	(65,479)	(45,981)	(49,146)
Amount deferred during the year	65,436	73,481	47,936	45,981
Balance at 31 March 2024	65,436	73,481	47,936	45,981

Deferred income represents grants received in advance of the period to which they relate.

Income is deferred only when the provider specifies conditions which must be met before the charity has unconditional entitlement to funds.

20 Statement of funds

The income funds of the group include restricted and unrestricted funds comprising the following unexpended balances held:

Statement of funds - current year group

	Balance at 1 April 2023	Movement in funds: Incoming resources	Movement in funds: Resources expended	Movement in funds: Transfers	Balance at 31 March 2024
	£	£	£	£	£
Unrestricted funds					
General fund	428,374	469,856	505,116	97,436	490,550
Designated fund	180,000	-	-	-	180,000
	608,374	469,856	505,116	97,436	670,550
Restricted funds					
Information & Advice	21,320	177,021	145,156	(27,312)	25,873
Handyfix	-	42,311	44,106	1,795	-
Heart of England Community	15,138	-	15,721	-	(583)
NNS Edgbaston	19,872	127,465	122,406	-	24,931
NNS Yardley	-	-	-	-	-
Active Agers	24,483	141,899	126,540	(32,312)	7,530
Stepping into Digital	22,731	-	16,267	(6,464)	-
Footcare/Stepping Out	-	49,465	44,113	(5,352)	-
Community Dementia Support - Sandwell	4,730	27,258	21,970	-	10,020
Digital Literacy	3,912	11,000	13,851	(1,061)	-
RISE Dementia Wellbeing	3,459	23,333	11,589	-	15,203
Birmingham CoL I & A Project	-	40,000	40,785	785	-
Eon Home Energy Checks	-	17,072	8,350	(8,722)	-
Eon Benefit Checks	-	24,120	7,236	(16,884)	-
More for Your Money Projects	-	18,600	18,390	(210)	-
Dementia Carers Hub	-	90,490	84,520	-	5,970
Friends First Befriending	-	17,998	2,880	-	15,118
Sandwell CoL I & A Project	-	40,000	39,215	(785)	-
Sandwell Women's Walking Group	-	4,000	1,827	-	2,173
Other	-	44,600	43,685	(915)	-
	115,645	896,632	808,607	(97,437)	106,235

20 Statement of funds (continued)

Statement of funds - prior year group

	Balance at 1 April 2022	Movement in funds: Incoming resources	Movement in funds: Resources expended	Movement in funds: Transfers	Balance at 31 March 2023
	£	£	£	£	£
Unrestricted funds					
General fund	406,591	426,498	495,603	87,592	425,078
Designated funds	179,000	-	-	1,000	180,000
	585,591	426,498	495,603	88,592	605,078
Restricted funds					
Information & Advice	35,653	179,433	168,252	(25,515)	21,319
Handyfix	20,114	49,833	52,416	(17,531)	
Heart of England Community	1,691	19,831	6,384	-	15,138
NNS Edgbaston	-	129,588	109,716	-	19,872
NNS Yardley	-	13,078	13,078	-	-
Later Life Community	15,127	152,781	128,088	(15,338)	24,482
Stepping into Digital	9,398	13,333	-	-	22,731
Footcare/Stepping Out	4,754	48,259	50,541	(2,472)	-
Community Dementia Support - Sandwell	3,488	24,042	22,800	-	4,730
Tackling Inequalities - Birmingham	1,762	1,473	2,281	(954)	-
Tackling Inequalities - Sandwell	-	1,473	383	(1,090)	-
Digital Literacy	4,656	22,209	22,953	-	3,912
Household Support Fund	-	38,000	13,204	(24,796)	-
Birmingham Community Leisure Fund	-	2,000	1,104	(896)	-
RISE Dementia Wellbeing	-	5,833	2,374	-	3,459
Winter Health Cost of Living	-	2,000	2,000	-	-
	96,643	703,166	595,574	(88,592)	115,643

20 Statement of funds (continued)

Unrestricted Funds

General unrestricted funds are those funds which the trustees are free to use in accordance with the charity's charitable objectives.

Designated Funds

These funds represent assurance to future expenditure, which the trustees regard as essential to the ongoing work of the charity, albeit at this stage without any binding commitment.

A new strategic plan implemented from April 2024, the designated funds have been reviewed and amended as follows:

Sandwell Development Fund (£20,000)
As part of normal activity growth, services continue to be offered and strengthen within the Sandwell area, therefore a decision has been made to reduce this designated fund.

Finance Development (£10,000)
This provision is to build on our knowledge of Business Central through further training and when necessary bring in specialist knowledge in relation to VAT, to support the charity with tax related decisions.

Memory Care Development (£10,000)
A restructuring of Dementia Services was effective from 1st April 23 due to new contracts, this has given the Memory Care service the opportunity to develop and grow therefore a decision was made to reduce this provision.

IT & Communication Infrastructure (£20,000)
This provision has been increased to continue to invest in technology that will assist the charity to keep pace with new ways of workings changes which will enhance the services we provide.

Premises Development (£20,000)
To improve the condition of our lease premises in particularly Oscott Centre and Hamstead shop as well as consider new locations across Birmingham and Sandwell areas.

Business Development (£70,000)
This provision is to accelerate the growth of unrestricted income over a diversified range of income streams and donors to achieve long term sustainable income growth.

Transport / Minibus (£30,000)
This provision is to match funding to purchase a minibus for our memory care service.

20 Statement of funds (continued)

Restricted Funds

Restricted funds are those funds which have been received for particular purposes and projects.

Digital Literacy Fund
Working in partnership with Northfield Community Partnership and Gateway Family Services to provide a digital lending library and upskilling support for older people across Northfield and Edgbaston communities.

Sandwell Community Dementia Support
Working with seven established partner VCS organisations, Age UK Sandwell provide a comprehensive support package to those dealing with dementia related issues. This can range from those with memory issues who need a diagnosis, to those with advanced dementia needing residential care. Support can be welfare and companionship calls, information and advice or signposting/referring for specialist support.

Sandwell RISE Dementia Wellbeing Groups
Two year funding has been secured from Zurich Foundation to provide Wellbeing support groups across Sandwell for people living with dementia and their carers. This project commenced in January 2023.

21 Analysis of net assets between funds

Analysis between funds - current year group

	Unrestricted 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
Funds balances at 31 March 2024 are represented by:				
Tangible fixed assets	27,238	-	-	27,238
Current assets/(liabilities)	458,907	180,000	110,640	749,547
	486,145	180,000	110,640	776,785

Analysis between funds - prior year group

	Unrestricted 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £
Funds balances at 31 March 2023 are represented by:				
Tangible fixed assets	28,765	-	-	28,765
Current assets/(liabilities)	396,313	180,000	115,643	691,956
	425,078	180,000	115,643	720,721

Analysis between funds - current year charity

	Unrestricted 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
Funds balances at 31 March 2024 are represented by:				
Tangible fixed assets	27,238	-	-	27,238
Fixed asset investments	250	-	-	250
Current assets/(liabilities)	313,993	160,000	82,744	556,737
	341,481	160,000	82,744	584,225

Analysis between funds - prior year charity

	Unrestricted 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £
Funds balances at 31 March 2023 are represented by:				
Tangible fixed assets	28,765	-	-	28,765
Fixed asset investments	250			250
Current assets/(liabilities)	276,577	160,000	84,723	521,300
	305,592	160,000	84,723	550,315

22 Operating lease commitments

At the reporting end date, the charity and group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Group		Charity	
	2024	2023	2024	2023
	£	£	£	£
Within one year	37,548	51,048	37,548	51,048
Between two and five years	30,253	62,401	30,253	62,401
In more than five years	-	8,100	-	8,100
	67,801	121,549	67,801	121,549

23 Related party transactions

Cutter & Co:
Mrs K Jones, a director of Age UK Birmingham and The Black Country (Trading) Limited, is a partner and co-owner at accounting firm Cutter & Co.

During the year ended 31 March 2024 the following transactions occurred between Age UK Birmingham Limited and Cutter & Co: £2,921 (2023: £2,697) relating to the purchase of payroll services. Included within trade creditors is a balance of £246 (2023: £221) owed to Cutter & Co.

Age UK Birmingham and The Black Country (Trading) Limited:
During the year ended 31 March 2024 the charity's wholly owned subsidiary, Age UK Birmingham and The Black Country (Trading) Limited, broke even and consequently there was no transfer under gift aid (2023: nil) to the charity. As at 31 March 2024 the charity was owed £60,115 (2023: £23,738) from Age UK Birmingham and The Black Country (Trading) Limited.

Age Concern Sandwell:
As at 31 March 2024 the charity was owed £164,307 (2023: £87,582) from Age Concern Sandwell.

24 Subsidiaries

Details of the charity's subsidiaries at 31 March 2024 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held Direct	% Held Indirect
Age UK Birmingham and the Black Country Trading Limited	Stratford House Stratford Place, Camp Hill, Birmingham B12 0HT	Social work activities without accommodation for the elderly and disabled.	Ordinary	100	0
Age Concern Sandwell Limited	Stratford House Stratford Place, Camp Hill, Birmingham B12 0HT	Established to promote the wellbeing of elderly people and their careers.	Ordinary	100	0

The aggregate capital and reserves and the results for the year of the subsidiaries are as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
Age UK Birmingham and the Black Country Trading Limited	-	250
Age Concern Sandwell Limited	20,904	192,560

25 Cash generated from operations	2024	2023
	£	£
Surplus/(deficit) for the year	52,765	38,487
Adjustments for:		
Depreciation and impairment of tangible fixed assets	11,928	15,639
Interest received	(2,118)	(540)
Movements in working capital:		
(Increase)/decrease in debtors	(77,319)	40,798
Increase in creditors	57,301	26,671
Other non-cash items	3,299	250
Cash generated from operations	45,856	121,305

26 Post balance sheet events

Following the year end, Age Concern Sandwell Limited, a wholly owned subsidiary of Age UK Birmingham Limited, has been dissolved.

AGE UK BIRMINGHAM LIMITED

England & Wales - Charity number 1138240

Accounts

Registered Company number 07334392
Registered Charity number 1138240

AGE UK BIRMINGHAM LIMITED

REPORT OF THE TRUSTEES

AND

CONSOLIDATED FINANCIAL STATEMENTS

31 MARCH 2023

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

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AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

REFERENCE AND ADMINSTRATION DETAILS

Registered charity name	Age UK Birmingham Limited
Registered company number	07334392 (England and Wales)
Registered charity number	1138240
Registered Office	Stratford House Stratford Place Camp Hill Birmingham B12 0HT
Trustees	David Sykes (Chair) Benjamin Richards Marcus Jordan Dr Rashda Tabassum Tapshum Pattni Elizabeth Phillips (resigned at AGM 16th November 2022) Pally Rai (resigned 16th November 2022) John Ellis (resigned at Finance and General Purpose Meeting 22nd March 2023) Darrell Harman (elected 16th November 2022) Gareth Reynolds (elected at EGM 5th June 2023) Nicolas Hoare (elected at EGM 5th June 2023)
Company Secretary	Steven Thomson
Key Management Personnel	Chief Executive, Steven Thomson Head of Operations, Sukie Binning Head of Finance, Samantha Humphray

REFERENCE AND ADMINSTRATION DETAILS (continued)

Auditor	Ormerod Rutter Limited The Oakley Kidderminster Road Droitwich Worcestershire WR9 9AY
Solicitors	Powell & Co 9-11 Coleshill Street Sutton Coldfield Birmingham B72 1SD
Bankers	Charity Aid Foundation (CAF) Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ Barclays Bank Leicester LE87 2BB

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 has not been provided.

Chair's Report

The Charity has adapted successfully to a living with Covid world and is well placed to support with the new and emerging requirements as our communities face the ongoing cost of living crisis.

The focus has been to adapt our services to the changing landscape. An example of this is memory care where our service has been adapted to the changing requirements of service users. Tight control of expenditure has enabled the charity to post a small surplus for the year. Staff are to be commended for their work, which allowed the Charity to deliver a surplus of £38,734. Like many organizations recruitment has been a particular challenge over the last year. Particular focus has been placed on this area to ensure that the organization remains competitive and able to attract the best talent.

During the year Ben Richards was appointed as Vice Chair. The other change was the appointment of Darrell Harman as a Trustee. Both these appointments serve to ensure the charity has a close understanding of the health and social care environment.

In his second year as CEO, Steve Thomson has adapted the organization to the latest opportunities and with a new strategic plan the organization looks well placed to develop and grow.

As Chair it has been awe inspiring to witness the dedication of so many. Whilst the new year will bring further challenges, not least the 'cost of living crisis', the Board of Trustees are confident we are in a strong position to support all older people in our diverse communities.

David Sykes

AGE UK BIRMINGHAM LIMITED

Registered Company number 07334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

Chief Executive's Report

The post-pandemic period has not turned out as many older people would have hoped. The combination of world events, a struggling UK economy, and a generally slower than anticipated economic recovery from the pandemic have led to an extreme cost of living crisis in the UK. Soaring energy prices, as well as increased fuel and food prices, have put an increased financial strain on everyone, especially older people on low fixed incomes.

This crisis has meant that many older people are now experiencing substantial financial hardship with many having fears about affording basic necessities such as heating their homes or putting food on the table. As a result we have experienced an increased demand for our Information and Advice service from older people who are seeking support to access additional financial assistance.

Our information and advice service helped to support older people claim £2,298,453 in benefits which was up on the £515,410 from last year. We supported 20,034 people with their general enquiries down 8% on the previous year. However, it's no surprise that support with finances and energy were the key areas of our focus with 48% enquiries relating to welfare benefits compared to 34% last year. We also completed 2000 applications for older people to access the Household Support Fund which gave out £400,000 as a result of our action.

Last year wasn't just all about supporting older people through the pandemic and then the cost of living crisis, we did expand our services delivered in Birmingham, we moved existing services into new areas and re-developed the way we support people suffering from dementia with the expansion of our memory care service in partnership with the Perry Trees Centre. We continued to develop and deliver the Neighbourhood Networks Scheme in Edgbaston under a new 5 year contract and aim to support more community assets achieve great things for their local communities.

In 2022/23 we developed more lasting relationships with partners from the Corporate sector noticeably with Barclays, Sertec, National Express and Pure Staff who all supported the organisation either financially, or by sharing the premises or through their staff donating their time to support local older people. During the run up to Christmas we relaunched "Gift of Christmas" and many local companies and organisations helped and supported 150 older people by making and delivering Christmas hampers making this year our most successful year for the initiative.

Chief Executive's Report (continued)

In the following sections of this report you will see in detail how our existing services have supported record numbers of older people all of which was only made possible through our extremely diligent team of staff and committed volunteers and I would like to take this opportunity to thank you all for your hard work and dedication.

Steven Thomson

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Age UK Birmingham Limited is a company limited by guarantee (company registered number 07334392) which was incorporated on 3rd August 2010 and which achieved charitable status on 4th October 2010 (charity registered number 1138240).

The charitable company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed by its Articles of Association.

In the event of the charitable company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of New Trustees

The board of trustees are responsible for the appointment and removal of members. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the financial statements. Since the start of the financial year, three new trustees joined the Board and three trustees resigned.

Induction and Training of New Trustees

As part of their induction programme new trustees are made aware of their responsibilities as trustees of Age UK Birmingham Limited. This induction includes an introduction to the objectives, scope and policies of the charity and information on trustee responsibilities together with a copy of the charity's previous year's financial statements. Previously identified training needs relating to crisis and risk management was put on hold as the pandemic's impact lessened throughout the year. We will continue to monitor on an ongoing basis along with other training needs.

Organisational Structure

Age UK Birmingham Limited is organised so that its management committee meets regularly to manage the charity's affairs and formulate policy. There is also a sub committee for Finance and General Purpose which scrutinize issues and make recommendations and proposals to the Board. Finally, the Board and Senior Management Team convene to form a strategy team to ensure that in light of socio-economic and political changes, the charity is doing all it can to remain focused on its mission and aims.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

A scheme of delegation is in place and day to day responsibility for the provision of the charity's services rests with the charity's Chief Executive Officer and Chair.

The Chief Executive Officer is responsible for implementing the strategic plan and ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive Officer also has responsibility for the day to day operational management of the charity, individual supervision of the staff team and ensuring that the team continues to develop their skills and working practices in line with good practice.

Pay Policy for Senior Staff

The directors consider the board of directors, who are the charity's trustees, and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organization on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses and related party transactions are disclosed in the notes to the accounts. The pay of senior staff is reviewed annually and is considered against pay levels of similar sized charitable organisations.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified and reviewed the range of risks to which the charity is exposed and have taken steps to manage them. The trustees are satisfied that appropriate controls are in place and confirm that the organization has the resources in place to continue to meet its charitable objectives.

Last year the key risk identified was 'Taxation' relating to the registration of Value Added Tax. In December 2022 we registered for Value Added Tax which was backed dated to 1st April 2022.

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES

THE FOCUS OF OUR WORK

The objects of the Charity are to promote the following purposes for the benefit of the public and/or older people within the Area of Birmingham and surrounding areas:

- preventing or relieving the poverty of older people;
- advancing education;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity;
- promoting the human rights of older people in accordance with the Universal Declaration of Human Rights;
- assisting older people in need by reason of ill-health, social exclusion or other disadvantage; and
- such other charitable purposes for the benefit of older people as the Charity Trustees from time to time decide.

The outcome of this being the promotion of the well-being of older people.

Purposes and Aims

Age UK Birmingham Limited is established to promote the wellbeing of elderly people and their carers in any manner which is now or hereafter deemed as charitable.

In order to achieve these purposes and aims, Age UK Birmingham has adopted the following vision, mission statement, beliefs and strategic objectives:

(a) Vision
A world where older people flourish.

(b) Mission statement
To promote the wellbeing of all older people and their carers to make later life a fulfilling and enjoyable experience.

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES

Purposes and Aims (continued)

(c) **Our beliefs**

A world in which older people flourish is a world in which older people are treated as equal citizens with equal rights, and thus enjoy the benefits of longer life, having the resources and opportunities to live with dignity, security, and a sense of wellbeing, safety and comfort, whilst having fair access to products, services, health care and social care.

Strategic Objectives

Our strategic objectives include the following:

1. Ensure older people have access to high quality information and advice. This will be by delivering a quality Information and Advice service including welfare rights. The aim is to increase the current users 6,041 to 7,841 in line with the 18% growth of the ageing population as per Strategic Plan.

2. Campaign to reduce social isolation and combat feelings of loneliness by ensuring that older people feel valued, included and able to contribute within their communities.

3. Support the development of specialist dementia centres. We aim to increase referrals and thus client numbers and day care related income from the current average. We would also maximize new services and increase the financial resilience of the organisation.

4. Increase and diversify income streams achieving organisational sustainability. Work in partnership and collaboration with local Age UK's and other third sector providers to support the needs of older people.

5. Collaborate with other organisations. We will talk to other organisations as well as other Age UKs - we need to make it clear that we are receptive to working together.

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

How our activities deliver public benefit

Having given careful consideration to the Charity Commission's guidance on public benefit, the trustees are satisfied that in working to achieve these objectives Age UK Birmingham is demonstrating the public benefit of our work, as defined under the terms of the Charities Act 2011.

Ensuring our work delivers our aims

We regularly review our aims, objectives and activities, looking at what we achieved through our work in the previous 12 months and the outcomes for older people. The review considers the successes and lessons learnt for each key activity and helps us to ensure that our aims, objectives and activities remain focused on our stated purpose.

During 2022-2023 a review of our strategy was undertaken, and in April 2023 our strategic plan for the next 4 years was launched.

Vision
Where people are empowered to live with dignity, respect, good health and wellbeing, and the opportunity to access services, support to meet their needs.

Mission
To enable, empower and encourage people aged 50+ across Birmingham, Sandwell and surrounding areas to enrich their lives and live independently.

Values

- Respect – we provide the opportunity for people to be listened to and for their needs to be acknowledged and understood
- Empowerment – we support and enable people to take control of their lives and achieve their goals
- Integrity – we will act with professionalism and ensure people can trust our services and support
- Equality – we work to provide equality of access and opportunity to the diverse communities we engage with and serve
- Innovation and Collaboration – we work in partnership to develop existing and new services and work efficiently

Ensuring our work delivers our aims (continued)

Strategy

1. We are visible
   - 1.1 Being visible to all older people, their families and carers
   - 1.2 Building relationships with key strategic partners, funders and stakeholders
   - 1.3 Being fully engaged with Integrated Care Systems
   - 1.4 Marketing and promoting with impact and value
2. We are representative of all older people
   - 2.1 Listening to the diverse needs of local older people
   - 2.2 Enabling older people's voices to be heard
   - 2.3 Supporting our local populations
3. We are supportive and responsive to ensure that older people flourish
   - 3.1 Providing information and advice across all communities through multiple channels
   - 3.2 Ensuring older people are valued and integrated in to their community
   - 3.3 Maintaining independence through our services
   - 3.4 Developing new services in response to the identified needs of older people
4. We are a responsible and sustainable organisation
   - 4.1 Developing a positive culture for all our people
   - 4.2 Managing risk responsibly
   - 4.3 Being financially sustainable
   - 4.4 Using resources responsibly and effectively
   - 4.5 Ensuring quality is measured and performance monitored.

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

OUR ACHIEVEMENTS IN THE YEAR

The pandemic left a very changed landscape, and the focus of the year was re-building our in-person services. As the year progressed and the Cost of Living crisis took hold, the needs of older people became even more pressing. Our dedicated team of staff and volunteers worked to support their physical and emotional wellbeing though our expanding portfolio of services, support and activities.

Information and Advice

Our small team of first contact/reception staff and volunteers have many years' experience in helping people with enquiries. Our advisers provided comprehensive, confidential and impartial advice to older people by telephone, post and email; provide information or direct clients to other sources of help.

- 20,034 contacts with older people seeking advice
- 48% enquiries related to welfare benefits
- £2,298,453 worth of benefit gains
- 2,590 signposts and referrals to other agencies

"Many, many, thanks for getting back to me and thanks again for all your support. You have made such a difference to our lives."

"Thank you for all your help - it is incredibly appreciated. Member of your team has been very helpful and has given good advice."

"Thanks for getting back to us and helping us with completing the dreaded forms. It was lovely speaking to you. You have so much empathy-something sadly lacking in general these days."

"It did take a while to get through to you, but I totally understand how busy you are helping so many people. The lady I spoke with was very friendly & helpful and explained everything that would happen, information that we would receive & about getting a call back. I am very happy today that you could help my elderly mother. Many thanks Age UK Birmingham, keep doing what you are doing helping so many vulnerable people."

"Your service is a much needed one. Thank you for all that you are able to do for our elderly in the community."

OUR ACHIEVEMENTS IN THE YEAR (CONTINUED)

Day Care Services for People Living with Dementia

In the first half of the year, Covid restrictions remained in health and social care settings. It wasn't until October 2022 that restrictions on numbers allowed the day service to return to normal levels.

Our Memory Care Service is committed to supporting and delivering in the Birmingham Council Centres, having developed a partnership with the local Council.

During the year, the service was provided at three sites (Ann Marie Howes Centre, Perry Trees Centre and our Oscott Centre). Following a 5-month trial period, the team focussed our resources on delivering from Perry Tree, 3 days per week. Clients who attended the centre really enjoyed meeting others and enjoying activities. Small day trips to the garden centre and parks were also arranged within the local community.

During the year the team have rebuilt this valuable service, overcoming multiple challenges. The service is now firmly embedded and we look forward to expanding support to more older people and their families.

Despite all the challenges of 2022-2023, memory care supported the most vulnerable clients living with dementia and their carers. Clients expressed gratitude to the service, whilst carers reported the value of carer respite from the demanding 24/7 care responsibilities, so they have time to relax and enjoy some time for themselves.

"I'm so grateful I found a day centre to support my wife with her complex needs. It's not been easy to care for her at times, but with the break, knowing she is being looked after, means I can continue to support her at home without the need for 24/7 residential care." – Carer of attendee.

"I love coming to the club, I've made new friends and love joining in with the games. I love the garden, it means I can enjoy my hobby again with some support." – attendee.

"Thank you for the swift, quick response to our referral for support for a citizen. The centre has a top reputation and is a trusted day service for high level support." – Social Worker.

OUR ACHIEVEMENTS IN THE YEAR (CONTINUED)

Telephone Befriending

Our Telephone Befriending Service supports vulnerable older people who are commonly house bound with limited social opportunities. Demand for the service continues to grow rapidly, and on occasions has outstripped our capacity. We work with local and national partners to respond to this need on a timely basis. The Wellbeing Telephone Befriending Service has:-

- Supported 203 people
- Made 2,683 support calls
- Worked with 55 volunteers who supported the service

"My calls from [my volunteer] are brilliant, they're such a tonic. I spend most of the day looking after my husband and I barely get to see anyone, but just being able to set aside that time to have a chat and a laugh is so special. I'm really grateful to her".

"Thank you so much for everything you did for my mom. I know you helped her with all sorts during the pandemic and she was really grateful. Please pass on my thanks to [her volunteer], too – she was just brilliant, and I know my mom always loved talking to her".

Wellbeing Social Engagement Activities

At the beginning of the year older people reported still feeling nervous about returning to in-person activities. Over time, demand for remote activities decreased and attendance at activities gradually increased. After a slow start, our library friendship groups reached capacity with lively weekly gatherings where older people could access our wider charity information and supporting services.

During the year 16 different activity sessions were provided, ranging from tele-conference interest clubs (gardening, quiz, bereavement, book, chat groups) to in-person friendship groups, city walks and varied exercise sessions.

- 589 activity sessions delivered
- 2480 citizen engagements
- 14 volunteers supported the activities

"It's a lovely little walk, nice to get outside. I come for the social side really."
– city walk participant

OUR ACHIEVEMENTS IN THE YEAR (CONTINUED)

Wellbeing Social Engagement Activities continued

"I was so nervous at the first chat group and shaking when I called in. Part of me really didn't want to join but it has increased my confidence so much and now I am going to join an exercise group and I am not sure I would have done that if I had not joined this group"
– virtual chat group participant

"Looking forward to my Mondays now. Out in the fresh air for exercise with a group of people who have become friends also to finish of the morning with a cup of tea and cake".
– city walk participant

It's lovely to have a natter with people who are similar in age and talk about things and the time passes so quickly.
– virtual chat group participant

Edgbaston Neighbourhood Network Scheme (ENNS)

ENNS works to strengthen the local community offer for older people and those aged 18+ with additional needs. The team identify and map activities, services and support available and offer training and development support to these 'community assets'. Working with stakeholders such as the Locality Social Work Team, ENNS also identifies local gaps, and works with the community to meet these needs.

During the year, we:

- Mapped 174 Edgbaston based community assets
- Awarded 15 microgrants to grassroots community projects supporting older adults and people living with additional needs
- Awarded 11 small grants of between £5,000 and £10,000 to community organisations
- Invested £23,000 worth of training and development support to community groups and active residents in Edgbaston constituency.

OUR ACHIEVEMENTS IN THE YEAR (CONTINUED)

Edgbaston & Northfield Digital Literacy Project

We were delighted to secure additional funding to enable us to continue helping older people in Edgbaston and Northfield to build their digital confidence. Working with our partner, Northfield Community Partnership, we provided a digital lending library backed up with learning support, with drop in sessions held at various local community venues.

- 292 Participants
- 115 Sessions delivered
- 380 Engagements

Falls Prevention Service

Our Home Falls Prevention Service supports older people to reduce the risk of a fall at home by fitting equipment and making minor changes around the house. In addition to this the team trained to become Occupational Therapy Trusted Assessors.

323 households received 712 falls measures to ensure their safety at home.
29 Occupational Therapy Assessments carried out.

As part of our Winter Warmth Programme, 123 householders received a Home Energy Assessment and equipment, with energy saving measures put in place.

"Just a quick note to thank you and your team for fitting the grab handles at my dad's today" It will make a big difference for him, and he has said already they have given him his confidence back in using his shower. Especially for me, being so far away in Canada, knowing he'll be safer is a big weight off my mind. This has been a wonderful gift of independence. If there is anything I can do for you and your organization, let me know."

"The grab rails have been seriously life changing – I used all 3 every single day. I am very satisfied with the work carried out – the service has been ace! Thank you so much for your help."

OUR ACHIEVEMENTS IN THE YEAR (CONTINUED)

Volunteer Support

Volunteers are at the core of our services and their generous support and donation of time enable us to deliver our portfolio of services.

Over 50% of our volunteers supported the Telephone Befriending Service, a light touch, remote volunteering opportunity, available to those who want to help but may be limited for time.

- 89 volunteers
- 9,226 hours of support
- £114,870 worth of time donated

"I really enjoy doing this it's so nice to meet and talk to everyone." - Activities Volunteer

"I've loved my time volunteering with Age UK. Thank you for allowing me the opportunity to do this, it's truly been a rewarding experience." - Telephone Befriender

"I speak to a lovely group of people, every week, I love my little crew I greatly enjoy my calls and I think they do too." - Telephone Befriender

"I live with and look after a family member, which I love! I do though in the evenings become lonely and feel a lack of adult interaction. Becoming a Befriender has been made a huge difference to my own wellbeing, I really enjoy chatting and sharing life experiences, it gives me perspective." –Telephone Befriender

"I really enjoy the connection and fun we have each week. " – Volunteer Teleconference Activity Leader

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

GROUP FINANCIAL REVIEW

Reserves Policy

It is the policy of the Trustees to maintain a level of reserves sufficient to ensure the continued operation of the charity's activities. The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes or irrevocable committed to specific projects. The trustees consider that the minimum level of free reserves of the charity is represented by a sum equivalent to 3.5 months budgeted salary costs and 12 months' budgeted rent. This would require a minimum amount of £284,606.

Net Movement in Funds

During the financial year ended 31 March 2023 total funds balances increased from £682,234 to £720,721. The amount of restricted fund balances increased from £96,643 to £115,643. Total charitable activity income of £1,129,664 exceeded expenditure on charitable activities of £1,091,177 producing a surplus of £38,487.

Going concern

The accounts have been prepared on a going concern basis as the trustees consider that they have appropriate funding and reserves in place to continue to provide services and support for our service users.

Volunteers

Volunteers play a crucial role in the charity and the delivery of services. The hours contributed by volunteers are not formally recorded currently but are vital to delivering the current quality services for older people in the city.

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

FUTURE PLANS

The organization is embarking on the implementation of its new strategic plan. Our primary focus will be on cultivating stronger relationships and enhancing the visibility of our charity, ensuring that it becomes more accessible to citizens, their families, and caregivers. Additionally, we will dedicate specific efforts to forging new partnerships with funders, commissioners, and stakeholders within the evolving Integrated Care system and Integrated Care Board, particularly in the ever-evolving healthcare landscape.

Our commitment to representing and empowering older people remains resolute. We will continue to engage with their needs, encourage them to express themselves, and facilitate access to the essential services that enable a more manageable, financially sustainable, and comfortable later life.

Our dedication extends to providing older people with the most comprehensive information, advice, and guidance available. This empowers them to navigate the changes that come with aging while fostering independence and dismantling the social isolation and digital exclusion barriers they might encounter.

As we continue to grow and evolve, our approach remains rooted in sustainability and responsibility. We are committed to optimizing our systems and functions for effectiveness and efficiency. Our unwavering dedication to managing risk, resources, and financial sustainability ensures that the older citizens of Birmingham receive the best support from our organization, both now and in the future.

Furthermore, we are eagerly anticipating a new partnership agreement with Age UK, set to commence in April 2024. In the upcoming months, we will actively contribute our expertise and knowledge to the development of this agreement.

To facilitate these transformative changes, we have thoroughly reviewed and realigned our designated funds. This realignment ensures that our funds are strategically positioned to support the successful execution of our new strategy.

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Birmingham Limited 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).

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 the 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
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report was approved by the trustees on 13th December 2023 and signed on their behalf by:



David Sykes
Trustee and Chair



Benjamin Richards
Trustee and Vice Chair

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Opinion

We have audited the financial statements of Age UK Birmingham Limited (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2023 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Company Balance Sheet, the Consolidated Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *'The Financial Reporting Standard applicable in the UK and Republic of Ireland'* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group and the parent charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

Basis for opinion

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

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the parent charitable company's financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

Based on our understanding of the company, we identified the principal risks of non-compliance with laws and regulations including those that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, and the extent to which non-compliance might have a material effect on the financial statements. Audit procedures performed included discussions with management, review of board meeting minutes, testing of journals, designing and performing audit procedures and challenging assumptions and judgements made by management in relation to accounting estimates.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Colm McGrory FCA (Senior Statutory Auditor)
for and on behalf of Ormerod Rutter Limited

Date: 15/12/2023

Chartered Accountants
Statutory Auditor

The Oakley
Kidderminster Road
Droitwich
Worcestershire
WR9 9AY

Ormerod Rutter Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2022/23	Total Funds 2021/22
		£	£	£	£	£
Income and endowments from:						
Donations and legacies	4	24,399	-	1,626	26,025	12,712
Other Income	5	-	-	-	-	15,576
Other Trading activities	6	218,065	-	10,420	228,485	147,179
Investment income	7	540	-	-	540	7
Charitable activities	8	183,494	-	691,120	874,614	874,990
Total Incoming Resources		**426,498**	**-**	**703,166**	**1,129,664**	**1,050,464**
Expenditure on:						
Raising Funds:						
Costs of Voluntary Income	9	888	-	40	928	1,468
Fundraising trading	10	228,859	-	-	228,859	273,605
Charitable Activities	11	265,856	-	595,534	861,390	778,707
Total Expenditure		**495,603**	**-**	**595,574**	**1,091,177**	**1,053,780**
Net income / (expenditure) before transfers		**(69,105)**	**-**	**107,592**	**38,487**	**(3,316)**
Transfer between funds		87,592	1,000	(88,592)	-	-
Net income / (Outgoing) Resources after transfers		**18,487**	**1,000**	**19,000**	**38,487**	**(3,316)**
Total funds brought forward		406,591	179,000	96,643	682,234	685,550
Total funds carried forward		**425,078**	**180,000**	**115,643**	**720,721**	**682,234**

Comparative figures for the year ended 31 March 2022 analysed by fund type are included in Note 27 in the Financial Statements.

The charity has taken advantage of section 408 of the Companies Act 2006 not to publish its own Statement of Financial Activities.

The Consolidated Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

CHARITY BALANCE SHEET AS AT 31 MARCH 2023

	Notes	31/3/23 £	31/3/22 £
Fixed Assets			
Tangible Fixed Assets	17	28,765	28,476
Investments	18	250	250
		29,015	**28,726**
Current Assets			
Debtors: amounts falling due within one year	19	211,517	421,039
Cash at bank and in hand		414,125	176,656
		625,642	**597,695**
Creditors			
Amounts falling due within one year	20	(104,342)	(88,403)
Net Current Assets		**521,300**	**509,292**
Total Assets less Current Liabilities		**550,315**	**538,018**
Net Assets		**550,315**	**538,018**
Funds			
Unrestricted funds	23	305,592	374,261
Designated funds	23	160,000	80,000
Restricted funds	23	84,723	83,757
Total Funds		**550,315**	**538,018**
Results of the parent charity			
Total incoming resources		911,873	858,526
Total resources expended		899,576	868,595
Net income resources		**12,297**	**(10,069)**

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Board of Trustees on 13th December 2023 and were signed on its behalf by:

David Sykes
Trustee and Chair

Benjamin Richards
Trustee and Vice Chair

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

CONSOLIDATED BALANCE SHEET AS AT 31 MARCH 2023

	Notes	31/3/23 £	31/3/22 £
Fixed Assets			
Tangible fixed assets	17	28,765	28,726
Current Assets			
Debtors: amounts falling due within one year	19	107,708	148,506
Cash at bank and in hand		719,903	613,986
		827,611	**762,492**
Creditors			
Amounts falling due within one year	20	(135,655)	(108,984)
Net Current Assets		**691,956**	**653,508**
Total Assets less Current Liabilities		**720,721**	**682,234**
Net Assets		**720,721**	**682,234**
Funds			
Unrestricted funds	23	425,078	406,591
Designated funds	23	180,000	179,000
Restricted funds	23	115,643	96,643
Total Funds		**720,721**	**682,234**

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

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David Sykes
Trustee and Chair

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AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE YEAR END 31 MARCH 2023

	2022/23 £	2021/22 £
Cash flows from operating activities		
Net income for the reporting period	38,487	(3,316)
Adjustments for:		
Depreciation charges	15,639	9,257
Interest received	(540)	7
Loss on sale of fixed assets	-	(617)
(Increase)/decrease in debtors	40,798	(47,373)
Increase/(decrease) in creditors	26,671	(4,587)
Other non-cash items	250	-
Net cash provided by/(used in) operating activities	**121,305**	**(46,629)**
Cash flows from investing activities:		
Purchase of fixed assets	(15,928)	(18,409)
Interest received	540	7
Net cash provided by / (used in) investing activities	**(15,388)**	**(18,402)**
Change in cash and cash equivalents in the reporting period	105,917	(65,031)
Cash and cash equivalents at the beginning of the period	613,986	679,017
Cash and cash equivalents at the end of the period	**719,903**	**613,986**

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

1. Accounting Policies

Basis of preparation
The financial statements have been prepared in accordance with the Charity's governing document, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (as amended) and the Companies Act 2006.
Age UK Birmingham meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The presentation currency of the financial statements is the Pound Sterling (£).

Preparation of accounts on a going concern basis
The group has bank balances of £719,903, which the trustees consider adequate to meet future operational commitments. On that basis the trustees consider the charity is a going concern and the financial statements have been prepared on that basis. The trustees are not aware of any material uncertainties which would affect going concern.

Basis of consolidation
The financial statements consolidate the results of the charity and its subsidiaries Age UK Birmingham and the Black Country Trading Limited and Age Concern Sandwell t/a Age UK Sandwell on a line by line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the charity has not been presented because the trust has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

Uniform accounting policies are adopted across the group.

Business acquisition as a gift
Where the charity's interest in the net amount of the identifiable assets, liabilities and provisions for contingent liabilities recognised in accordance with FRS 102 is acquired for £nil consideration, the acquisition is treated as a gift or donation to the charity and the resulting gain is disclosed in the Consolidated Statement of Financial Activities under the heading Other Income.

NOTES TO THE ACCOUNTS

1. Accounting Policies (continued)

Incoming resources
All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. No amounts are included in the financial statements for services donated by volunteers. For legacies, entitlement is the earlier of the legacy being received or the charity being notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known the legacy is treated as a contingent asset. Where income is invoiced or received that relates to subsequent periods, income is treated as deferred income.

Grants
Grants are included in the consolidated statement of financial activities on a receivable basis. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Resources expended
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that 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.

Allocation and apportionment of costs
All costs are allocated between the expenditure categories of the Statement of Financial Activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis (e.g. revenue).

Tangible fixed assets
Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Office equipment	25% on cost
Fixtures and fittings	25% on cost
Motor vehicles	25% on cost

Fixed asset capitalization policy £500 (IT Equipment)/£1,000 for other.

Taxation
The charity is exempt from corporation tax on its charitable activities. Subsidiary companies pay any taxable profits to the charity each year under Gift Aid.

NOTES TO THE ACCOUNTS

1. Accounting Policies (continued)

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.
Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.
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 explanations of the nature and purpose of each fund are included in the notes to the financial statements.

Operating leases
Rentals under operating leases, including any lease incentives, are charged to the Statement of Financial Activities on a straight line basis over the term of the lease.

Investments
Fixed asset investments are stated at cost at the balance sheet date. Any profits or losses arising from disposals of fixed asset investments are recognized as part of the result of ordinary activities.

Debtors
Trade and other debtors are recognized at the settlement amount due after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognized at their settlement amount after allowing for any trade discounts due.

NOTES TO THE ACCOUNTS

1. Accounting Policies (continued)

Financial instruments
The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pensions
Contributions to defined contribution plans are expensed in the period to which they relate.

Management judgement and estimation uncertainty
Management has not made any significant judgements in the process of applying the accounting policies and there are no areas of estimation or uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

2. Legal Status of the Charity

The charity is a company limited by guarantee. The members of the company are the trustees named on the company information page. In the event of the charity being wound up the liability in respect of the guarantee is limited to £1 per member of the charity.
The charitable company is incorporated in England and Wales and domiciled in England.
The registered office is Stratford House, Stratford Place, Camp Hill, Birmingham B12 0HT.

3. Financial Performance of the Subsidiaries

The charity has two subsidiaries: Age UK Birmingham and the Black Country Trading Limited and Age Concern Sandwell t/a Age UK Sandwell.

Age UK Birmingham and the Black Country Trading Limited

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Age UK Birmingham and the Black Country Trading Limited. The principle activity of Age UK Birmingham and the Black Country Trading Limited was that of will writing and lasting power of attorney.

Its registered company number is 02904270

NOTES TO THE ACCOUNTS

3. Financial Performance of the Subsidiaries (continued)

The summary financial performance of Age UK Birmingham and the Black Country Trading Limited is:

	2022/23	2021/22
	£	£
Turnover	36,587	25,741
Administrative Expenses	(36,587)	(25,741)
Other Operating Income	-	-
Donations	-	-
Profit for the financial year	-	-

The profits for each year are paid over to the charity under gift aid before 31 December.

The aggregate of the subsidiary's assets, liabilities and funds is as follows:

	2022/23	2021/22
	£	£
Total Assets	24,199	16,547
Total Liabilities	23,949	16,297
Net funds	**250**	**250**

Age Concern Sandwell

The consolidated statement of financial activities includes the results of the charity Age Concern Sandwell for the period April 2022 to March 2023.

Its registered company number is 03938484

Its charity number is 1080517

The summary financial performance of Age UK Birmingham and the Black Country Trading Limited is:

	2022/23	2021/22
	£	£
Total incoming resources	181,204	166,197
Total resources expended	154,767	159,444
Net incoming/(Outgoing) resources	**26,437**	**6,753**

NOTES TO THE ACCOUNTS

3. Financial Performance of the Subsidiaries (continued)

The aggregate of the subsidiary's assets, liabilities and funds is as follows:

	2022/23	2021/22
	£	£
Total Assets	289,089	446,497
Total Liabilities	118,684	302,530
Net funds	**170,405**	**143,967**

4. Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2022/23	Total Funds 2021/22
	£	£	£	£
Donations	23,350	1,626	24,976	6,595
Legacies	1,000	-	1,000	500
Fundraising	49	-	49	5,618
	24,399	**1,626**	**26,025**	**12,712**

Donations in kind
During the period ended 31 March 2023 the charity had the use of the premises of a Centre free of charge and includes an in kind grant of £15,000 and an equivalent rent cost of £15,000. There were no other donations in kind during the period ended 31 March 2023 (2022: £15,000).

5. Other Income

	Unrestricted Funds	Restricted Funds	Total Funds 2022/23	Total Funds 2021/22
	£	£	£	£
Government Grants	-	-	-	3,563
Government Schemes	-	-	-	12,012
	-	-	-	15,576

NOTES TO THE ACCOUNTS

6. Other Trading Activities

	Unrestricted	Restricted	Total 2022/23	Total 2021/22
	£	£	£	£
Shop income	54,687	-	54,687	51,945
Fee charged for charitable services	88,539	9,452	97,991	49,193
Sundry income	15,469	968	16,437	3,038
Sales of Wills and Last Power of Attorneys	36,104	-	36,104	25,741
Room Hire charges	23,266	-	23,266	17,262
	218,065	**10,420**	**228,485**	**147,179**

7. Investment income

	2022/23	2021/22
	£	£
Deposit account interest received	540	7

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

8. Income from Charitable Activities

	2022/23	2021/22
	£	£
Age UK Eon Benefit Sessions (Information and Advice)	23,450	25,110
Age UK Eon Home Energy Checks (Handyfix Falls Prevention)	9,700	14,400
Birmingham City Council (Information and Advice)	102,500	100,000
Birmingham City Council (Later Life Community Programme)	147,344	143,751
Birmingham City Council (NNS Edgbaston)	129,588	55,714
NHS Birmingham and Solihull ICB (Handyfix Falls Prevention)	36,805	35,942
Birmingham Disability Resource Centre (NNS Yardley)	13,078	31,386
BVSC (Ageing Better)	-	48,730
NHS Dudley CCG (Footcare /Stepping Out)	39,219	38,563
Esmee Fairbain Foundation /SCVO (Stepping into Digital)	13,333	16,667
Age UK Tackling Inequalities Fund (Birmingham)	1,473	5,933
Age UK Tackling Inequalities Fund (Sandwell)	1,473	-
Age UK – Winter Health Cost of Living Fund	2,000	-
Birmingham Community Leisure Trust	2,000	-
Cadbury Trust (Information and Advice)	13,333	-
Zurich Community Foundation (RISK Service)	5,833	-
Murray Hall / Crossroads Care (Sandwell Community Dementia Support)	24,042	-
Gateway Family Services (Household Support Fund)	30,000	-
Green Square Accord (Household Support Fund)	8,000	-
Northfield Community Partner (Digital Literacy)	22,209	-
The 29th May 1961 Charitable Trust	5,000	-
Other Grant Providers	60,740	104,802
Restricted Income	**691,120**	**619,398**
Sandwell Metropolitan Borough Council (Sandwell)	129,673	128,063
Age UK Tackling Inequalities Fund (Sandwell)	-	3,693
Other Grant Providers	53,821	123,836
Unrestricted Income	**183,494**	**255,592**
Grants Receivable	**874,614**	**874,990**

NOTES TO THE ACCOUNTS

9. Raising Funds - Costs of Generating Voluntary Income

	Unrestricted 2022/23 £	Restricted 2022/23 £	Total 2022/23 £	Total 2021/22 £
Fundraising costs	888	40	928	1,468

10. Raising Funds – Fundraising Trading

	Unrestricted 2022/23 £	Restricted 2022/23 £	Total 2022/23 £	Total 2021/22 £
Staffing and related costs	127,363	-	127,363	152,634
Operational Costs	101,496	-	101,496	120,971
	228,859	**-**	**228,859**	**273,605**

11. Direct Costs of Charitable Activities

	Unrestricted 2022/23 £	Restricted 2022/23 £	Total 2022/23 £	Total 2021/22 £
Staffing and related costs	233,542	394,193	627,735	617,952
Catering expenses	26	416	442	-
Sundry direct costs	-	8,686	8,686	2,505
Volunteers' expenses	826	2,208	3,034	1,973
Transport costs	-	1,455	1,455	4,781
Activities	7,409	4,792	12,201	30,854
Recruitment costs	3,271	2,070	5,341	2,272
Support costs (note 12)	15,295	108,906	124,201	95,805
Governance costs (note 13)	5,457	12,738	18,195	18,354
Grants distributable	-	11,393	11,393	3,930
Bad Debts	-	-	-	281
Exceptional Payments	30	456	486	-
Partnership Payments (Gateway Family Services)	-	48,221	48,221	-
	265,856	**595,534**	**861,390**	**778,707**

NOTES TO THE ACCOUNTS

12. Support Costs

	Unrestricted 2022/23 £	Restricted 2022/23 £	Total 2022/23 £	Total 2021/22 £
Bank charges	60	221	281	664
Rent and Rates	3,472	38,444	41,916	36,651
Insurance	1,524	8,490	10,014	9,669
Light, Heat and Utilities	693	4,657	5,350	4,194
Telephone	1,258	11,148	12,406	13,125
Postage and Stationery	934	4,407	5,341	4,543
Advertising	59	2,405	2,464	5,990
Staff travel and expenses	386	3,896	4,282	2,766
Staff training	137	709	846	912
Repairs and renewals	290	2,099	2,389	1,610
Cleaning and waste disposal	185	1,145	1,330	1,181
Computer expenses	3,225	15,399	18,624	6,402
Subscriptions	406	1,549	1,955	1,170
Sundry expenses	430	792	1,222	1,271
Depreciation of tangible fixed assets	1,781	11,180	12,961	5,658
Professional Fees Other & Payroll	687	3,299	3,986	-
Unrecoverable VAT	(232)	(934)	(1,166)	-
	15,295	**108,906**	**124,201**	**95,805**

13. Governance Costs

	Unrestricted 2022/23 £	Restricted 2022/23 £	Total 2022/23 £	Total 2021/22 £
Accountancy	1,079	2,779	3,858	-
Legal and professional fees	794	3,813	4,607	3,789
Auditor's remuneration	3,584	6,146	9,730	14,565
	5,457	**12,738**	**18,195**	**18,354**

NOTES TO THE ACCOUNTS

14. Net Incoming / Outgoing Resources

Net resources are stated after charging/(crediting):

	Total 2022/23 £	Total 2021/22 £
Auditors' remuneration	9,730	18,792
Depreciation of tangible fixed assets	15,639	9,256
Rentals under operating leases	121,549	187,122

15. Trustees' Remuneration and Benefits

No trustees received remuneration or other benefits either in the year ended 31 March 2023 or the year ended 31 March 2022. During the year ended 31 March 2023 a total of £0 (2022: £8) in expenses was reimbursed to trustees (2022: one trustee) for travel expenses.

16. Staff Costs

	Total 2022/23 £	Total 2021/22 £
Wages and Salaries	684,498	714,688
Employers National Insurance costs	48,143	49,771
Employers Pension costs	20,341	17,050
	752,982	781,509

NOTES TO THE ACCOUNTS

16. Staff costs (continued)

The average monthly number of employees, full time equivalent, during the year was as follows:

	Total 2022/23 £	Total 2021/22 £
Charity shop / trading	2	3
Care workers / Public Contact	18	17
Administration	6	9
	26	29

The average headcount during the year was as follows:

	Total 2022/23 £	Total 2021/22 £
Charity shop / trading	3	4
Care workers / Public Contact	24	22
Administration	10	12
	37	38

One employee received emoluments between £60,000 - £70,000 during the year ended 31 March 2023 (2022: nil).

The key management personnel of the charity comprise the Trustees, Chief Executive Officer, Head of Finance and Head of Operations. The trustees were not paid or received any other benefits from employment with the charity in the year (2022: £nil). The total employee benefits of the key management personnel of the charity were £161,883 (2022: £167,039).

The charity has the support of a significant number of volunteers in order to achieve its charitable activities for which it is very grateful. The charity is unable to accurately quantify the value of services provided by volunteers.

NOTES TO THE ACCOUNTS

17. Tangible Fixed Assets

Group and Charity	Fixture & Fittings	Office Furniture	Computer Equipment	Motor Vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2022	18,008	23,172	31,750	-	72,930
Additions	-	-	1,928	14,000	15,928
Disposals	-	-	-	-	-
As 31 March 2023	**18,008**	**23,172**	**33,678**	**14,000**	**88,858**
Depreciation					
At 1 April 2022	11,717	22,703	10,034	-	44,454
Charge	4,493	469	8,049	2,628	15,639
Disposals	-	-	-	-	-
As 31 March 2023	**16,210**	**23,172**	**18,083**	**2,628**	**60,093**
Net Book Value					
At 31 March 2023	**1,798**	-	**15,595**	**11,372**	**28,765**
As 31 March 2022	6,291	469	21,716	-	28,476

18. Investments

Charity	Shares in Group Undertakings
	£
Cost at 1 April 2022 and 31 March 2023	250
Net Book Value at 1 April 2022 and 31 March 2023	250

The Charity owns 100% of the issued share capital of Age UK Birmingham and The Black Country Trading Limited, company number 02904270.

NOTES TO THE ACCOUNTS

19. Debtors

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade debtors	69,206	120,362	61,696	98,679
Other debtors	6,750	-	6,750	-
Amounts owed by group undertakings	-	-	111,319	298,082
Grant debtor	16,575	11,279	16,575	7,413
Prepayments	15,177	16,865	15,177	16,865
	107,708	**148,506**	**211,517**	**421,039**

20. Creditors: amounts falling due within one year

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade creditors	26,693	7,293	26,480	7,293
PAYE and NI	11,451	16,193	11,451	16,193
Deferred income	73,481	65,479	45,981	49,146
Accrued expenses	25,334	20,019	21,734	15,771
VAT	(1,304)	-	(1,304)	-
	135,655	**108,984**	**104,342**	**88,403**

Deferred income	Charity and Group 2023 £
Balance at 1 April 2022	65,479
Amount released to income	(65,479)
Amount deferred during the year	73,481
Balance at 31 March 2023	**73,481**

Deferred income represents grants received in advance of the period to which they relate. Income is deferred only when the provider specifies conditions which must be met before the charity has unconditional entitlement to funds.

NOTES TO THE ACCOUNTS

21. Operating Lease and Contract Commitments

	Charity and Group 2023 £	Charity And Group 2022 £
Expiring:		
Less than one year	51,048	54,522
Between one and five years	62,401	116,400
In more than five years	8,100	16,200
	121,549	187,122

22. Financial Instruments

Financial assets that are debt instruments measured at amortised cost comprise:

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Amounts owed by group undertakings	-	-	111,319	298,082
Trade debtors	69,206	120,362	61,696	98,679
Other debtors	6,750	-	6,750	-
Grant balances	16,575	11,279	16,575	7,413
	92,531	131,641	196,340	404,174

Financial liabilities measured at amortised cost comprise:

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade creditors	26,693	7,293	26,480	7,293
PAYE and NI	11,451	16,193	11,451	16,193
Amounts owed to group undertakings	-	-	-	-
Other Creditors	-	-	-	-
	38,144	23,486	37,931	23,486

NOTES TO THE ACCOUNTS

23. Movement in Funds

2023 Group	Balance at 1 April 2022	Incoming Resources	Resources Expended	Transfers between Funds	Balance at 31 March 2023
	£	£	£	£	£
Unrestricted funds					
General fund	406,591	426,498	495,603	87,592	425,078
Designated fund – Birmingham	80,000	-	-	80,000	160,000
Designated fund - Sandwell	99,000	-	-	(79,000)	20,000
Total Unrestricted Funds	**585,591**	**426,498**	**495,603**	**88,592**	**605,078**
Restricted funds					
Information and Advice	35,653	179,433	168,252	(25,515)	21,319
Handyfix	20,114	49,833	52,416	(17,531)	-
Heart of England Community	1,691	19,831	6,384	-	15,138
NNS Edgbaston	-	129,588	109,716	-	19,872
NNS Yardley	-	13,078	13,078	-	-
Later Life Community Programme	15,127	152,781	128,088	(15,338)	24,482
Stepping into Digital – Esmee Fairbairn Foundation / SVCO	9,398	13,333	-	-	22,731
Footcare / Stepping Out	4,754	48,259	50,541	(2,472)	-
Sandwell – Community Dementia Support	3,488	24,042	22,800	-	4,730
Tackling Inequalities – Birmingham	1,762	1,473	2,281	(954)	-
Tackling Inequalities – Sandwell	-	1,473	383	(1,090)	-
Digital Literacy	4,656	22,209	22,953	-	3,912
Household Support Fund	-	38,000	13,204	(24,796)	-
Birmingham Community Leisure fund	-	2,000	1,104	(896)	-
RISE Dementia Wellbeing Groups (Zurich) Project	-	5,833	2,374	-	3,459
Winter Health Cost of Living	-	2,000	2,000	-	-
Total Restricted Funds	**96,643**	**703,166**	**595,574**	**(88,592)**	**115,643**
TOTAL FUNDS	**682,234**	**1,129,664**	**1,091,177**	**-**	**720,721**

NOTES TO THE ACCOUNTS

23. Movement in Funds continued

2022 Group	Balance at 1 April 2021 £	Incoming Resources £	Resources Expended £	Transfers between Funds £	Balance at 31 March 2022 £
Unrestricted funds					
General fund	337,250	424,566	437,308	82,083	406,591
Designated fund – Birmingham	123,000	-	10,781	(32,219)	80,000
Designated fund - Sandwell	99,000	-	-	-	99,000
Total Unrestricted Funds	**559,250**	**424,566**	**448,089**	**49,864**	**585,591**
Restricted funds					
Ageing Better	5,615	48,730	52,091	(2,254)	-
Information and Advice	57,737	167,828	189,912	-	35,653
Handyfix	16,172	63,061	59,119	-	20,114
Heart of England Community	5,452	-	3,761	-	1,691
NNS Yardley	9,285	31,386	39,241	(1,430)	-
NNS Edgbaston	24,234	58,914	52,305	(30,843)	-
Later Life Community Programme	(5,671)	160,884	124,749	(15,337)	15,127
Esmee Fairbairn Foundation / SVCO	4,237	16,667	11,506	-	9,398
Footcare / Stepping Out	9,239	43,623	48,108	-	4,754
Community Dementia Support	-	15,467	11,979	-	3,488
Tackling Inequalities	-	5,933	4,171	-	1,762
Digital Literacy	-	13,405	8,749	-	4,656
Total Restricted Funds	**126,300**	**625,898**	**605,691**	**(49,864)**	**96,643**
TOTAL FUNDS	**685,550**	**1,050,464**	**1,053,780**	**-**	**682,234**

NOTES TO THE ACCOUNTS

23. Movement in Funds continued

2023 Charity	Balance at 1 April 2022 £	Incoming Resources £	Resources Expended £	Transfers between Funds £	Balance at 31 March 2023 £
Unrestricted funds					
General fund	374,261	253,388	329,559	7,502	305,592
Designated fund	80,000	-	-	80,000	160,000
Total Unrestricted Funds	**454,261**	**253,388**	**329,559**	**87,502**	**465,592**
Restricted funds					
Information and Advice	35,653	179,433	168,252	(25,515)	21,319
Handyfix	20,114	49,833	52,416	(17,531)	-
Heart of England Community	1,691	19,831	6,384	-	15,138
NNS Edgbaston	-	129,588	109,716	-	19,872
NNS Yardley	-	13,078	13,078	-	-
Later Life Community Programme	15,127	152,781	128,088	(15,338)	24,482
Footcare / Stepping Out	4,754	48,259	50,541	(2,472)	-
Tackling Inequalities	1,762	1,473	2,281	(954)	-
Digital Literacy	4,656	22,209	22,953	-	3,912
Household Support Fund	-	38,000	13,204	(24,796)	-
Birmingham Community Leisure fund	-	2,000	1,104	(896)	-
Winter Health Cost of Living	-	2,000	2,000	-	-
Total Restricted Funds	**83,757**	**658,485**	**570,017**	**(87,502)**	**84,723**
TOTAL FUNDS	**538,018**	**911,873**	**899,576**	**-**	**550,315**

NOTES TO THE ACCOUNTS

23. Movement in Funds continued

2022 Charity	Balance at 1 April 2021 £	Incoming Resources £	Resources Expended £	Transfers between Funds £	Balance at 31 March 2022 £
Unrestricted funds					
General fund	303,024	264,762	275,608	82,083	374,261
Designated fund	123,000	-	10,781	(32,219)	80,000
Total Unrestricted Funds	**426,024**	**264,762**	**286,389**	**49,864**	**454,261**
Restricted funds					
Ageing Better	5,615	48,730	52,091	(2,254)	-
Information and Advice	57,737	167,828	189,912	-	35,653
Handyfix	16,172	63,061	59,119	-	20,114
Heart of England Community	5,452	-	3,761	-	1,691
NNS Yardley	9,285	31,386	39,241	(1,430)	-
NNS Edgbaston	24,234	58,914	52,305	(30,843)	-
Later Life Community Programme	(5,671)	160,884	124,749	(15,337)	15,127
Footcare / Stepping Out	9,239	43,623	48,108	-	4,754
Tackling Inequalities	-	5,933	4,171	-	1,762
Digital Literacy	-	13,405	8,749	-	4,656
Total Restricted Funds	**122,063**	**593,764**	**582,206**	**(49,864)**	**83,757**
TOTAL FUNDS	**548,087**	**858,526**	**868,595**	**-**	**538,018**

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

Total Funds

Fund name	Purpose
General Unrestricted Funds	General unrestricted funds are those funds which the trustees are free to use in accordance with the charity's charitable objects.
Designated funds	These funds represent assurance to future expenditure, which the trustees regard as essential to the ongoing work of the charity, albeit at this stage without any binding commitment.
Restricted Funds	Restricted funds are those funds which have been received for particular purposes and projects.

Movements during 2022-2023
The movement of funds from restricted to unrestricted is due to projects and services ending and funders satisfied that the project and service has been completed as per their contract and outcomes.

Designated Funds:

A new strategic plan implemented from April 2023, the designated funds have been reviewed and amended as follows:

Sandwell Development Fund (£20,000)

As part of normal activity growth, services continue to be offered and strengthen within the Sandwell area, therefore a decision has been made to reduce this designated fund.

Finance Development (£10,000)

This provision is to build on our knowledge of Business Central through further training and when necessary bring in specialist knowledge in relation to VAT, to support the charity with tax related decisions.

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

Designated funds continued

Memory Care Development (£10,000)

A restructuring of Dementia Services was effective from 1st April 23 due to new contracts, this has given the Memory Care service the opportunity to develop and grow therefore a decision was made to reduce this provision.

IT & Communication Infrastructure (£20,000)

This provision has been increased to continue to invest in technology that will assist the charity to keep pace with new ways of workings changes which will enhance the services we provide.

Premises Development (£20,000)

To improve the condition of our lease premises in particularly Oscott Centre and Hamstead shop as well as consider new locations across Birmingham and Sandwell areas.

Business Development (£70,000)

This provision is to accelerate the growth of unrestricted income over a diversified range of income streams and donors to achieve long term sustainable income growth.

Transport / Minibus (£30,000)

This provision is to match funding to purchase a minibus for our memory care service.

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

Restricted Funds:

Digital Literacy Fund
Working in partnership with Northfield Community Partnership and Gateway Family Services to provide a digital lending library and upskilling support for older people across Northfield and Edgbaston communities.

Sandwell Community Dementia Support

Working with seven established partner VCS organisations, Age UK Sandwell provide a comprehensive support package to those dealing with dementia related issues. This can range from those with memory issues who need a diagnosis, to those with advanced dementia needing residential care. Support can be welfare and companionship calls, information and advice or signposting/referring for specialist support.

Sandwell RISE Dementia Wellbeing Groups

Two year funding has been secured from Zurich Foundation to provide Wellbeing support groups across Sandwell for people living with dementia and their carers. This project commenced in January 2023.

NOTES TO THE ACCOUNTS

24. Related Party Movements

Cutter & Co

Mrs K Jones, a director of Age UK Birmingham and The Black Country (Trading) Limited, is a partner and co owner at accounting firm Cutter & Co.

During the year ended 31 March 2023 the following transactions occurred between Age UK Birmingham Limited and Cutter & Co: £2,679 (2022: £2,720) relating to the purchase of payroll services. Included within trade creditors is a balance of £221 (2022: £219) owed to Cutter & Co.

Age UK Birmingham and The Black Country (Trading) Limited

During the year ended 31 March 2023 the charity's wholly owned subsidiary, Age UK Birmingham and The Black Country (Trading) Limited, broke even and consequently there was no transfer under gift aid (2022: nil) to the charity. As at 31 March 2023 the charity was owed £23,738 (2022: £16,133) from Age UK Birmingham and The Black Country (Trading) Limited.

Age Concern Sandwell
As at 31 March 2023 the charity was owed £87,582 (2022: £281,949) from Age Concern Sandwell.

25. Analysis of Net Changes in Funds

Group	At 1 April 2022	Cash flows	Other non-cash items	At 31 March 2023
	£	£	£	£
Cash at bank and in hand	613,986	105,667	250	719,903
	613,986	**105,667**	**250**	**719,903**

NOTES TO THE ACCOUNTS

26. Analysis of Net Assets Between Funds

Fund balances as at 31 March 2023 are represented by:

Group	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets	28,765	-	-	28,765
Net Current Assets	396,313	180,000	115,643	691,956
Total Funds	**425,078**	**180,000**	**115,643**	**720,721**

Charity	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets	29,015	-	-	29,015
Net Current Assets	276,577	160,000	84,723	521,300
Total Funds	**305,592**	**160,000**	**84,723**	**550,315**

Fund balances as at 31 March 2022 are represented by:

Group	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets	28,726	-	-	28,726
Net Current Assets	377,865	179,000	96,643	653,508
Total Funds	**406,591**	**179,000**	**96,643**	**682,234**

Charity	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets	28,726	-	-	28,726
Net Current Assets	345,535	80,000	83,757	509,292
Total Funds	**374,261**	**80,000**	**83,757**	**538,018**

NOTES TO THE ACCOUNTS

27. Controlling Party

The charity is controlled by the directors/trustees as listed in the report of the trustees.

28. Consolidated Statement of Financial Activities – Comparatives for the year ended 31 March 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021/22 £
Incoming Resources				
Income and endowments from:				
Donations and legacies	12,345	-	367	12,712
Other Income	15,357	-	219	15,576
Charitable activities	141,265	-	5,914	147,179
Investment Income	7	-	-	7
Grant receivable	255,592	-	619,398	874,990
Total Incoming Resources	**424,566**	**-**	**625,898**	**1,050,464**
Resources Expended				
Costs of generating funds:				
Costs of Voluntary Income	1,468	-	-	1,468
Fundraising trading	262,824	10,781	-	273,605
Charitable Activities				
Expenditure on charitable activities	173,016	-	605,691	778,707
Total Resources Expended	**437,308**	**10,781**	**605,691**	**1,053,780**
Net Incoming / (Outgoing) Resources before transfers	**(12,742)**	**(10,781)**	**20,207**	**(3,316)**
Transfer between funds	82,083	(32,219)	(49,864)	-
Net Income / (Outgoing) Resources after transfers	**69,341**	**(43,000)**	**(29,657)**	**(3,316)**
Total funds brought forward	337,250	222,000	126,300	685,550
Total funds carried forward	**406,591**	**179,000**	**96,643**	**682,234**

AGE UK BIRMINGHAM LIMITED

England & Wales - Charity number 1138240

Accounts

Registered Company number
07334392
Registered Charity number
1138240

AGE UK BIRMINGHAM LIMITED

REPORT OF THE TRUSTEES

AND

CONSOLIDATED FINANCIAL STATEMENTS

31 MARCH 2022

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

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AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

REFERENCE AND ADMINISTRATION DETAILS

Registered charity name	Age UK Birmingham Limited
Registered company number	07334392 (England and Wales)
Registered charity number	1138240
Registered Office	Stratford House Stratford Place Camp Hill Birmingham B12 0HT
Trustees	David Sykes (Chair, elected at AGM on 29 October 2021) Elizabeth Phillips (resigned as Chair at AGM on 29 October 2021) John Ellis (Treasurer) Marcus Jordan Dr Rashda Tabassum Pally Rai Tapshum Pattni Benjamin Richards
Company Secretary	Alison Beachim (resigned 26 November 2021) Steven Thomson (effective from 1 January 2022)
Key Management Personnel	Chief Executive, Steve Thomson (effective from 1 January 2022)

REFERENCE AND ADMINISTRATION DETAILS (continued)

Auditor	Matthew Adam Bailey Howards Limited Chartered Certified Accountants Statutory Auditors Newport House Newport Road Stafford ST16 1DA
Solicitors	Powell & Co 9-11 Coleshill Street Sutton Coldfield Birmingham B72 1SD
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ Barclay Bank

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, are pleased to present their annual report together with the consolidated financial statements of the charity and its subsidiaries: Age UK Birmingham and the Black Country Trading Limited and Age Concern Sandwell Limited (t/a Age UK Sandwell), for the year ended 31 March 2022, which are also prepared to meet the requirements for a Directors' Report and Accounts for Companies Act purposes.

Chair's Report

This second year of the pandemic has continued to bring challenges for Employees and service delivery. Despite these challenges the Charity has adapted successfully to the new conditions and is well placed to support new and emerging requirements as our communities learn to live with Covid.

Despite a significant reduction in income during the financial year tight control of expenditure has resulted in only as small deficit for the year. Staff are the be commended for the work which allowed the Charity to ensure that the deficit was kept to £3,316.

After more than 4 years as Chair Elizabeth Phillips resigned her position as chair at the Annual General Meeting (AGM). On behalf of the Charity I would like to thank Elizabeth for her work and dedication during her term of office. I am delighted that she has agreed to continue as a Trustee during the transition. David Sykes, the current Vice Chair, was appointed as Chair at the AGM.

At the end of November 2021 Alison Beachim left Age UK as Chief Executive (CEO) to take up a new CEO role in the housing sector. Steve Thomson was appointed as CEO effective 1 January 2022. Steve Thomson joined from the Carers Trust and who also has previous experience of the Age UK network in his role as Operations Director for Age UK Warwickshire.

As Chair it has been awe inspiring to witness the dedication of so many. Whilst living with covid continues bringing further challenges into the next financial year, the Board of Trustees are confident we will still be there for older people as life returns to some sort of normality.

David Sykes

Chair of Board of Trustees

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

Chief Executive's Report

As the New CEO of Age UK Birmingham I write this report looking back at the previous report from 2020/21 and read about the overwhelming efforts from our staff and volunteer teams to support local older people and about the guidance and sage advice from our board of trustees so that the organisation could navigate such a difficult year. Little did we think that we would still have to deal with the pandemic for the whole of 2021/2022 with our operations still somewhat restricted but our passion, creativity and enthusiasm to support local older people in no way diminished.

By April 2021 the initial vaccination roll out was well under way with many older people being offered a booster jab to further enhance their levels of protection, for most of us the world seemed to be slowly opening up again as we ended the third national lockdown, however, for many older people shielding and voluntary shielding was still the norm. Little changed for older people even after a second booster later in the year many still felt isolated and lonely as a new normal started to emerge. This sentiment was reflected in our interactions through our information and advice service and those frontline services that could slowly open to more people as restrictions were eased. Many older people reported being concerned and anxious at returning to normal life.

In March 2020 the organisation had been forced overnight to move entirely to online provision and somewhat limited to digital interactions with older people but as restrictions eased it was more complicated to start to open up the organisation again. The challenge was to balance the needs of older people, the relative risk to staff and volunteers and to work within the government guidelines, but despite this we were able to start some of our face to face services by August 2021 with the majority reopening by February 2022 even if with limited numbers and capacity.

Particular Services highlight and overview

Our Staff and volunteer teams continued to be creative in the ways we could support people and throughout the year slowly started to return to the offices albeit on a very limited basis at the start as the organisation transitioned to a more hybrid approach to working and by the end of the year with all staff combining working at home, working directly in the community and working from the offices.

Chief Executive's Report (continued)

In November when the pervious CEO moved on it was the Senior management team that stepped up to continue to do their own jobs and that of the CEO until my start date at the beginning of January, ensuring that the organisation continued to grow and develop.

In January when I came into post many of the services were fully operational and for the first time for almost two years we could start to look forward and plan for a world where we learn to live with COVID-19. It was also a time when we could reflect on what we have learnt during the pandemic and use those positive developments to shape how we plan to operate going forward over the next 3 years, focusing on the issues that directly affect older people and we all emerge from what can only be described as the most unprecedented 2 years within this generation.

I am cautiously optimistic about the future and the opportunities that will be afforded to the organisation as we continue to develop, grow and innovate, but I am also concerned that the hangover from the pandemic doesn't adversely affect older people. One concerning area is that older people are not left behind in an increasingly digitally connected world and that they are equally able to connect, communicate and live inclusive lives in an ever more advanced technological world that the pandemic has brought on.

Steven Thomson
Chief Executive Officer

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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Age UK Birmingham Limited is a company limited by guarantee (company registered number 7334392) which was incorporated on 3rd August 2010 and which achieve charitable status on 4th October 2010 (charity registered number 1138240).

The charitable company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed by its Articles of Association.

In the event of the charitable company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of New Trustees

The board of trustees are responsible for the appointment and removal of members. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the financial statements. The current trustee board and skill sets, reflect the strategic and business needs, no recruitment took place during 2021/2022. No new trustees were recruited during the year; however, a new chair David Sykes was elected at the AGM following Elizabeth Phillips's resignation as Chair at the AGM.

Induction and Training of New Trustees

As part of their induction programme new trustees are made aware of their responsibilities as trustees of Age UK Birmingham Limited. This induction includes an introduction to the objectives, scope and policies of the charity and information on trustee responsibilities together with a copy of the charity's previous year's financial statements. Previously identified training needs relating to crisis and risk management was put on hold as the pandemic's impact lessened throughout the year. We will continue to monitor on an ongoing basis along with other training needs.

Organisational Structure

Age UK Birmingham Limited is organised so that its management committee meets regularly to manage the charity's affairs and formulate policy. There are also sub committees for Finance and Property which scrutinize issues and make recommendations and proposals to the Board. Finally, the Board and Senior Management Team convene to form a strategy team to ensure that in light of socio-economic and political changes, the charity is doing all it can to remain focused on its mission and aims.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

A scheme of delegation is in place and day to day responsibility for the provision of the charity's services rests with the charity's Chief Executive Officer and Chair.

The Chief Executive Officer is responsible for implementing the strategic plan and ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive Officer also has responsibility for the day to day operational management of the charity, individual supervision of the staff team and ensuring that the team continues to develop their skills and working practices in line with good practice.

Pay Policy for Senior Staff

The directors consider the board of directors, who are the charity's trustees, and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organization on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses and related party transactions are disclosed in the notes to the accounts. The pay of senior staff is reviewed annually and is considered against pay levels of similar sized charitable organisations.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified and reviewed the range of risks to which the charity is exposed and have taken steps to manage them. The trustees are satisfied that appropriate controls are in place and confirm that the organization has the resources in place to continue to meet its charitable objectives.

As part of the organisation's robust risk assessment programme the following key risk has been identified 'Taxation' relating to the registration of Value Added Tax. This risk continues to remain under review.

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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

OBJECTIVES AND ACTIVITIES

Purposes and Aims

Age UK Birmingham Limited is established to promote the wellbeing of elderly people and their carers in any manner which is now or hereafter deemed as charitable.

In order to achieve these purposes and aims, Age UK Birmingham has adopted the following vision, mission statement, beliefs and strategic objectives:

(a) Vision
A world where older people flourish

(b) Mission statement
To promote the wellbeing of all older people and their carers to make later life a fulfilling and enjoyable experience.

(c) Our beliefs
A world in which older people flourish is a world in which older people are treated as equal citizens with equal rights, and thus enjoy the benefits of longer life, having the resources and opportunities to live with dignity, security, and a sense of wellbeing, safety and comfort, whilst having fair access to products, services, health care and social care.

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

Strategic Objectives

Our strategic objectives include the following:

1. Ensure older people have access to high quality information and advice. This will be by delivering a quality Information and Advice service including welfare rights. The aim is to increase the current users 6041 to 7841 in line with the 18% growth of the ageing population as per Strategic Plan.

2. Campaign to reduce social isolation and combat feelings of loneliness by ensuring that older people feel valued, included and able to contribute within their communities.

3. Support the development of specialist dementia centres. We aim to increase referrals and thus client numbers and day care related income from the current average. We would also maximize new services and retain current clients (this is referred to in the dementia day care business plan).

4. Increase the financial resilience of the organisation. Increase and diversify income streams achieving organisational sustainability. Work in partnership and collaboration with local Age UK's and other third sector providers to support the needs of older people.

5. Collaborate with other organisation. We will talk to other organisation as well as other Age UKs - we need to make it clear that we are receptive to working together.

How our activities deliver public benefit

Having given careful consideration to the Charity Commission's guidance on public benefit, the trustees are satisfied that in working to achieve these objectives Age UK Birmingham is demonstrating the public benefit of our work, as defined under the terms of the Charities Act 2011.

Ensuring our work delivers our aims

We regularly review our aims, objectives and activities, looking at what we achieved through our work in the previous 12 months and the outcomes for older people. The review considers the successes and lessons learnt for each key activity and helps us to ensure that our aims, objectives and activities remain focused on our stated purpose.

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

THE FOCUS OF OUR WORK

Age UK Birmingham works with and for older people living in or adjacent to Birmingham and Sandwell. The charity works to address key issues of concern to older people in the city – in particular, money issues, loss of independence, access to quality care services and the impact of loneliness and isolation.

Age UK Birmingham aims to address these issues by providing independent, impartial information and advice, by providing practical help at home, by delivering care services for people living with dementia, and by supporting social groups and community-based activities for older people:

- To promote positive attitudes to ageing, including the treatment of all older people fairly and with respect, recognizing their different needs, choices and values

- To promote the value and contribution of older people in their communities, to each other and through involvement with service provision

- To influence and raise awareness of older people's issues, as well as influence and develop new activities to reflect their needs and those of their carers, including through the utilization of our facilities and widening service range.

- To provide information and support to older people through direct service provision of a consistently high standard.

- To provide innovative and effective services which meet the diverse needs and aspirations of older people.

- To continue to work with under-represented groups, including the BAME community, and other agencies to ensure that all older people receive the services and support to which all are entitled.

- To use a sustainable strategy to deliver the above aims.

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

OUR ACHIEVEMENTS IN THE YEAR

The second year of the pandemic was a period of constant change, with Covid-19 restrictions tightening and relaxing many times. We continued to work flexibly to support older people, adapting our services to the changing landscape and local need.

INFORMATION & ADVICE

Our small team of first contact/reception staff and volunteers have many years' experience in helping people with enquiries. Our team of advisers provided comprehensive, confidential and impartial advice to older people by telephone, post and email. Providing information or directing clients to other sources of help.

- 21,818 contacts with older people seeking advice
- 34% enquiries related to welfare benefits
- £1,783,043 worth of benefit gains
- 3,575 signposts and referrals to other agencies

"I cannot speak highly enough about your organisation and your response. You went above and beyond to help me."

"Your adviser was a fountain of knowledge."

"Thank you for your kindness, knowledge, and patience. I really do appreciate everything you did for me. Also, a Big thank you to all at Age UK for doing such great job helping us".

DAY CARE SERVICES FOR PEOPLE LIVING WITH DEMENTIA

Across the city, day centres remained closed throughout the first half of the year. We continued our remote services to support those living with dementia. Our focus was to maintain support for people living with medium/high level dementia and their carers. We used the time to rebrand our dementia services to offer a wrap-around service named 'Memory Care', we felt this represented our support offer and welcomed clients from early diagnosis to support through the pathway.

We received news in May 2021 that we were able to reopen daycare, with tight restrictions and launched the Memory Care Service at the Perry Tree Centre twice a week. Our day service was the first service to reopen in Birmingham for older people.

OUR ACHIEVEMENTS IN THE YEAR (continued)

DAY CARE SERVICES FOR PEOPLE LIVING WITH DEMENTIA continued

Carers reported that the centre reopening had lifted a huge weight from their demanding 24/7 care responsibilities, and they had time to relax and enjoy some time for themselves. They have also expressed how they had seen positive improvements to the members wellbeing by attending the centre and being within a social environment.

"I'm so happy to join the centre again, I've missed my friends so much. It weas nice to meet new people and join in with games. My favourite thing to do is play carpet bowls and I like the themed monthly activity." – attendee at Perry Tree Centre

WELFARE & COMPANIONSHIP TELEPHONE SUPPORT

Welfare and companionship telephone support continued throughout the year for clients who weren't ready to return to the centre in the initial reopening of face-to-face service. This support focused on maintaining the wellbeing of people living with dementia and their carers, delaying, and preventing deterioration in their health.

We continued to provide advice on techniques to keep people living with dementia mentally stimulated and engaged. The service also provided critical emotional support to carers under immense pressure or dealing with bereavement. By supporting the wellbeing of carers, we ensured that those they look after can remain safe and well at home. Otherwise, these cared-for vulnerable older people had a greater likelihood of hospital admission or moving to permanent residential care.

- 52 people living with dementia supported
- 521 welfare and companionship calls
- 54 carers supported
- 100% of carers said our calls provided critical, emotional support.

"As the country was reopening and retuning back to normal, we didn't feel that letting dad attend the centre when he was so vulnerable was the right thing to do. To know that dad wasn't left behind and was being supported at home really made him feel part of the group. He particularly enjoyed the activities that were sent over and it gave him something to look forward to. It also meant he was getting engaged with topics. Dad is looking forward to returning in time when we feel its safe to do so."

OUR ACHIEVEMENTS IN THE YEAR (continued)

WELFARE & COMPANIONSHIP TELEPHONE SUPPORT continued

"When (husband) passed away I felt like I had very little support. To continue receiving calls from the centre to check that I'm ok really made a difference whilst I was grieving. Many people only saw my husband's dementia, but the centre and staff saw him as the wonderful man he was. I will be forever grateful. Thank you."

NHS ENGLAND'S VOLUNTARY SECTOR SURGE SUPPORT PROGRAMME

Between April and June, the service provided support for the NHS to meet discharge targets and support older people back into the community. Providing wrap around support at a point where an older person feels most fragile and vulnerable.

- 177 older people supported
- 108 patient journeys were made to and from hospitals.
- 593 hot meals supplied
- 411 welfare and companionship calls made

"I couldn't wait to get home and out the hospital. If you weren't able to help, they were going to keep me in. Thank you so much for all the information and support you have given me. – Mrs S, supported with transport and hot meals

"I'm so grateful I was able to attend my appointment. I feel my legs have given up on me and I struggle to get out my wheelchair now. Thank you for your help; it was a massive weight off my mind".

OUR ACHIEVEMENTS IN THE YEAR (continued)

TELEPHONE BEFRIENDING

Our Telephone Befriending started as a crisis support service at the beginning of the lockdown and was continued throughout the year as there was a clear need. As in-person activities started to resume, older people were either anxious about coming out or housebound for other reasons. As part of our Wellbeing Programme, we provided

- 245 people supported
- Over 1,400 support calls
- 103 volunteers supported the service

I'm so grateful for her calls, they are so lovely. We always have a giggle and it's so good to laugh!"

"So happy with my calls!"

"It's been so nice to just talk to someone. We talk about all sorts of things, just really nice to chat every week."

SOCIAL ENGAGEMENT ACTIVITIES

During the year most of our activities were remote, with tele-clubs proving popular. In the second half of the year, we introduced some small, covid-safe in-person activities such as park walks and walking football.

During the year 15 different activities were provided, ranging from tele-conference interest clubs (book club, sports fan club) to in-person friendship groups.

274 activity sessions were delivered with 922 engagements

OUR ACHIEVEMENTS IN THE YEAR (continued)

AGEING BETTER CITYWIDE HUB

The Ageing Better Programme aimed to develop creative ways for people aged over to be actively involved in their local communities, helping combat social isolation and loneliness. The programme ran for seven years and ended in March 2022, supporting people in Birmingham to create new and meaningful community led groups that can last for years to come.

The CityWide Hub supported the set-up of an additional 27 new networks during the year and engaged with 258 individuals.

These grassroots community networks will continue to be supported by the successor programme, Neighbourhood Networks Schemes.

NEIGHBOURHOOD NETWORK SCHEMES (NNS)

Our Neighbourhood Network Schemes (NNS) work in Yardley, Edgbaston, and Northfield to support new or existing community groups to provide activities for older people in their locality. Offering advice and support on navigating the pandemic and developing solutions to local needs and gaps.

FALLS PREVENTION SERVICE

Our Home Falls Prevention Service supports older people to reduce the risks of a fall at home by fitting equipment and making minor changes around the house.

189 household received 493 falls prevention measures to ensure their safety at home.

In addition, as part of our Winter Warmth Programme, 111 households received 387 energy savings measures through our Home Energy Checks.

"I feel so much safer in my home. The Falls Prevention Officer fitted a grab rail and even provided a bathmat. I feared falling but I feel so much safer. What a great service. So helpful."

"I'd definitely recommend the service and any of the services that you provide. I feel a lot more confident in the bathroom and I'm extremely happy. The Falls Prevention Officer was tidy and just got on with the job, so I'm pleased."

OUR ACHIEVEMENTS IN THE YEAR (continued)

VOLUNTEER SUPPORT

Volunteers are at the core of our services and their generous support and donation of time enable us to deliver our portfolio of services.

New and existing volunteers stepped up to support our services including, telephone befriending, Information and Advice and NHS Surge Support.

136 volunteers
19,365 hours of support
£242,062 worth of time donated

"Happy with what I am doing and my calls to my telephone friends is really making a difference. They look forward to my calls."

"Have really loved this experience"

"Made some good friends and would want to carry on, even if I resume previous role."

"I've been doing this for over fifteen months, it's gone so quick! I'm enjoying it and I think I am of value."

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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

GROUP FINANCIAL REVIEW

Reserves Policy

It is the policy of the trustees to maintain a level of reserves sufficient to ensure the continued operation of the charity's activities. The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes, or irrevocably committed to specific projects. The trustees consider that the minimum level of free reserves of the charity is represented by a sum equivalent to 3.5 months budgeted salary costs and 12 months' budgeted rent. This would require a minimum amount of £293,617.

Net Movement in Funds

During the financial year ended 31 March 2022 total fund balances decreased from £686,986 to £682,234. The amount of restricted fund balances decreased from £126,299 to £96,943. Total charitable activity income of £1,050,464 did not exceeded expenditure on charitable activities of £1,053,780 producing a deficit of £3,316.

Designated Funds

Sandwell Development (£99,000)

Fund established to mark the acquisition of Age Concern Sandwell with the object of increasing the impact and presence of the charity across Sandwell Borough by development and strengthening our offering of services and activities. The target development is five years.

Finance Development (£10,000)

Business Central Software through Total Enterprise Solutions Phase 1 implementation went live on 1st April 2022, however, phase 2 which includes Purchasing (Total Approvals), Intercompany & Consolidated Accounts and Fixed Assets is due to take place during 2022/2023 as well as to enhance the Reporting Function of Business Central through the purchase of Jet Reports software.

Designated Funds (continued)

Memory Care Service Development and Growth (£30,000)

Fund established to help support the development and growth of the new memory care service. Due to the vulnerability of the clients who attend this service Covid 19 restrictions relating to social distancing will retain for some time reducing the income to this service. This reserve will ensure that this service can help support as many people as possible by increasing the number of days available in a variety of different local venues. The target development period is 3 years.

Retail Development (£20,000)

Fund established to support the identification through to opening of new retail shops in Birmingham and surrounding areas. The target development period is 2 years with a minimum of 2 shops.

IT and Communication Infrastructure (£5,000)

New fund established to support new ways of working as a result of the pandemic both in terms of IT hardware and software and communication channels. The target development period is 3 years.

Premise Improvements (£15,000)

New fund established to improve the condition of our lease premises in particular Oscott Centre and Hamstead Shop. The target development period is 18 months.

Going concern

The accounts have been prepared on a going concern basis as the trustees consider that they have appropriate funding and reserves in place to continue to provide services and support for our service users.

Volunteers

Volunteers play a crucial role in the charity and the delivery of services. The hours contributed by volunteers are not formally recorded currently but are vital to delivering the current quality services for older people in the city.

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

FUTURE PLANS

As the world is starting to reopen so will the opportunities for the organisation. More and more face to face meetings will be held giving the organisation the opportunity to re-establish relationship, build new ones and start to engage more fully with funders, partners and citizens.

The opportunities for development are encouraging, the changes within the Local Authorities, NHS and the local CCGs as they form a new Integrated Care System will present opportunities for the organisation to extend the number of services available that meet the needs of local older people, with particular focus on keeping people safe and healthy within their own homes.

The preventative agenda and anticipatory care planning will become more and more significant over the coming years as statutory authorities look at ways to ensure that there is greater support in the community for older people to assist them to remain independent for as long as possible and less reliant on statutory services and support. To do this effectively there needs to be a collective better understanding of the long term needs of older people so that they can age well in the community. Age UK's are perfectly placed to deliver on this strategy by being innovative and resourceful and drawing down on their collective skills knowledge and experience.

The innovation required to meet this new demand for services and support can have firm foundation in the lessons learned from adapting to and developing services throughout the course of the pandemic. We must critically examine how we operate and how we support older people to ensure we are fit for purpose for the future. We also need to understand what has changed for older people in general and specifically as a result of the pandemic as we all learn to live with the ongoing effects of COVID in society, being ever more so mindful of social isolation and digital exclusion particularly for older people.

To allow the organisation to navigate this new landscape of funding, demand on services and the need to innovate and develop a full review of the organisations designated reserves has been completed and is detailed later in this report. The designated reserves policy focuses on the development and strengthening of new services, income streams and levels of support.

The future will also bring fresh challenges for the organisation and older people as the cost of living crisis continues to affect all our daily lives. As an organisation we will ensure that we monitor and control costs and look for efficiency saving where possible. For older people we will continue to help and support people to maximise their incomes and provide support advice and assistance where we can to ensure that older people are able to weather this uncertain time.

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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Birmingham Consolidation 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).

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 the 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
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included in the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the trustees are aware, there is no relevant information, being information needed by the independent examiner in connection with preparing their report, of which the examiner is unaware, and the trustees, having made enquiries of fellow directors and the examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant independent examination information and to establish that the examiner is aware of that information.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small company exemption.

David Sykes
Trustee and Chair

John Ellis
Trustee and Treasurer

Date:

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Opinion

We have audited the financial statements of Age UK Birmingham Limited (the 'parent charity') and its subsidiaries (the 'group') for the year ended 31 March 2022 which comprise the Consolidated Statement of Financial Activities, Consolidated and Charity Balance Sheets, Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'the Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF AGE UK BIRMINGHAM LIMITED (continued)

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters where the Companies Act 2006 and Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF AGE UK BIRMINGHAM LIMITED (continued)

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

As part of our planning process:

- We enquired of management the systems and controls the company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud. The charity did not inform us of any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the charity. We determined that the following were most relevant: Financial Reporting Standards applicable in the UK and Republic of Ireland (Charities SORP (FRS 102)) (as amended) and the Companies Act 2006.
- We considered the incentives and opportunities that exist in the company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the company, together with the discussions held with the company at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment.

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Reviewing and challenging the assumptions and judgements used by management in their significant accounting estimates, in particular in relation to doubtful debt provisions and depreciation methods
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Testing key income lines, in particular cut-off, for evidence of management bias.
- Performing a physical verification of key assets.
- Obtaining third-party confirmation of material bank balances.
- Documenting and verifying all significant related party and consolidated balances and transactions.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF AGE UK BIRMINGHAM LIMITED (continued)

- Reviewing documentation such as the charity board minutes, correspondence with solicitors, for discussions of irregularities including fraud.
- Testing all material consolidation adjustments.

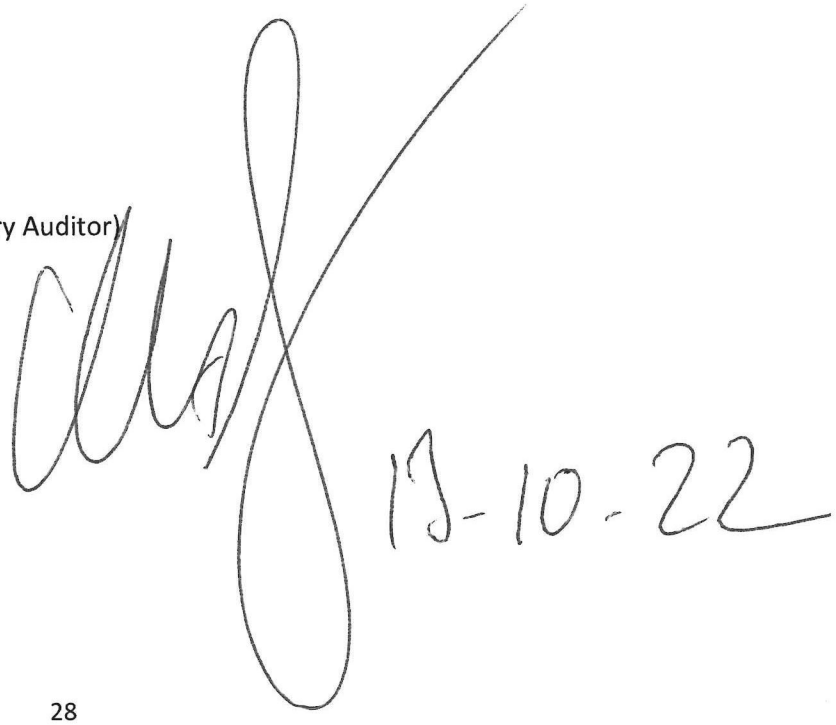
Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements even though we have properly planned and performed our audit in accordance with auditing standards. The primary responsibility for the prevention and detection of irregularities and fraud rests with the trustees.

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

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Matthew Adam Bailey (Senior Statutory Auditor)
For and on behalf of Howards Limited
Chartered Certified Accountants
Statutory Auditors
Newport House
Newport Road
Stafford
ST16 1DA



AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2021/22	Total Funds 2020/21
		£	£	£	£	£
Incoming Resources						
Income and endowments from:						
Donations and legacies	4	12,345	-	367	12,712	32,244
Other income	5	15,357	-	219	15,576	98,382
Charitable activities	6	141,265	-	5,914	147,179	93,797
Investment income	7	7	-	-	7	27
Grants receivable	8	255,592	-	619,398	874,990	1,144,825
Total Incoming Resources		**424,566**	**-**	**625,898**	**1,050,464**	**1,369,275**
Resources Expended						
Costs of generating funds:						
Costs of voluntary income	9	1,468	-	-	1,468	-
Fundraising trading	10	262,824	10,781	-	273,605	286,128
Charitable activities:						
Expenditure on charitable activities	11	173,016	-	605,691	778,707	863,444
Total Resources Expended		**437,308**	**10,781**	**605,691**	**1,053,780**	**1,294,675**
Net incoming/(outgoing) resources before transfers		**(12,742)**	**(10,781)**	**20,207**	**(3,316)**	**219,703**
Transfers between funds	23	82,083	(32,219)	(49,864)	-	-
Net incoming/(outgoing) resources after transfers		**69,341**	**(43,000)**	**(29,657)**	**(3,316)**	**219,703**
Total funds brought forward		337,250	222,000	126,300	685,550	467,283
Total funds carried forward	**23**	**406,591**	**179,000**	**96,643**	**682,234**	**686,986**

Comparative figures for the year ended 31 March 2021 analysed by fund type are included in Note 27 in the Financial Statements.

The charity has taken advantage of section 408 of the Companies Act 2006 not to publish its own Statement of Financial Activities.

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

CHARITY BALANCE SHEET AT 31 MARCH 2022

	Notes	31/3/22 £	31/3/21 £
Fixed Assets			
Tangible fixed assets	17	28,476	20,741
Investments	18	250	250
		28,726	20,991
Current Assets			
Debtors: amounts falling due within one year	19	421,039	244,001
Cash at bank and in hand		176,656	354,700
		597,695	598,701
Creditors			
Amounts falling due within one year	20	(88,403)	(69,920)
Net Current Assets		**509,292**	**528,781**
Total Assets less Current Liabilities		**538,018**	**549,772**
Net Assets		**538,018**	**549,772**
Funds			
Unrestricted funds	23	374,261	304,710
Designated funds	23	80,000	123,000
Restricted funds	23	83,757	122,062
Total Funds		**538,018**	**549,772**
Results of the parent charity			
Total incoming resources		858,526	1,214,752
Total resources expended		(868,595)	(1,016,638)
Net incoming resources		**(10,069)**	**198,114**

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Board of Trustees on 16 November 2022 and were signed on its behalf by:

David Sykes
Trustee and Chair

John Ellis
Trustee and Treasurer

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

CONSOLIDATED BALANCE SHEET AT 31 MARCH 2022

	Notes	31/3/22 £	31/3/21 £
Fixed Assets			
Tangible fixed assets	17	28,726	20,741
Current Assets			
Debtors: amounts falling due within one year	19	148,506	94,383
Cash at bank and in hand		613,986	644,282
		762,492	738,665
Creditors			
Amounts falling due within one year	20	(108,984)	(72,420)
Net Current Assets		**653,508**	**666,245**
Total Assets less Current Liabilities		**682,234**	**686,986**
Net Assets		**682,234**	**686,986**
Funds			
Unrestricted funds	23	406,591	338,687
Designated funds	23	179,000	222,000
Restricted funds	23	96,643	126,299
Total Funds		**682,234**	**686,986**

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Board of Trustees on 16 November 2022 and were signed on its behalf by:

David Sykes
Trustee and Chair

John Ellis
Trustee and Treasurer

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	2021/22 £	2020/21 £
Cash flows from operating activities:		
Net income for the reporting period	(3,316)	219,703
Adjustments for:		
Depreciation charges	9,257	18,710
Interest received	7	(27)
Loss on sale of fixed assets	(617)	-
(Increase)/decrease in debtors	(47,373)	51,677
Increase/(decrease) in creditors	(4,587)	42,846
Net cash provided by/(used in) operating activities	**(46,629)**	**332,899**
Cash flows from investing activities:		
Purchase of fixed assets	(18,409)	(20,496)
Interest received	7	27
Net cash provided by/(used in) investing activities	**(18,402)**	**(20,469)**
Change in cash and cash equivalents in the reporting period	(65,031)	312,430
Cash and cash equivalents at the beginning of the period	679,017	331,852
Cash and cash equivalents at the end of the period	**613,986**	**644,282**

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

1. Accounting Policies

Basis of preparation
The financial statements have been prepared in accordance with the Charity's governing document, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (Charities SORP (FRS 102)) (as amended) and the Companies Act 2006.
Age UK Birmingham meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.
The presentation currency of the financial statements is the Pound Sterling (£).

Preparation of accounts on a going concern basis
The group has bank balances of £613,986, which the trustees consider adequate to meet future operational commitments. On that basis the trustees consider the charity is a going concern and the financial statements have been prepared on that basis. The trustees are not aware of any material uncertainties which would affect going concern.

Basis of consolidation
The financial statements consolidate the results of the charity and its subsidiaries Age UK Birmingham and the Black Country Trading Limited and Age Concern Sandwell on a line by line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the charity has not been presented because the trust has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.
Uniform accounting policies are adopted across the group.

Business acquisition as a gift
Where the charity's interest in the net amount of the identifiable assets, liabilities and provisions for contingent liabilities recognised in accordance with FRS 102 is acquired for £nil consideration, the acquisition is treated as a gift or donation to the charity and the resulting gain is disclosed in the Consolidated Statement of Financial Activities under the heading Other Income.

Incoming resources
All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. No amounts are included in the financial statements for services donated by volunteers. For legacies, entitlement is the earlier of the legacy being received or the charity being notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known the legacy is treated as a contingent asset. Where income is invoiced or received that relates to subsequent periods, income is treated as deferred income.

NOTES TO THE ACCOUNTS

1. Accounting policies (continued)

Government grants
Government grants are recognised at the fair value of the grant received or receivable. The income is recognised in other income on a systematic basis over the periods in which the associated costs are incurred, using the accrual model.

Resources expended
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that 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.

Allocation and apportionment of costs
All costs are allocated between the expenditure categories of the Statement of Financial Activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis (e.g. revenue).

Tangible fixed assets
Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Office equipment	25% on cost
Fixtures and fittings	25% on cost
Motor vehicles	25% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities. Subsidiary companies pay any taxable profits to the charity each year under Gift Aid.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.
Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.
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 explanations of the nature and purpose of each fund are included in the notes to the financial statements.

NOTES TO THE ACCOUNTS

1. Accounting Policies (continued)

Operating lease commitments
Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred under the terms of the lease.

Investments
Fixed asset investments are stated at cost at the balance sheet date. Any profits or losses arising from disposals of fixed asset investments are recognized as part of the result of ordinary activities.

Debtors
Trade and other debtors are recognized at the settlement amount due after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognized at their settlement amount after allowing for any trade discounts due.

Financial instruments
The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pensions
Contributions to defined contribution plans are expensed in the period to which they relate.

Management judgement and estimation uncertainty
Management has not made any significant judgements in the process of applying the accounting policies and there are no areas of estimation or uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

2. Legal Status of the Charity

The charity is a company limited by guarantee. The members of the company are the trustees named on the company information page. In the event of the charity being wound up the liability in respect of the guarantee is limited to £1 per member of the charity.
The charitable company is incorporated in England and Wales and domiciled in England.
The registered office is Stratford House, Stratford Place, Camp Hill, Birmingham B12 0HT.

3. Financial Performance of the Subsidiaries

The charity has two subsidiaries: Age UK Birmingham and the Black Country Trading Limited and Age Concern Sandwell.

Age UK Birmingham and the Black Country Trading Limited

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Age UK Birmingham and the Black Country Trading Limited. The principle activity of Age UK Birmingham and the Black Country Trading Limited was that of will writing and lasting power of attorney.

Its registered company number is 02904270

The summary financial performance of Age UK Birmingham and the Black Country Trading Limited is:

	2021/22	2020/21
	£	£
Turnover	25,741	2,988
Administrative expenses	(25,741)	(11,608)
Other operating income	-	11,072
Donations	-	(17,648)
Profit for the financial year	**-**	**(15,194)**

The profits for each year are paid over to the charity under gift aid before 31 December.

The aggregate of the subsidiary's assets, liabilities and funds is as follows:

	2021/22	2020/21
	£	£
Total assets	16,547	7,874
Total liabilities	16,297	7,624
Net funds	**250**	**250**

NOTES TO THE ACCOUNTS

3. Financial Performance of the Subsidiaries (continued)

Age Concern Sandwell

The consolidated statement of financial activities includes the results of the charity Age Concern Sandwell for the period April 2021 to March 2022.

Its registered company number is 03938484

Its charity number is 1080517

The summary financial performance of Age Concern Sandwell is:

	2021/22	2020/21
	£	£
Total incoming resources	166,197	158,110
Total resources expended	159,444	121,326
Net incoming/(outgoing) resources	**6,753**	**36,784**

The aggregate of the subsidiary's assets, liabilities and funds is as follows:

	2021/22	2020/21
	£	£
Total assets	446,497	281,706
Total liabilities	302,530	144,493
Net funds	**143,967**	**137,213**

NOTES TO THE ACCOUNTS

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2021/22 £	Total 2020/21 £
Legacies	500	-	500	14,805
Donations	6,227	367	6,595	17,439
Fundraising	5,618	-	5,618	-
	12,345	**367**	**12,712**	**32,244**

Donations in kind
During the period ended 31 March 2022 the charity had the use of the premises of a Centre free of charge and includes an in kind grant of £15,000 and an equivalent rent cost of £15,000. There were no other donations in kind during the period ended 31 March 2022 (2021: £15,000).

5. Other Income

	Unrestricted Funds £	Restricted Funds £	Total 2021/22 £	Total 2020/21 £
Government Grants	3,564	-	3,563	98,382
Government Schemes	11,793	219	12,012	-
	15,357	**219**	**15,576**	**93,382**

6. Charitable Activities

	2021/22 £	2020/21 £
Shop income	51,945	18,601
Fees charged for charitable services	49,193	71,820
Sundry income	3,038	(2,201)
Sale of Wills and Last Power of Attorneys	25,741	2,988
Room hire charges	17,262	2,588
	147,179	**93,797**

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

7. Investment Income

	2021/22 £	2020/21 £
Deposit account interest received	7	27

8. Incoming Resources from Charitable Activities

	2021/22 £	2020/21 £
Age UK – NHS (Patient Transport)	-	78,000
Age UK Armed Forces Covenant Fund Trust (Information and Advice)	-	20,000
Age UK Covid Emergency Funding (BAME Engagement & Social Isolation Project)	-	103,928
Age UK Eon Benefit Sessions (Information and Advice)	25,110	32,116
Age UK Eon Home Energy Checks (Handyfix Falls Prevention)	14,400	14,445
Age UK Lottery (Information and Advice)	-	12,072
Be Active Birmingham Leisure Services	-	4,314
Birmingham City Council (Information and Advice)	100,000	100,000
Birmingham City Council (Later Life Community Programme)	143,751	143,750
Birmingham City Council (NNS Edgbaston)	55,714	65,000
Birmingham Cross City CCG (Handyfix Falls Prevention)	35,942	36,000
Birmingham Disability Resource Centre (NNS Yardley)	31,386	31,386
BVSC (Ageing Better)	48,730	48,730
Martin Lewis (Information and Advice)	-	10,000
NHS Dudley (Footcare/Stepping Out)	38,563	14,255
Esmee Fairbairn Foundation/SCVO (Sandwell)	16,667	10,000
Age UK Armed Forces Covenant Fund Trust (Sandwell)	-	20,000
Age UK Tackling Inequalities Fund (Birmingham)	5,933	-
Other grant providers	104,802	19,666
Restricted incoming resources	619,398	763,662
Sandwell Metropolitan Borough Council (Sandwell)	128,063	128,063
Age UK Tackling Inequalities Fund (Sandwell)	3,693	
Other grant providers	123,836	253,100
Unrestricted incoming resources	255,592	381,163
Grants receivable	874,990	1,144,825

NOTES TO THE ACCOUNTS

9. Costs of Generating Voluntary Income

	Unrestricted 2021/22 £	Restricted 2021/22 £	Total 2021/22 £	Total 2020/21 £
Fundraising costs	1,468	-	1,468	-
	1,468	**-**	**1,468**	**-**

10. Activities for Generating Funds

	Unrestricted 2021/22 £	Restricted 2021/22 £	Total 2021/22 £	Total 2020/21 £
Purchases	-	-	-	-
Staffing and related costs	152,634	-	152,634	163,809
Operational costs	110,190	10,781	120,971	122,319
	262,824	**10,781**	**273,605**	**286,128**

11. Direct Costs of Charitable Activities

	Unrestricted 2021/22 £	Restricted 2021/22 £	Total 2021/22 £	Total 2020/21 £
Staffing and related costs	148,417	469,535	617,952	635,804
Catering expenses	-	-	-	1,148
Sundry direct costs	-	2,505	2,505	3,324
Volunteers' expenses	1,153	820	1,973	735
Transport costs	-	4,781	4,781	11,799
Activities	331	30,523	30,854	23,878
Recruitment costs	2,272	-	2,272	4,504
Support costs (note 12)	15,257	80,548	95,805	153,458
Governance costs (note 13)	5,305	13,049	18,354	26,746
Grants distributable	-	3,930	3,930	2,048
Bad debts	281	-	281	-
	173,016	**605,691**	**778,707**	**863,444**

NOTES TO THE ACCOUNTS

12. Support Costs

	Unrestricted 2021/22 £	Restricted 2021/22 £	Total 2021/22 £	Total 2020/21 £
Bank charges	75	589	664	660
Rent and rates	5,501	31,150	36,651	44,733
Insurance	1,711	7,959	9,669	17,429
Light, Heat, Utilities	733	3,460	4,194	8,669
Telephone	2,651	10,474	13,125	30,724
Postage and stationery	513	4,030	4,543	10,908
Advertising	528	5,461	5,990	3,313
Staff travel and expenses	506	2,260	2,766	2,333
Staff training	-	912	912	2,148
Repairs and renewals	407	1,203	1,610	4,791
Cleaning and waste disposal	244	937	1,181	2,393
Computer expenses	449	5,953	6,402	(3,444)
Subscriptions	128	1,042	1,170	1,944
Sundry expenses	657	614	1,271	8,147
Depreciation of tangible fixed assets	1,154	4,504	5,658	18,710
	15,257	**80,548**	**95,805**	**153,458**

13. Governance Costs

	Unrestricted 2021/22 £	Restricted 2021/22 £	Total 2021/22 £	Total 2020/21 £
Accountancy	-	-	-	-
Legal and professional fees	1,058	2,731	3,789	11,526
Auditors' remuneration	4,247	10,318	14,565	15,220
	5,305	**13,049**	**18,354**	**26,746**

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

14. Net Incoming/Outgoing Resources

Net resources are stated after charging/(crediting):

	2021/22 £	2020/21 £
Auditors' remuneration	18,792	15,220
Depreciation of tangible fixed assets	9,256	18,710
Rentals under operating leases	187,122	252,654

15. Trustees' Remuneration and Benefits

No trustees received remuneration or other benefits either in the year ended 31 March 2022 or the year ended 31 March 2021. During the year ended 31 March 2022 a total of £8 (2021: £105) in expenses was reimbursed to one trustee (2021: one trustees) for travel expenses.

16. Staff Costs

	2021/22 £	2020/21 £
Wages and salaries	714,688	738,497
Employers National Insurance costs	49,771	45,765
Employers pension costs	17,050	15,351
	781,509	**799,613**

The average monthly number of employees, full time equivalent, during the year was as follows:

	2021/22 £	2020/21 £
Charity shop/trading	3	2
Care workers/public contact	17	13
Administration	9	11
	28	**26**

NOTES TO THE ACCOUNTS

16. Staff Costs (continued)

The average headcount during the year was as follows:

	2021/22 £	2020/21 £
Charity shop/trading	4	2
Care workers/public contact	22	26
Administration	12	13
	38	**41**

No employee received emoluments in excess of £60,000 during the year ended 31 March 2022 (2021: one).

The key management personnel of the charity comprise the trustees, Chief Executive Officer, Head of Finance, Head of Operations and Head of Development and Partnerships. The trustees were not paid or received any other benefits from employment with the charity in the year (2021: £nil). The total employee benefits of the key management personnel of the charity were £167,039 (2021: £165,701).

The charity has the support of a significant number of volunteers in order to achieve its charitable activities for which it is very grateful. The charity is unable to accurately quantify the value of services provided by volunteers.

NOTES TO THE ACCOUNTS

17. Tangible Fixed Assets

Group and charity

	Fixtures & Fittings £	Equipment £	Motor Vehicles £	Total £
Cost:				
At 1 April 2021	18,008	72,880	43,031	133,919
Additions	-	18,409	-	18,409
Disposals	-	(36,367)	(43,031)	(79,398)
At 31 March 2022	18,008	54,922	-	72,930
Depreciation:				
At 1 April 2021	7,215	64,349	41,614	113,177
Charge for the year	4,502	4,755	-	9,257
On disposals	-	(36,367)	(41,614)	(77,981)
At 31 March 2022	11,717	32,737	-	44,454
Net Book Value				
At 31 March 2022	6,291	22,185	-	28,476
At 31 March 2021	10,793	8,531	1,417	20,741

18. Investments

Charity

	Shares in group undertakings £
Cost at 1 April 2021 and 31 March 2022	250
Net book value at 1 April 2021 and 31 March 2022	250

The charity owns 100% of the issued share capital of Age UK Birmingham and The Black Country Trading Limited, company number 02904270.

NOTES TO THE ACCOUNTS

19. Debtors

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Trade debtors	120,362	61,439	98,679	61,439
Amounts owed by group undertakings	-	-	298,082	149,618
Grant debtor	11,279	-	7,413	-
Prepayments	16,865	32,944	16,865	32,944
	148,506	**94,383**	**421,039**	**244,001**

20. Creditors: amounts falling due within one year

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Trade creditors	7,293	11,880	7,293	11,880
PAYE and NI	16,193	13,499	16,193	13,499
Amounts owed to group undertakings	-	-	-	-
Other creditors	-	-	-	-
Deferred income	65,479	24,583	49,146	24,583
Accrued expenses	20,019	22,458	15,771	19,958
	108,984	**72,420**	**88,403**	**69,920**

NOTES TO THE ACCOUNTS

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

Deferred income

	Charity and Group £
Balance at 1 April 2021	24,583
Amount released to income	24,583
Amount deferred during the year	65,479
Balance at 31 March 2022	65,479

Deferred income represents grants received in advance of the period to which they relate.

Income is deferred only when the provider specifies conditions which must be met before the charity has unconditional entitlement to funds.

21. Operating Lease & Contract Commitments

	Charity and group 2022 £	Charity and group 2021 £
Expiring:		
Less than one year	54,522	65,532
Between one and five years	116,400	162,822
In more than five years	16,200	24,300
	187,122	252,654

NOTES TO THE ACCOUNTS

22. Financial Instruments

Financial assets that are debt instruments measured at amortised cost comprise:

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Amounts owed by group undertakings	-	-	298,082	149,618
Trade debtors	120,362	61,439	98,679	61,439
Grant balances	11,279	-	7,413	-
	131,641	**61,439**	**404,174**	**211,057**

Financial liabilities measured at amortised cost comprise:

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Trade creditors	7,293	11,880	7,293	11,880
PAYE and NI	16,193	13,499	16,193	13,499
Amounts owed to group undertakings	-	-	-	-
Other creditors	-	-	-	-
	23,486	**25,379**	**23,486**	**25,379**

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

23. Movement in Funds

2022 Group

	Balance at 1st April 2021 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31st March 2022 £
Unrestricted funds					
General fund	337,250	424,566	437,308	82,083	406,591
Designated fund – Birmingham	123,000	-	10,781	(32,219)	80,000
Designated fund – Sandwell development	99,000	-	-	-	99,000
Total Unrestricted Funds	559,250	424,566	448,089	49,864	585,591
Restricted funds					
Ageing Better	5,615	48,730	52,091	(2,254)	-
Information & Advice	57,737	167,828	189,912	-	35,653
Handyfix	16,172	63,061	59,119	-	20,114
Heart of England Community	5,452	-	3,761	-	1,691
NNS Yardley	9,285	31,386	39,241	(1,430)	-
NNS Edgbaston	24,234	58,914	52,305	(30,843)	-
Later Life Community Programme	(5,671)	160,884	124,749	(15,337)	15,127
Esmee Fairbairn Foundation/SCVO	4,237	16,667	11,506	-	9,398
Footcare /Stepping Out	9,239	43,623	48,108	-	4,754
Community Dementia Support	-	15,467	11,979	-	3,488
Tackling Inequalities Birmingham	-	5,933	4,171	-	1,762
Digital Literacy	-	13,405	8,749	-	4,656
Total Restricted Funds	126,300	625,898	605,691	(49,864)	96,643
Total Funds	**685,550**	**1,050,464**	**1,053,780**	**-**	**682,234**

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

2021 Group

	Balance at 1st April 2020 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31st March 2021 £
Unrestricted funds					
General fund	263,709	595,581	(462,250)	(59,790)	337,250
Designated fund – Birmingham	-	-	-	123,000	123,000
Designated fund – Sandwell development	99,000	-	-	-	99,000
Total Unrestricted Funds	362,709	595,581	(462,250)	63,210	559,250
Restricted funds					
Ageing Better	-	48,730	(43,115)	-	5,615
Information & Advice	22,144	186,271	(150,678)	-	57,737
Handyfix	-	58,811	(32,639)	(10,000)	16,172
BAME Engagement & Social Inclusion	-	105,528	(102,744)	(2,784)	-
Heart of England Community Grant	-	7,500	(2,048)	-	5,452
NNS Yardley	10,916	31,386	(33,017)	-	9,285
Tai Chi (Be Active)	-	4,313		(4,313)	-
Eveson Charitable Trust	2,932	-	-	(2,932)	-
NNS Edgbaston	32,500	65,150	(48,416)	(25,000)	24,234
Activities/Later Life Community Programme	36,082	143,750	(185,503)	-	(5,671)
Patient Transport/Winter Pressures	-	78,000	(58,428)	(19,572)	-
Esmee Fairbairn Foundation/SCVO	-	10,000	(5,763)	-	4,237
Age UK Armed Forces Covenant Fund	-	20,000	(19,955)	(45)	-
Footcare /Stepping Out	-	14,255	(5,016)	-	9,239
Total Restricted Funds	104,574	773,694	(687,322)	(64,602)	126,300
Adjustment				1,392	
Total Funds	**467,283**	**1,369,275**	**(1,149,572)**	**-**	**685,550**

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

2022 Charity

	Balance at 1st April 2021 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31st March 2022 £
Unrestricted funds					
General fund	303,024	264,762	275,608	82,083	374,261
Designated fund	123,000	-	10,781	(32,219)	80,000
Total Unrestricted Funds	426,024	264,762	286,389	49,864	454,261
Restricted funds					
Ageing Better	5,615	48,730	52,091	(2,254)	-
Information & Advice	57,737	167,828	189,912	-	35,653
Handyfix	16,172	63,061	59,119	-	20,114
Heart of England Community Grant	5,452	-	3,761	-	1,691
NNS Yardley	9,285	31,386	39,241	(1,430)	-
NNS Edgbaston	24,234	58,914	52,305	(30,843)	-
Later Life Community Programme	(5,671)	160,884	124,749	(15,337)	15,127
Footcare / Stepping out	9,239	43,623	48,108	-	4,754
Tackling Inequalities – Birmingham	-	5,933	4,171	-	1,762
Digital Literacy	-	13,405	8,749	-	4,656
Total Restricted Funds	122,062	593,764	582,206	(49,864)	83,757
Total Funds	**548,087**	**858,526**	**868,595**	**-**	**538,018**

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

2021 Charity

	Balance at 1st April 2020 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31st March 2021 £
Unrestricted funds					
General fund	247,084	471,058	(355,034)	(60,084)	303,024
Designated fund	-	-	-	123,000	123,000
Total Unrestricted Funds	247,084	471,058	(355,034)	62,916	426,024
Restricted funds					
Ageing Better	-	48,730	(43,115)	-	5,615
Information & Advice	22,144	186,271	(150,678)	-	57,737
Handyfix	-	58,811	(32,639)	(10,000)	16,172
BAME Engagement & Social Inclusion	-	105,528	(102,744)	(2,784)	-
Heart of England Community Grant	-	7,500	(2,048)	-	5,452
NNS Yardley	10,916	31,386	(33,017)	-	9,285
Tai Chi (Be Active)	-	4,313		(4,313)	-
Eveson Charitable Trust	2,932	-	-	(2,932)	-
NNS Edgbaston	32,500	65,150	(48,416)	(25,000)	24,234
Activities/Later Life Community Programme	36,082	143,750	(185,503)	-	(5,671)
Patient Transport/Winter Pressures	-	78,000	(58,428)	(19,572)	-
Footcare / Stepping out	-	14,255	(5,016)	-	9,239
Total Restricted Funds	104,574	743,694	(661,604)	(63,210)	122,063
Adjustment				294	
Total Funds	**351,658**	**1,214,752**	**(1,016,638)**	**-**	**548,087**

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

Total Funds

Fund name	Purpose
General Unrestricted Funds	General unrestricted funds are those funds which the trustees are free to use in accordance with the charity's charitable objects.
Designated Funds	These funds represent assurance to future expenditure, which the trustees regard as essential to the ongoing work of the charity, albeit at this stage without any binding commitment.
Restricted Funds	Restricted funds are those funds which have been received for particular purposes and projects.

Designated Funds:

Sandwell Development

Fund established to mark the acquisition of Age Concern Sandwell with the object of increasing the impact and presence of the charity across Sandwell Borough by development and strengthening our offering of services and activities. The target development is five years.

Finance Development

Business Central Software through Total Enterprise Solutions Phase 1 implementation went live on 1st April 2022, however, phase 2 which includes Purchasing (Total Approvals), Intercompany & Consolidated Accounts and Fixed Assets is due to take place during 2022/2023 as well as to enhance the Reporting Function of Business Central through the purchase of Jet Reports software.

Designated Funds (continued)

Memory Care Service Development and Growth

Fund established to help support the development and growth of the new memory care service. Due to the vulnerability of the clients who attend this service Covid 19 restrictions relating to social distancing will retain for some time reducing the income to this service. This reserve will ensure that this service can help support as many people as possible by increasing the number of days available in a variety of different local venues. The target development period is 3 years.

Retail Development

Fund established to support the identification through to opening of new retail shops in Birmingham and surrounding areas. The target development period is 2 years with a minimum of 2 shops.

IT and Communication Infrastructure

New fund established to support new ways of working as a result of the pandemic both in terms of IT hardware and software and communication channels. The target development period is 3 years.

Premise Improvements

New fund established to improve the condition of our lease premises in particular Oscott Centre and Hamstead Shop. The target development period is 18 months.

Restricted Funds:

Digital Literacy Project

Working in partnership with Northfield Community Partnership and Gateway Family Services to provide a digital lending library and upskilling support to older people across Northfield and Edgbaston.

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

Restricted Funds (continued)

Tackling Inequalities Fund

Age UK Birmingham was funded to provide two supported walking groups over a 12-week period. Both situated on the very edge of Birmingham city, one to the North and one to the south. The first group engaged those with ling-term health conditions and the second on those from lower socio-economic backgrounds. The walking groups were incredibly successful and as a result have continued following the end of funding and is now self-led by the group.

Age UK Sandwell was funded to deliver a 12-week Pilates-style exercise programme. The aim was to re-introduce older people to exercise and then connect them to local opportunities to continue.

Community Dementia Support Project

Working with seven established partner VCS organisations, AUKS provides a comprehensive support package to those dealing with dementia related issues. This can range from those with memory issues who need a diagnosis, to those with advanced dementia needing residential care. Support can be welfare and companionship calls, information and advice, or signposting/referring for specialist support

24. Related Party Transactions

Cutter & Co
Mrs. K Jones, a director of Age UK Birmingham and The Black Country (Trading) Limited, is a partner and co-owner at accounting firm Cutter & Co.

During the year ended 31 March 2022 the following transactions occurred between Age UK Birmingham Limited and Cutter & Co: £2,720 (2021: £3,272) relating to the purchase of payroll services. Included within trade creditors is a balance of £219 (2021: £231) owed to Cutter & Co.

Age UK Birmingham and The Black Country (Trading) Limited
During the year ended 31 March 2022 the charity's wholly owned subsidiary, Age UK Birmingham and The Black Country (Trading) Limited, broke even and consequently there was no transfer under gift aid (2021: nil) to the charity. As at 31 March 2022 the charity was owed £16,133 (2021: £7,624) from Age UK Birmingham and The Black Country (Trading) Limited.

24. Related Party Transactions (continued)

Age Concern Sandwell
As at 31 March 2022 the charity was owed £281,949 (2021: £130,245) from Age Concern Sandwell.

NOTES TO THE ACCOUNTS

25. Analysis of Net Assets Between Funds

Fund balances as at 31 March 2022 are represented by:

Group

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	28,726	--	-	**28,726**
Net Current Assets	377,865	179,000	96,643	**653,508**
Total Funds	**406,591**	**179,000**	**96,643**	**682,234**

Charity

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	28,726	-	-	**28,726**
Net Current Assets	345,535	80,000	83,757	**509,292**
Total Funds	**374,261**	**80,000**	**83,757**	**538,018**

Fund balances as at 31 March 2021 are represented by:

Group

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	20,741	-	-	**20,741**
Net Current Assets	317,946	222,000	126,299	**666,245**
Total Funds	**338,687**	**222,000**	**126,299**	**686,986**

Charity

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	20,991	-	-	**20,991**
Net Current Assets	283,719	123,000	122,062	**511,133**
Total Funds	**304,710**	**123,000**	**122,062**	**549,772**

AGE UK BIRMINGHAM LIMITED
Registered Company number 07334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

26. Controlling Party

The charity is controlled by the directors/trustees as listed in the report of the trustees.

27. Consolidated Statement of Financial Activities - Comparatives for the year ended 31 March 2021

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2020/21
	£	£	£	£
Incoming Resources				
Incoming resources from generated funds:				
Voluntary income	31,989	-	255	32,244
Other income	88,605	-	9,777	98,382
Activities for generating funds	93,797	-	-	93,797
Investment income	27	-	-	27
Incoming resources from charitable activities:				
Grants receivable	381,163	-	763,662	1,144,825
Total Incoming Resources	**595,581**	**-**	**773,694**	**1,369,275**
Resources Expended				
Costs of generating funds:				
Costs of voluntary income	-	-	-	-
Fundraising trading	286,128	-	-	286,128
Charitable activities:				
Expenditure on charitable activities	176,122	-	687,322	863,444
Total Resources Expended	**462,250**	**-**	**687,322**	**1,149,572**

NOTES TO THE ACCOUNTS

27. Consolidated Statement of Financial Activities - Comparatives for the year ended 31 March 2021 (continued)

Net incoming/(outgoing) resources before transfers	**133,331**	**-**	**86,372**	**219,703**
Transfers between funds	(58,353)	123,000`	(64,647)	-
Net incoming/(outgoing) resources after transfers	**74,978**	**123,000**	**21,725**	**219,703**
Total funds brought forward	263,709	99,000	104,574	467,283
Total funds carried forward	**338,687**	**222,000**	**126,299**	**686,986**

AGE UK BIRMINGHAM LIMITED

England & Wales - Charity number 1138240

Accounts

Registered Company number
7334392
Registered Charity number
1138240

AGE UK BIRMINGHAM LIMITED

REPORT OF THE TRUSTEES

AND

CONSOLIDATED FINANCIAL STATEMENTS

31 MARCH 2021

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

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AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

REFERENCE AND ADMINISTRATION DETAILS

Registered charity name	Age UK Birmingham Limited
Registered company number	7334392 (England and Wales)
Registered charity number	1138240
Registered Office	Stratford House Stratford Place Camp Hill Birmingham B12 0HT
Trustees	Elizabeth Phillips (Chair) David Sykes (Vice Chair as of 1 May 2020) John Ellis (Treasurer) Bruce Moore (Vice Chair resigned 30 April 2020) Marcus Jordan Dr Rashda Tabassum Pally Rai Tapshum Pattni Benjamin Richards
Company Secretary	Alison Beachim
Key Management Personnel	Chief Executive, Alison Beachim

REFERENCE AND ADMINISTRATION DETAILS (continued)

Auditor	Matthew Adam Bailey Howards Limited Chartered Certified Accountants Statutory Auditors Newport House Newport Road Stafford ST16 1DA
Solicitors	Powell & Co 9-11 Coleshill Street Sutton Coldfield Birmingham B72 1SD
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, are pleased to present their annual report together with the consolidated financial statements of the charity and its subsidiaries: Age UK Birmingham and the Black Country Trading Limited and Age Concern Sandwell Limited (t/a Age UK Sandwell), for the year ended 31 March 2021, which are also prepared to meet the requirements for a Directors' Report and Accounts for Companies Act purposes.

Chair's Report

As the new financial year began, the first wave of the pandemic was beginning to take hold resulting in the closure of most of the charity's services and with it the closure of premises hitting particularly hard those Carers of people with dementia who relied upon us for Day Care to help them keep going.

However, as will be illustrated in this Annual Report, the demand for services changed overnight. This included calls for assistance to get food or prescriptions. Additionally, trading income also stopped threatening the existence of the charity. To the credit of staff and local authority commissioners, existing contracts were reconfigured in a matter of days to meet the changing demands of older people ensuring a level of income.

Within two weeks, the Chief Executive Alison Beachim and her senior staff had devised new services to meet the demands coming in from the Information and Advice team who were responding to a large increase in calls for help. These new services included food shopping, cooked meals delivered and later a telephone befriending service was established. Day Care staff provided telephone support to Carers. A large number of older people who had just been managing and were not on any statutory radar, could no longer cope. The charity mobilized its resources supported by the rapid expansion of volunteers following an appeal. Working with local radio the Chief Executive and colleagues put out weekly bulletin's and answered questions to a deeply concerned public.

Alongside this was an urgent appeal for funds to replace lost income. Our Patron Kay Alexander MBE contributed her skills and fronted the appeal, posting a series of videos online which reached new audiences. The appeal was successful, which with other grant applications made by the senior management team, has allowed the charity to survive financially and move into the next year with confidence.

Chair's Report (continued)

Unprecedented times gave rise to extraordinary resourcefulness by the staff and volunteers. Fellow Trustees have also responded to support the staff in even greater ways as staff worked 7 days a week for weeks on end to meet demands from older people and their Carers.

As Chair it has been awe inspiring to witness the dedication of so many. Whilst the pandemic continues bringing further challenges into the next financial year, the Board of Trustees are confident we will still be there for older people when life returns to some sort of normality.

Elizabeth Phillips MBE

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

Chief Executive's Report

Each year when this opportunity arises to write the narrative for the annual reports, like every CEO this provides a time for reflection and discussion with colleagues on the year that has passed. It goes without saying it was far from a normal year, at the start of our financial year we entered the peak of the pandemic, and every part of our operational delivery was disrupted or closed. The announcement came almost overnight to enter lockdown, with an estimated 200k people over the age of 70 across Birmingham and the Black Country, compelled into shielding we felt the full force of their concerns on our telephone lines. With an uplift overnight of 80% in the number of our telephone calls received, the frontline team stepped up to the challenge and ensured they were on hand 7 days a week to help. Some calls were distressing, people felt abandoned, alone and many were without food. The finances and cash flow were showed a potentially catastrophic year, with a drop in all our income streams and trading. Without the luxury of time, we were working at speed to put in place mechanisms to protect our staff, our volunteers and our income whilst still delivering on our key strategic aims and mission.

At the outset we set a pandemic policy that provided a framework and helped informed the decisions we made. Internally the front-line staff, volunteers informed the needs of the older people they were talking to, that valuable feedback shaped and designed new emergency covid response services. The recording and monitoring of the impact of these services gave rich and insightful data that underpinned all of grant applications and fundraising. Whilst much of what we did was new, it was built on the foundation of our core objectives which remained the same throughout the year. Our social media platforms came alive and were updated daily as an area key to our engagement and communication, we even attracted new funds from corporate organisations based on 'our work in numbers'. In those early months a large amount of my time was spent of financial forecasting, communications, and reporting, working with our trustee boards.

Chief Executive's Report (continued)

In a time of crisis, time is limited, and effective decision making is critical. We were working in an environment of dramatic change and pace. We embraced new technology and adopted a working at home policy, and we all got used to meeting on screen, daily. So many supporters kept us going, our network of advisors who gave their time pro bono, our national Age UK Partners who helped shaped our responses and fundraising throughout the Pandemic. The West Midlands CEO network who met weekly to share advice and challenges, giving support to each other. The Chair and Board of Trustees who supported us all from day one with their experience and knowledge to help us through. The staff and volunteer Team at Age UK Birmingham and Age UK Sandwell gave their time with extraordinary grace and effort with flexibility, as the demands on service and working hours changed and moved each week. I am proud to work with an exceptional leadership team, who gave me immense support and sense of humour lighting up some of the most challenges working days I have had in my career.

Some of the decision we made we difficult and painful, freezing recruitment and moving staff to 80% pay. Closing our Dementia Service at Seymour and the redundancies that went with it. In addition, we scrutinsed the costs, cut back where we could. I was overwhelmed by the understanding and support from all the team on these measures. Thanks to all our efforts our year end position was better than expected, although relative and we are expecting a challenging year on trading with further reductions in income as we still navigate through restrictions and wait for confidence to return for our community services to thrive once more.

Whilst we will remember this year as a difficult one, we came out of it stronger in every way, than when we went in in March 2020. I remain confident that our services deliver quality and support the people who need them most and they will continue on the path of growth, expanding our reach and impact.

Finally, an opportunity to say thank you to all grant funders without their support 2020/2021 would have been a challenge to both services, but also the future sustainability and ensured the quality delivery of emergency covid response services.

Alison Beachim
CEO

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Age UK Birmingham Limited is a company limited by guarantee (company registered number 7334392) which was incorporated on 3rd August 2010 and which achieve charitable status on 4th October 2010 (charity registered number 1138240).

The charitable company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed by its Articles of Association.

In the event of the charitable company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of New Trustees

The board of trustees are responsible for the appointment and removal of members. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the financial statements. The current trustee board and skill sets, reflect the strategic and business needs, no recruitment took place during 2020/2021.

Induction and Training of New Trustees

As part of their induction programme new trustees are made aware of their responsibilities as trustees of Age UK Birmingham Limited. This induction includes an introduction to the objectives, scope and policies of the charity and information on trustee responsibilities together with a copy of the charity's previous year's financial statements. Training needs have been considered and a session on crisis and risk management will be arranged during the next financial year.

Organisational Structure

Age UK Birmingham Limited is organised so that its management committee meets regularly to manage the charity's affairs and formulate policy. There are also sub committees for Finance and Property which scrutinize issues and make recommendations and proposals to the Board. Finally, the Board and Senior Management Team convene to form a strategy team to ensure that in light of socio-economic and political changes, the charity is doing all it can to remain focused on its mission and aims.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

A scheme of delegation is in place and day to day responsibility for the provision of the charity's services rests with the charity's Chief Executive Officer and Chair.

The Chief Executive Officer is responsible for implementing the strategic plan and ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive Officer also has responsibility for the day to day operational management of the charity, individual supervision of the staff team and ensuring that the team continues to develop their skills and working practices in line with good practice.

Pay Policy for Senior Staff

The directors consider the board of directors, who are the charity's trustees, and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organization on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses and related party transactions are disclosed in the notes to the accounts. The pay of senior staff is reviewed annually and is considered against pay levels of similar sized charitable organisations.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified and reviewed the range of risks to which the charity is exposed and have taken steps to manage them. The trustees are satisfied that appropriate controls are in place and confirm that the organization has the resources in place to continue to meet its charitable objectives.

As part of the organisation's robust risk assessment programme the following key risk has been identified 'Taxation' relating to the registration of Value Added Tax. This risk is currently under review.

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

OBJECTIVES AND ACTIVITIES

Purposes and Aims

Age UK Birmingham Limited is established to promote the wellbeing of elderly people and their carers in any manner which is now or hereafter deemed as charitable.

In order to achieve these purposes and aims, Age UK Birmingham has adopted the following vision, mission statement, beliefs and strategic objectives:

(a) Vision
A world where older people flourish

(b) Mission statement
To promote the wellbeing of all older people and their carers to make later life a fulfilling and enjoyable experience.

(c) Our beliefs
A world in which older people flourish is a world in which older people are treated as equal citizens with equal rights, and thus enjoy the benefits of longer life, having the resources and opportunities to live with dignity, security, and a sense of wellbeing, safety and comfort, whilst having fair access to products, services, health care and social care.

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

Strategic Objectives

Our strategic objectives include the following:

1. Ensure older people have access to high quality information and advice. This will be by delivering a quality Information and Advice service including welfare rights. The aim is to increase the current users 6041 to 7841 in line with the 18% growth of the ageing population as per Strategic Plan.

2. Campaign to reduce social isolation and combat feelings of loneliness by ensuring that older people feel valued, included and able to contribute within their communities.

3. Support the development of specialist dementia centers. We aim to increase referrals and thus client numbers and day care related income from the current average. We would also maximize new services and retain current clients (this is referred to in the dementia day care business plan).

4. Increase the financial resilience of the organisation. Increase and diversify income streams achieving organisational sustainability. Work in partnership and collaboration with local Age UK's and other third sector providers to support the needs of older people.

5. Collaborate with other organisation. We will talk to other organisation as well as other Age UKs - we need to make it clear that we are receptive to working together.

How our activities deliver public benefit

Having given careful consideration to the Charity Commission's guidance on public benefit, the trustees are satisfied that in working to achieve these objectives Age UK Birmingham is demonstrating the public benefit of our work, as defined under the terms of the Charities Act 2011.

Ensuring our work delivers our aims

We regularly review our aims, objectives and activities, looking at what we achieved through our work in the previous 12 months and the outcomes for older people. The review considers the successes and lessons learnt for each key activity and helps us to ensure that our aims, objectives and activities remain focused on our stated purpose.

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

THE FOCUS OF OUR WORK

Age UK Birmingham works with and for older people living in or adjacent to Birmingham and Sandwell. The charity works to address key issues of concern to older people in the city – in particular, money issues, loss of independence, access to quality care services and the impact of loneliness and isolation.

Age UK Birmingham aims to address these issues by providing independent, impartial information and advice, by providing practical help at home, by delivering care services for people living with dementia, and by supporting social groups and community-based activities for older people:

- To promote positive attitudes to ageing, including the treatment of all older people fairly and with respect, recognizing their different needs, choices and values

- To promote the value and contribution of older people in their communities, to each other and through involvement with service provision

- To influence and raise awareness of older people's issues, as well as influence and develop new activities to reflect their needs and those of their carers, including through the utilization of our facilities and widening service range.

- To provide information and support to older people through direct service provision of a consistently high standard.

- To provide innovative and effective services which meet the diverse needs and aspirations of older people.

- To continue to work with under-represented groups, including the BAME community, and other agencies to ensure that all older people receive the services and support to which all are entitled.

- To use a sustainable strategy to deliver the above aims.

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

OUR ACHIEVEMENTS IN THE YEAR

Following the announcement of the first national lockdown just before the year started, we radically altered the services we provide to ensure that older people received the practical support they needed at a very difficult time.

INFORMATION & ADVICE

Our small team of first contact/reception staff and volunteers have many years' experience in helping people with enquiries. Providing information or directing clients to other sources of help. Particularly in the earlier part of the year, the team were the first point of contact for older people who were extremely worried and distressed.

Our team of advisers provided comprehensive, confidential and impartial advice to older people by telephone, post and email.

As the first lockdown commenced, the team established an emergency welfare check call service to ensure our clients had the means to access essential supplies including food, medication and utilities.

- 14,935 contacts with older people seeking advice
- 31% enquiries related to welfare benefits
- £1,175,341 worth of benefit gains
- 2,622 signposts and referrals to other agencies
- 1,160 welfare check calls were made to people aged 65+

"You have two people, me and my husband, who are very appreciative of your help."

"Advisor was very helpful and I needed this support at the time."

"Age UK Birmingham are doing a really good job for the elderly."

"You are a marvellous organisation. What would we do without you?"

"I feel better now that I have someone to talk to, and I know it is someone who is listening."

"What a wonderful service, keep up the high standards."

"You have done a brilliant job helping me with applying for AA and a blue badge. You are doing a great job, picking up where others are leaving off."

OUR ACHIEVEMENTS IN THE YEAR (continued)

DAY CARE SERVICES FOR PEOPLE LIVING WITH DEMENTIA

Across the city, day centres remained closed throughout the year. To ensure that people living with dementia and their carers were supported, we develop remote services. Our focus was to continue to support people living with medium/high level dementia and their carers. With the country in lockdown, many of the clients were extremely anxious and feeling the pressure to keep positive for their wellbeing. Carers continued to report that as the pandemic went on, they felt stretched, isolated, and overwhelmed. Many were reporting deterioration in the health and wellbeing of their loved ones. Mobility had also become a major issue for those they are caring for.

Welfare & Companionship Telephone Support

This element of the service focused on maintaining the wellbeing of people living with dementia and their carers, delaying, and preventing deterioration in their health. We provided advice on techniques to keep people living with dementia mentally stimulated and engaged. Also advising carers on ways to calm an agitated and distressed person they are caring for. The service also provided critical emotional support to carers under immense pressure, or dealing with bereavement.

The carer support element of our service was vital because by maintaining the wellbeing of carers, can we ensure that those they look after can remain safe and well at home. Otherwise these cared-for vulnerable older people have a greater likelihood of hospital admission or moving to permanent residential care.

- 68 people living with dementia supported
- 1,852 welfare and companionship calls
- 71 carers supported
- 100% of carers said our calls provided critical, emotional support.

"It's such a relief knowing that you regularly call and check up on my dad. He doesn't say it but I know he gets very lonely. When I call him, he tells me all about the chat he has had with your volunteer and it always lifts his spirit." – daughter of service user

OUR ACHIEVEMENTS IN THE YEAR (continued)

Hot Meals Support

The hot meals service enabled the organisation to provide a life line to the most isolated and vulnerable older people living alone. Many older people was telling us that they were unable to go shopping, or to prepare nutritious meals, and a number of them were going to bed each night hungry and subsisting on a frugal unhealthy diet. The service was also aimed at supporting older people who had been discharged from hospital following a stay due to Covid or other health related issues.

- 3,257 hot meals to 586 older people.
- 85% of the clients supported were living with 3 or more underlying health conditions.
- 99% stated poor mobility significantly impacted on their ability to shop or cook.
- 74% of referrals were made from the hospital discharge team for immediate support for patients who were going home.
- 92% of clients lived alone
- 98% of clients were clinically vulnerable and shielding
- 159 Christmas meals and gifts on Christmas Eve to isolated older people to bring some festive cheer.

"I am so glad that you can be there for my Mom, it's hard because I live so far away. Knowing she is getting good hot food makes me feel that she is being looked after. I know I can call you if I have any concerns about her"

NHS Patient Transport

The service provided a critical support for the NHS to meet discharge targets and support older people back into the community. Our outpatient appointment transport provided door to door transport for critical treatments including cancer and dialysis.

Following the roll out of the Covid-19 vaccination programme, we developed a task force to meet demand for vaccination transportation to and from appointments. We used our partnership work with social workers, GP's and community organisations to offer our support with transport to vaccination hubs around Birmingham.

- 272 journeys were made to and from Birmingham hospitals.
- 155 journeys to vaccination appointments

OUR ACHIEVEMENTS IN THE YEAR (continued)

"Without the help of Age UK Birmingham, I would not be able to attend my appointments. The volunteer really helped me through it and I would recommend the service to anyone in my position. Thank you!"

"I was worried about Covid, the transport was on time and I was made to feel welcome and relaxed. The positive chat with the driver eased my anxiety. I felt like a celebrity. I will definitely recommend this service"

FOOD AND SHOPPING SERVICE

The shopping service was provided up to July 2020. At this time, there was a crisis for older people, as they suddenly found themselves unable to access basic supplies in a safe way. As well as delivering food, we would collect and deliver prescriptions as needed, to make sure older people had safe access to necessary medication throughout.

We also kept our helpline open throughout the lockdown and through this we were contacted by a number of people in serious financial distress, in need of help with food, as access to foodbanks was extremely difficult. We worked with other charities, a local supermarket, individual donors, local religious and community groups, to source food for food parcels that we could deliver within 12 hours of request.

- 510 shopping deliveries made
- 16 prescriptions
- 125 food parcels and
- Supported over 300 people

"I just wanted to drop you a line to thank you for all the shopping deliveries to my mum. I feel so relieved that she is being looked after and her needs are provided for. She really appreciates that you are helping her with the shopping so that she can stay at home in safety."

"I cannot tell you how grateful I am. You've provided an absolutely lifeline, I just don't know what I would have done without you."

OUR ACHIEVEMENTS IN THE YEAR (continued)

Telephone Befriending

At the onset of the pandemic we suspended all of our in-person social engagement activities. Many older people, especially those who live alone, suddenly found themselves in the situation where they could not have family or friends to visit and they were no longer able to take part in community activities.

Our telephone befriending service began as an emergency measure at the start of the pandemic and was intended to last for twelve weeks. As the pandemic went on, it became clear that a much longer-term service was needed.

- 926 people supported
- 92% of people surveyed had no internet at home and were not digitally connected
- Over 4,200 support calls
- 100 volunteers supported the service
- 94 befriending calls on Christmas Day

"It's lovely to have someone to talk to. I'm on my own and it's so nice getting a call each week."

"I like the stimulation of talking to a younger person."

"She's such a nice person, I can just have a chat to her, like a mate. We always have a laugh."

Teleconference Activities

With face to face activities suspended, and the majority of older people not being digitally connected, we looked at alternatives ways to keep older people engaged and socially connected.

We provided a series of group teleconference activities (phone-based group social activities). Each group is facilitated by a staff member or volunteer, each group has a different theme and allowed participants to share their opinions, memories, thoughts and feelings throughout a very difficult time. These included general chat groups, a quiz, a sing along, a sports group, a quiz group, a gardening group, a games group and reading group which were all facilitated by volunteers.

OUR ACHIEVEMENTS IN THE YEAR (continued)

Not only did the groups continue to grow throughout this time, but they were the start point for independent friendships and additional support groups which grew out of the weekly activities. Over Christmas and New Year, the chat groups set up their own one-off event chats, which lasted well over three hours each!

"The weekly quiz is something to look forward to and it is an opportunity to engage with others as well as helping me increase my knowledge" – Meryl
"The activities are absolutely brilliant. I really look forward to the chats and they help take my mind of my own worries and I really appreciate that." - Denise

"It keeps my brain ticking over. I enjoy learning new things and it is helping increase my confidence in talking to other people" - Margaret

Ageing Better Citywide Hub

Ageing Better aims to develop creative ways for people aged over to be actively involved in their local communities, helping combat social isolation and loneliness. The programme supports people in Birmingham to create new and meaningful community led groups that can last for years to come.

With face to face social gatherings prohibited, our Ageing Better networks were among the first to find alternative means of delivery, whether online, via WhatsApp groups, over the phone, or by delivering materials to members' houses and having them work on craft or art projects at home.

Several Ageing Better networks showed incredible versatility of delivery, with the support of the Network Enablers. They did this by changing their purpose to deliver food parcels where needed, to running one off events outdoors to keep people's spirits up during lockdown, to moving their entire activity onto Zoom or similar.

From March 2020 to April 2021, Ageing Better Networks delivered 79 activities, led or organised by 51 older people.

OUR ACHIEVEMENTS IN THE YEAR (continued)

Neighbourhood Network Schemes (NNS)

Our Neighbourhood Network Schemes (NNS) work in Yardley, Edgbaston and Northfield; supporting new or existing community groups to provide activities for older people in the community.

Our NNS community development projects faced unique challenges during the lockdown, as not only could assets no longer run their community services, but the venues in which new activities and services might start up were closed for almost the entire year.

The team worked to map the Covid support activity to build a database of local support, which was valuable to Social & Healthcare workers as well as older people seeking support.

Using our local knowledge, we were part of the citywide effort to address some of the more immediate issues raised by the lockdown such as access to food.

The team also worked with community groups to support them transition in to alternative forms of delivery were relevant, or to prepare for re-opening when possible, through training sessions.

FALLS PREVENTION SERVICE

The service was suspended throughout the year and resources were diverted to our projects providing Covid19 support.

Due to restrictions, this year we were unable to offer our popular Winter Home Energy Checks Service. However, we were able to offer telephone based home energy advice to 182 households.

OUR ACHIEVEMENTS IN THE YEAR (continued)

VOLUNTEER SUPPORT

At the beginning of the lockdown it was clear that older people were in critical need of support. We had an amazing response from the people of Birmingham, many of whom were furloughed, who offered their time to support older people who were shielding, alone or incredibly worried.

New and existing volunteers stepped up to support our services including shopping, telephone befriending and patient transport.

147 volunteers
21,557 hours of support
£230,136 worth of time donated

The generous support of our volunteers enabled us to put new services in place very quickly and respond to the changing need during the year.

"I just wanted to get involved and do something and I've really enjoyed it. They're all really lovely and I've appreciated having that connection."

"I wanted to do something and I didn't know how to be of use or helpful to anyone. It's been a really nice experience. It's been a really positive experience both ways I think. I didn't know much about Age UK and I've just had a really, really lovely experience."

"These people are really isolated. They're really nice and I feel like I'm making a difference in their lives at the moment."

"I have four elderly gentlemen clients. It's been very rewarding, hopefully from all sides!"

"Thank you so much for all your help with everything. Age UK is amazing."

BAME ENGAGEMENT AND SOCIAL ISOLATION PROJECT

During the year we continued to build on our work engaging with BAME communities. The pandemic highlighted the additional vulnerability of older people from black and ethnic minority backgrounds.

To ensure older people from diverse backgrounds were aware of and able to access our services, we developed a series of leaflets which were light in content, simple to read and include basic information on how to access our services/offer and translated into the main community

BAME ENGAGEMENT AND SOCIAL ISOLATION PROJECT

languages. These were distributed to grassroots BAME organisations for distribution amongst their communities.

This additional funding also enabled us to increase the capacity of our Information & Advice and Telephone Befriending Services to meet demand.

VETERANS WELLBEING SUPPORT SERVICE

Many older people do not identify themselves as veterans or prefer to keep their service private. Our experience has shown that they are also fiercely independent and do not like to ask for help.

Funding The Armed Forces Covenant Fund Trust enabled us to provide personalised wrap around support to older veterans, including Information & Advice, Telephone Befriending, transport to medical appointments and shopping support.

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

GROUP FINANCIAL REVIEW

Reserves Policy

It is the policy of the trustees to maintain a level of reserves sufficient to ensure the continued operation of the charity's activities. The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes, or irrevocably committed to specific projects. The trustees consider that the minimum level of free reserves of the charity is represented by a sum equivalent to 3.5 months budgeted salary costs and 12 months' budgeted rent. This would require a minimum amount of £272,543.

Net Movement in Funds

During the financial year ended 31 March 2021 total fund balances increased from £467,283 to £686,986. Total charitable activity income of £1,369,275 exceeded expenditure on charitable activities of £1,149,572, producing a surplus of £219,703.

Designated Funds

Sandwell Development (£99,000)

Fund established to mark the acquisition of Age Concern Sandwell with the object of increasing the impact and presence of the charity across Sandwell Borough by development and strengthening our offering of services and activities. The target development is five years.

New Accountancy Software (£26,000)

Fund established to cover the first year costs of purchasing the new accountancy software based on Microsoft Business Central through Total Enterprise Solutions (TES). The target development period is 1 year. New accountancy software to go live 1st April 2022.

Memory Care Service Development and Growth (£40,000)

Fund established to help support the development and growth of the new memory care service. Due to the vulnerability of the clients who attend this service Covid 19 restrictions relating to social distancing will retain for some time reducing the income to this service and therefore in order to ensure this service can help support as many people. The target development period is 3 years.

Designated Funds (continued)

Build Retail Presence (£20,000)

Fund established to support the identification through to opening of new retail shops in Birmingham and surrounding areas. The target development period is 2 years with a minimum of 2 shops.

Mental Health Support Services and Counselling (£20,000)

Fund established due to the high demand for mental health services and counselling for people over 50 years of age (especially men) following the pandemic. The target development period is 2 years,

New Vehicles (£17,000)

Fund established to match funding from 3rd parties to allow the charity purchase of a new 9 seater minibus to support the Memory Care Service.

Going concern

The accounts have been prepared on a going concern basis as the trustees consider that they have appropriate funding and reserves in place to continue to provide services and support for our service users. The impact of the COVID pandemic has been significant however the trustees have taken various measures to mitigate the effect on the charity, this is explained in more detail in the 'Future Plans' section of this report.

Volunteers

Volunteers play a crucial role in the charity and the delivery of services. The hours contributed by volunteers are not formally recorded currently but are vital to delivering the current quality services for older people in the city. 43% (2020: 57%) of our volunteers are aged 50 or over. The reason for this is that many of the older volunteers were volunteering in Retail / Group activities, the pandemic saw these services either closed permanently or suspended. However, a younger age group of volunteers was seen in the Befriending Telephone Service as it offers a flexibility that regular and routine roles did not.

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

BREXIT

At the moment, given all the information which has been provided, we feel our charity is one of low risk with minimal impact.

FUTURE PLANS

This sector is traditionally driven by face to face connections, relationships and networks but the pandemic has driven working remotely at home which has proven efficient and productive. Naturally, we are all social people and need the interaction of others. To talk through complex cases, discuss ideas or provide support for each other, the benefits that come from working alongside our peers should not be underestimated therefore the operational teams are working with a mix of both to maximize on the benefits each create. We have been working hard to ensure that all our buildings are risk assessed, with precautions and adjustments made to ensure our workplace is COVID safe.

During the first six months of the pandemic we have made use of the Furlough and Government initiatives to reduce expenditure and sustain staffing structures where we can. The Organisation increased its financial scrutiny and monitored cash flow and expected short term periods of deficit. A comprehensive pandemic policy navigated the operational services through to closure, with a suite of emergency services opened to provide the support that was needed by our beneficiaries.

The Pandemic saw dramatic changes to the way we work and how we delivered services. All our services had to pivot and change to Emergency Covid Response to meet the needs of our local older people. Fast forward almost year later and we are still some way to getting back to normal pre-covid delivery. The Charity has continued to evolve and is moving forward adopting a flexible working approach, and reinstating our face-to-face service offer, whilst embracing new technology that has enhanced our work. Age UK Birmingham and Age UK Sandwell recognise that the new digital age for many older people will present challenges, in addition, we are living in a world that is moving towards a cashless society, and many will get left behind.

FUTURE PLANS (continued)

I am optimistic that our role as an organisation will be to help engage and upskill people into the new digital world, and I am excited by the innovation developed within our digital projects, which have been designed to reach and nurture people through this new world. We are also exploring new partner opportunities and new services to support people over the age of 50 into employment, as this age group has been hit hard with the economic downturn. The board and I are committed to Charity Retail development, as we see the ability to sell high quality goods back to our communities good for both the local economy but importantly good to raise funds to support the costs of our service delivery.

AGE UK BIRMINGHAM LIMITED
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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Birmingham Consolidation 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).

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 the 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
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included in the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

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TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the trustees are aware, there is no relevant information, being information needed by the independent examiner in connection with preparing their report, of which the examiner is unaware, and the trustees, having made enquiries of fellow directors and the examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant independent examination information and to establish that the examiner is aware of that information.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small company exemption.



Elizabeth Phillips MBE
Trustee and Chair



John Ellis
Trustee and Treasurer

Date: 28/10/21

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF AGE UK BIRMINGHAM LIMITED

Opinion

We have audited the financial statements of Age UK Birmingham Limited (the 'parent charity') and its subsidiaries (the 'group') for the year ended 31 March 2021 which comprise the Consolidated Statement of Financial Activities, Consolidated and Charity Balance Sheets, Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'the Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 March 2021 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF AGE UK BIRMINGHAM LIMITED (continued)

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters where the Companies Act 2006 and Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF AGE UK BIRMINGHAM LIMITED (continued)

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

As part of our planning process:

- We enquired of management the systems and controls the company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud. [The company did not inform us of any known, suspected or alleged fraud.]
- We obtained an understanding of the legal and regulatory frameworks applicable to the company. We determined that the following were most relevant: FRS 102, Companies Act 2006 and *[list any other laws or regulations identified to be of significance to the company's operations e.g. health and safety, employment law]*.
- We considered the incentives and opportunities that exist in the company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the company, together with the discussions held with the company at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment.

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Reviewing and challenging the assumptions and judgements used by management in their significant accounting estimates, in particular in relation to doubtful debt provisions and depreciation methods
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Testing key income lines, in particular cut-off, for evidence of management bias.
- Performing a physical verification of key assets.
- Obtaining third-party confirmation of material bank balances.
- Documenting and verifying all significant related party and consolidated balances and transactions.

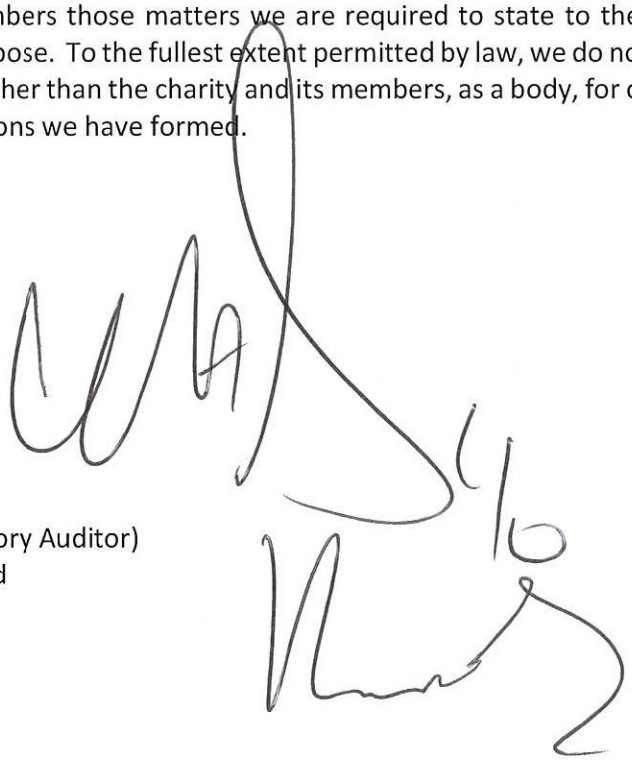
- Reviewing documentation such as the charity board minutes, correspondence with solicitors, for discussions of irregularities including fraud.
- Testing all material consolidation adjustments.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements even though we have properly planned and performed our audit in accordance with auditing standards. The primary responsibility for the prevention and detection of irregularities and fraud rests with the trustees.

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

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Matthew Adam Bailey (Senior Statutory Auditor)
For and on behalf of Howards Limited
Chartered Certified Accountants
Statutory Auditors
Newport House
Newport Road
Stafford
ST16 1DA

28-10-21

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2020/21	Total Funds 2019/20
		£	£	£	£	£
Incoming Resources						
Income and endowments from:						
Donations and legacies	4	31,989	-	255	32,244	34,530
Other income	5	88,605	-	9,777	98,382	-
Charitable activities	6	93,797	-	-	93,797	606,406
Investment income	7	27	-	-	27	214
Grants receivable	8	381,163	-	763,662	1,144,825	709,802
Total Incoming Resources		**595,581**	**-**	**773,694**	**1,369,275**	**1,350,952**
Resources Expended						
Costs of generating funds:						
Costs of voluntary income	9	-	-	-	-	151
Fundraising trading	10	286,128	-	-	286,128	128,877
Charitable activities:						
Expenditure on charitable activities	11	176,122	-	687,322	863,444	1,165,647
Total Resources Expended		**462,250**	**-**	**687,322**	**1,149,572**	**1,294,675**
Net incoming/(outgoing) resources before transfers		**133,331**	**-**	**86,372**	**219,703**	**56,277**
Transfers between funds	12	(58,353)	123,000	(64,647)	-	-
Net incoming/(outgoing) resources after transfers		**74,978**	**123,000**	**21,725**	**219,703**	**56,277**
Total funds brought forward		263,709	99,000	104,574	467,283	411,006
Total funds carried forward	**12**	**338,687**	**222,000**	**126,299**	**686,986**	**467,283**

Comparative figures for the year ended 31 March 2020 analysed by fund type are included in Note 27 in the Financial Statements.

The charity has taken advantage of section 408 of the Companies Act 2006 not to publish its own Statement of Financial Activities.

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

CHARITY BALANCE SHEET AT 31 MARCH 2021

	Notes	31/3/21 £	31/3/20 £
Fixed Assets			
Tangible fixed assets	17	20,741	18,955
Investments	18	250	250
		20,991	19,205
Current Assets			
Debtors: amounts falling due within one year	19	244,001	296,503
Cash at bank and in hand		354,700	58,917
		598,701	355,420
Creditors			
Amounts falling due within one year	20	(69,920)	(22,967)
Net Current Assets		**528,781**	**332,453**
Total Assets less Current Liabilities		**549,772**	**351,658**
Net Assets		**549,772**	**351,658**
Funds			
Unrestricted funds	23	304,710	247,084
Designated funds	23	123,000	-
Restricted funds	23	122,062	104,574
Total Funds		**549,772**	**351,658**
Results of the parent charity			
Total incoming resources		1,214,752	1,138,827
Total resources expended		(1,016,638)	(1,082,989)
Net incoming resources		**198,114**	**55,838**

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Board of Trustees on 28/10/21 and were signed on its behalf by:

Elizabeth Phillips MBE
Trustee and Chair

John Ellis
Trustee and Treasurer

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

CONSOLIDATED BALANCE SHEET AT 31 MARCH 2021

	Notes	31/3/21 £	31/3/20 £
Fixed Assets			
Tangible fixed assets	17	20,741	18,955
Current Assets			
Debtors: amounts falling due within one year	19	94,383	146,050
Cash at bank and in hand		644,282	331,852
		738,665	477,902
Creditors			
Amounts falling due within one year	20	(72,420)	(29,574)
Net Current Assets		**666,245**	**448,328**
Total Assets less Current Liabilities		**686,986**	**467,283**
Net Assets		**686,986**	**467,283**
Funds			
Unrestricted funds	23	338,687	263,709
Designated funds	23	222,000	99,000
Restricted funds	23	126,299	104,574
Total Funds		**686,986**	**467,283**

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the Board of Trustees on 28/10/21 and were signed on its behalf by:

Elizabeth Phillips MBE
Trustee and Chair

John Ellis
Trustee and Treasurer

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	2020/21 £	2019/20 £
Cash flows from operating activities:		
Net income for the reporting period	219,703	56,277
Adjustments for:		
Depreciation charges	18,710	11,664
Interest received	(27)	(214)
Loss on sale of fixed assets	-	-
(Increase)/decrease in debtors	51,677	6,579
Increase/(decrease) in creditors	42,846	(122,832)
Net cash provided by/(used in) operating activities	**332,899**	**(48,526)**
Cash flows from investing activities:		
Purchase of fixed assets	(20,496)	(12,730)
Interest received	27	214
Net cash provided by/(used in) investing activities	**(20,469)**	**(12,516)**
Change in cash and cash equivalents in the reporting period	312,430	(61,042)
Cash and cash equivalents at the beginning of the period	331,852	392,894
Cash and cash equivalents at the end of the period	**644,282**	**331,852**

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

1. Accounting Policies

Basis of preparation
The financial statements have been prepared in accordance with the Charity's governing document, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (Charities SORP (FRS 102)) (as amended) and the Companies Act 2006.
Age UK Birmingham meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Preparation of accounts on a going concern basis
The group has bank balances of £644,282, which the trustees consider adequate to meet future operational commitments. On that basis the trustees consider the charity is a going concern and the financial statements have been prepared on that basis. The trustees are not aware of any material uncertainties which would affect going concern.

Basis of consolidation
The financial statements consolidate the results of the charity and its subsidiaries Age UK Birmingham and the Black Country Trading Limited and Age Concern Sandwell on a line by line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the charity has not been presented because the trust has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.
Uniform accounting policies are adopted across the group.

Business acquisition as a gift
Where the charity's interest in the net amount of the identifiable assets, liabilities and provisions for contingent liabilities recognised in accordance with FRS 102 is acquired for £nil consideration, the acquisition is treated as a gift or donation to the charity and the resulting gain is disclosed in the Consolidated Statement of Financial Activities under the heading Other Income.

Incoming resources
All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. No amounts are included in the financial statements for services donated by volunteers. For legacies, entitlement is the earlier of the legacy being received or the charity being notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known the legacy is treated as a contingent asset. Where income is invoiced or received that relates to subsequent periods, income is treated as deferred income.

NOTES TO THE ACCOUNTS

1. Accounting policies (continued)

Resources expended
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that 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.

Allocation and apportionment of costs
All costs are allocated between the expenditure categories of the Statement of Financial Activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis (e.g. revenue).

Tangible fixed assets
Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Office equipment	25% on cost
Fixtures and fittings	25% on cost
Motor vehicles	25% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities. Subsidiary companies pay any taxable profits to the charity each year under Gift Aid.

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

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 explanations of the nature and purpose of each fund are included in the notes to the financial statements.

NOTES TO THE ACCOUNTS

1. Accounting Policies (continued)

Operating lease commitments
Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred under the terms of the lease.

Investments
Fixed asset investments are stated at cost at the balance sheet date. Any profits or losses arising from disposals of fixed asset investments are recognized as part of the result of ordinary activities.

Debtors
Trade and other debtors are recognized at the settlement amount due after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognized at their settlement amount after allowing for any trade discounts due.

Financial instruments
The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pensions
Contributions to defined contribution plans are expensed in the period to which they relate.

Management judgement and estimation uncertainty
Management has not made any significant judgements in the process of applying the accounting policies and there are no areas of estimation or uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

NOTES TO THE ACCOUNTS

2. Legal Status of the Charity

The charity is a company limited by guarantee. The members of the company are the trustees named on the company information page. In the event of the charity being wound up the liability in respect of the guarantee is limited to £1 per member of the charity.
The charitable company is incorporated in England and Wales and domiciled in England.
The registered office is Stratford House, Stratford Place, Camp Hill, Birmingham B12 0HT.

3. Financial Performance of the Subsidiaries

The charity has two subsidiaries: Age UK Birmingham and the Black Country Trading Limited and Age Concern Sandwell.

Age UK Birmingham and the Black Country Trading Limited

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Age UK Birmingham and the Black Country Trading Limited. The principle activity of Age UK Birmingham and the Black Country Trading Limited was that of will writing and lasting power of attorney.

Its registered company number is 02904270

The summary financial performance of Age UK Birmingham and the Black Country Trading Limited is:

	2020/21	2019/20
	£	£
Turnover	2,988	55,499
Administrative expenses	(11,608)	(56,332)
Other operating income	11,072	833
Donations	(17,648)	-
Profit for the financial year	**(15,194)**	**-**

The profits for each year are paid over to the charity under gift aid before 31 December.

The aggregate of the subsidiary's assets, liabilities and funds is as follows:

	2020/21	2019/20
	£	£
Total assets	7,874	57,949
Total liabilities	7,624	(42,505)
Net funds	**250**	**15,444**

NOTES TO THE ACCOUNTS

3. Financial Performance of the Subsidiaries (continued)

Age Concern Sandwell

The consolidated statement of financial activities includes the results of the charity Age Concern Sandwell for the period April 2020 to March 2021.

Its registered company number is 03938484

Its charity number is 1080517

The summary financial performance of Age Concern Sandwell is:

	2020/21	2019/20
	£	£
Total incoming resources	158,110	155,792
Total resources expended	121,326	(155,354)
Net incoming/(outgoing) resources	**36,784**	**438**

The aggregate of the subsidiary's assets, liabilities and funds is as follows:

	2020/21	2019/20
	£	£
Total assets	281,706	215,155
Total liabilities	144,493	(114,726)
Net funds	**137,213**	**100,429**

NOTES TO THE ACCOUNTS

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
Legacies	14,805	-	14,805	15,010
Donations	17,184	255	17,439	19,520
	31,989	**255**	**32,244**	**34,530**

Donations in kind
During the period ended 31 March 2021 the charity had the use of the premises of a day centre free of charge and includes an in kind grant of £15,000 and an equivalent rent cost of £15,000. There were no other donations in kind during the period ended 31 March 2021 (2020: £nil).

5. Other Income

	Unrestricted Funds 0£	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
Government grants	88,605	9,777	98,382	-
	88,605	**9,777**	**98,382**	**-**

6. Charitable Activities

	2020/21 £	2019/20 £
Shop income	18,601	126,266
Fees charged for charitable services	71,820	376,524
Sundry income	(2,201)	14,052
Sale of wills and LPA's*	2,988	55,499
Room hire charges	2,588	34,065
	93,797	606,406

*2019/20 related to Commission Fees from Sale of Insurance

NOTES TO THE ACCOUNTS

7. Investment Income

	2020/21 £	2019/20 £
Deposit account interest received	27	214

8. Incoming Resources from Charitable Activities

	2020/21 £	2019/20 £
Age UK – NHS (Patient Transport)	78,000	-
Age UK Armed Forces Covenant Fund Trust (Information and Advice)	20,000	-
Age UK Covid Emergency Funding (BAME Engagement & Social Isolation Project)	103,928	-
Age UK Eon Benefit Sessions (Information and Advice)	32,116	23,560
Age UK Eon Home Energy Checks (Handyfix Falls Prevention)	14,445	4,950
Age UK Lottery (Information and Advice)	12,072	12,072
Be Active Birmingham Leisure Services	4,314	12,154
Birmingham City Council (Information and Advice)	100,000	50,000
Birmingham City Council (Later Life Community Programme)	143,750	71,875
Birmingham City Council (NNS Edgbaston)	65,000	32,500
Birmingham Cross City CCG (Handyfix Falls Prevention)	36,000	34,834
Birmingham Disability Resource Centre (NNS Yardley)	31,386	30,905
BVSC (Ageing Better)	48,730	55,833
Martin Lewis (Information and Advice)	10,000	-
NHS Dudley (Footcare/Stepping Out)	14,255	-
Esmee Fairbairn Foundation/SCVO (Sandwell)	10,000	-
Age UK Armed Forces Covenant Fund Trust (Sandwell)	20,000	-
Other grant providers	19,666	-
Restricted incoming resources	763,662	519,306
Sandwell Metropolitan Borough Council (Sandwell)	128,063	127,114
Other grant providers	253,100	63,382
Unrestricted incoming resources	381,163	190,496
Grants receivable	1,144,825	709,802

NOTES TO THE ACCOUNTS

9. Costs of Generating Voluntary Income

	Unrestricted 2020/21 £	Restricted 2020/21 £	Total 2020/21 £	Total 2019/20 £
Fundraising costs	-	-	-	151
	-	**-**	**-**	**151**

10. Activities for Generating Funds

	Unrestricted 2020/21 £	Restricted 2020/21 £	Total 2020/21 £	Total 2019/20 £
Purchases	-	-	-	3,907
Staffing and related costs	163,809	-	163,809	81,899
Operational costs	122,319	-	122,319	43,071
	286,128	**-**	**286,128**	**128,877**

11. Direct Costs of Charitable Activities

	Unrestricted 2020/21 £	Restricted 2020/21 £	Total 2020/21 £	Total 2019/20 £
Staffing and related costs	111,047	524,757	635,804	724,874
Catering expenses	1,148	-	1,148	31,202
Sundry direct costs	324	3,000	3,324	45,933
Volunteers' expenses	326	409	735	2,735
Transport costs	-	11,799	11,799	38,936
Teachers' fees	-	23,878	23,878	12,882
Recruitment costs	4,504	-	4,504	-
Support costs (note 12)	31,982	121,476	153,458	264,804
Governance costs (note 13)	26,746	-	26,746	32,281
Grants distributable	-	2,048	2,048	-
Bad debts	-	-	-	12,000
	176,122	**687,322**	**863,444**	**1,165,647**

NOTES TO THE ACCOUNTS

12. Support Costs

	Unrestricted 2020/21 £	Restricted 2020/21 £	Total 2020/21 £	Total 2019/20 £
Bank charges	660	-	660	2,903
Rent and rates	983	43,750	44,733	103,994
Insurance	1,309	16,120	17,429	23,615
Light, Heat, Utilities	169	8,500	8,669	23,781
Telephone	8,703	22,021	30,724	27,942
Postage and stationery	50	10,858	10,908	10,016
Advertising	34	3,279	3,313	5,412
Staff travel and expenses	1,613	720	2,333	10,531
Staff training	2,148	-	2,148	3,351
Repairs and renewals	4,791	-	4,791	5,447
Cleaning and waste disposal	2,393	-	2,393	16,440
Computer expenses	(13,752)	10,308	(3,444)	11,044
Subscriptions	1,944	-	1,944	
Sundry expenses	2,227	5,920	8,147	8,664
Depreciation of tangible fixed assets	18,710	-	18,710	11,664
	31,982	**121,476**	**153,458**	**264,804**

13. Governance Costs

	Unrestricted 2020/21 £	Restricted 2020/21 £	Total 2020/21 £	Total 2019/20 £
Accountancy	-	-	-	19,450
Legal and professional fees	11,526	-	11,526	3,311
Auditors' remuneration	15,220	-	15,220	9,520
	26,746	**-**	**26,746**	**32,281**

NOTES TO THE ACCOUNTS

14. Net Incoming/Outgoing Resources

Net resources are stated after charging/(crediting):

	2020/21 £	2019/20 £
Auditors' remuneration	15,220	7,200
Depreciation of tangible fixed assets	18,710	11,664
Rentals under operating leases	252,654	96,286

15. Trustees' Remuneration and Benefits

No trustees received remuneration or other benefits either in the year ended 31 March 2021 or the year ended 31 March 2020. During the year ended 31 March 2021 a total of £105 (2020: £914) in expenses was reimbursed to one trustee (2020: three trustees) for travel expenses.

16. Staff Costs

	2020/21 £	2019/20 £
Wages and salaries	738,497	749,816
Employers National Insurance costs	45,765	43,617
Employers pension costs	15,351	13,340
	799,613	**806,773**

The average monthly number of employees, full time equivalent, during the year was as follows:

	2020/21 £	2019/20 £
Charity shop	2	2
Care workers/public contact	13	29
Administration	11	5
	26	**36**

NOTES TO THE ACCOUNTS

16. Staff Costs (continued)

The average headcount during the year was as follows:

	2020/21 £	2019/20 £
Charity shop	2	2
Care workers/public contact	26	47
Administration	13	7
	41	**56**

One employee received emoluments in excess of £60,000 during the year ended 31 March 2021 (2020: one).

The key management personnel of the charity comprise the trustees, Chief Executive Officer, Head of Finance, Head of Operations and Head of Development and Partnerships. The trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil). The total employee benefits of the key management personnel of the charity were £165,701 (2020: £162,094).

The charity has the support of a significant number of volunteers in order to achieve its charitable activities for which it is very grateful. The charity is unable to accurately quantify the value of services provided by volunteers.

NOTES TO THE ACCOUNTS

17. Tangible Fixed Assets

Group and charity

	Fixtures & Fittings £	Equipment £	Motor Vehicles £	Total £
Cost:				
At 1 April 2020	10,853	94,142	43,031	148,026
Additions	7,155	13,341	-	20,496
Disposals	-	(34,603)	-	(34,603)
At 31 March 2021	18,008	72,880	43,031	133,919
Depreciation:				
At 1 April 2020	2,713	88,993	37,365	129,071
Charge for the year	4,502	9,958	4,250	18,710
On disposals	-	(34,603)	-	(34,603)
At 31 March 2021	7,215	64,348	41,615	113,178
Net Book Value				
At 31 March 2021	10,793	8,532	1,416	20,741
At 31 March 2020	8,140	5,149	5,666	18,955

18. Investments

Charity

	Shares in group undertakings £
Cost at 1 April 2020 and 31 March 2021	250
Net book value at 1 April 2020 and 31 March 2021	250

NOTES TO THE ACCOUNTS

19. Debtors

	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Trade debtors	61,439	37,899	61,439	37,899
Amounts owed by group undertakings	-	-	149,618	150,624
Grant debtor	-	57,491	-	57,491
Prepayments	32,944	50,660	32,944	50,489
	94,383	**146,050**	**244,001**	**296,503**

20. Creditors: amounts falling due within one year

	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Trade creditors	11,880	3,685	11,880	3,685
PAYE and NI	13,499	13,195	13,499	10,990
Amounts owed to group undertakings	-	-	-	-
Other creditors	-	2,002	-	-
Deferred income	24,583	-	24,583	-
Accrued expenses	22,458	10,692	19,958	8,292
	72,420	**29,574**	**69,920**	**22,967**

NOTES TO THE ACCOUNTS

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

Deferred income

	Charity and Group £
Balance at 1 April 2020	-
Amount released to income	-
Amount deferred during the year	24,583
Balance at 31 March 2021	24,583

Deferred income represents grants received in advance of the period to which they relate.

Income is deferred only when the provider specifies conditions which must be met before the charity has unconditional entitlement to funds.

21. Operating Lease & Contract Commitments

	Charity and group 2021 £	Charity and group 2020 £
Expiring:		
Less than one year	65,532	138,981
Between one and five years	162,822	245,400
In more than five years	24,300	31,050
	252,654	415,431

NOTES TO THE ACCOUNTS

22. Financial Instruments

Financial assets that are debt instruments measured at amortised cost comprise:

	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Amounts owed by group undertakings	-	-	149,618	150,624
Trade debtors	61,439	37,899	61,439	37,899
Grant balances	-	57,491	-	47,491
	61,439	**95,390**	**211,057**	**236,014**

Financial liabilities measured at amortised cost comprise:

	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Trade creditors	11,880	3,685	11,880	3,685
PAYE and NI	13,499	13,195	13,499	10,990
Amounts owed to group undertakings	-	-	-	-
Other creditors	-	2,002	-	-
	25,379	**74,871**	**35,362**	**14,675**

AGE UK BIRMINGHAM LIMITED
Registered Company number 7334392
Registered Charity number 1138240

NOTES TO THE ACCOUNTS

23. Movement in Funds

2021 Group

	Balance at 1st April 2020 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31st March 2021 £
Unrestricted funds					
General fund	263,709	595,581	(462,250)	(58,353)	338,687
Designated fund – Birmingham	-	-	-	123,000	123,000
Designated fund – Sandwell development	99,000	-	-	-	99,000
Total Unrestricted Funds	362,709	595,581	(462,250)	64,647	560,687
Restricted funds					
Ageing Better	-	48,730	(43,115)	-	5,615
Information & Advice	22,144	186,271	(150,678)	-	57,737
Handyfix	-	58,811	(32,639)	(10,001)	16,171
BAME Engagement & Social Inclusion	-	105,528	(102,744)	(2,784)	-
Heart of England Community Grant	-	7,500	(2,048)	-	5,452
NNS Yardley	10,916	31,386	(33,017)	-	9,285
Tai Chi (Be Active)	-	4,313		(4,313)	-
Eveson Charitable Trust	2,932	-	-	(2,932)	-
NNS Edgbaston	32,500	65,150	(48,416)	(25,000)	24,234
Activities/Later Life Community Programme	36,082	143,750	(185,503)	-	(5,671)
Patient Transport/Winter Pressures	-	78,000	(58,428)	(19,572)	-
Esmee Fairbairn Foundation/SCVO	-	10,000	(5,763)	-	4,237
Age UK Armed Forces Covenant Fund	-	20,000	(19,955)	(45)	-
Footcare /Stepping Out	-	14,255	(5,016)	-	9,239
Total Restricted Funds	104,574	773,694	(687,322)	(64,602)	126,299
Total Funds	**467,283**	**1,369,275**	**(1,149,572)**	**-**	**686,986**

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

2020 Group

	Balance at 1st April 2019 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31st March 2020 £
Unrestricted funds					
General fund	264,299	704,532	(725,122)	20,000	263,709
Designated fund - premises	20,000	-	-	(20,000)	-
Designated fund – Sandwell development	99,000	-	-	-	99,000
Total Unrestricted Funds	383,299	704,532	(725,122)	-	362,709
Restricted funds					
Ageing Better	-	55,833	(55,833)	-	-
Information & Advice	27,545	136,532	(141,933)	-	22,144
Day care centres & dementia support	-	83,925	(83,925)	-	-
Handyfix	162	51,909	(52,071)	-	-
Sandwell activities	-	127,114	(127,114)	-	-
Connecting Yardley	-	29,030	(29,030)	-	-
NNS Yardley	-	30,905	(19,989)	-	10,916
Tai Chi (Be Active)	-	12,154	(12,154)	-	-
Eveson Charitable Trust	-	11,775	(8,843)	-	2,932
NNS Edgbaston	-	32,500	-	-	32,500
Activities/Later Life Community Programme	-	71,875	(35,793)	-	36,082
Other restricted grants	-	2,868	(2,868)	-	-
Total Restricted Funds	27,707	646,420	(569,553)	-	104,574
Total Funds	**411,006**	**1,342,952**	**(1,294,675)**	**-**	**467,283**

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

2021 Charity

	Balance at 1st April 2020 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31st March 2021 £
Unrestricted funds					
General fund	247,084	471,058	(355,034)	(58,398)	304,710
Designated fund	-	-	-	123,000	123,000
Total Unrestricted Funds	247,084	471,058	(355,034)	64,602	427,710
Restricted funds					
Ageing Better	-	48,730	(43,115)	-	5,615
Information & Advice	22,144	186,271	(150,678)	-	57,737
Handyfix	-	58,811	(32,639)	(10,001)	16,171
BAME Engagement & Social Inclusion	-	105,528	(102,744)	(2,784)	-
Heart of England Community Grant	-	7,500	(2,048)	-	5,452
NNS Yardley	10,916	31,386	(33,017)	-	9,285
Tai Chi (Be Active)	-	4,313		(4,313)	-
Eveson Charitable Trust	2,932	-	-	(2,932)	-
NNS Edgbaston	32,500	65,150	(48,416)	(25,000)	24,234
Activities/Later Life Community Programme	36,082	143,750	(185,503)	-	(5,671)
Patient Transport/Winter Pressures	-	78,000	(58,428)	(19,572)	-
Footcare / Stepping out	-	14,255	(5,016)	-	9,239
Total Restricted Funds	104,574	743,694	(661,604)	(64,602)	122,062
Total Funds	**351,658**	**1,214,752**	**(1,016,638)**	**-**	**549,772**

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

2020 Charity

	Balance at 1st April 2019 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31st March 2020 £
Unrestricted funds					
General fund	248,113	627,521	(648,550)	20,000	247,084
Designated fund - premises	20,000	-	-	(20,000)	-
Total Unrestricted Funds	268,113	627,521	(648,550)	-	247,084
Restricted funds					
Ageing Better	-	55,833	(55,833)	-	-
Information & Advice	27,545	136,532	(141,933)	-	22,144
Day Care Centres & Dementia Support	-	83,925	(83,925)	-	-
Handyfix	162	43,909	(44,071)	-	-
Connecting Yardley	-	29,030	(29,030)	-	-
NNS Yardley	-	30,905	(19,989)	-	10,916
Tai Chi (Be Active)	-	12,154	(12,154)	-	-
Eveson Charitable Trust	-	11,775	(8,843)	-	2,932
NNS Edgbaston	-	32,500	-	-	32,500
Activities/Later Life Community Programme	-	71,875	(35,793)	-	36,082
Other restricted grants	-	2,868	(2,868)	-	-
Total Restricted Funds	27,707	511,306	(434,439)	-	104,574
Total Funds	**295,820**	**1,138,827**	**(1,082,989)**	**-**	**351,658**

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

Total Funds

Fund name	Purpose
General Unrestricted Funds	General unrestricted funds are those funds which the trustees are free to use in accordance with the charity's charitable objects.
Designated Funds	These funds represent assurance to future expenditure, which the trustees regard as essential to the ongoing work of the charity, albeit at this stage without any binding commitment.
Restricted Funds	Restricted funds are those funds which have been received for particular purposes and projects.

Designated Funds:

Sandwell Development
Fund established to mark the acquisition of Age Concern Sandwell with the object of increasing the impact and presence of the charity across Sandwell Borough by development and strengthening our offering of services and activities. The target development is five years.

New Accountancy Software

Fund established to cover the first year costs of purchasing the new accountancy software based on Microsoft Business Central through Total Enterprise Solutions (TES). The target development period is 1 year. New accountancy software to go live 1st April 2022.

Memory Care Service Development and Growth

Fund established to help support the development and growth of the new memory care service. Due to the vulnerability of the clients who attend this service Covid 19 restrictions relating to social distancing will retain for some time reducing the income to this service and therefore in order to ensure this service can help support as many people. The target development period is 3 years.

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

Age UK Covid Emergency Funding (BAME Engagement and Social Isolation Project)

This fund supported by Age UK National was firstly to maintain emergency services such as Information, Advice and Wellbeing services including Telephone Befriending and secondly to deliver a BAME engagement programme by undertaking community research, develop appropriate materials detailing our services in various languages, provide clear and accessible routes of communication and promote through specific BAME communities.

NHS Dudley – Footcare /Stepping Out Service

This fund supported the set up and to continue providing a nail cutting service in Dudley.

24. Related Party Transactions

Cutter & Co
Mrs. K Jones, a director of Age UK Birmingham and The Black Country (Trading) Limited, is a partner and co-owner at accounting firm Cutter & Co.

During the year ended 31 March 2021 the following transactions occurred between Age UK Birmingham Limited and Cutter & Co: £3,272 (2020: £3,371) relating to the purchase of payroll services. Included within trade creditors is a balance of £231 (2020: £296) owed to Cutter & Co.

Age UK Birmingham and The Black Country (Trading) Limited
During the year ended 31 March 2021 the charity's wholly owned subsidiary, Age UK Birmingham and The Black Country (Trading) Limited, generated a trading loss and consequently there was no transfer under gift aid (2020: nil) to the charity. The company made a donation of £15,195 (2020: nil) to Age UK Birmingham Limited. As at 31 March 2021 the charity was owed £7,624 (2020: £39,949) from Age UK Birmingham and The Black Country (Trading) Limited.

Age Concern Sandwell
As at 31 March 2021 the charity owes £141,993 (2020: -£114,726) from Age Concern Sandwell.

NOTES TO THE ACCOUNTS

23. Movement in Funds (continued)

Designated Funds:

Build Retail Presence

Fund established to support the identification through to opening of new retail shops in Birmingham and surrounding areas. The target development period is 2 years with a minimum of 2 shops.

Mental Health Support Services and Counselling

Fund established due to the high demand for mental health services and counselling for people over 50 years of age (especially men) following the pandemic. The target development period is 2 years,

New Vehicles

Fund established to match funding from 3rd parties to allow the charity purchase of a new 9 seater minibus to support the Memory Care Service.

Restricted Funds:

Age UK – NHS Patient Transport

This fund includes a project supported by Age UK National to assist the NHS discharge teams at local hospitals to transport patients home and ensure that they are left comfortable, safe and secure and provide ongoing welfare and companionship whilst they are required to isolate/shield during the pandemic. This later as part of the Winter Pressures programme was used to transport patients to their vaccination appointments.

Age UK – Armed Forces Covenant Fund

This fund supported Veterans across Birmingham and Sandwell through the pandemic by providing telephone befriending, Information and Advice and practical support in the form shopping and attending medical appointments. This provided reassurance and security, increased support and social engagement, through to better living conditions.

NOTES TO THE ACCOUNTS

25. Analysis of Net Assets Between Funds

Fund balances as at 31 March 2021 are represented by:

Group

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	20,741	-	-	**20,741**
Net Current Assets	317,946	222,000	126,299	**666,245**
Total Funds	**338,687**	**222,000**	**126,299**	**686,986**

Charity

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	20,991	-	-	**20,991**
Net Current Assets	283,719	123,000	122,062	**511,133**
Total Funds	**304,710**	**123,000**	**122,062**	**549,772**

Fund balances as at 31 March 2020 are represented by:

Group

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	18,955	-	-	**18,955**
Net Current Assets	256,754	99,000	104,574	**460,328**
Total Funds	**275,709**	**99,000**	**104,574**	**479,283**

Charity

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	19,205	-	-	**19,205**
Net Current Assets	227,879	-	104,574	**332,453**
Total Funds	**247,084**	**-**	**104,574**	**351,658**

NOTES TO THE ACCOUNTS

26. Controlling Party

The charity is controlled by the directors/trustees as listed in the report of the trustees.

27. Consolidated Statement of Financial Activities - Comparatives for the year ended 31 March 2020

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2019/20
	£	£	£	£
Incoming Resources				
Incoming resources from generated funds:				
Voluntary income	34,530	-	-	34,530
Other income	-	-	-	-
Activities for generating funds	606,406	-	-	606,406
Investment income	214	-	-	214
Incoming resources from charitable activities:				
Grants receivable	63,382	-	646,420	709,802
Total Incoming Resources	**704,532**	**-**	**646,420**	**1,350,952**
Resources Expended				
Costs of generating funds:				
Costs of voluntary income	151	-	-	151
Fundraising trading	123,229	-	5,648	128,877
Charitable activities:				
Expenditure on charitable activities	601,742	-	563,905	1,165,647
Total Resources Expended	**725,122**	**-**	**569,553**	**1,294,675**

NOTES TO THE ACCOUNTS

27. Consolidated Statement of Financial Activities - Comparatives for the year ended 31 March 2020 (continued)

Net incoming/(outgoing) resources before transfers	**(20,590)**	**-**	**76,867**	**56,277**
Transfers between funds	20,000	(20,000)	-	-
Net incoming/(outgoing) resources after transfers	**(590)**	**(20,000)**	**76,867**	**56,277**
Total funds brought forward	264,299	119,000	27,707	411,006
Total funds carried forward	**263,709**	**99,000**	**104,574**	**467,283**