

Age Connects West Midlands

England & Wales · Charity number 518610

Details

Other names AGE CONCERN BIRMINGHAM, BIRMINGHAM AGE CONCERN

Status Registered

Legal form Charitable company

Company number [02104152](#)

Registered 1987-03-20

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

Contact

Address Age Concern
76-78 Boldmere Road
Sutton Coldfield
B73 5TJ

Phone 01213623650

Email info@ageconcernbirmingham.org.uk

Website www.ageconcernbirmingham.org.uk

Activities

Objects: TO PROMOTE THE RELIEF OF OLDER PEOPLE PREDOMINANTLY, BUT ALSO OTHERS IN NEED, IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN AND AROUND THE UNITED KINGDOM AND INTERNATIONALLY (HEREINAFTER CALLED ¶THE AREA OF BENEFIT÷).

Activities: Age Concern Birmingham is the foremost voluntary agency supporting older people, their families and carers. The services provided include, but are not exclusive to, day centres, luncheon clubs, carers support services, befriending schemes, specialist support services (grants and advice service, and debt counselling), information, tradesperson and handyman directory and volunteer schemes.

Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** UNITED KINGDOM AND INTERNATIONALLY
- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,733,831	£2,515,913	£2,525,576	70
2024-03-31	£2,513,423	£2,196,839	£2,307,658	62
2023-03-31	£2,178,293	£1,859,944	£1,991,074	57
2022-03-31	£2,053,812	£1,614,177	£1,672,725	54
2021-03-31	£1,950,047	£1,586,466	£1,233,090	53

Trustees

Name	Role	Appointed
Dr Jay Chauhan		2016-08-31
Dr PETER MICHAEL KEVERN		2013-08-02
Kevin Michael Patrick Walsh		2020-12-16
Rosemary Veronica Campbell		2022-07-06
Safina Mistry		2019-11-27

Age Connects West Midlands

England & Wales - Charity number 518610

Accounts

Registered number: 02104152
Charity number: 518610

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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AGE CONCERN BIRMINGHAM
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

Trustees	Dr P M Kevern - (Chair) Mr K Walsh – (Treasurer) Mr M Malpas Dr J Chauhan Ms S Mistry Mrs R Campbell
Company registered number	02104152
Charity registered number	518610
Registered Office	76-78 Boldmere Road Sutton Coldfield B73 5TJ
Company secretary	R Bews
Chief executive Officer	Rebecca Bews – CEO
Independent auditor	Cooper Parry Group Limited Statutory Auditor Two Chamberlain Square Birmingham B3 3AX
Bankers	Unity Trust Bank Plc Four Brindley Place Birmingham B1 2JB

AGE CONCERN BIRMINGHAM
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CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

CEO Annual Statement – 2025

As we step into 2025, I want to take a moment to reflect on the incredible resilience, dedication and compassion that defined our work throughout the past year. Building on the strong foundations we laid in 2024, we continued to grow and adapt our services in response to the evolving needs of older people and those most vulnerable in our communities.

The cost-of-living crisis remained a real and pressing challenge. We saw a continued increase in demand for our services, particularly in the areas of energy advice, food support, digital inclusion, and emotional wellbeing. In response, we expanded and strengthened our offer—introducing new outreach initiatives, developing more targeted prevention support, and increasing access to vital companionship through our befriending and friendship groups across Birmingham.

We also made significant progress in embedding our organisational values—Everyone Counts, Caring, Promote Wellbeing, Work in Partnership, and Innovative—into every aspect of our work. Through new collaborations, innovative service design, and a renewed focus on preventative health and wellbeing, we have supported more people to live independently.

Internally, we continued to invest in our people. We have further developed our leadership and learning pathways, promoted staff wellbeing, and created more spaces for colleagues' voices to shape the future of our organisation. Our new management structures have helped foster greater connection, communication, and opportunities for growth across all teams.

As we look ahead, our mission remains unchanged: to enrich the lives of older people and others in need. With the continued support of our dedicated staff, volunteers, partners, and funders, I am confident that we will keep finding ways to deliver meaningful, person-centred services that make a lasting difference.

Becky Bews
Chief Executive Officer

**AGE CONCERN BIRMINGHAM
(A company limited by guarantee)**

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 March 2025. The Annual report serves the purposes of both a trustees' report and a directors' report under company law. The trustees confirm that the Annual report and the financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102).

Since the group and the parent charitable company qualify as small under section 383 of the Companies Act 2006, the group strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The parent charitable company is limited by guarantee.

Objectives and Activities

Activities for achieving objectives

The charity's main aims are to provide and promote services and support for older people, their carers and those in need living within the City of Birmingham and other areas of the country.

In delivering activities to fulfil these aims the trustees consider the Charity Commission guidance on public benefit. Providing the clients fall within the beneficiary groups identified in our memorandum and articles of association there is no restriction on who may benefit.

AGE CONCERN BIRMINGHAM
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Achievements and Performance

Our Services

Day Care and Connections

We continue to deliver high-quality day care support services across Birmingham for older vulnerable adults, many of whom are living with dementia or long-term health conditions that affect their ability to live independently and access community facilities without support.

Our day care services offer vital respite for carers, as well as stimulating, meaningful activities in a safe and familiar environment for attendees. This support plays an important role in promoting wellbeing, maintaining independence, and delaying the need for more intensive health and social care interventions.

We currently operate from five venues across the city. Two centres are open five days a week, with the remaining three operating one or two days weekly. In addition, we continue to provide day care at home on an assessed-need basis for those who are unable to attend in person.

In partnership with sheltered housing scheme managers and local care providers, we have extended our reach beyond traditional day care by delivering freshly prepared meals to older adults through lunch clubs and in-home dining options—supporting nutrition, social interaction, and wider wellbeing.

Over the past year, we have:

- Supported over **385** citizens and carers
- Delivered approximately **12,000** activity sessions
- Served over **12,000** meals through our lunch service and clubs
- Continued to achieve consistent **Green ratings** from Birmingham City Council commissioners for our Connects service, reflecting the highest level of service delivery

The expansion of our Connections Services, launched in October 2023 with support from Birmingham City Council, has had a significant impact. We have introduced a broader and more inclusive range of activities both in our centres and in community venues across the city enabling more older adults to access services that promote connection, wellbeing, and belonging.

The team offer support to carers of all ages through telephone, face-to-face, home visits and at outreach venues across the Birmingham area.

This service is offered 6 days a week, including a late evening service on a Wednesday.

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The Carers Hub and Dementia Team Service

We are proud to continue delivering high-quality support services to carers across Birmingham through the Birmingham Carers Hub and Birmingham Carers Dementia Hub, in partnership with Forward Carers, the lead contract holders, Birmingham City Council.

Our services provide a comprehensive range of support to unpaid carers, including statutory carer's assessments, reviews, wellbeing payments, and a calendar of group activities and peer support opportunities co-delivered with our partners.

Support is offered to carers of all ages through multiple channels, including telephone support, home visits, face-to-face appointments, and attendance at outreach venues across the city. Our flexible approach ensures we can meet carers where they are, at times that suit them best.

This vital service continues to operate six days a week, including a late evening service every Wednesday to improve accessibility for working carers and those with other daytime commitments.

Our team provides:

- Comprehensive information, advice and signposting to local services and partners
- Completion of statutory carers assessments and reviews
- Wellbeing checks to help identify unmet needs
- Access to carers discount and ID cards
- Welfare benefits advice and checks to ensure financial stability

In the past year, the Carers Hub and Dementia Hub teams have:

- Registered 1258 new carers
- Completed 1151 statutory carer assessments
- Delivered 888 carer reviews
- Conducted 325 welfare benefit checks
- Issued 773 wellbeing payments to support carer health and resilience

Through strong partnership working, dedicated staff, and a continued focus on person-centred care, we remain committed to recognising and empowering carers across Birmingham. As demand for support continues to grow, we will keep evolving and improving our services to ensure carers receive the recognition, resources, and support.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Sutton Coldfield Neighbourhood Network Scheme (NNS)

Age Concern Birmingham continues to lead the Sutton Coldfield Neighbourhood Network Scheme (NNS) in partnership with The Pioneer Group, building on another productive and impactful year. Funded by Birmingham City Council, the NNS continues to work closely with adult social care teams, social workers, Royal Sutton Coldfield Town Council and a wide range of community stakeholders to support older people and adults with additional needs in the Sutton Coldfield area.

The core purpose of NNS remains the same: to strengthen and support a network of community-based assets that deliver local prevention activities focused on:

- Reducing social isolation
- Promoting healthier, more active lifestyles
- Maximising financial wellbeing and income
- Enabling independent living
- Supporting carers
- Enhancing people's experience of the social care system

Over the past 12 months, our NNS team has:

- Identified new and emerging gaps in community provision, especially in response to increased cost-of-living pressures
- Worked closely with a diverse range of grassroots organisations to administer 29 grants to older citizens and 12 grants to younger citizens. 11 of our grants were micro grants (below £500) and 7 of these were micro grants of around £200 towards activities in our 50+ Festival.
- Enabled new and existing community groups to expand and adapt their services, improving accessibility for those with physical or cognitive challenges
- Supported the development of local networks and forums that build community skills and asset sustainability offering training in equity and diversity; safeguarding, welfare benefits, First Aid, grants and fundraising, social enterprise, bid writing and impact capturing, social media & marketing.
- Facilitated stronger collaboration across the voluntary and statutory sectors, increasing awareness and uptake of local preventative services, our team have listed over 200 Sutton Coldfield based community assets on the City's Connect to Support public database.

Through this work, the NNS has helped create a more connected, resilient, and responsive community infrastructure in Sutton Coldfield. We remain committed to supporting people to live well in their local area, and to ensuring that community assets, both big and small, have the tools and resources they need to thrive.

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**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

Connected Palliative Care

Palliative and End of Life Care Support – Partnership with Sandwell and West Birmingham NHS Trust

Age Concern Birmingham continues to be commissioned by Sandwell and West Birmingham NHS Trust to deliver Palliative Care support, as part of the Trust's wider palliative and end of life care services.

As a partner within this service, we provide both welfare support and domestic assistance.

In the past year, our service supported:

- 198 welfare rights referrals
- 46 domestic support referrals

We also assisted with the following applications:

- 95 Attendance Allowance
- 46 Personal Independence Payment
- 10 Carer's Allowance
- 35 Blue Badge
- 40 Macmillan Grant applications
- 5 Council Tax Reduction applications

Household Support Fund (HHSF)

The Household Support Fund, allocated by the Department for Work and Pensions, is a limited grant provided to local authorities to assist households facing hardship, particularly with essentials such as food, energy, water, and other vital goods.

As part of a collaborative programme led by Birmingham Voluntary Service Council (BVSC), Age Concern Birmingham has acted as the lead contract holder for the delivery of HHSF Phases 1 through 6 across Sutton Coldfield and Perry Barr. We work in partnership with Our Place Support and Spurgeon's, providing access to grants for thousands of individuals and families.

This initiative showcases the impact of effective partnership working, demonstrating how collaboration can bring significant benefits to the local community.

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Advice and Information Service (A&I)

Demand for our Advice and Information (A&I) services has remained consistently high due to the ongoing cost-of-living challenges and the growing needs of an ageing population within our communities.

Throughout the year, we continued to strengthen and expand our service:

- In February 2023, we secured new two-year funding from Sutton Coldfield Charitable Trust to increase A&I staffing capacity.
- Additional support was provided through small grants from Baron Davenport's Charity and the William Dudley Trust, which helped sustain and develop our volunteer-led A&I offer.

In February 2023, we became part of the **North Birmingham Community Action Partnership**, working collaboratively to assist vulnerable individuals impacted by the rising cost of living. Led by Witton Lodge Community Association, this partnership provides a coordinated support offer across North Birmingham, including energy advice and practical assistance.

Further expanding our reach, in August 2023 we joined the **Local Energy Advice Demonstrator (LEAD)** initiative. Once again partnering with Witton Lodge Community Association and working on behalf of Birmingham Voluntary Services Council, we are delivering targeted energy advice across Birmingham to support residents in managing rising energy costs.

These partnerships illustrate the importance of collaborative working to deliver impactful, community-based support that meets real needs.

Community Transformation Fund Pilot

We received funding for 12 months from the Community Transformation fund for a pilot in Sutton Coldfield; as it has the highest number of older adults across the city and Castle Bromwich for Solihull, as it has an above average age for over 65's. The pilot was to work with mental health teams receiving referrals for isolated older adults experiencing mental health issues supporting to building confidence for wellbeing and community engagement.

Food Aid and Warmer Spaces

We have continued to receive a small pot of funding through Birmingham City Council to provide warm spaces. Our warm spaces are advertised across Birmingham.

Befriending and Friendship Services

Our befriending and friendship services have continued to grow over the past year, following the successful grant received from Birmingham City Council in October 2023. This project, led by Age Concern Birmingham, has enabled us to deliver a city-wide friendship service focused on encouraging the development of natural, meaningful connections through friendship groups and community-based activities.

Throughout the year, the service has expanded its reach, offering more opportunities for older people to build social connections and reduce loneliness.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Befriending and Friendship Services (continued)

This service remains a vital lifeline for many older people experiencing social isolation, and we are proud of the continued positive impact it brings across the communities we serve.

Volunteering Opportunities

We have over 100 volunteers offering their time across Age Concern Birmingham to support our service offer. Volunteering is an opportunity to give back, meet new people and learn new skills while making a difference to those in need.

Commercial Services

Charity Shop

Our charity shop continues to thrive as a vibrant, social hub and a welcoming place for the community to find great-value items. It remains a friendly, inclusive space where people come not only to shop, but also to connect.

We introduced our first fashion show that was a big success.

Throughout the year, we've been supported by a dedicated team of volunteers, working alongside our paid staff who expertly manage daily operations, including sorting, pricing, and merchandising donated items.

We're grateful for the ongoing generosity of both regular and new supporters who continue to donate high-quality goods. Their contributions help us maintain the shop's outstanding reputation for great prices, excellent quality, and a warm, friendly atmosphere.

Communittea Cafés

Our Communittea Café hubs in Boldmere and Kings Norton remain popular and welcoming spaces for the local community to meet, relax, work, or simply enjoy a freshly prepared meal or drink in a warm and friendly environment.

We continue to focus on delivering low-cost, good-quality food and drinks, while creating a sense of community and inclusion.

The hub spaces within our cafés have gone from strength to strength, offering an expanding programme of free asset-based activities, groups, and sessions. These are made possible through the dedication of our volunteers and through partnerships with funded organisations.

We also maintain our valued partnership with Fareshare, enabling us to utilise high-quality supermarket surplus. This supports our affordable specials menu, benefits our day care centres, and helps us redistribute food within the community—all while reducing food waste.

Together, our charity shop and café hubs embody our mission to support and connect communities through practical services and meaningful social opportunities.

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FOR THE YEAR ENDED 31 MARCH 2025

Moorfield Hall

Moorfield Hall is a 25-year asset transfer owned by Birmingham City Council. The Hall is a community hub, which can be hired by the community.

From the hall Age Concern Birmingham offer Day Care services, lunch club, activities, support drop-in sessions for advice and information, carers support and an evening social group.

In December 2024 Hodge Hill NNS gave us a 12 month grant to support our aims to further develop a community offer at the centre.

Hawkesley Community Centre

Hawkesley Community Centre continues to thrive with a range of activities and sessions being offered, both internally and externally through our room space, large hall, garden and our community café hub.

Birmingham Youth Services operate from the centre, offering youth clubs and provisions for young people in the area. Other activities include, a range of fitness groups, baby groups, faith groups, art classes and a gardening group, as well as being the base for the regular community litter pick.

Our Communita Too Café Hub space offers free Drop-in Advice Sessions, and a range of asset based social groups.

Partnership Scheme

Later Life Planning

Age Concern Birmingham partner with Wills Made Clear Ltd, an independent family run service, providing a quality, personalised local Birmingham offer of services for Wills, free Will Reviews, Powers of Attorney, Trusts, Equity Release and more.

The charity receives a donation based on the services offered via Wills Made Clear.

Stannah

Age Concern Birmingham has a long-term partnership with Stannah Stairlifts, which has been in place for over 10 years.

Our Boldmere building in Sutton Coldfield is a demonstration centre for Stannah, where customers can come in to either try the stairlift, via Stannah or direct through ourselves.

Customers receive a discount when going via the charity and Age Concern Birmingham receive a donation from Stannah on purchases.

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Careline365

Age Concern Birmingham is a partner with Careline 365. Personal alarms provided by Careline 365 provide that extra layer of security that helps provide peace of mind and independence.

Customers receive a discount when going via the charity and Age Concern Birmingham receive a donation from Careline 365 with purchases.

Our Quality Standards

ISO 9001 & ISO 14001

Our onsite assessment took place in 2024 where we successfully retained our accreditation.

Investors in People

Our assessment took place in February 2025 where we were awarded our Investors in People Gold accreditation.

The areas covered in Investors in People are:

- Leading and inspiring people
- Living the organisations values and behaviours
- Empowering and involving people
- Managing performance
- Recognising and rewarding high performance
- Structuring work
- Building capacity
- Delivering continuous improvement
- Creating a sustainable success

The NHS Data Security Protection Toolkit

The NHS self-assessment online database was completed with success and submitted to demonstrate adhering to the data security and protection requirements that the NHS require, where we have partnership projects with the NHS and collect, handle and store client or patient information.

Disability Confident

We continue to be certified as a Disability Confident Committed employer, a scheme that shows we are disability aware and inclusive as an employer.

Thrive at Work

We hold the foundation level accreditation for this quality mark, since February 2024.

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FOR THE YEAR ENDED 31 MARCH 2025

Carer Friendly Employer

We hold accreditation for this quality mark from Forward Carers, since February 2024.

Financial Review

During the financial year ended 31 March 2025 the total fund balances increased from £2,307,658 to £2,525,576. Total restricted income increased to £1,566,948 (2024: £1,292,752). Restricted expenditure was £1,531,945 (2024: £1,175,460). The restricted reserve increased to £546,042 (2024: £511,039). The general unrestricted reserve increased to £1,979,534 (2024: £1,796,619).

Significant effort has been made to reviewing and controlling expenditure as well as taking steps to increase revenue streams in order to begin to rebuild the charity's funds.

Risk management

The organisational risk register is reviewed by the Business Committee bi-annually to monitor risks to which the charity is exposed. The Business Committee instruct action to mitigate any such risk and will, if required, convene extraordinary meetings to monitor and instruct on urgent high risk areas. The Business Committee reports on the risk register and actions to mitigate risk to the Board of trustees. Significant and increasing external risks to funding have led to the development of a risk management strategic plan which will allow for the diversification of funding and activities where appropriate. Internal control risks are minimised by the implementation of procedures for authorisation for all transactions and projects.

Reserves policy

There is a reserves policy agreed by the trustees. The Business Committee, on behalf of the Board of trustees, conducts an annual review of the level of unrestricted reserves and the level of reserves in the designated funds, by considering risks associated with the various sources of income, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- To allow time for the re-organisation in the event of a downturn in income.
- To protect the ongoing work programmes.
- To allow the charity to meet its objectives.
- To allow the charity to develop.

At the year end the total funds balance was £2,525,576; of this £546,042 was restricted to be used in the future. £1,979,534 was unrestricted; however, of this amount £658,761 is designated for specific purposes.

The target for the unrestricted level of reserves is estimated at the equivalent of twelve months of the general expenditure budget. The unrestricted free reserves of £632,658 (Unrestricted reserves £1,979,534 less fixed assets £688,115; less designated funds £658,761) represents more than twelve month's general expenditure budget.

**AGE CONCERN BIRMINGHAM
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**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

Plans for Future Periods

As a local independent charity, we remain light on our feet adapting to the changing needs of older adults and others in need. We discuss our plans below:

Day Care Centres

Day Care services will be offered across the city, supporting our ageing population meeting the need for safe, quality, affordable day care for those who experience dementia and long term health conditions.

The Carers Hub and Dementia Team Service

We are never complacent and focus on continuing to increase the overall quality and experience of our carers services through our service offer and partnerships.

Neighbourhood Network Schemes

The NNS service will work towards the aims of their strategic plan, with a focus on increasing community groups and activities across Sutton Coldfield, reducing isolation and supporting the work of the local area in reducing the number of falls for older adults.

Advice and Information Service

We continue to have high demand for our A&I services and through the support of additional funding we aim to retain our team to keep waiting times as low as possible and reach those in crisis as soon as possible.

We are keen to develop formal partnerships to enhance our A&I offer, including energy advice.

The Household Support Fund (HHSF)

We aim to continue offering the HHSF across Sutton Coldfield and Perry Barr.

Food Aid and Warmer Spaces

We will continue to work in partnership with Birmingham City Council to provide warm spaces and hot meals to those in need.

Befriending / Friendship Services

Our befriending project goes from strength to strength. We aim to run a celebration event for the project and strengthen our forum.

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**TRUSTEES' REPORT
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Plans for Future Periods (continued)

Mental Health Peer Support Pilot

The pilot has allowed us to better understand the needs of this group, and we will review the findings and outcomes through an end-of-year report.

Over the next year, we aim to:

- Share key findings with stakeholders and commissioners
- Identify sustainable funding sources to continue peer support interventions
- Train additional volunteers and community connectors to support engagement

Investment in Accommodation for Older Adults

In the coming year, we plan to explore an opportunity to invest part of our unrestricted reserves into the development of accommodation solutions for older adults at our Boldmere premises. This strategic investment aligns with our long-term aim to enhance housing options that support independence, wellbeing, and community integration for older people.

We will begin exploratory work including feasibility studies, partnership development, and planning consent. This will allow us to make informed, sustainable decisions that reflect the housing needs of our ageing population and ensure our charity is contributing meaningfully to long-term solutions in this area.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management

Constitution

Age Concern Birmingham is registered as a charitable company limited by guarantee and was set up by a Trust deed.

The organisation is a charitable company limited by guarantee, incorporated 26 February 1987 as amended by special resolutions dated 30 June 1988, 19 March 1998, 6 September 2000, 16 October 2002, 14 September 2004, 21 September 2006, 27 February 2008, September 2009, and April 2012. The company was established under a Memorandum of Association which established the objects and the powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The trustees are committed to striving to comply with the principles of good governance, the voluntary code of governance and good practice for the sector. Whilst the code is not mandatory it is our intention to comply with all things contained within it as the Code is consistent with our organisation. It is our intention to ensure quality across the entire organisation.

Method of appointment or election of trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles of Association, the members of the Board are elected to serve for a period of three years. After which they must be re-elected at the next general meeting. A rotation system is used to ensure that members are being re-elected in different years from each other. The trustees service during the year is shown on page 1.

There is no private benefit arising to trustees other than the satisfaction of being involved and making a contribution towards the well-being of those we seek to serve.

Prospective trustees are recruited initially in an observer capacity and, after receiving an information pack, attend at least two board meetings to familiarise themselves with the working of the organisation before committing themselves and before being elected to the board.

During the period in which they are 'observing,' trustees are given a full induction to the organisation. As part of this they are introduced to a Code of Conduct based on the 'Seven Principles of Public Life' and the good governance papers. They are made aware of the Mission and Vision Statements and the current business plan of the organisation and their expected role and responsibilities in relation to this and to the requirements of the Charity Commission process.

Trustees:

- Are offered annual finance awareness training, equality, and diversity training and also inclusion on any other courses being held for staff that may be of general interest to them, such as Dementia Awareness.
- Are invited and encouraged to make visits to wellbeing centres and other Age Concern Birmingham office locations to familiarise themselves on an ongoing basis with the organisation's projects and staff.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management (continued)

Method of appointment or election of trustees (continued)

- Are encouraged to take responsibilities as chairs of sub-groups in order to contribute their expertise and learn more about a particular side of the organisation.
- Hold additional responsibilities in relation to the policies and procedures of the organisation.

Organisational structure and decision-making policies

The Senior Management team of four is charged by the board of trustees with the delegated responsibility of running the organisation in accordance with the strategic direction of the priorities of Age Concern Birmingham that are reviewed on a regular basis.

Policies adopted for the induction and training of trustees

The board of trustees currently consists of six members who meet quarterly. Within those six are the Chair and the Treasurer.

There is one sub – committee reporting directly to the quarterly Board meetings, and it is chaired by a trustee:

- Finance and Business committee including risk management, strategy, quality management including environment.

Induction and training of staff

New staff receive induction and core training to enable them to learn the work of the charity. Ongoing training is provided through the annual appraisal system according to the needs of the organisation and the member of staff.

Networks

We work in partnership with many organisations both formally and informally. We believe in positive partnership working to ensure quality streamlined value for money services are offered and are in discussions with a number of organisations in order to develop opportunities and services for the future.

Related party relationships

The Chair, Treasurer and CEO are also directors of the trading company (Age Concern in Birmingham Trading Ltd); however, we are maintaining segregation between the charity and the trading company as far as possible in line with best practice. The Communita Café is accounted for within the trading company.

The trustees are also trustees, directors and members of Jubilee Citizens UK and the directors of Jubilee Citizens Enterprises CIC.

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Trustees' Responsibilities Statement

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

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the statement of affairs of the group and the charity and of their incoming resources and application of resources, including their income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP (FRS 102).
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards (FRS 102) 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 operation.

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

Disclosure of information to auditor

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 auditor is unaware, and
- That the 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 auditor is aware of that information.

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

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

Dr PM Kevern
Chair of Trustees
Date 18/9/25



AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN BIRMINGHAM

Opinion

We have audited the financial statements of Age Concern Birmingham ("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 and charity only balance sheet, the 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 charitable company's affairs as at 31 March 2025 and of the group's incoming 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 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 the parent charitable company in accordance with the ethical requirements 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 related 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 group and parent charitable company's ability to continue as a going concern for a period of at least 12 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 Trustees 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves.

**AGE CONCERN BIRMINGHAM
(A company limited by guarantee)**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN BIRMINGHAM
(CONTINUED)**

Other information (continued)

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 group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatement in the Trustees' report.

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

- adequate and proper accounting records have not been kept by the group or parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the group or parent charitable company 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 Statement of Trustees' responsibilities, the Trustees (who are also the directors of the charitable company 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 directors 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 group's and the parent 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 group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Companies Act 2006 and report in accordance with this Act. 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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below:

Our assessment focussed on key laws and regulations the group and parent charitable company has to comply with and areas of the financial statements we assessed as being more susceptible to misstatement. These key laws and regulations included but were not limited to compliance with the Companies Act 2006, Charities Act 2011, taxation legislation, data protection, anti-bribery and employment legislation.

We are not responsible for preventing irregularities. Our approach to detecting irregularities included, but was not limited to, the following:

- obtaining an understanding of the legal and regulatory framework applicable to the group and parent charitable company and how the group and parent charitable company are complying with that framework, including agreement of financial statement disclosures to underlying documentation and other evidence.
- obtaining an understanding of the group and parent charitable company's control environment and how the group and parent charitable company have applied relevant control procedures, through discussions with Trustees and other management and by performing walkthrough testing over key areas.
- obtaining an understanding of the group and parent charitable company's risk assessment process, including the risk of fraud.
- reviewing meeting minutes of those charged with governance throughout the year; and
- performing audit testing to address the risk of management override of controls, including testing journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Whilst considering how our audit work addressed the detection of irregularities, we also considered the likelihood of detection based on our approach. Irregularities arising from fraud are inherently more difficult to detect than those arising from error.

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

**AGE CONCERN BIRMINGHAM
(A company limited by guarantee)**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN BIRMINGHAM
(CONTINUED)**

Auditor's responsibilities for the audit of the financial statements (continued)

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: <https://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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charitable Company'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 charitable company and the charitable company's members, for our audit work, for this report, or for the opinions we have formed.

Signed by:


EBB150CA03A04AB...

Glen Bott FCA
Senior Statutory Auditor
for and on behalf of:

COOPER PARRY GROUP LIMITED
Statutory Auditor
Cubo Birmingham
Two Chamberlain Square
Birmingham
B3 3AX

Date: 24 September 2025

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME
AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Restricted Funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and Legacies	3	101,119	496,068	597,187	533,876
Charitable Activities	4	279,366	1,070,880	1,350,246	1,301,064
Other Trading Activities	5	697,684	-	697,684	598,907
Investments	6	88,714	-	88,714	79,576
Total Income		1,166,883	1,566,948	2,733,831	2,513,423
Expenditure on:					
Raising Funds	7	177,693	-	177,693	138,797
Charitable Activities	8 - 11	806,275	1,531,945	2,338,220	2,058,042
Total Expenditure		983,968	1,531,945	2,515,913	2,196,839
Net Movement in Funds		182,915	35,003	217,918	316,584
Reconciliation of Funds:					
Total Funds Brought Forward		1,796,619	511,039	2,307,658	1,991,074
Net movement in funds		182,915	35,003	217,918	316,584
Total Funds Carried Forward		1,979,534	546,042	2,525,576	2,307,658

The Consolidated statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 28 to 57 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2025
Registered number: 02104152

	Note	2025	2024
		£	£
Fixed Assets			
Tangible Assets	13	688,115	707,209
Investments	14	-	-
		<u>688,115</u>	<u>707,209</u>
Current Assets			
Stocks	15	4,007	3,454
Debtors	16	101,113	176,867
Cash at Bank and in Hand		2,040,121	1,669,606
		<u>2,145,241</u>	<u>1,849,927</u>
Creditors: amounts falling due in less than one year	17	(307,780)	(249,478)
		<u>1,837,461</u>	<u>1,600,449</u>
Net Current Assets		<u>1,837,461</u>	<u>1,600,449</u>
Net Assets		<u><u>2,525,576</u></u>	<u><u>2,307,658</u></u>
Charity Funds			
Unrestricted Funds	18	1,979,534	1,796,619
Restricted funds	18	546,042	511,039
		<u>2,525,576</u>	<u>2,307,658</u>
Total Funds		<u><u>2,525,576</u></u>	<u><u>2,307,658</u></u>

(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:

Dr P M Kevern
Chair of Trustees



Date: 18/9/25

The notes on pages 28 to 57 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2025
Registered number: 02104152

	Note	2025 £	2024 £
Fixed Assets			
Tangible Assets	13	688,115	707,209
Investments	14	2	2
		<u>688,117</u>	<u>707,211</u>
Current Assets			
Stock	15	1,277	936
Debtors	16	164,972	191,741
Cash at Bank and in Hand		2,000,231	1,656,113
		<u>2,166,480</u>	<u>1,848,790</u>
Creditors: amounts falling due in less than one year	17	(294,889)	(239,786)
		<u>1,871,591</u>	<u>1,609,004</u>
Net Current Assets		<u>1,871,591</u>	<u>1,609,004</u>
Net Assets		<u><u>2,559,708</u></u>	<u><u>2,316,215</u></u>
Charity Funds			
Restricted funds	18	546,042	511,039
Designated Funds	18	658,761	97,092
General Funds	18	<u>1,354,905</u>	<u>1,708,084</u>
Unrestricted Funds	18	<u>2,013,666</u>	<u>1,805,176</u>
Total Funds		<u><u>2,559,708</u></u>	<u><u>2,316,215</u></u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:

Dr P M Kevern
Chair of Trustees



Date

18/9/25

The notes on pages 28 to 57 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	2025	2024
	£	£
Cash Flows from Operating Activities		
Net cash generated by/ (used in) operating activities (Note 20)	297,722	351,661
Cash Flows from Investing Activities		
Interest and rents from investments	88,714	79,576
Purchase of tangible fixed assets	(15,921)	(27,889)
Net Cash Provided by Investing Activities	72,793	51,687
Cash Flows from Financing Activities		
Repayments of borrowing	-	(446,464)
Net Cash Used in Financing Activities	-	(446,464)
Change in cash and cash equivalents in the year	370,515	(43,116)
Cash and cash equivalents at the beginning of the year	1,669,606	1,712,722
Cash and Cash Equivalents at the end of the year	2,040,121	1,669,606

The notes on pages 28 to 57 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1 General information

Age Concern Birmingham is a charitable company limited by guarantee and registered in England and Wales. It operates from its principal address to 76-78 Boldmere Road, Sutton Coldfield B73 5TJ. Its principal activity is the provision of services and support to older people and carers.

2 Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Concern 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.

The Consolidated statement of financial activities (SOFA) and Consolidated balance sheet consolidate the financial statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line-by-line basis.

The Charity has taken advantage of the exemption allowed under section 408 of the Companies Act 2006 and has not presented its own Statement of financial activities in these financial statements.

2.2 Company status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. 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.

2.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Group and which have not been designated for other purposes.

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.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2 Accounting policies (continued)

2.3 Fund accounting (continued)

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Group for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Consolidated statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. 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.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

2 Accounting policies (continued)

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Group to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Group's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Group; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more 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 recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2 Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

Depreciation is provided on the following basis:

Freehold property	-	2% per annum on a straight-line basis
Freehold land	-	no depreciation
Fixtures and fittings	-	20% per annum on a straight-line basis
Office equipment	-	20% per annum on a straight-line basis
Assets under construction	-	no depreciation

2.8 Investments

Investments in subsidiaries are valued at cost less provision for impairment.

2.9 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.10 Debtors

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

2.11 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 amounts 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 is recognised in the Consolidated statement of financial activities as a finance cost.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2 Accounting policies (continued)

2.12 Financial instruments

The Group 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.

2.13 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

3 Income from Donations and Legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Donations	6,349	2,623	8,972
Legacies	26,000	-	26,000
Grants	68,770	493,445	562,215
Total	101,119	496,068	597,187

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Donations	3,806	4,960	8,766
Legacies	63,727	-	63,727
Grants	192,945	268,438	461,383
Total	260,478	273,398	533,876

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

3 Income from Donations and Legacies (continued)

Analysis of Grant Income

	Unrestricted funds	Restricted funds	Total funds
	2025	2025	2025
	£	£	£
Neighbourhood Network Scheme	-	336,890	336,890
Other Grants	10,129	4,475	14,604
Warm Welcome	14,240	-	14,240
Centres form Warmth	-	13,833	13,833
Volunteering and befriending	21,691	-	21,691
Household Support Fund	15,590	120,796	136,386
Hawkesley Community Centre	7,120	3,451	10,571
Community Grants	-	14,000	14,000
Total	68,770	493,445	562,215
	Unrestricted funds	Restricted funds	Total funds
	2024	2024	2024
	£	£	£
Neighbourhood Network Scheme	-	249,763	249,763
Other Grants	14,810	-	14,810
Volunteering and befriending	22,349	-	22,349
Household Support Fund	143,636	-	143,636
Hawkesley Community Centre	12,150	-	12,150
Targeted Café's fund	-	18,675	18,675
Total	192,945	268,438	461,383

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

4 Income from Charitable Activities

	Unrestricted funds	Restricted funds	Total funds
	2025	2025	2025
	£	£	£
Service User Contributions	279,196	-	279,196
Birmingham City Council	170	-	170
Prevention & Communities			
- Connections	-	158,388	158,388
- Friends First	-	134,689	134,689
Forward Carers	-	555,568	555,568
End of Life Care	-	126,350	126,350
Advice & Information	-	26,625	26,625
Mental Health Project	-	23,522	23,522
Energy Projects	-	45,738	45,738
Total	279,366	1,070,880	1,350,246
	Unrestricted funds	Restricted funds	Total funds
	2024	2024	2024
	£	£	£
Service User Contributions	281,401	-	281,401
Birmingham City Council	309	84,374	84,683
Prevention & Communities			
- Connections	-	79,194	79,194
- Friends First	-	65,000	65,000
Forward Carers	-	515,837	515,837
End of Life Care	-	119,760	119,760
Advice & Information	-	55,853	55,853
Mental Health Project	-	50,000	50,000
Energy Projects	-	49,336	49,336
Total	281,710	1,019,354	1,301,064

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

5 Income from Other Trading Activities

	Unrestricted funds	Restricted funds	Total funds
	2025	2025	2025
	£	£	£
Commission Receivable	105,921	-	105,921
Fundraising	5,378	-	5,378
Lettings	103,772	-	103,772
Other	330,495	-	330,495
Total 2025	545,566	-	545,566
	Unrestricted funds	Restricted funds	Total funds
	2024	2024	2024
	£	£	£
Commission Receivable	115,336	-	115,336
Fundraising	2,274	-	2,274
Lettings	88,891	-	88,891
Other	262,934	-	262,934
Total 2024	469,435	-	469,435

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

5 Income from Other Trading Activities (continued)

Income from Non-Charitable Trading Activities

	Unrestricted funds 2025 £	Total funds 2025 £
Income from Trading Subsidiary Activities	<u>152,118</u>	<u>152,118</u>
	Unrestricted funds 2024 £	Total funds 2024 £
Income from Trading Subsidiary Activities	<u>129,472</u>	<u>129,472</u>

6 Investment Income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Rental Income	48,035	-	48,035
Interest	40,679	-	40,679
Total 2025	<u>88,714</u>	<u>-</u>	<u>88,714</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Rental Income	41,513	-	41,513
Interest	38,063	-	38,063
Total 2024	<u>79,576</u>	<u>-</u>	<u>79,576</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

7 Analysis of Cost of Raising Funds

	Unrestricted funds 2025 £	Total funds 2025 £
Expenditure on Trading Subsidiary Activities	<u>177,693</u>	<u>177,693</u>
	Unrestricted funds 2024 £	Total funds 2024 £
Expenditure on Trading Subsidiary Activities	<u>138,797</u>	<u>138,797</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8 Analysis of Expenditure on Charitable Activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Charitable Activities	806,275	1,531,945	2,338,220
Total 2025	806,275	1,531,945	2,338,220
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Charitable Activities	882,582	1,175,460	2,058,042
Total 2024	882,582	1,175,460	2,058,042

9 Analysis of Expenditure by Activities

	Activities Undertaken Directly 2025 £	Grant Funding of Activities 2025 £	Support Costs 2025 £	Total funds 2025 £
Charitable Activities	1,603,564	2,304	732,352	2,338,220
Total 2025	1,603,564	2,304	732,352	2,338,220
	Activities Undertaken Directly 2024 £	Grant Funding of Activities 2024 £	Support Costs 2024 £	Total funds 2024 £
Charitable Activities	1,314,580	3,799	739,663	2,058,042
Total 2024	1,314,580	3,799	739,663	2,058,042

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

9 Analysis of Expenditure by Activities (continued)

Analysis of Grants

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Grants to individual from Trust Funds	-	2,304	2,304
Total 2025	-	2,304	2,304
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Grants to individual from Trust Funds	-	3,799	3,799
Total 2024	-	3,799	3,799

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

9 Analysis of Expenditure by Activities (continued)

Analysis of Direct Costs

	Activities	Total funds
	2025	2025
	£	£
Staff costs	1,178,104	1,178,104
Activities for service users	379,202	379,202
Meal costs	29,267	29,267
Travel and motor expenses	8,821	8,821
Marketing and Promotion	45	45
Legal and Professional fees	3,425	3,425
Other staff related costs	4,700	4,700
Total 2025	1,603,564	1,603,564

	Activities	Total funds
	2024	2024
	£	£
Staff costs	904,201	904,201
Activities for service users	341,634	341,634
Meal costs	27,723	27,723
Travel and motor expenses	10,535	10,535
Legal and Professional fees	25,156	25,156
Other staff related costs	5,331	5,331
Total 2024	1,314,580	1,314,580

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

9 Analysis of Expenditure by Activities (continued)

Analysis of Support Costs

	Activities	Total funds
	2025	2025
Staff costs	150,272	150,272
Depreciation	35,015	35,015
Office costs	89,915	89,915
Premises costs	171,125	171,125
Insurance	13,819	13,819
Training	4,262	4,262
Legal and professional	8,413	8,413
Marketing	473	473
Bad debts	4,874	4,874
Auditor's remuneration	22,800	22,800
Management recharges	231,384	231,384
Total 2025	732,352	732,352

Analysis of Support Costs

	Activities	Total funds
	2024	2024
Staff costs	184,540	184,540
Depreciation	35,197	35,197
Office costs	102,694	102,694
Premises costs	162,568	162,568
Insurance	12,162	12,162
Training	611	611
Legal and professional	3,978	3,978
Marketing	423	423
Bad debts	16,426	16,426
Bank loan interest	24,380	24,380
Auditor's remuneration	21,900	21,900
Management recharges	172,784	172,784
Total 2024	739,663	739,663

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10 Auditor's Remuneration

The auditor's remuneration amounts to an auditor fee of £19,800 (2024: £20,100).

11 Staff Costs

	Group	Group	Company	Company
	2025	2024	2025	2024
	£	£	£	£
Wages and Salaries	1,311,796	1,068,124	1,217,462	996,862
Social Security costs	91,176	76,029	86,743	73,592
Contributions of defined contribution pension schemes	25,595	20,911	24,171	20,287
	<u>1,428,567</u>	<u>1,165,064</u>	<u>1,328,376</u>	<u>1,090,741</u>

The average number of persons employed by the charity during the year was as follows:

	Group	Group	Company	Company
	2025	2024	2025	2024
	No.	No.	No.	No.
Care Staff	16	14	16	14
Project Staff	43	37	43	37
Management and Administration	11	11	11	11
	<u>70</u>	<u>62</u>	<u>70</u>	<u>62</u>

There was one employee who received remuneration in the range of £70,000 to £79,999 in the year (2024: One £60,000-£69,999)

The total of remuneration and benefits (including employer's pension contributions) received by key management personnel during the year was £205,610 (2024: £176,732). Remunerated by key management personnel comprise the senior management team, being the Chief Executive, Head of Finance, Head of Operations and Head of Development. The trustees are considered to be key management personnel but are not remunerated.

During the year, one member staff was made redundant at a cost of £11,608 (2024: None).

12 Trustees' Remuneration and Expenses

During the year, no trustees received any remuneration or other benefits (2024: £Nil).

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

13 Tangible Fixed Assets

Group and Charity

	Freehold Property £	Fixtures and Fittings £	Office Equipment £	Total £
Cost				
At 1 April 2024	775,000	119,304	353,783	1,248,087
Additions	-	14,442	1,479	15,921
As at 31 March 2025	<u>775,000</u>	<u>133,746</u>	<u>355,262</u>	<u>1,264,008</u>
Depreciation				
At 1 April 2024	121,792	66,150	352,936	540,878
Charge for the year	12,200	22,096	719	35,015
Disposals	-	-	-	-
As at 31 March 2025	<u>133,992</u>	<u>88,246</u>	<u>353,655</u>	<u>575,893</u>
Net Book Value				
At 31 March 2025	<u>641,008</u>	<u>45,500</u>	<u>1,607</u>	<u>688,115</u>
At 31 March 2024	<u>653,208</u>	<u>53,154</u>	<u>847</u>	<u>707,209</u>

Included in land and buildings is freehold land at cost of £165,000 (2024: £165,000), which is not depreciated.

14 Fixed Asset Investments

	Investments in Subsidiary Companies £	Investments in Subsidiary Companies £
Group and Charity	Group	Charity
Cost		
At 1 April 2024	-	2
Movement in year	-	-
At 31 March 2025	<u>-</u>	<u>2</u>

**AGE CONCERN BIRMINGHAM
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

14 Fixed Asset Investments (continued)

Subsidiary Undertakings and Participating Interests

The following were subsidiary undertakings or participating interests of the Charity:

	Company Number	Registered Office or Principal place of Business	Principal Activity
Age Concern in Birmingham Trading Limited	02900602	76-78 Boldmere Road, Sutton Coldfield, West Midlands, B73 5TJ	Café

Class of Shares	Holding	Included in Consolidation
Ordinary	100%	Yes

The financial results of the subsidiaries or participating interests for the year were:

Names	Income	Expenditure	Profit/(loss)/ Surplus/(Deficit) for the year
Age Concern in Birmingham Trading Limited	152,118	177,693	(25,575)

At the Balance sheet date, Age Concern in Birmingham Trading Limited had net liabilities of £34,132 (2024: £8,557 net liabilities).

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

15 Stocks

	Group 2025 £	Group 2024 £	Charity 2025 £	Charity 2024 £
Finished goods and goods for resale	4,007	3,454	1,277	936

16 Debtors

	Group 2025 £	Group 2024 £	Company 2025 £	Company 2024 £
Due within one year				
Trade Debtors	88,505	140,209	88,050	139,804
Amounts owed by group undertaking	-	-	68,090	19,344
Amounts owed by participating interest	-	15,637	-	15,637
Other debtors	1,888	9,196	-	7,003
Prepayments and Accrued Income	10,720	11,825	8,832	9,953
	101,113	176,867	164,972	191,741

17 Creditors: Amounts Falling due within one year

	Group 2025 £	Group 2024 £	Company 2025 £	Company 2024 £
Trade Creditors	57,600	36,317	53,213	33,350
Amounts Owed to Other Participating Interests	63,985	-	63,985	-
Other Taxation and Social Security	28,174	6,093	20,813	58
Other Creditors	15,853	3,704	15,853	3,702
Accruals and Deferred Income	142,168	203,364	141,025	202,676
	307,780	249,478	294,889	239,786

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

17 Creditors: Amounts Falling due within one year (continued)

	Group	Company
Deferred Income at 1 April 2024	118,850	118,850
Amounts released from previous year	(118,850)	(118,850)
Amounts added this year	86,063	86,063
Deferred Income at 31 March 2025	<u>86,063</u>	<u>86,063</u>

The deferred income relates to funds to be distributed to third parties under the Neighbourhood Network scheme.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

18 Statement of Funds

Statement of funds - current year

Unrestricted funds

	Balance at 1 April 2024	Income	Expenditur e	Transfer s in/(Out)	Balance at 31 March 2025
	£	£	£	£	£
Designated Funds					
Property Repairs and renewals fund	84,000	-	-	(42,000)	42,000
Rebranding Fund	13,092	-	-	11,908	25,000
Boldmere Development Fund	-	-	-	591,761	591,761
	<u>97,092</u>	<u>-</u>	<u>-</u>	<u>561,669</u>	<u>658,761</u>
General Funds					
General Funds	1,708,084	1,014,765	(806,275)	(561,669)	1,354,905
Subsidiary Funds	(8,557)	152,118	(177,693)	-	(34,132)
	<u>1,699,527</u>	<u>1,166,883</u>	<u>(983,968)</u>	<u>(561,669)</u>	<u>1,320,773</u>
Total Unrestricted Funds	<u>1,796,619</u>	<u>1,166,883</u>	<u>(983,968)</u>	<u>-</u>	<u>1,979,534</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

18 Statement of funds (continued)

Restricted Funds

	Balance at 1 April 2024	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2025
	£	£	£	£	£
Prevention & Communities – Connections	19,408	158,388	(157,745)	-	20,051
Prevention & Communities – Friends First	6,655	134,859	(132,464)	-	9,050
Forward Carers	217,457	555,567	(528,952)	-	244,072
Advice and Information	6,553	26,625	(12,791)	-	20,387
Bromsgrove Legacy	46,955	-	-	-	46,955
Hawkesley Hall	-	3,451	-	-	3,451
Hawkesley Café	20,343	-	(10,172)	-	10,171
Moorfield Hall	1,294	4,475	(2,413)	-	3,356
Community Support	-	4,000	(4,000)	-	-
End of Life Care	41,739	126,350	(126,350)	-	41,739
NNS CCG	76,657	316,890	(303,516)	-	90,031
Trust funds	23,787	2,000	(2,340)	-	23,447
Let's talk fund	879	453	-	-	1,332
Clean Growth grant	6,000	-	(2,000)	-	4,000
Centres for Warmth	-	13,833	(13,833)	-	-
Carbon Reduction	-	10,000	(2,000)	-	8,000
Fairer Futures	-	20,000	-	-	20,000
Mental Health Project	25,000	23,522	(48,522)	-	-
Energy Projects	18,312	45,738	(64,050)	-	-
Household Support Fund	-	120,797	(120,797)	-	-
Total Restricted Funds	511,039	1,566,948	(1,531,945)	-	546,042
Total of Funds	2,307,658	2,733,831	(2,515,913)	-	2,525,576

Transfers to and from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure.

Restricted funds are funding received for specific projects as described below.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

18 Statement of Funds

Statement of funds - Prior year

Unrestricted Funds

	Balance at 1 April 2023	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2024
	£	£	£	£	£
Designated Funds					
Property Repairs and renewals fund	72,000	-	-	12,000	84,000
Rebranding	13,092	-	-	-	13,092
	<u>85,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>97,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years.

General Funds

General Funds	1,511,467	1,091,199	(882,582)	(12,000)	1,708,084
Subsidiary Funds	768	129,472	(138,797)	-	(8,557)
	<u>1,512,235</u>	<u>1,220,671</u>	<u>(1,021,379)</u>	<u>(12,000)</u>	<u>1,699,527</u>
Total Unrestricted Funds	<u>1,597,327</u>	<u>1,220,671</u>	<u>(1,021,379)</u>	<u>-</u>	<u>1,796,619</u>

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NOTES TO THE FINANCIAL STATEMENTS
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18 Statement of Funds (continued)

Restricted Funds - Prior Year

The restricted funds that start with 'BCC' are Birmingham City Council service level agreements.

	Balance at 1 April 2023	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2024
	£	£	£	£	£
BCC - Preventative and Communities Fund	-	84,374	(84,374)	-	-
Prevention & Communities – Connections	-	79,194	(59,786)	-	19,408
Prevention & Communities – Friends First	-	65,000	(58,345)	-	6,655
Forward Carers	176,802	515,837	(475,182)	-	217,457
Advice and Information	-	55,908	(49,355)	-	6,553
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	4,386	-	(4,386)	-	-
Hawkesley Café	30,515	-	(10,172)	-	20,343
Moorfield Hall	7,410	-	(6,116)	-	1,294
Targeted Café's Fund	-	18,675	(18,675)	-	-
End of Life Care	20,775	119,760	(98,796)	-	41,739
NNS CCG	75,264	249,843	(248,450)	-	76,657
Trust funds	23,086	4,500	(3,799)	-	23,787
Let's talk fund	554	325	-	-	879
Clean Growth grant	8,000	-	(2,000)	-	6,000
Mental Health Project	-	50,000	(25,000)	-	25,000
Energy Projects	-	49,336	(31,024)	-	18,312
Total Restricted Funds	393,747	1,292,752	(1,175,460)	-	511,039
Total of Funds	1,991,074	2,513,423	(2,196,839)	-	2,307,658

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NOTES TO THE FINANCIAL STATEMENTS
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18 Statement of funds (continued)

Fund descriptions

Property Repairs and renewals Fund	A fund to support future property repairs and renewal.
Rebranding	A fund to support the future rebranding
Boldmere Development Fund	A fund to support future development of our Boldmere Road premises.
Birmingham City Council - Preventative and Communities Fund	Grants from Birmingham City Council to support day care services and support across four centres within Birmingham.
Prevention and Communities Fund – Connections	A fund to develop a range of activities for our day care and community services.
Prevention and Communities Fund – Friends First	A fund to support the development of befriending and friendship services.
Forward Carers - Carers Hub and Dementia Team	Support to carers via the Birmingham Carers Hub and funded through a partnership with Forward Carers.
Advice and information	Additional funds to support the development of our advice and information services.
Bromsgrove Legacy	A fund to support services to older adults within the Bromsgrove area.
The Eveson Trust	Support for an advice and information service for older adults and others in need.
Hawkesley Hall	Grants to support activities at Hawkesley Community Centre
Hawkesley Café	Funds to set up and run the new Hawkesley Café within the Hawkesley Hall Community centre.
Moorfield Hall	Grants to support activities at the Moorfield Community Centre
Community Support	A fund to support the development of community groups using our cafes.
End of Life Care	Funds to support end of life services.
NNS CCG	A Neighbourhood Network Scheme to develop and support community assets and activities in the Sutton Coldfield area.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

18 Statement of funds (continued)

Fund descriptions (continued)

Trust funds	Funds to support individuals with emergency needs or hardship.
Let's Talk Fund	Fund set up in memory of the late Margaret Birkett.
Clean Growth Fund	A grant to install energy efficient lighting in our Boldmere Road premises
Centres for Warmth	A fund to provide home energy efficiency advice and support.
Fairer Futures	A fund to provide small local grants to improve health and well-being within local communities
Carbon Reduction	A grant to support carbon reduction measures in the Boldmere Road premises
Mental Health Project	Fund to support older adults who are isolated and not engaging with community or other services
Energy Projects	Grants to deliver a community-based fuel poverty advice and advocacy service.
Household Support Fund	A fund to directly support vulnerable households meet daily needs

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NOTES TO THE FINANCIAL STATEMENTS
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19 Analysis of Net Assets between Funds

Analysis of Net Assets between Funds - Current year

	Restricted Funds	Unrestricted Funds	Total Funds
	2025	2025	2025
	£	£	£
Tangible Fixed Assets	-	688,115	688,115
Fixed Asset Investments	-	-	-
Current Assets	546,042	1,599,199	2,145,241
Creditors due within one year	-	(307,780)	(307,780)
Creditors due in more than one year	-	-	-
Total	546,042	1,979,534	2,525,576

Analysis of Net Assets between Funds - Prior year

	Restricted Funds	Unrestricted Funds	Total Funds
	2024	2024	2024
	£	£	£
Tangible Fixed Assets	-	707,209	707,209
Fixed Asset Investments	-	-	-
Current Assets	511,039	1,338,888	1,854,290
Creditors due within one year	-	(249,478)	(253,841)
Creditors due in more than one year	-	-	-
Total	511,039	1,796,619	2,307,658

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

20 Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities.

	Group 2025 £	Group 2024 £
Net income for the period (as per Statement of financial Activities)	217,918	316,584
Adjustments for:		
Depreciation Charges	35,015	35,197
Dividends, Interest, and rents from Investments	(88,714)	(79,576)
(Increase) / decrease in Stocks	(553)	(1,786)
(Increase) / decrease in debtors	75,754	44,645
(Decrease) / increase in creditors	58,302	36,597
Net Cash Provided by/ (Used in) Operating Activities	297,722	351,661

21 Analysis of Cash and Cash Equivalents

	2025 £	2024 £
Cash at Bank and In Hand	2,040,121	1,669,606
Total cash and cash equivalents	2,040,121	1,669,606

22 Analysis of changes Net Debt

	At 1 April 2024 £	Cash Flows £	Other Changes £	At 31 March 2025 £
Cash at bank and in hand	1,669,606	370,515	-	2,040,121
Debt due within one year	-	-	-	-
Debt due after one year	-	-	-	-
	1,669,606	370,515	-	2,040,121

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

23 Pension Commitments

The Group is a participating employer in defined contribution schemes.

The assets of the scheme are held separately from those of the company in an independently administered Funds.

The pension cost charge represents contributions payable by the Group to those funds and amounted to £25,595 (2024: £20,911).

Contributions totalling £5,567 (2024: £4,046) were payable to the fund at the balance sheet date and are included in creditors.

24 Operating Lease commitments

At 31 March 2025, the Group and the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	Group	Group	Charity	Charity
	2025	2024	2025	2024
Amounts payable:				
Not later than 1 year	3,890	3,890	3,890	3,890
Later than 1 year and not later than 5 years	15,560	15,560	15,560	15,560
Later than 5 years	31,120	35,010	31,120	35,010
	50,570	54,460	50,570	54,460

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

25 Related Party Transactions

During the year, the charity traded with Age Concern in Birmingham Trading Limited, the wholly owned subsidiary. Income of £NIL (2024: £422) was received as a gift aid donation. At the year-end there was a balance due to the charity of £68,090 (2024: £19,344).

Jubilee Citizens UK is a charitable company with the same trustees as Age Concern Birmingham, and with a trading subsidiary Jubilee Citizens Enterprise CIC. Under the provisions of SORP 2019 (FRS 102) the entities do not meet the formal criteria of control and therefore for statutory reporting purposes are not treated as group but for strategic and management purposes the two entities form part of the same group.

During the year sales of £128,675 (2024: £127,894) were made by the charity to Jubilee Citizens UK. Purchases of £32,537 (2024: £7,287) were made by the charity from Jubilee Citizens UK. Age Concern Birmingham provides use of its premises and the management and support functions for Jubilee Citizens UK. A management charge of £91,000 (2024: £80,000) was made from the charity to Jubilee Citizens UK in this respect. At the year-end, a balance of £63,985 was due to Jubilee Citizens UK (2024: £15,637 due from).

Age Connects West Midlands

England & Wales - Charity number 518610

Accounts

Registered number: 02104152
Charity number: 518610

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2024

Trustees	Dr P M Kevern - (Chair) Mr K Walsh – (Treasurer) Mr M Malpas Dr J Chauhan Ms S Mistry Mrs R Campbell
Company registered number	02104152
Charity registered number	518610
Registered Office	76-78 Boldmere Road Sutton Coldfield B73 5TJ
Company secretary	R Bews
Chief executive Officer	Rebecca Bews – CEO
Independent auditor	Cooper Parry Group Limited Statutory Auditor Two Chamberlain Square Birmingham B3 3AX
Bankers	Unity Trust Bank Plc Four Brindley Place Birmingham B1 2JB

CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

CEO Annual Report Statement

Our Mission:

To enrich the lives of older people and others in need through a range of services we offer.

Our Vision:

To make a positive difference, adding value to people's lives by offering services to promote wellbeing and independence.

Our Values:

- Everyone Counts
- Caring
- Promote Wellbeing
- Work in partnership
- Innovative

In 2023, the rising cost of living caused financial concerns throughout the UK, but it was particularly worrying for many older adults and others in need, with the cost of living hitting the highest level in decades. We received a greater number of people turning to us more than ever for support, i.e. financial support, fuel poverty, isolation, mobility barriers and for someone to talk with.

Last year despite the financial and economic challenges, we increased our advice, information and energy service offer and focused more on befriending and the development of friendship groups across the city.

Throughout the year, our leadership team gave ever increased focus to engaging with and listening to colleagues, to make our charity a place where everyone feels they belong. We have introduced new management structures for improved communication and increased development opportunities for internal progression.

I thank all our staff, volunteers, clients and supporters for their ongoing dedication, hard work and commitment to Age Concern Birmingham.

Becky Bews
CEO

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 March 2024. The Annual report serves the purposes of both a trustees' report and a directors' report under company law. The trustees confirm that the Annual report and the financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102).

Since the group and the parent charitable company qualify as small under section 383 of the Companies Act 2006, the group strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The parent charitable company is limited by guarantee.

Objectives and Activities

Activities for achieving objectives

The charity's main aims are to provide and promote services and support for older people, their carers and those in need living within the City of Birmingham and other areas of the country.

In delivering activities to fulfil these aims the trustees consider the Charity Commission guidance on public benefit. Providing the clients fall within the beneficiary groups identified in our memorandum and articles of association there is no restriction on who may benefit.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Achievements and Performance

Our Services

Day Care Centres and Connections Activities

We deliver day care support services across Birmingham to older vulnerable adults, who may experience dementia and long-term health conditions that impact on their independence and ability to access unsupported community facilities.

Our day care supports both respite to carers and stimulating activities in a safe familiar environment to citizens, supporting wellbeing, independence and the delay in higher levels of care and support.

We offer the service at five venues, two of these venues open five days a week, and the other three open one or two days a week. Day care at home can also be offered on an assessed needs basis.

At several of the centres we have worked with sheltered housing scheme managers and care providers to offer healthy fresh meals to citizens who do not attend day care through a lunch club or within their own accommodation.

Throughout the year, we have:

- Supported over 265 citizens and carers
- Approximately 13,000 sessions
- Over 8000 meals served within our lunch club.
- Our service are consistently rated as Green by BCC commissioners (highest rating).

The development of our Connections Services in October 2023, funded by Birmingham City Council has allowed us to develop and deliver improved quality and variety of activities both within our day care centres and across new community venues in Birmingham.

The Carers Hub and Dementia Team Service

We continue to deliver quality support services to carers via the Birmingham Carers Hub and the Birmingham Carers Dementia Hub in partnership with Forward Carers, who are the contract holders with Birmingham City Council.

The services offer a range of support to carers including statutory carer's assessment, reviews and wellbeing payments and more recently group activities in partnership with Age UK Birmingham.

The team offer support to carers of all ages through telephone, face-to-face, home visits and at outreach venues across the Birmingham.

This service is offered 6 days a week, including a late evening service on a Wednesday.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The Carers Hub and Dementia Team Service (continued)

The Team:

- Support, signpost and refer to a wide range of additional services and partners both within the consortium and externally.
- Complete Statutory Carers Assessment
- Carer Reviews
- Carer Wellbeing Checks
- Carers Discount and ID Card
- Welfare Benefit Checks

Within the year the Carers Hub and Dementia Team:

- Completed 1,059 carer registrations
- Completed 1,162 statutory carer assessments
- Completed 528 carer reviews
- Completed 405 carer benefit checks*
- Completed 666 carer wellbeing payments

Sutton Coldfield Neighbourhood Network Scheme (NNS)

Age Concern Birmingham are the lead for the Sutton Coldfield NNS working in partnership with Compass Support.

NNS is funded by Birmingham City Council and works closely with adult social care, social workers and other agencies to support older people and adults with additional needs. NNS's purpose is to develop and support a network of community groups and organisations, known as assets, to provide local prevention activities that:

- Reduce social isolation
- Promote healthy lifestyles
- Maximise income of citizens
- Support independent living
- Help carers to feel supported
- Support citizens to have a better experience of the social care system.

Over the last 12 months, our NNS team have identified gaps for services and supported many organisations across Sutton Coldfield administering micro and small grants to:

- Build the community offer across Sutton Coldfield and/or
- Makes activities more accessible.
- Develop the skills and capacity of community assets.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Connected Palliative Care

Age Concern Birmingham are contracted to deliver Palliative Care support by Sandwell and West Birmingham NHS Trust as a partner for their overall palliative and end of life care services.

Within the partnership, we offer welfare support and a domestic support service.

Within the year, our service received:

- **169** welfare right referrals
- **19** domestic referrals

We supported the following application through our service:

- **67** attendance allowance applications
- **30** personal independence payment applications
- **5** carers allowance applications
- **23** blue badge applications
- Applied **42** MacMillan grants
- **2** Council Tax Reductions
- **1** New Style ESA

Household Support Fund

The Household Support Fund (HHSF), provided by the Department for Work and Pensions, is a fixed amount of money available to the Local Authority to be used to support those households in most need, with essentials such as food, energy and essential goods and supplies including water.

As part of a wider partnership, led by Birmingham Voluntary Service Councils (BVSC), Age Concern Birmingham has been the lead contract holder for the administration of the HHSF 1, 2, 3, 4 and currently 5 across Sutton Coldfield and Perry Barr, in partnership with Our Place Support and Spurgeon's, supporting 1000's of individuals and families to access grants.

This partnership is an example of the benefits of partnership working and how it can influence positively on our community.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Advice and information Service (A&I)

Our A&I services continue to be in demand due to the challenges across our communities both for the cost of living and increased support needs through ageing. Within the year, we received funding from the Eveson Trust (ended July 2023) and new two-year funding (started February 2023) through Sutton Coldfield Charitable Trust for increased A&I staffing. Baron Davenport and the William Dudley Trust also supported our volunteer A&I offer through small grants.

In February 2023, we joined the North Birmingham Community Action Partnership to support vulnerable people who are impacted by the cost of living, offering support, including energy advice as a partnership across North Birmingham, with Witton Lodge Community Association who are the lead partners.

In August 2023, we joined the Local Energy Advice Demonstrator (LEAD) again in partnership with Witton Lodge Community Association, on behalf of Birmingham Voluntary Services to deliver energy advice as a partnership across areas of Birmingham.

Food Aid and Warmer Spaces

We have received funding through Birmingham City Council to provide warm spaces and meal vouchers for our café hub in providing hot meals to those in need. Our warm spaces are advertised across Birmingham and our meal vouchers were distributed across the community to those offering services to vulnerable people in order to ensure wide distribution of our hot meal service.

Befriending and new Friendship Services

Our befriending and friendship services increased within the year from October 2023 due to a successful grant from Birmingham City Council for a project we lead on in partnership with Age UK Birmingham.

This has allowed us to offer a city wide service based on creating opportunities for the development of natural friendships through friendship groups and activities.

We also continue to offer our Volunteer Befriending Service within South Birmingham as telephone and face to face befriending via the Integrated Care System.

Demand for our befriending support remains high and volunteer recruitment is continuous throughout the year to meet the demand for the service.

Volunteering Opportunities

We have over 100 volunteers offering their time across Age Concern Birmingham to support our service offer.

Volunteering is an opportunity to give back, meet new people and learn new skills while making a difference to those in need. A number of our volunteers have taken on paid roles within the charity as opportunities have come up; others have developed skills that have led them into employment with other organisations.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Commercial Services

Charity Shop

Our charity shop is a social thriving hub and a friendly place to grab a bargain. Volunteers support our charity shop offer, additional to our paid staff who sort and price our donations and manage the shop on a day-to-day basis.

We receive an offer of donations from our regular supporters and new supporters.

Our shop has a fabulous reputation for quality, good prices and our friendly atmosphere.

Communittea Cafes

Our Communittea Café hubs located in Boldmere and Kings Norton offer a friendly place to meet, sit and relax or work. We strive to deliver low cost, good quality food and drinks in a unique friendly atmosphere.

Our hub spaces within the cafes offer a range of asset-based activities, sessions and groups that are continually being developed and offered free of charge via volunteers or funded organisations.

We continue to work with Fareshare in order to access quality supermarket surplus, which we use to offer quality food at low prices via our specials menu, as well as being distributed to some of our day care centres and offered to the community.

Moorfield Hall

Moorfield Hall is a 25-year asset transfer owned by Birmingham City Council. The Hall is a community hub, which can be hired by the community.

From the hall Age Concern Birmingham offer Day Care services, lunch club, activities, support drop-in sessions for advice and information, carers support and an evening social group.

Hawkesley Community Centre

Hawkesley Community Centre is a thriving hub with a range of activities and sessions being offered, both internally and externally both through our room space, large hall and our community café hub.

Birmingham Youth Services operate from the centre, offering youth clubs and provisions for young people in the area. Other activities include, a range of fitness groups, baby groups, faith groups, art classes and a gardening group, as well as being the base for the regular community litter pick.

Our Communittea Too Café Hub space offers free Drop-in Advice Sessions and a range of asset based social groups.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Partnership Scheme

Later Life Planning

Age Concern Birmingham partner with Wills Made Clear Ltd, an independent family run service, providing a quality, personalised local Birmingham offer of services for Wills, free Will Reviews, Powers of Attorney, Trusts, Equity Release and more.

As Wills Made Clear work very closely with the charity, they also refer people to our services who may be in financial hardship, have caring needs or generally need other support that we may be able to offer.

The charity receives a donation based on the services offered via Wills Made Clear.

Stannah

Age Concern Birmingham has a long-term partnership with Stannah Stairlifts, which has been in place for over 10 years.

Our Boldmere building in Sutton Coldfield is a demonstration centre for Stannah, where customers can come in to either try the stairlift, via Stannah or direct through ourselves.

Customers receive a discount when going via the charity.

Age Concern Birmingham receive a donation from Stannah on purchases.

Careline365

Age Concern Birmingham is a partner with Careline 365 (previously Lifeline 24). Personal alarms provided by Careline 365 provide that extra layer of security that helps provide peace of mind and independence.

Customers receive a discount when going via the charity.

Age Concern Birmingham receive a donation from Careline 365 with purchases.

Weekly Lottery

Age Concern Birmingham is a partner of Wolves Football Club who raise money through a weekly club lottery know as Midland Sporting Association Ltd. They run the draw and are registered with the Gambling Commission and members of The Lotteries Council.

33 prizes are given away every Monday with a jackpot prize of £1000.

65p of every £1 received for an Age Concern Birmingham partnership ticket is given directly to Age Concern Birmingham.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Our Quality Standards

ISO 9001 & ISO 14001

Our onsite assessment took place in 2023 where we successfully retained our accreditation.

Investors in People

Our assessment took place in November 2022 with a review in 2023 where we retained our Investors in People Silver accreditation.

The areas covered in Investors in People are:

- Leading and inspiring people
- Living the organisations values and behaviours
- Empowering and involving people
- Managing performance
- Recognising and rewarding high performance
- Structuring work
- Building capacity
- Delivering continuous improvement
- Creating a sustainable success

Birmingham Business Charter for Social Responsibility (BBCSR)

BBCSR was successfully reviewed in 2023.

The NHS Data Security Protection Toolkit

The NHS self-assessment online database was completed with success and submitted to demonstrate adhering to the data security and protection requirements that the NHS require, where we have partnership projects with the NHS and collect, handle and store client or patient information.

Disability Confident

We continue to be certified as a Disability Confident Committed employer, a scheme that shows we are disability aware and inclusive as an employer.

Thrive at Work

We hold the foundation level accreditation for this quality mark, since February 2024.

Carer Friendly Employer

We hold accreditation for this quality mark from Forward Carers, since February 2024.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Financial Review

During the financial year ended 31 March 2024 the total fund balances increased from £1,991,074 to £2,307,658. Total restricted income increased to £1,292,752 (2023: £1,065,461). Restricted expenditure was £1,175,460 (2023: £1,022,400). The restricted reserve increased to £511,039 (2023: £393,747). The general unrestricted reserve increased to £1,796,619 (2023: £1,597,327).

Significant effort has been made to reviewing and controlling expenditure as well as taking steps to increase revenue streams in order to begin to rebuild the charity's funds.

Risk management

The organisational risk register is reviewed by the Business Committee bi-annually to monitor risks to which the charity is exposed. The Business Committee instruct action to mitigate any such risk and will, if required, convene extraordinary meetings to monitor and instruct on urgent high risk areas. The Business Committee reports on the risk register and actions to mitigate risk to the Board of trustees. Significant and increasing external risks to funding have led to the development of a risk management strategic plan which will allow for the diversification of funding and activities where appropriate. Internal control risks are minimised by the implementation of procedures for authorisation for all transactions and projects.

Reserves policy

There is a reserves policy agreed by the trustees. The Business Committee, on behalf of the Board of trustees, conducts an annual review of the level of unrestricted reserves and the level of reserves in the designated funds, by considering risks associated with the various sources of income, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- To allow time for the re-organisation in the event of a downturn in income.
- To protect the ongoing work programmes.
- To allow the charity to meet its objectives.
- To allow the charity to develop.

At the year end the total funds balance was £2,307,658; of this £511,039 was restricted to be used in the future. £1,796,619 was unrestricted; however, of this amount £97,092 is designated for specific purposes.

The target for the unrestricted level of reserves is estimated at the equivalent of six months of the general expenditure budget. The unrestricted free reserves of £992,318 (Unrestricted reserves £1,796,619 less fixed assets £707,209; less designated funds £97,092) represents more than six month's general expenditure budget.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Plans for Future Periods

As a local independent charity, we remain light on our feet adapting to the changing needs of older adults and others in need. We discuss our plans below:

Day Care Centres

Our Day Care continues to be in demand across the city and is an area of great need, which is growing with our ageing population and the need for safe quality affordable day care.

In October 2023, we started to develop an additional offer to our day care and community activities by creating an activity team "Connections" funded by Birmingham City Council. Connections offers activities both within our day care centres and within other community settings.

The Carers Hub and Dementia Team Service

Our Carers Hub and Dementia Carers Hub contract continues as a new award in 2022 in partnership with Forward Carers the contract holder.

We have in the last 12 months significantly improved our statutory carer's assessment processes and services in general. This is ongoing with focused work on the carer's experience. We have introduced new staff training, assessment management sign offs and staff quality audits.

We are never complacent and focus on increasing the overall quality and experience of our carers through our service offer, through ongoing staff training and development.

Our new Dementia Carer activity offer and groups in partnership with Age UK Birmingham continues to grow and develop across the city.

Neighbourhood Network Schemes

Age Concern Birmingham, as lead organisation in partnership with Compass Support were successful with a new 5-year NNS contract with Birmingham City Council in April 2022 for Sutton Coldfield.

Over the next 12 months, the NNS service will work towards the aims of the project's strategic plan, with a focus on increasing community capacity of groups and activities across Sutton Coldfield, reducing isolation and supporting the work of the local area in reducing falls.

We will run new show case events, including a volunteers and accessible sports event.

We aim to reach new groups and assets across Sutton Coldfield to support their offer both through our grants programme and expertise.

We will increase the NNS marketing and social media to ensure awareness is raised further for the NNS offer.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Plans for Future Periods (continued)

Advice and Information Service

We continue to have high demand for our A&I services and through the support of additional funding we have increased our team and over the 12 months aim to reduce our support waiting times and reach those in crisis as early as possible.

Due to the challenges of rising fuel costs, we have and continue to upskill our team in offering specialist support within this area as part of our overall A&I offer and partnership we have with North Birmingham Community Action and the Local Energy Advice Demonstrator (LEAD) in delivering energy advice as a partnership across areas of Birmingham.

The Household Support Fund (HHSF)

The Household Support Fund (HHSF), provided by the Department for Work and Pensions, is a fixed amount of money available to the Local Authority to be used to support those households in most need, with essentials such as food, energy and essential goods and supplies including water.

As part of a wider partnership, led by Birmingham Voluntary Service Council's (BVSC), Age Concern Birmingham is the lead contract holder for the administration of the HHSF 4 across Sutton Coldfield and Perry Barr, in partnership with Our Place Support and Spurgeons, we aim to support 1000's of individuals and families to access the grant as a partnership.

We continue to have high demand for our A&I services and through the support of additional funding we have increased our team and over the 12 months aim to reduce our support waiting times and reach those in crisis as early as possible.

Food Aid and Warmer Spaces

We will continue to work in partnership with Birmingham City Council to provide warm spaces and hot meals to those in need. Our warm spaces and meals will continue to be advertised across Birmingham where available.

Befriending / Friendship Services

Our befriending services have developed over the past 12 months with a focus on the development of natural friendships and friendship groups.

In October 2023, we began a citywide Friendship project in partnership with Age UK Birmingham, led by Age Concern Birmingham, funded by Birmingham City Council.

The project has a three-year development plan, inclusive of the development of a citywide befriending forum.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Plans for Future Periods (continued)

Birmingham and Solihull Mental Health Foundation Trust - Mental Health Peer Support Pilot

In October 2023, we started a 12-month pilot supporting older adults through the Community Transformation fund. The pilot is open to all areas, but in terms of focus areas, to get the best use of resources, the targeted focus is on two pre-agreed locations in Sutton Coldfield; as it has the highest number of older adults across the city and Castle Bromwich for Solihull, as it has an above average age for over 65's.

It had been identified, through experience of clinical teams and partners as well as scoping work, that there is a cohort of older adults who are isolated and not engaging with community or other services in support of their social, physical or wellbeing needs. There are many reasons for this situation that range from motivation, confidence, physical barriers, mobility, transport, finances or fear, anxiety, low mood or apathy.

This pilot will run a series of support interventions and initiatives to tackle some of these identified issues and find solutions and opportunities to address many of them, reporting findings through agreed outcomes throughout the year and within an end of year report.

Boldmere Charity Shop

Our charity shop is a thriving hub with many people popping in for a chat, as a friendly place of welcome. We aim to continue to develop the charity shop to support the work of the charity in increased seasonal stock rotation and sales through our dedicated staff team and volunteers.

We aim to introduce additional fund raising, for example, draws, raffles and fundraisers i.e. fashion shows.

The shop has great local community support, with a regular supply of donations.

Our exciting window displays will continue, as they are a topic of great interest and discussion.

Moorfield Hall Community Centre

To continue with the ongoing promotion of the community centre and build upon the available room hire opportunities and to develop and increase the number of community partnerships to meet the needs of the local communities.

We aim to submit a funding application to have the resource to invest in community and centre development.

Hawkesley Community Centre & Communita Cafe

We strive to increase our offer at the centre through external room hire, development of the volunteer led café groups, drop in advice and activities.

Our Communita café is open 4 days a week and we look to increase our footfall through promotion and additional opening hours.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Plans for Future Periods (continued)

Boldmere Communita – Cafe and Activity Hub

Communita is a hive of activity, being a meeting space for many, with an opportunity to purchase quality food and drinks at low prices. We continue to build on our quality offers with new groups continually being developed, with a focus on introducing support sessions through social workers, police drop ins, increased carers support, digital support and A&I appointments.

New developments will be implemented, for example, monthly afternoon teas, later opening hours one day a week and revised menus.

Later Life Planning and our Partnership Scheme

We have a number of trusted partnership services to support our overall offer across communities.

We will continue to build on existing partnerships and develop new partnerships in response to demand and areas of identified need.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Structure, Governance and Management

Constitution

Age Concern Birmingham is registered as a charitable company limited by guarantee and was set up by a Trust deed.

The organisation is a charitable company limited by guarantee, incorporated 26 February 1987 as amended by special resolutions dated 30 June 1988, 19 March 1998, 6 September 2000, 16 October 2002, 14 September 2004, 21 September 2006, 27 February 2008, September 2009, and April 2012. The company was established under a Memorandum of Association which established the objects and the powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The trustees are committed to striving to comply with the principles of good governance, the voluntary code of governance and good practice for the sector. Whilst the code is not mandatory it is our intention to comply with all things contained within it as the Code is consistent with our organisation. It is our intention to ensure quality across the entire organisation.

Method of appointment or election of trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles of Association, the members of the Board are elected to serve for a period of three years. After which they must be re-elected at the next general meeting. A rotation system is used to ensure that members are being re-elected in different years from each other. The trustees service during the year is shown on page 1.

There is no private benefit arising to trustees other than the satisfaction of being involved and making a contribution towards the well-being of those we seek to serve.

Prospective trustees are recruited initially in an observer capacity and, after receiving an information pack, attend at least two board meetings to familiarise themselves with the working of the organisation before committing themselves and before being elected to the board.

During the period in which they are 'observing,' trustees are given a full induction to the organisation. As part of this they are introduced to a Code of Conduct based on the 'Seven Principles of Public Life' and the good governance papers. They are made aware of the Mission and Vision Statements and the current business plan of the organisation and their expected role and responsibilities in relation to this and to the requirements of the Charity Commission process.

Trustees:

- Are offered annual finance awareness training, equality, and diversity training and also inclusion on any other courses being held for staff that may be of general interest to them, such as Dementia Awareness.
- Are invited and encouraged to make visits to wellbeing centres and other Age Concern Birmingham office locations to familiarise themselves on an ongoing basis with the organisation's projects and staff.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Structure, Governance and Management (continued)

Method of appointment or election of trustees (continued)

- Are encouraged to take responsibilities as chairs of sub-groups in order to contribute their expertise and learn more about a particular side of the organisation.
- Hold additional responsibilities in relation to the policies and procedures of the organisation.

Organisational structure and decision-making policies

The Senior Management team of four is charged by the board of trustees with the delegated responsibility of running the organisation in accordance with the strategic direction of the priorities of Age Concern Birmingham that are reviewed on a regular basis.

Policies adopted for the induction and training of trustees

The board of trustees currently consists of six members who meet quarterly. Within those six are the Chair and the Treasurer.

There is one sub – committee reporting directly to the quarterly Board meetings, and it is chaired by a trustee:

- Finance and Business committee including risk management, strategy, quality management including environment.

Induction and training of staff

New staff receive induction and core training to enable them to learn the work of the charity. Ongoing training is provided through the annual appraisal system according to the needs of the organisation and the member of staff.

Networks

We work in partnership with many organisations both formally and informally. We believe in positive partnership working to ensure quality streamlined value for money services are offered and are in discussions with a number of organisations in order to develop opportunities and services for the future.

Related party relationships

The Chair, Treasurer and CEO are also directors of the trading company (Age Concern in Birmingham Trading Ltd); however, we are maintaining segregation between the charity and the trading company as far as possible in line with best practice. The Communita Café is accounted for within the trading company.

The trustees are also trustees, directors and members of Jubilee Citizens UK and the directors of Jubilee Citizens Enterprises CIC.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Trustees' Responsibilities Statement

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

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the statement of affairs of the group and the charity and of their incoming resources and application of resources, including their income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP (FRS 102).
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards (FRS 102) 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 operation.

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

Disclosure of information to auditor

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 auditor is unaware, and
- That the 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 auditor is aware of that information.

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

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

Dr PM Kevern
Chair of Trustees
Date


19.9.24.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN BIRMINGHAM

Opinion

We have audited the financial statements of Age Concern Birmingham ("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 and charity only balance sheet, the 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 charitable company's affairs as at 31 March 2024 and of the group's incoming 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 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 the parent charitable company in accordance with the ethical requirements 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 related 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 group and parent charitable company's ability to continue as a going concern for a period of at least 12 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 Trustees 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Other information (continued)

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 group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatement in the Trustees' report.

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

- adequate and proper accounting records have not been kept by the group or parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the group or parent charitable company 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 Statement of Trustees' responsibilities, the Trustees (who are also the directors of the charitable company 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 directors 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 group's and the parent 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 group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Companies Act 2006 and report in accordance with this Act. 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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below:

Our assessment focussed on key laws and regulations the group and parent charitable company has to comply with and areas of the financial statements we assessed as being more susceptible to misstatement. These key laws and regulations included but were not limited to compliance with the Companies Act 2006, Charities Act 2011, taxation legislation, data protection, anti-bribery and employment legislation.

We are not responsible for preventing irregularities. Our approach to detecting irregularities included, but was not limited to, the following:

- obtaining an understanding of the legal and regulatory framework applicable to the group and parent charitable company and how the group and parent charitable company are complying with that framework, including agreement of financial statement disclosures to underlying documentation and other evidence.
- obtaining an understanding of the group and parent charitable company's control environment and how the group and parent charitable company have applied relevant control procedures, through discussions with Trustees and other management and by performing walkthrough testing over key areas.
- obtaining an understanding of the group and parent charitable company's risk assessment process, including the risk of fraud.
- reviewing meeting minutes of those charged with governance throughout the year; and
- performing audit testing to address the risk of management override of controls, including testing journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Whilst considering how our audit work addressed the detection of irregularities, we also considered the likelihood of detection based on our approach. Irregularities arising from fraud are inherently more difficult to detect than those arising from error.

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Auditor's responsibilities for the audit of the financial statements (continued)

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: <https://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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charitable Company'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 charitable company and the charitable company's members, for our audit work, for this report, or for the opinions we have formed.



Glen Bott FCA
Senior Statutory Auditor
for and on behalf of:

COOPER PARRY GROUP LIMITED
Statutory Auditor
Cubo Birmingham
Two Chamberlain Square
Birmingham
B3 3AX

Date: 4 October 2024

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted funds 2024 £	Restricted Funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and Legacies	3	260,478	273,398	533,876	652,198
Charitable Activities	4	281,710	1,019,354	1,301,064	1,029,931
Other Trading Activities	5	598,907	-	598,907	456,469
Investments	6	79,576	-	79,576	39,695
Total Income		1,220,671	1,292,752	2,513,423	2,178,293
Expenditure on:					
Raising Funds	7	138,797	-	138,797	108,457
Charitable Activities	8 - 11	882,582	1,175,460	2,058,042	1,751,487
Total Expenditure		1,021,379	1,175,460	2,196,839	1,859,944
Net Movement in Funds		199,292	117,292	316,584	318,349
Reconciliation of Funds:					
Total Funds Brought Forward		1,597,327	393,747	1,991,074	1,672,725
Net movement in funds		199,292	117,292	316,584	318,369
Total Funds Carried Forward		1,796,619	511,039	2,307,658	1,991,074

The Consolidated statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 29 to 58 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2024
Registered number: 02104152

	Note	2024 £	2023 £
Fixed Assets			
Tangible Assets	13	707,209	714,517
Investments	14	-	-
		<u>707,209</u>	<u>714,517</u>
Current Assets			
Stocks	15	3,454	1,668
Debtors	16	176,867	221,512
Cash at Bank and in Hand		1,669,606	1,712,722
		<u>1,849,927</u>	<u>1,935,902</u>
Creditors: amounts falling due in less than one year	17	(249,478)	(212,881)
		<u>1,600,449</u>	<u>1,723,021</u>
Net Current Assets		<u>1,600,449</u>	<u>1,723,021</u>
Total Assets less Current Liabilities		<u>2,307,658</u>	<u>2,437,538</u>
Creditors: amounts falling due in after more than one year	18	-	(446,464)
Net Assets		<u><u>2,307,658</u></u>	<u><u>1,991,074</u></u>
Charity Funds			
Unrestricted Funds	19	1,796,619	1,597,327
Restricted funds	19	<u>511,039</u>	<u>393,747</u>
Total Funds		<u><u>2,307,658</u></u>	<u><u>1,991,074</u></u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)


CONSOLIDATED BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2024
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:

Dr P M Kevern
Chair of Trustees
Date:


19.9.24

The notes on pages 29 to 58 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2024
Registered number: 02104152

	Note	2024 £	2023 £
Fixed Assets			
Tangible Assets	13	707,209	714,517
Investments	14	2	2
		707,211	714,519
Current Assets			
Stock	15	936	613
Debtors	16	191,741	222,951
Cash at Bank and in Hand		1,656,113	1,699,256
		1,848,790	1,922,820
Creditors: amounts falling due in less than one year	17	(239,786)	(200,569)
		1,609,004	1,722,251
Net Current Assets		1,609,004	1,722,251
Total Assets less Current Liabilities		2,316,215	2,436,770
Creditors: amounts falling due in after more than one year	18	-	(446,464)
Net Assets		2,316,215	1,990,306
Charity Funds			
Restricted funds	19	511,039	393,747
Designated Funds	19	97,092	85,092
General Funds	19	1,708,084	1,511,467
Unrestricted Funds	19	1,805,176	1,596,559
		2,316,215	1,990,306
Total Funds		2,316,215	1,990,306

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)


CHARITY BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2024
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:

Dr P M Kevern
Chair of Trustees
Date


19.9.24

The notes on pages 29 to 58 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	2024	2023
	£	£
Cash Flows from Operating Activities		
Net cash generated by/ (used in) operating activities (Note 21)	351,661	493,754
Cash Flows from Investing Activities		
Interest and rents from investments	79,576	39,695
Purchase of tangible fixed assets	(27,889)	(17,913)
Net Cash Provided by Investing Activities	<u>51,687</u>	<u>21,782</u>
Cash Flows from Financing Activities		
Repayments of borrowing	(446,464)	(14,315)
Net Cash Used in Financing Activities	<u>(446,464)</u>	<u>(14,315)</u>
Change in cash and cash equivalents in the year	<u>(43,116)</u>	<u>501,221</u>
Cash and cash equivalents at the beginning of the year	1,712,722	1,211,501
Cash and Cash Equivalents at the end of the year	<u><u>1,669,606</u></u>	<u><u>1,712,722</u></u>

The notes on pages 29 to 58 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1 General information

Age Concern Birmingham is a charitable company limited by guarantee and registered in England and Wales. It operates from its principal address to 76-78 Boldmere Road, Sutton Coldfield B73 5TJ. Its principal activity is the provision of services and support to older people and carers.

2 Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Concern 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.

The Consolidated statement of financial activities (SOFA) and Consolidated balance sheet consolidate the financial statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line-by-line basis.

The Charity has taken advantage of the exemption allowed under section 408 of the Companies Act 2006 and has not presented its own Statement of financial activities in these financial statements.

2.2 Company status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. 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.

2.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Group and which have not been designated for other purposes.

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.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

2 Accounting policies (continued)

2.3 Fund accounting (continued)

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Group for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Consolidated statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. 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.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

2 Accounting policies (continued)

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Group to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Group's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Group; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more 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 recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

2 Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

Depreciation is provided on the following basis:

Freehold property	-	2% per annum on a straight-line basis
Freehold land	-	no depreciation
Fixtures and fittings	-	20% per annum on a straight-line basis
Office equipment	-	20% per annum on a straight-line basis
Assets under construction	-	no depreciation

2.8 Investments

Investments in subsidiaries are valued at cost less provision for impairment.

2.9 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.10 Debtors

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

2.11 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 amounts 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 is recognised in the Consolidated statement of financial activities as a finance cost.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

2 Accounting policies (continued)

2.12 Financial instruments

The Group 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.

2.13 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

3 Income from Donations and Legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Donations	3,806	4,960	8,766
Legacies	63,727	-	63,727
Grants	192,945	268,438	461,383
Total	260,478	273,398	533,876

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations	9,782	3,918	13,700
Legacies	34,788	-	34,788
Grants	291,420	312,290	603,710
Total	335,990	316,208	652,198

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

3 Income from Donations and Legacies (continued)

Analysis of Grant Income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Neighbourhood Network Scheme	-	249,763	249,763
Other Grants	14,810	-	14,810
Volunteering and befriending	22,349	-	22,349
Household Support Fund	143,636	-	143,636
Hawkesley Community Centre	12,150	-	12,150
Targeted Café's fund	-	18,675	18,675
Total	192,945	268,438	461,383

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Neighbourhood Network Scheme	-	268,373	268,373
European Grant Funding	-	4,507	4,507
Other Grants	214,252	7,410	221,662
Volunteer Co-ordinator	17,974	22,000	39,974
Household Support Fund	59,194	-	59,194
Clean Growth Fund	-	10,000	10,000
Total	291,420	312,290	603,710

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

4 Income from Charitable Activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Service User Contributions	281,401	-	281,401
Birmingham City Council Prevention & Communities	309	84,374	84,683
- Connections	-	79,194	79,194
- Friends First	-	65,000	65,000
Forward Carers	-	515,837	515,837
End of Life Care	-	119,760	119,760
Advice & Information	-	55,853	55,853
Mental Health Project	-	50,000	50,000
Energy Projects	-	49,336	49,336
Total	281,710	1,019,354	1,301,064
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Service User Contributions	280,678	-	280,678
Birmingham City Council	-	172,967	172,967
Forward Carers	-	462,226	462,226
End of Life Care	-	114,060	114,060
Total	280,678	749,253	1,029,931

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

5 Income from Other Trading Activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Commission Receivable	115,336	-	115,336
Fundraising	2,274	-	2,274
Lettings	88,891	-	88,891
Other	262,934	-	262,934
Total 2024	469,435	-	469,435

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Commission Receivable	94,648	-	94,648
Fundraising	390	-	390
Lettings	76,210	-	76,210
Other	179,511	-	179,511
Total 2023	350,759	-	350,759

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

5 Income from Other Trading Activities (continued)

Income from Non-Charitable Trading Activities

	Unrestricted funds 2024 £	Total funds 2024 £
Income from Trading Subsidiary Activities	<u>129,472</u>	<u>129,472</u>
	Unrestricted funds 2023 £	Total funds 2023 £
Income from Trading Subsidiary Activities	<u>105,710</u>	<u>105,710</u>

6 Investment Income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Rental Income	41,513	-	41,513
Interest	38,063	-	38,063
Total 2024	<u>79,576</u>	<u>-</u>	<u>79,576</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Rental Income	26,000	-	26,000
Interest	13,695	-	13,695
Total 2023	<u>39,695</u>	<u>-</u>	<u>39,695</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

7 Analysis of Cost of Raising Funds

	Unrestricted funds 2024 £	Total funds 2024 £
Expenditure on Trading Subsidiary Activities	<u>138,797</u>	<u>138,797</u>
	Unrestricted funds 2023 £	Total funds 2023 £
Expenditure on Trading Subsidiary Activities	<u>108,457</u>	<u>108,457</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

8 Analysis of Expenditure on Charitable Activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Charitable Activities	882,582	1,175,460	2,058,042
Total 2024	882,582	1,175,460	2,058,042
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Charitable Activities	729,087	1,022,400	1,751,487
Total 2023	729,087	1,022,400	1,751,487

9 Analysis of Expenditure by Activities

	Activities Undertaken Directly 2024 £	Grant Funding of Activities 2024 £	Support Costs 2024 £	Total funds 2024 £
Charitable Activities	1,314,580	3,799	739,663	2,058,042
Total 2024	1,314,580	3,799	739,663	2,058,042
	Activities Undertaken Directly 2023 £	Grant Funding of Activities 2023 £	Support Costs 2023 £	Total funds 2023 £
Charitable Activities	1,179,015	3,913	568,559	1,751,487
Total 2023	1,179,015	3,913	568,559	1,751,487

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

9 Analysis of Expenditure by Activities (continued)

Analysis of Grants

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Grants to individual from Trust Funds	-	3,799	3,799
Total 2024	-	3,799	3,799
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Grants to individual from Trust Funds	-	3,913	3,913
Total 2023	-	3,913	3,913

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

9 Analysis of Expenditure by Activities (continued)

Analysis of Direct Costs

	Activities	Total funds
	2024	2024
	£	£
Staff costs	904,201	904,201
Activities for service users	341,634	341,634
Meal costs	27,723	27,723
Travel and motor expenses	10,535	10,535
Legal and Professional fees	25,156	25,156
Other staff related costs	5,331	5,331
Total 2024	1,314,580	1,314,580

	Activities	Total funds
	2023	2023
	£	£
Staff costs	780,529	780,529
Activities for service users	344,180	344,180
Meal costs	30,101	30,101
Travel and motor expenses	11,002	11,002
Other staff related costs	13,203	13,203
Total 2023	1,179,015	1,179,015

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

9 Analysis of Expenditure by Activities (continued)

Analysis of Support Costs

	Activities	Total
	2024	funds
		2024
Staff costs	184,540	184,540
Depreciation	35,197	35,197
Office costs	102,694	102,694
Premises costs	162,568	162,568
Insurance	12,162	12,162
Training	611	611
Legal and professional	3,978	3,978
Marketing	423	423
Bad debts	16,426	16,426
Bank loan interest	24,380	24,380
Auditor's remuneration	21,900	21,900
Management recharges	172,784	172,784
Total 2024	739,663	739,663

Analysis of Support Costs

	Activities	Total
	2023	funds
		2023
Staff costs	186,412	186,412
Depreciation	30,907	30,907
Office costs	81,674	81,674
Premises costs	112,960	112,960
Insurance	12,713	12,713
Training	1,269	1,269
Legal and professional	719	719
Marketing	35	35
Bad Debts	7,652	7,652
Bank loan interest	24,002	24,002
Auditor's remuneration	17,880	17,880
Management recharges	92,336	92,336
Total 2023	568,559	568,559

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

10 Auditor's Remuneration

The auditor's remuneration amounts to an auditor fee of £20,100 (2023: £18,900), and other compliance services of £Nil (2023: £Nil).

11 Staff Costs

	Group 2024	Group 2023	Company 2024	Company 2023
	£	£	£	£
Wages and Salaries	1,068,124	943,462	996,862	884,658
Social Security costs	76,029	66,804	73,592	64,123
Contributions of defined contribution pension schemes	20,911	18,599	20,287	18,159
	<u>1,165,064</u>	<u>1,028,865</u>	<u>1,090,741</u>	<u>966,940</u>

The average number of persons employed by the charity during the year was as follows:

	Group 2024	Group 2023	Company 2024	Company 2023
	No.	No.	No.	No.
Care Staff	14	15	14	15
Project Staff	37	29	37	29
Management and Administration	11	13	11	13
	<u>62</u>	<u>57</u>	<u>62</u>	<u>57</u>

There was one employee who received remuneration in the range of £60,000 to £69,999 in the year (2023: One £60,000-£69,999)

The total of remuneration and benefits (including employer's pension contributions) received by key management personnel during the year was £176,732 (2023: £174,764). Remunerated by key management personnel comprise the senior management team, being the Chief Executive, Head of Finance, Head of Operations and Head of Development. The trustees are considered to be key management personnel but are not remunerated.

During the year, no members staff were made redundant (2023: None).

12 Trustees' Remuneration and Expenses

During the year, no trustees received any remuneration or other benefits (2023: £Nil).

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

13 Tangible Fixed Assets

Group and Charity

	Freehold Property £	Fixtures and Fittings £	Office Equipment £	Total £
Cost				
At 1 April 2023	775,000	91,415	353,783	1,220,198
Additions	-	27,889	-	27,889
As at 31 March 2024	<u>775,000</u>	<u>119,304</u>	<u>353,783</u>	<u>1,248,087</u>
Depreciation				
At 1 April 2023	109,592	43,576	352,513	505,681
Charge for the year	12,200	22,574	423	35,197
Disposals	-	-	-	-
As at 31 March 2024	<u>121,792</u>	<u>66,150</u>	<u>352,936</u>	<u>540,878</u>
Net Book Value				
At 31 March 2024	<u>653,208</u>	<u>53,154</u>	<u>847</u>	<u>707,209</u>
At 31 March 2023	<u>665,408</u>	<u>47,839</u>	<u>1,270</u>	<u>714,517</u>

Included in land and buildings is freehold land at cost of £165,000 (2023: £165,000), which is not depreciated.

14 Fixed Asset Investments

	Investments in Subsidiary Companies £	Investments in Subsidiary Companies £
Group and Charity	Group	Charity
Cost		
At 1 April 2023	-	2
Movement in year	-	-
At 31 March 2024	<u>-</u>	<u>2</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

14 Fixed Asset Investments (continued)

Subsidiary Undertakings and Participating Interests

The following were subsidiary undertakings or participating interests of the Charity:

	Company Number	Registered Office or Principal place of Business	Principal Activity
Age Concern in Birmingham Trading Limited	02900602	76-78 Boldmere Road, Sutton Coldfield, West Midlands, B73 5TJ	Café

Class of Shares	Holding	Included in Consolidation
Ordinary	100%	Yes

The financial results of the subsidiaries or participating interests for the year were:

Names	Income	Expenditure	Profit/(loss)/ Surplus/(Deficit) for the year
Age Concern in Birmingham Trading Limited	129,472	138,797	(9,325)

At the Balance sheet date, Age Concern in Birmingham Trading Limited had net liabilities of £8,557 (2023: £768 net assets).

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

15	Stocks	Group	Group	Charity	Charity
		2024	2023	2024	2023
		£	£	£	£
	Finished goods and goods for resale	3,454	1,668	936	613

16	Debtors	Group	Group	Company	Company
		2024	2023	2024	2023
		£	£	£	£
	Due within one year				
	Trade Debtors	140,209	140,217	139,804	139,980
	Amounts owed by group undertaking	-	-	19,344	3,184
	Amounts owed by participating interest	15,637	29,194	15,637	29,194
	Other debtors	9,196	-	7,003	-
	Prepayments and Accrued Income	11,825	52,101	9,953	50,593
		<u>176,867</u>	<u>221,512</u>	<u>191,741</u>	<u>222,951</u>

17	Creditors: Amounts Falling due within one year	Group	Group	Company	Company
		2024	2023	2024	2023
		£	£	£	£
	Bank Loans	-	18,028	-	18,028
	Trade Creditors	36,317	40,990	33,350	33,587
	Amounts Owed to Other Participating Interests	-	261	-	-
	Other Taxation and Social Security	6,093	3,717	58	56
	Other Creditors	3,704	3,615	3,702	3,613
	Accruals and Deferred Income	203,364	146,270	202,676	145,285
		<u>249,478</u>	<u>212,881</u>	<u>239,786</u>	<u>200,569</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

17 Creditors: Amounts Falling due within one year (continued)

	Group	Company
Deferred Income at 1 April 2023	91,514	91,514
Amounts released from previous year	(115,298)	(115,298)
Amounts added this year	142,634	142,634
Deferred Income at 31 March 2024	<u>118,850</u>	<u>118,850</u>

The deferred income relates to funds to be distributed to third parties under the Neighbourhood Network scheme.

18 Creditors: Amounts due after more than one year

	Group	Group	Company	Company
	2024	2023	2024	2023
	£	£	£	£
Bank Loans	-	<u>446,464</u>	-	<u>446,464</u>

The outstanding bank loan was repaid in full on 8 December 2023.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

19 Statement of Funds

Statement of funds - current year

Unrestricted funds

	Balance at 1 April 2023	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2024
	£	£	£	£	£
Designated Funds					
Property Repairs and renewals fund	72,000	-	-	12,000	84,000
Rebranding	13,092	-	-	-	13,092
	<u>85,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>97,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years.

General Funds

General Funds	1,511,467	1,091,199	(882,582)	(12,000)	1,708,084
Subsidiary Funds	768	129,472	(138,797)	-	(8,557)
	<u>1,512,235</u>	<u>1,220,671</u>	<u>(1,021,379)</u>	<u>(12,000)</u>	<u>1,699,527</u>
Total Unrestricted Funds	<u>1,597,327</u>	<u>1,220,671</u>	<u>(1,021,379)</u>	<u>-</u>	<u>1,796,619</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

19 Statement of funds (continued)

Restricted Funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2024 £
BCC - Preventative and Communities Fund	-	84,374	(84,374)	-	-
Prevention & Communities – Connections	-	79,194	(59,786)	-	19,408
Prevention & Communities – Friends First	-	65,000	(58,345)	-	6,655
Forward Carers	176,802	515,837	(475,182)	-	217,457
Advice and Information	-	55,908	(49,355)	-	6,553
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	4,386	-	(4,386)	-	-
Hawkesley Café	30,515	-	(10,172)	-	20,343
Moorfield Hall	7,410	-	(6,116)	-	1,294
Targeted Café's Fund	-	18,675	(18,675)	-	-
End of Life Care	20,775	119,760	(98,796)	-	41,739
NNS CCG	75,264	249,843	(248,450)	-	76,657
Trust funds	23,086	4,500	(3,799)	-	23,787
Let's talk fund	554	325	-	-	879
Clean Growth grant	8,000	-	(2,000)	-	6,000
Mental Health Project	-	50,000	(25,000)	-	25,000
Energy Projects	-	49,336	(31,024)	-	18,312
Total Restricted Funds	393,747	1,292,752	(1,175,460)	-	511,039
Total of Funds	1,991,074	2,513,423	(2,196,839)	-	2,307,658

Transfers to and from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure.

Restricted funds are funding received for specific project as described below.
AGE CONCERN BIRMINGHAM
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

19 Statement of Funds

Statement of funds - Prior year

Unrestricted Funds

	Balance at 1 April 2022	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2023
	£	£	£	£	£
Designated Funds					
Property Repairs and renewals fund	60,000	-	-	12,000	72,000
Rebranding	13,092	-	-	-	13,092
	<u>73,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>85,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years.

General Funds

General Funds	1,245,432	1,007,122	(729,087)	(12,000)	1,511,467
Subsidiary Funds	3,515	105,710	(108,457)	-	768
	<u>1,248,947</u>	<u>1,112,832</u>	<u>(837,544)</u>	<u>(12,000)</u>	<u>1,512,235</u>
Total Unrestricted Funds	<u>1,322,039</u>	<u>1,112,832</u>	<u>(837,544)</u>	<u>-</u>	<u>1,597,327</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

19 Statement of Funds (continued)

Restricted Funds - Prior Year

The restricted funds that start with 'BCC' are Birmingham City Council service level agreements.

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2023 £
BCC - Preventative and Communities Fund	-	172,967	(172,967)	-	-
Forward Carers	125,846	462,226	(411,270)	-	176,802
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	5,103	22,000	(22,717)	-	4,386
Hawkesley Hall	7,908	-	(7,908)	-	-
Hawkesley Café	40,687	-	(10,172)	-	30,515
Moorfield Hall	4,333	7,410	(4,333)	-	7,410
End of Life Care	15,760	114,060	(109,045)	-	20,775
NNS CCG	80,459	268,373	(273,568)	-	75,264
Trust funds	23,218	3,781	(3,913)	-	23,086
Erasmus - Mi Care	-	4,507	(4,507)	-	-
Clean Growth Fund	-	10,000	(2,000)	-	8,000
Let's Talk Fund	417	137	-	-	554
Total Restricted Funds	350,686	1,065,461	(1,022,400)	-	393,747
Total of Funds	1,672,725	2,178,293	(1,859,944)	-	1,991,074

Transfers to and from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure.

Restricted funds are funding received for specific projects as described below.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

19 Statement of funds (continued)

Fund descriptions

Birmingham City Council - Preventative and Communities Fund	Grants from Birmingham City Council to support day care services and support across four centres within Birmingham.
Prevention and Communities Fund – Connections	A fund to develop a range of activities for our day care and community services.
Prevention and Communities Fund – Friends First	A fund to support the development of befriending and friendship services.
Forward Carers - Carers Hub and Dementia Team	Support to carers via the Birmingham Carers Hub and funded through a partnership with Forward Carers.
Advice and information	Additional funds to support the development of our advice and information services.
Bromsgrove Legacy	A fund to support services to older adults within the Bromsgrove area.
The Eveson Trust	Support for an advice and information service for older adults and others in need.
Hawkesley Café	Funds to set up and run the new Hawkesley Café within the Hawkesley Hall Community centre.
Moorfield Hall	Grants to support activities at the Moorfield Community Centre
Targeted Café's Fund	A fund to support the development of community groups using our cafes.
End of Life Care	Funds to support end of life services.
NNS CCG	A Neighbourhood Network Scheme to develop and support community assets and activities in the Sutton Coldfield area.
Trust funds	Funds to support individuals with emergency needs or hardship.
Let's Talk Fund	Fund set up in memory of the late Margaret Birkett.
Clean Growth Fund	A grant to install energy efficient lighting in our Boldmere Road premises

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

19 Statement of funds (continued)

Fund descriptions (continued)

Mental Health Project

Fund to support older adults who are isolated and not engaging with community or other services

Energy Projects

Grants to deliver a community-based fuel poverty advice and advocacy service.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

20 Analysis of Net Assets between Funds

Analysis of Net Assets between Funds - Current year

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Tangible Fixed Assets	-	707,209	707,209
Fixed Asset Investments	-	-	-
Current Assets	511,039	1,338,888	1,854,290
Creditors due within one year	-	(249,478)	(253,841)
Creditors due in more than one year	-	-	-
Total	511,039	1,796,619	2,307,658

Analysis of Net Assets between Funds - Prior year

	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £
Tangible Fixed Assets	-	714,517	714,517
Fixed Asset Investments	-	-	-
Current Assets	393,747	1,542,155	1,935,902
Creditors due within one year	-	(212,881)	(212,881)
Creditors due in more than one year	-	(446,464)	(446,464)
Total	393,747	1,597,327	1,991,074

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

21 Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities.

	Group 2024 £	Group 2023 £
Net income for the period (as per Statement of financial Activities)	316,584	316,584
Adjustments for:		
Depreciation Charges	35,197	30,906
Dividends, Interest, and rents from Investments	(79,576)	(39,695)
(Increase) / decrease in Stocks	(1,786)	(334)
(Increase) / decrease in debtors	44,645	135,297
(Decrease) / increase in creditors	36,597	48,564
Net Cash Provided by/ (Used in) Operating Activities	351,661	493,754

22 Analysis of Cash and Cash Equivalents

	2024 £	2023 £
Cash at Bank and In Hand	1,669,606	1,712,722
Total cash and cash equivalents	1,669,606	1,712,722

23 Analysis of changes Net Debt

	At 1 April 2023 £	Cash Flows £	Other Changes £	At 31 March 2024 £
Cash at bank and in hand	1,712,722	(43,116)	-	1,669,606
Debt due within one year	-	-	-	-
Debt due after one year	-	-	-	-
	1,712,722	(43,116)	-	1,669,606

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

24 Contingent Liabilities and Assets

The company has given an unlimited guarantee in respect of group borrowings from Unity Trust Bank plc. The total net group borrowings at the year-end were £nil (2023: £464,492)

25 Pension Commitments

The Group is a participating employer in defined contribution schemes.

The assets of the scheme are held separately from those of the company in an independently administered Funds.

The pension cost charge represents contributions payable by the Group to those funds and amounted to £20,911 (2023: £18,599).

Contributions totalling £4,046 (2023: £3,481) were payable to the fund at the balance sheet date and are included in creditors.

26 Operating Lease commitments

At 31 March 2024, the Group and the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	Group	Group	Charity	Charity
	2024	2023	2024	2023
Amounts payable:				
Not later than 1 year	3,890	3,890	3,890	3,890
Later than 1 year and not later than 5 years	15,560	15,560	15,560	15,560
Later than 5 years	35,010	38,900	35,010	38,900
	54,460	58,350	54,460	58,350

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

27 Related Party Transactions

During the year, the charity traded with Age Concern in Birmingham Trading Limited, the wholly owned subsidiary. Income of £422 (2023: £3,515) was received as a gift aid donation. At the year-end there was a balance due to the charity of £19,344 (2023: £3,184).

Jubilee Citizens UK is a charitable company with the same trustees as Age Concern Birmingham, and with a trading subsidiary Jubilee Citizens Enterprise CIC. Under the provisions of SORP 2019 (FRS 102) the entities do not meet the formal criteria of control and therefore for statutory reporting purposes are not treated as group but for strategic and management purposes the two entities form part of the same group.

During the year sales of £127,984 (2023: £120,035) were made by the charity to Jubilee Citizens UK. Purchases of £7,287 (2023: £24,738) were made by the charity from Jubilee Citizens UK. Age Concern Birmingham provides use of its premises and the management and support functions for Jubilee Citizens UK. A management charge of £80,000 (2023: £75,000) was made from the charity to Jubilee Citizens UK in this respect. At the year-end, a balance of £15,637 was due from Jubilee Citizens UK (2023: £29,194 due from).

Age Connects West Midlands

England & Wales - Charity number 518610

Accounts

Registered number: 02104152
Charity number: 518610

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2023

Trustees	Dr P M Kevern - (Chair) Mr K Walsh – (Treasurer) Mr M Malpas Mr J Chauhan Ms S Mistry Mrs R Campbell (appointed on 7 July 2022)
Company registered number	02104152
Charity registered number	518610
Registered Office	76-78 Boldmere Road Sutton Coldfield B73 5TJ
Company secretary	R Bews
Chief executive Officer	Rebecca Bews – CEO
Independent auditor	Cooper Parry Group Limited Statutory Auditors Cubo Birmingham Two Chamberlain Square Birmingham B3 3AX
Bankers	Unity Trust Bank Plc Four Brindley Place Birmingham B1 2JB

CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

CEO Annual Report Statement

Our Mission:

To enrich the lives of older people and others in need through a range of services we offer.

Our Vision:

To make a positive difference, adding value to people's lives by offering services to promote wellbeing and independence.

Our Values:

- Everyone Counts
- Caring
- Promote Wellbeing
- Work in partnership
- Innovative

Throughout the year, we have endeavoured to impact on both the growing and the new challenges across our communities, while striving to provide the best possible support within the resources we have for those most in need.

Our key challenges within the year -

- Health inequalities within our ageing population, with our focus on supporting overall wellbeing through our services to impact on healthier lifestyles, while celebrating healthy ageing and promoting a sense of purpose.
- Loneliness and Isolation with many people of all ages lonelier and less connected within our communities.
- Financial insecurity - never before has our Information and Guidance services been so in demand and important.
- Decline in Mental Health, Confidence and Mobility from Covid19
- Supporting the drive to reduce digital exclusion for older adults.
- Workforce challenges especially within our care services.

Despite challenges, we have remained strong, responsive, and adaptable whilst continuing to develop innovative ways of working to steer our service delivery to ensure the most positive impact on our communities.

CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

CEO Annual Report Statement (continued)

We have developed new befriending and friendship services and groups allowing us to support the development of natural long-term friendships.

We have developed new activities to support positive mental health, build confidence and improve mobility leading on from the impact of isolation through Covid19.

With new funding, we have increased our Advice and Guidance offer, influencing reduced waiting times, especially for those who are in crisis.

We have developed additional day care services in new venues across Birmingham to reduce clients travel times to our existing centres and create more opportunity for carer breaks.

We have delivered a range of small group and one to one digital support to promote digital inclusion.

We continue to improve, identify, and develop our services, building on and creating new partnerships to meet new and existing challenges.

My thanks go to all our supporters, our staff and volunteers who have shown such resilience, flexibility, and dedication throughout the year.

Becky Bews CEO

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 March 2023. The Annual report serves the purposes of both a trustees' report and a directors' report under company law. The trustees confirm that the Annual report and the financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102).

Since the group and the charity qualify as small under section 383 of the Companies Act 2006, the group strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and Activities

Activities for achieving objectives

The charity's main aims are to provide and promote services and support for older people, their carers and those in need living within the City of Birmingham and other areas of the country.

In delivering activities to fulfil these aims the trustees consider the Charity Commission guidance on public benefit. Providing the clients fall within the beneficiary groups identified in our memorandum and articles of association there is no restriction on who may benefit.

Achievements and Performance

Our Services

Day Care Centres

We offer day care services and support across centres within Birmingham to older vulnerable adults, who may experience dementia and long-term health conditions that impact on their independence and ability to access unsupported community facilities.

Our day care offers both respite to carers and stimulating activities in a safe familiar environment to citizens, supporting wellbeing, independence, and the delay in needing higher levels of care and support.

We offer the service at seven venues, two of these venues open five days a week, and the other five open one day a week. Day care at home is also offered on a needs basis.

At several of the centres we have worked with sheltered housing scheme managers and care providers to offer healthy fresh meals to citizens who do not attend day care through a lunch club or within their own accommodation.

Throughout the year, we have:

- Supported over 250 citizens and carers
- 11,140 sessions
- 7151 meals served within our lunch club.
- Our service consistently rated as Green by BCC commissioners (highest rating).

The Carers Hub and Dementia Team Service

We continue to deliver quality support services to carers via the Birmingham Carers Hub and the Birmingham Carers Dementia Hub in partnership with Forward Carers, who are the contract holders with Birmingham City Council.

The services offer a range of support to carers including statutory carer's assessment, reviews and wellbeing payments.

The team offer support to carers of all ages through telephone, face-to-face, home visits, and at outreach venues across the Birmingham.

This service is offered 6 days a week, including a late evening service on a Wednesday.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

The Carers Hub and Dementia Team Service (continued)

The Team:

- Support, signpost and refer to a wide range of additional services and partners both within the consortium and externally.
- Complete Statutory Carers Assessment
- Carer Reviews
- Carer Wellbeing Checks
- Carers Discount and ID Card
- Welfare Benefit Checks

Within the year the Carers Hub Team:

- Completed 1,834 carer registrations
- Completed 1,154 statutory carer assessments
- Completed 1,108 carer reviews
- Completed 1,374 carer benefit checks*
- Completed 1,083 carer wellbeing payments

In this period the Dementia Hub Team:

- Completed 354 statutory carer assessments
- Completed 593 carer reviews

*Total amount of benefits awarded to carers/cared for with support from the Carers Hub team overall, for the year was £68,700. This is an estimate based on carers having a benefit/finance check with an estimated average benefit increase of £50.00 per carer, it is a conservative estimate based on the large difference between a person awarded Attendance Allowance or Carers Allowance.

Sutton Coldfield Neighbourhood Network Scheme (NNS)

Age Concern Birmingham are the lead for the Sutton Coldfield NNS working in partnership with Compass Support.

NNS is funded by Birmingham City Council and works closely with adult social care, social workers and other agencies to support older people and adults with additional needs. NNS's purpose is to develop and support a network of community groups and organisations, known as assets, to provide local prevention activities that:

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Sutton Coldfield Neighbourhood Network Scheme (NNS) (continued)

- Reduce Social participation.
- Promote Healthy lifestyles.
- Maximised income of citizens
- Support Independent Living
- Help Carers to Feel Supported
- Support citizens to have a better experience of the social care system.

Over the last 12 months, our NNS team have identified gaps for services and supported many organisations across Sutton Coldfield administering micro and small grants to:

- Build the community offer across Sutton Coldfield and/or
- Makes activities more accessible.
- Develops the skills and capacity of community assets.

Connected Palliative Care

Age Concern Birmingham are contracted to deliver Palliative Care support by Sandwell and West Birmingham NHS Trust as a partner for their overall palliative and end of life care services.

Within the partnership, we offer welfare support and a domestic support service.

Within the year, our service received:

- 179 welfare right referrals
- 33 domestic referrals

We supported the following application through our service:

- 49 attendance allowance applications
- 18 personal independence payment applications
- 12 carers allowance applications
- 19 blue badge applications
- Applied for 18 MacMillan grants
- Applied for 1 funeral payment

Household Support Fund

The Household Support Fund (HHSF), provided by the Department for Work and Pensions, is a fixed amount of money available to the Local Authority to be used to support those households in most need, with essentials such as food, energy and essential goods and supplies including water.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Household Support Fund (continued)

As part of a wider partnership, led by Birmingham Voluntary Service Council's (BVSC), Age Concern Birmingham has been the lead contract holder for the administration of the HHSF 1, 2 & 3, across Sutton Coldfield and Perry Bar, in partnership with Our Place Support and Spurgeon's, supporting 100's of individuals and families to access grants.

This partnership is an example of the benefits of partnership working and how it can influence positively on our community.

Advice and information Service (A&I)

An area where we are unable to meet the demand for support is within our A&I service, due to the challenges across our communities both for the cost of living and increased support needs through ageing. We do receive funding through The Eveson Trust for staffing and The William Dudley Trust to support our volunteer A&I offer and needed to identify further funds to increase our staffing level to meet growing demand and reduce waiting times. This was a focus for the year where we succeeded with a two-year grant from Sutton Coldfield Charitable Trust to allow us to recruit a 2nd advice worker to our team.

Befriending services

Our Volunteer Befriending Service offered within North Birmingham, as telephone befriending, funded directly by Age Concern Birmingham and within South Birmingham as telephone and face to face befriending via the Integrated Care System.

Demand for our befriending support is high and we continue to reach out to as many people as possible with the resources we have. This service is co-ordinated by a part time member of staff and supported by a team of committed and dedicated volunteers. Volunteer recruitment is continuous throughout the year to meet the demand for the service.

A number of volunteers who joined Age Concern Birmingham through Covid19 continue to volunteer, supporting the increased demand in befriending due to loneliness and isolation.

Our Armed Forces Covenant project through the Force for Change Fund started in May 2021 to support veterans to develop social networks. Our project "Friends for Life" engaged with older armed force individuals understanding their interests and hobbies to link with other like-minded older armed forces individuals, creating the opportunity for friendships and natural networks to develop. Through the legacy of this project, a social group has developed who meet on a weekly basis and also plan days out and trips to the theatre.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Volunteering Opportunities

We have over 120 volunteers offering their time across Age Concern Birmingham to support our service offer.

Volunteering is an opportunity to give back, meet new people, learn new skills, while making a difference to those in need. A number of our volunteers have taken on paid roles within the charity as opportunities have come up; others have developed skills that have led them into employment with other organisations.

Commercial Services

Charity Shop

Our charity shop is a social thriving hub and a friendly place to grab a bargain. Volunteers support our charity shop offer, additional to our paid staff who sort and price our donations and manage the shop on a day-to-day basis.

Within the year, we have worked in partnership with two local primary schools to provide us with display materials for our shop mannequin and window display at the front of our Communithea Café in Boldmere. Students work has been on display through our window for all to admire, while increased our profile within the local community allowing us to reach more people in need.

Communithea Cafes

Our Communithea Café hubs located in Boldmere and Kings Norton offer a friendly place to meet or just to sit and relax, where low cost, good quality food and drinks can be purchased.

Our hub spaces within the cafes offer a range of asset-based activities, sessions and groups that are continually being developed and are offered free of charge via volunteers or funded organisations.

We continue to work with Fareshare in order to access quality supermarket surplus, which we use to offer quality food at low prices via our special's menu, as well as being distributed to some of our day care centres and offered to the community.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Moorfield Hall

Moorfield Hall is a 25-year asset transfer owned by Birmingham City Council. The Hall is a community hub, which can be hired by the community.

From the hall Age Concern Birmingham, offer Day Care services, lunch club, activities, support drop-in sessions for advice and information, carers support and an evening social group.

We have regular hirers, on a Sunday from a local church and there are opportunities to further develop the range of evening and weekend provisions from the Hall.

Hawkesley Community Centre

Hawkesley Community Centre is a thriving hub with a range of activities and sessions being offered, both internally and externally both through our room space, large hall and our community café hub.

Birmingham Youth Services operate from the centre, offering youth clubs and provisions for young people in the area. Other activities include, a range of fitness groups, baby groups, faith groups, art classes, and a gardening group, as well as being the base for the regular community litter pick.

Our Communita Too Café Hub space offers free Drop-in Advice Sessions, Social Groups, Saturday Hooks and Needles group. Our groups within the café continue to develop.

Partnership Scheme

Later Life Planning

Age Concern Birmingham partner with Wills Made Clear Ltd, an independent family run service, providing a quality, personalised local Birmingham offer of services for Wills, free Will Reviews, Powers of Attorney, Trusts, Equity Release and more.

As Wills Made Clear work very closely with the charity, they also refer people to our services who may be in financial hardship, have caring needs or generally need other support that we may be able to offer.

The charity receives a donation based on the services offered via Wills Made Clear.

Stannah

Age Concern Birmingham has a long-term partnership with Stannah Stairlifts, which has been in place for over 10 years.

Our Boldmere building in Sutton Coldfield is a demonstration centre for Stannah, where customers can come in to either try the stairlift, via Stannah or direct through ourselves.

Customers receive a discount when going via the charity.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Stannah (continued)

Age Concern Birmingham receive a donation from Stannah on purchases.

Careline365

Age Concern Birmingham is a partner with Careline 365 (previously Lifeline 24). Personal alarms provided by Careline365 provide that extra layer of security that helps provide peace of mind and independence.

Customers receive a discount when going via the charity.

Age Concern Birmingham receive a donation from Careline 365 with purchases.

Weekly Lottery

Age Concern Birmingham is a partner of Wolves Football Club who raise money through a weekly club lottery know as Midland Sporting Association Ltd. They run the draw and are registered with the Gambling Commission and members of The Lotteries Council.

33 prizes are given away every Monday with a jackpot prize of £1000.

65p of every £1 received for a Age Concern Birmingham partnership ticket is given directly to Age Concern Birmingham.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Our Quality Standards

ISO 9001 & ISO 14001

Our onsite assessed took place in November 2022 where we successfully retained our accreditation.

Investors in People

Our assessed took place in November 2022 where we retained our Investors in People Silver accreditation.

The areas covered in Investors in People are:

- Leading and inspiring people
- Living the organisations values and behaviours
- Empowering and involving people
- Managing performance
- Recognising and rewarding high performance
- Structuring work
- Building capacity
- Delivering continuous improvement
- Creating a sustainable success

Birmingham Business Charter for Social Responsibility (BBCSR)

BBCSR was successfully reviewed May 2022.

The NHS Data Security Protection Toolkit

The NHS self-assessment online database was completed with success and submitted to demonstrate adhering to the data security and protection requirements that the NHS require, where we have partnership projects with the NHS and collect, handle, and store client or patient information.

Disability Confident

We continue to be certified as a Disability Confident Committed employer, a scheme that shows we are disability aware and inclusive as an employer.

Thrive at Work

We have commenced and are working towards the accreditation for this quality mark.

Carer Friendly Employer

We have commenced and are working towards this accreditation for this quality mark.

AGE CONCERN BIRMINGHAM
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Financial Review

During the financial year ended 31 March 2023 the total fund balances increased from £1,672,725 to £1,991,074. Total restricted income decreased to £1,065,461 (2022: £1,126,075). Restricted expenditure was £1,022,400 (2022: £1,140,077). The restricted reserve increased to £393,747 (2022: £350,686). The general unrestricted reserve increased to £1,597,327 (2022: £1,322,039).

Significant effort has been made to reviewing and controlling expenditure as well as taking steps to increase revenue streams in order to begin to rebuild the charity's funds.

Risk management

The organisational risk register is reviewed by the Business Committee bi-annually to monitor risks to which the charity is exposed. The Business Committee instruct action to mitigate any such risk and will, if required, convene extraordinary meetings to monitor and instruct on urgent high risks areas. The Business Committee reports on the risk register and actions to mitigate risk to the Board of trustees. Significant and increasing external risks to funding have led to the development of a risk management strategic plan which will allow for the diversification of funding and activities where appropriate. Internal control risks are minimised by the implementation of procedures for authorisation for all transactions and projects.

Reserves policy

There is a reserves policy agreed by the trustees. The Business Committee, on behalf of the board of trustees, conducts an annual review of the level of unrestricted reserves and the level of reserves in the designated funds, by considering risks associated with the various sources of income, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- To allow time for the re-organisation in the event of a downturn in income.
- To protect the ongoing work programmes.
- To allow the charity to meet its objectives.
- To allow the charity to develop.

At the year end the total funds balance was £1,991,074; of this £393,747 was restricted to be used in the future. £1,597,327 was unrestricted; however, of this amount £85,092 is designated for specific purposes.

The target for the unrestricted level of reserves is estimated at the equivalent of six months of the general expenditure budget. The unrestricted free reserves of £797,176 (Unrestricted reserves £1,597,327 less fixed assets £714,517; less designated funds £85,092 and less subsidiary funds £768) represents more than six month's general expenditure budget.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Plans for Future Periods

As a local independent charity, we remain light on our feet adapting to the changing needs of older adults and others in need. We discuss our plans below:

Day Care Centres

Our Day Care continues to be in demand across the city and is an area of great need, which is growing with our ageing population and the need for safe quality affordable day care.

In July 2022, we opened additional centres, we continue to build on this offer, reducing travel times for citizens in the locations of our centres and promoting this offer across communities and health care teams.

We look to develop an additional offer to our day care by creating specialist activity team, delivering activities both within our centres and within other community settings.

The Carers Hub and Dementia Team Service

Our Carers Hub and Dementia Carers Hub contract has been awarded for a further 5 years in partnership with Forward Carers.

We are never complacent and focus on increasing the overall quality and experience of our carers through our service offer, through staff training and development.

We aim to increase our Dementia Carer offer through the development of community support groups.

Neighbourhood Network Schemes

Age Concern Birmingham as lead organisation and Compass Support were successful with a new 5-year NNS contract with Birmingham City Council starting in April 2022.

In view of this, we are excited to be able to continue to develop and support community assets in Sutton Coldfield to older adults and adults with additional needs offering a wide range of support, including funding in the form of grants for asset development.

Over the next 12 months, the NNS service will work towards the aims of the project's strategic plan, with a focus on increasing community capacity of groups and activities across Sutton Coldfield, reducing isolation and supporting the work of the local area in reducing falls.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Plans for Future Periods (continued)

Advice and Information

We continue to have high demand for our A&I services and through the support of additional funding we have increased our team and over the 12 months aim to reduce our support waiting times and reach those in crisis as early as possible.

Due to the challenges of rising fuel costs, we aim to upskill our team in offering specialist support within this area as part of our overall A&I offer.

The Household Support Fund (HHSF), provided by the Department for Work and Pensions, is a fixed amount of money available to the Local Authority to be used to support those households in most need, with essentials such as food, energy and essential goods and supplies including water. As part of a wider partnership, led by Birmingham Voluntary Service Council's (BVSC), Age Concern Birmingham is the lead contract holder for the administration of the HHSF 4 across Sutton Coldfield and Perry Bar, in partnership with Our Place Support and Spurgeons, we aim to support 100's of individuals and families to access the grant as a partnership.

We aim to continue to offer accessible warm spaces and access to food via our voucher scheme through the support of Birmingham City council.

Befriending / Friendship Services

Our befriending services have developed over the past 12 months with a focus on the development of natural friendships and friendship groups. Our aim is to build on our current offer by applying for additional funding to meet demand and increase our befriending resources to create increased friendship groups and befriending services.

Boldmere Charity Shop

Our charity shop is a thriving hub with many people popping in for a chat, as a friendly place of welcome. We aim to continue to develop the charity shop to support the work of the charity in increased seasonal stock rotation and sales through our dedicated staff team and volunteers.

Moorfield Hall Community Centre

To continue with the ongoing promotion of the community centre and build upon the available room hire opportunities and to develop and increase the number of community partnerships to meet the needs of the local communities.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Plans for Future Periods (continued)

Hawkesley Community Centre & Communita Cafe

We strive to increase our offer at the centre through external room hire, development of the volunteer led café groups, drop in advice and activities.

Our Communita café is open 4 days a week and we look to increase our footfall through promotion and additional opening hours.

Boldmere Communita – Cafe and Activity Hub

Communita is a hive of activity, being a meeting space for many, with an opportunity to purchase quality food and drinks at low prices. We continue to build on our quality and offer with new groups continually being developed, with a focus on introducing support sessions through, social workers, police drop in's, increased carers support, digital support, and A&I appointments.

Partnership Scheme

We have a number of trusted partnership services to support our overall offer across communities.

We will continue to build on existing partnerships and develop new partnerships in response to demand and areas of identified need.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Structure, Governance and Management

Constitution

Age Concern Birmingham is registered as a charitable company limited by guarantee and was set up by a Trust deed.

The organisation is a charitable company limited by guarantee, incorporated 26 February 1987 as amended by special resolutions dated 30 June 1988, 19 March 1998, 6 September 2000, 16 October 2002, 14 September 2004, 21 September 2006, 27 February 2008, September 2009, and April 2012. The company was established under a Memorandum of Association which established the objects and the powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The trustees are committed to striving to comply with the principles of good governance, the voluntary code of governance and good practice for the sector. Whilst the code is not mandatory it is our intention to comply with all things contained within it as the Code is consistent with our organisation. It is our intention to ensure quality across the entire organisation.

Method of appointment or election of trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles of Association, the members of the Board are elected to serve for a period of three years. After which they must be re-elected at the next general meeting. A rotation system is used to ensure that members are being re-elected in different years from each other. The trustees service during the year is shown on page 1.

There is no private benefit arising to trustees other than the satisfaction of being involved and making a contribution towards the well-being of those we seek to serve.

Prospective trustees are recruited initially in an observer capacity and, after receiving an information pack, attend at least two board meetings to familiarise themselves with the working of the organisation before committing themselves and before being elected to the board.

During the period in which they are 'observing,' trustees are given a full induction to the organisation. As part of this they are introduced to a Code of Conduct based on the 'Seven Principles of Public Life' and the good governance papers. They are made aware of the Mission and Vision Statements and the current business plan of the organisation and their expected role and responsibilities in relation to this and to the requirements of the Charity Commission process.

Trustees:

- Are offered annual finance awareness training, equality, and diversity training and also inclusion on any other courses being held for staff that may be of general interest to them, such as Dementia Awareness.
- Are invited and encouraged to make visits to wellbeing centres and other Age Concern Birmingham office locations to familiarise themselves on an ongoing basis with the organisation's projects and staff.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Structure, Governance and Management (continued)

Method of appointment or election of trustees (continued)

- Are encouraged to take responsibilities as chairs of sub-groups in order to contribute their expertise and learn more about a particular side of the organisation.
- Hold additional responsibilities in relation to the policies and procedures of the organisation.

Organisational structure and decision-making policies

The Senior Management team of four is charged by the board of trustees with the delegated responsibility of running the organisation in accordance with the strategic direction of the priorities of Age Concern Birmingham that are reviewed on a regular basis.

Policies adopted for the induction and training of trustees

The board of trustees currently consists of six members who meet quarterly. Within those six are the Chair and the Treasurer.

There are two sub – committees reporting directly to the quarterly Board meetings, and each is chaired by a trustee:

- Finance and Business committee including risk management, strategy, quality management including environment.
- Commercial committee including involving people.

Induction and training of staff

New staff receive induction and core training to enable them to learn the work of the charity. Ongoing training is provided through the annual appraisal system according to the needs of the organisation and the member of staff.

Networks

We work in partnership with many organisations both formally and informally. We believe in positive partnership working to ensure quality streamlined value for money services are offered and are in discussions with a number of organisations in order to develop opportunities and services for the future.

Related party relationships

The Chair, Treasurer, CEO are also directors of the trading company (Age Concern in Birmingham Trading Ltd); however, we are maintaining segregation between the charity and the trading company as far as possible in line with best practice. The Communita Café is accounted for within the trading company.

The trustees are also trustees, directors and members of Jubilee Citizens UK and the directors of Jubilee Citizens Enterprises CIC.

AGE CONCERN BIRMINGHAM
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Trustees' Responsibilities Statement

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

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the statement of affairs of the group and the charity and of their incoming resources and application of resources, including their income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP (FRS 102).
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards (FRS 102) 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 operation.

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


Disclosure of information to auditor

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 auditor is aware, and
- That the 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 auditor is aware of that information.

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

Dr PM Kevern
Chair of Trustees
Date TBC


7/12/23

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN BIRMINGHAM

Opinion

We have audited the financial statements of Age Concern Birmingham ("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 and charity only balance sheet, the 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 charitable company's affairs as at 31 March 2023 and of the Group's incoming 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 Group and the parent charitable company in accordance with the ethical requirements 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 related 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 Group and parent charitable company's ability to continue as a going concern for a period of at least 12 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 Trustees 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves.

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

Other information (continued)

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 Group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatement in the Trustees' report.

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

- adequate and proper accounting records have not been kept by the Group or parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Group or parent charitable company 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 Statement of Trustees' responsibilities, the Trustees (who are also the directors of the charitable company 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 directors 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 directors are responsible for assessing the Group's and the parent 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 Group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our assessment focussed on key laws and regulations the Group and parent charitable company has to comply with and areas of the financial statements we assessed as being more susceptible to misstatement. These key laws and regulations included but were not limited to compliance with the Companies Act 2006, Charities Act 2011, taxation legislation, data protection, anti-bribery and employment legislation.

We are not responsible for preventing irregularities. Our approach to detecting irregularities included, but was not limited to, the following:

- obtaining an understanding of the legal and regulatory framework applicable to the Group and parent charitable company and how the Group and parent charitable company are complying with that framework, including agreement of financial statement disclosures to underlying documentation and other evidence;
- obtaining an understanding of the Group and parent charitable company's control environment and how the Group and parent charitable company have applied relevant control procedures, through discussions with Trustees and other management and by performing walkthrough testing over key areas;
- obtaining an understanding of the Group and parent charitable company's risk assessment process, including the risk of fraud;
- reviewing meeting minutes of those charged with governance throughout the year; and
- performing audit testing to address the risk of management override of controls, including testing journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Whilst considering how our audit work addressed the detection of irregularities, we also considered the likelihood of detection based on our approach. Irregularities arising from fraud are inherently more difficult to detect than those arising from error.

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Auditor's responsibilities for the audit of the financial statements (continued)

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: <https://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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charitable Company'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 charitable company and the charitable company's members, for our audit work, for this report, or for the opinions we have formed.

Cooper Pary Group Limited

Glen Bott FCA
Senior Statutory Auditor
for and on behalf of:

COOPER PARRY GROUP LIMITED
Chartered Accountants
Statutory Auditors
Cubo Birmingham
Two Chamberlain Square
Birmingham
B3 3AX

Date: 7/12/2023

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023**

	Note	Unrestricted funds 2023 £	Restricted Funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and Legacies	3	335,990	316,208	652,198	613,400
Charitable Activities	4	280,678	749,253	1,029,931	829,923
Other Trading Activities	5	456,469	-	456,469	573,982
Investments	6	39,695	-	39,365	36,507
Total Income		1,112,832	1,065,461	2,178,293	2,053,812
Expenditure on:					
Raising Funds	7	108,457	-	108,457	93,631
Charitable Activities	8 - 11	729,087	1,022,400	1,751,487	1,520,546
Total Expenditure		837,544	1,022,400	1,859,944	1,614,177
Net Movement in Funds		275,288	43,061	318,349	439,635
Reconciliation of Funds:					
Total Funds Brought Forward		1,322,039	350,686	1,672,725	1,233,090
Net movement in funds		275,288	43,061	318,349	439,635
Total Funds Carried Forward		1,597,327	393,747	1,991,074	1,672,725

The Consolidated statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 30 to 58 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2023
Registered number: 02104152

	Note	2023 £	2022 £
Fixed Assets			
Tangible Assets	13	714,517	727,510
Investments	14	-	-
		<u>714,517</u>	<u>727,510</u>
Current Assets			
Stocks	15	1,668	2,002
Debtors	16	221,512	356,809
Cash at Bank and in Hand		1,712,722	1,211,501
		<u>1,935,902</u>	<u>1,570,312</u>
Creditors: amounts falling due in less than one year	17	(212,881)	(167,814)
		<u>1,723,021</u>	<u>1,402,498</u>
Net Current Assets		<u>1,723,021</u>	<u>1,402,498</u>
Total Assets less Current Liabilities		<u>2,437,538</u>	<u>2,130,008</u>
Creditors: amounts falling due in after more than one year	18	(446,464)	(457,283)
Net Assets		<u>1,991,074</u>	<u>1,672,725</u>
Charity Funds			
Unrestricted Funds	19	1,597,327	1,322,039
Restricted funds	19	393,747	350,686
Total Funds		<u>1,991,074</u>	<u>1,672,725</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)


CONSOLIDATED BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2023
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:

Dr P M Kevern
Chair of Trustees
Date: TBC


7/12/23

The notes on pages 30 to 58 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2023
Registered number: 02104152

	Note	2023 £	2022 £
Fixed Assets			
Tangible Assets	13	714,517	727,510
Investments	14	2	2
		<u>714,519</u>	<u>727,512</u>
Current Assets			
Stock	15	613	613
Debtors	16	222,951	365,670
Cash at Bank and in Hand		1,699,256	1,194,181
		<u>1,922,820</u>	<u>1,560,464</u>
Creditors: amounts falling due in less than one year	17	(200,569)	(161,483)
		<u>1,722,251</u>	<u>1,398,981</u>
Net Current Assets		<u>1,722,251</u>	<u>1,398,981</u>
Total Assets less Current Liabilities		<u>2,436,770</u>	<u>2,126,493</u>
Creditors: amounts falling due in after more than one year	18	(446,464)	(457,283)
Net Assets		<u><u>1,990,306</u></u>	<u><u>1,669,210</u></u>
Charity Funds			
Restricted funds	19	393,747	350,686
Designated Funds	19	85,092	73,092
General Funds	19	1,511,467	1,245,432
Unrestricted Funds	19	1,596,559	1,318,524
		<u>1,990,306</u>	<u>1,669,210</u>
Total Funds		<u><u>1,990,306</u></u>	<u><u>1,669,210</u></u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)


CHARITY BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2023
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:

Dr P M Kevern
Chair of Trustees
Date TBC


7/12/23

The notes on pages 30 to 58 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	2023	2022
	£	£
Cash Flows from Operating Activities		
Net cash generated by/ (used in) operating activities (Note 21)	493,754	39,477
Cash Flows from Investing Activities		
Interest and rents from investments	39,695	36,507
Purchase of tangible fixed assets	(17,913)	(5,020)
Net Cash Provided by Investing Activities	21,782	31,487
Cash Flows from Financing Activities		
Repayments of borrowing	(14,315)	(24,336)
Net Cash Used in Financing Activities	(14,315)	(24,336)
Change in cash and cash equivalents in the year	501,221	46,653
Cash and cash equivalents at the beginning of the year	1,211,501	1,164,848
Cash and Cash Equivalents at the end of the year	1,712,722	1,211,501

The notes on pages 30 to 58 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1 General information

Age Concern Birmingham is a charitable company limited by guarantee and registered in England and Wales. It operates from its principal address to 76-78 Boldmere Road, Sutton Coldfield B73 5TJ. Its principal activity is the provision of services and support to older people and carers.

2 Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Concern 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.

The Consolidated statement of financial activities (SOFA) and Consolidated balance sheet consolidate the financial statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line-by-line basis.

The Charity has taken advantage of the exemption allowed under section 408 of the Companies Act 2006 and has not presented its own Statement of financial activities in these financial statements.

2.2 Company status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. 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.

2.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Group and which have not been designated for other purposes.

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.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2 Accounting policies (continued)

2.3 Fund accounting (continued)

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Group for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Consolidated statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. 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.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

2 Accounting policies (continued)

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Group to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Group's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Group; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more 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 recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2 Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

Depreciation is provided on the following basis:

Freehold property	-	2% per annum on a straight-line basis
Freehold land	-	no depreciation
Fixtures and fittings	-	20% per annum on a straight-line basis
Office equipment	-	20% per annum on a straight-line basis
Assets Under construction	-	no depreciation

2.8 Investments

Investments in subsidiaries are valued at cost less provision for impairment.

2.9 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.10 Debtors

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

2.11 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 amounts 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 is recognised in the Consolidated statement of financial activities as a finance cost.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2 Accounting policies (continued)

2.12 Financial instruments

The Group 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.

2.13 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

3 Income from Donations and Legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations	9,782	3,918	13,700
Legacies	34,788	-	34,788
Grants	291,420	312,290	603,710
Total	335,990	316,208	652,198

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Donations	15,403	4,040	19,443
Legacies	14,455	-	14,455
Grants	146,640	432,862	579,502
Total	176,498	436,902	613,400

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

3 Income from Donations and Legacies (continued)

Analysis of Grant Income

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Neighbourhood Network Scheme	-	268,373	268,373
European Grant Funding	-	4,507	4,507
Other Grants	214,252	7,410	221,662
Volunteering and befriending	17,974	22,000	39,974
Household Support Fund	59,194	-	59,194
Clean Growth Fund	-	10,000	10,000
Total	291,420	312,290	603,710

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Neighbourhood Network Scheme	-	209,904	209,904
Ageing Better	-	38,347	38,347
European Grant Funding	-	25,003	25,003
Other Grants	98,095	61,858	159,953
Volunteer Co-ordinator	13,630	-	13,630
COVID-19 Grants	34,915	-	34,915
Household Support Fund	-	97,750	97,750
Total	146,640	432,862	579,502

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

4 Income from Charitable Activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Service User Contributions	280,678	-	380,678
Birmingham City Council	-	172,967	172,967
Forward Carers	-	462,226	462,226
End of Life Care	-	114,060	114,060
Total	280,678	749,253	1,029,931
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Service User Contributions	140,750	-	140,750
Birmingham City Council	-	168,753	168,753
Forward Carers	-	410,852	410,852
End of Life Care	-	109,568	109,568
Total	140,750	689,173	829,923

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

5 Income from Other Trading Activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Commission Receivable	94,648	-	94,648
Fundraising	390	-	390
Lettings	76,210	-	76,210
Other	179,511	-	179,511
Total 2023	350,759	-	350,759

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Commission Receivable	65,111	-	65,111
Fundraising	1,299	-	1,299
Lettings	70,723	-	70,723
Other	342,939	-	342,939
Total 2022	480,072	-	480,072

Income from Non-Charitable Trading Activities

	Unrestricted funds 2023 £	Total funds 2023 £
Income from Trading Subsidiary Activities	105,710	105,710

	Unrestricted funds 2022 £	Total funds 2022 £
Income from Trading Subsidiary Activities	93,909	93,909

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

6 Investment Income

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Rental Income	26,000	-	26,000
Interest	13,695	-	13,695
Total 2023	39,695	-	39,695
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Rental Income	36,000	-	36,000
Interest	507	-	507
Total 2022	36,507	-	36,507

7 Analysis of Cost of Raising Funds

	Unrestricted funds 2023 £	Total funds 2023 £
Expenditure on Trading Subsidiary Activities	<u>108,457</u>	<u>108,457</u>
	Unrestricted funds 2022 £	Total funds 2022 £
Expenditure on Trading Subsidiary Activities	<u>93,631</u>	<u>93,631</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

8 Analysis of Expenditure on Charitable Activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Charitable Activities	729,087	1,022,400	1,751,487
Total 2023	729,087	1,022,400	1,751,487

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Charitable Activities	380,469	1,140,077	1,520,546
Total 2022	380,469	1,140,077	1,520,546

9 Analysis of Expenditure by Activities

	Activities Undertaken Directly 2023 £	Grant Funding of Activities 2023 £	Support Costs 2023 £	Total funds 2023 £
Charitable Activities	1,179,015	3,913	568,559	1,751,487
Total 2023	1,179,015	3,913	568,559	1,751,487

	Activities Undertaken Directly 2022 £	Grant Funding of Activities 2022 £	Support Costs 2022 £	Total funds 2022 £
Charitable Activities	962,173	2,436	555,937	1,520,546
Total 2022	962,173	2,436	555,937	1,520,546

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

9 Analysis of Expenditure by Activities (continued)

Analysis of Grants

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Grants to individual from Trust Funds	-	3,913	3,913
Total 2023	-	3,913	3,913
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Grants to individual from Trust Funds	-	2,436	2,436
Total 2022	-	2,436	2,436

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

9 Analysis of Expenditure by Activities (continued)

Analysis of Direct Costs

	Activities	Total funds
	2023	2023
	£	£
Staff costs	780,529	780,529
Activities for service users	344,180	344,180
Meal costs	30,101	30,101
Travel and motor expenses	11,002	11,002
Other staff related costs	13,203	13,203
Total 2023	1,179,015	1,179,015

	Activities	Total funds
	2022	2022
	£	£
Staff costs	691,365	691,365
Activities for service users	243,295	243,295
Meal costs	17,170	17,170
Travel and motor expenses	8,757	8,757
Other staff related costs	1,586	1,586
Total 2022	962,173	962,173

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

9 Analysis of Expenditure by Activities (continued)

Analysis of Support Costs

	Activities	Total
	2023	funds
		2023
Staff costs	186,412	186,412
Depreciation	30,907	30,907
Office costs	81,674	81,674
Premises costs	112,960	112,960
Insurance	12,713	12,713
Training	1,269	1,269
Legal and professional	719	719
Marketing	35	35
Bad debts	7,652	7,652
Bank loan interest	24,002	24,002
Auditor's remuneration	17,880	17,880
Management recharges	92,336	92,336
	<u>568,559</u>	<u>568,559</u>

Analysis of Support Costs

	Activities	Total
	2022	funds
	£	2022
		£
Staff costs	175,440	175,440
Depreciation	28,948	28,948
Office costs	89,056	89,056
Premises costs	80,439	80,439
Insurance	13,294	13,294
Training	549	549
Legal and professional	428	428
Marketing	487	487
Bad Debts	12,771	12,771
Bank loan interest	14,838	14,838
Auditor's remuneration	18,720	18,720
Management recharges	120,967	120,967
Total 2022	<u>555,937</u>	<u>555,937</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

10 Auditor's Remuneration

The auditor's remuneration amounts to an auditor fee of £18,900 (2022: £16,200), and other compliance services of £Nil (2022: £Nil).

11 Staff Costs

	Group	Group	Company	Company
	2023	2022	2023	2022
	£	£	£	£
Wages and Salaries	943,462	725,492	884,658	796,087
Social Security costs	66,804	56,726	64,123	54,578
Contributions of defined contribution pension schemes	18,599	16,570	18,159	16,038
	<u>1,028,865</u>	<u>798,788</u>	<u>966,940</u>	<u>866,703</u>

The average number of persons employed by the charity during the year was as follows:

	Group	Group	Company	Company
	2023	2022	2023	2022
	No.	No.	No.	No.
Care Staff	15	7	15	7
Project Staff	29	32	23	26
Management and Administration	13	15	13	15
	<u>57</u>	<u>54</u>	<u>51</u>	<u>48</u>

There was one employee who received remuneration in the range of £60,000 to £69,999 in the year (2022: Nil)

The total of remuneration and benefits (including employer's pension contributions) received by key management personnel during the year was £174,764 (2022: £155,001). Remunerated by key management personnel comprise the senior management team, being the Chief Executive, Head of Finance, Head of Operations and Head of Development. The trustees are considered to be key management personnel but are not remunerated.

During the year, no members staff were made redundant (2022: None).

12 Trustees' Remuneration and Expenses

During the year, no trustees received any remuneration or other benefits (2022: £Nil).

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

13 Tangible Fixed Assets

Group and Charity

	Freehold Property £	Fixtures and Fittings £	Office Equipment £	Total £
Cost				
At 1 April 2022	775,000	73,502	353,783	1,202,285
Additions	-	17,913	-	17,913
As at 31 March 2023	775,000	91,415	353,783	1,220,198
Depreciation				
At 1 April 2022	97,392	25,293	352,090	474,775
Charge for the year	12,200	18,283	423	30,906
Disposals	-	-	-	-
As at 31 March 2023	109,592	43,576	352,513	505,681
Net Book Value				
At 31 March 2023	665,408	47,839	1,270	714,517
At 31 March 2022	677,608	48,209	1,693	727,510

Included in land and buildings is freehold land at cost of £165,000 (2022: £165,000), which is not depreciated.

14 Fixed Asset Investments

	Investment s in Subsidiary Companies £ Group	Investment s in Subsidiary Companies £ Charity
Group and Charity		
Cost		
At 1 April 2022	-	2
Movement in year	-	-
At 31 March 2023	-	2

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

14 Fixed Asset Investments (continued)

Subsidiary Undertakings and Participating Interests

The following were subsidiary undertakings or participating interests of the Charity:

	Company Number	Registered Office or Principal place of Business	Principal Activity
Age Concern in Birmingham Trading Limited	02900602	76-78 Boldmere Road, Sutton Coldfield, West Midlands, B73 5TJ	Café
Class of Shares	Holding	Included in Consolidation	
Ordinary	100%	Yes	

The financial results of the subsidiaries or participating interests for the year were:

Names	Income	Expenditure	Profit/(loss)/ Surplus/(Deficit) for the year
Age Concern in Birmingham Trading Limited	105,710	108,457	(2,747)

At the Balance sheet date, Age Concern in Birmingham Trading Limited had net assets of £768 (2022: £3,515).

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

15 Stocks

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Finished goods and goods for resale	1,668	2,002	613	613

16 Debtors

	Group 2023 £	Group 2022 £	Company 2023 £	Company 2022 £
Due within one year				
Trade Debtors	140,217	188,809	139,980	187,462
Amounts owed by group undertaking	-	-	3,184	10,208
Amounts owed by participating interest	29,194	-	29,194	-
Prepayments and Accrued Income	52,101	168,000	50,593	168,000
	<u>221,512</u>	<u>356,809</u>	<u>222,951</u>	<u>365,670</u>

17 Creditors: Amounts Falling due within one year

	Group 2023 £	Group 2022 £	Company 2023 £	Company 2022 £
Bank Loans	18,028	21,524	18,028	21,524
Trade Creditors	40,990	23,496	33,587	17,643
Amounts Owed to Other Participating Interests	261	7,827	-	7,827
Other Taxation and Social Security	3,717	14,060	56	14,060
Other Creditors	3,615	2,752	3,613	2,750
Accruals and Deferred Income	146,270	98,155	145,285	97,679
	<u>212,881</u>	<u>167,814</u>	<u>200,569</u>	<u>161,483</u>

The bank loans are repayable in equal instalments over the 25-year term ending in 2038. Interest is payable at a rate of 3% above the base rate determined by Unity Trust Bank.

The bank loans are secured on the freehold property of the charity.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

17 Creditors: Amounts Falling due within one year (continued)

	Group	Company
Deferred Income at 1 April 2022	71,813	107,314
Amounts released from previous year	(59,088)	(96,101)
Amounts added this year	78,789	60,600
Deferred Income at 31 March 2023	<u>91,514</u>	<u>71,813</u>

The deferred income relates to funds to be distributed to third parties under the Neighbourhood Network scheme.

18 Creditors: Amounts due after more than one year

	Group	Group	Company	Company
	2023	2022	2023	2022
	£	£	£	£
Bank Loans	<u>446,464</u>	<u>457,283</u>	<u>446,464</u>	<u>457,823</u>

Included within bank loans falling due after more than one year are amounts due within one to two years totalling £18,027 (2022: £22,428) amounts due within two to five years totalling £54,082 (2022: £72,447) and amounts due after more than five years totalling £374,355 (2022: £362,407).

The bank loans are repayable in equal instalments over the 25-year term ending in 2038. Interest is payable at a rate of 3% above the base rate determined by Unity Trust Bank. The bank loans are secured on the freehold property of the charity.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19 Statement of Funds

Statement of funds - current year

Unrestricted funds

	Balance at 1 April 2022	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2023
	£	£	£	£	£
Designated Funds					
Property Repairs and renewals fund	60,000	-	-	12,000	72,000
Rebranding	13,092	-	-	-	13,092
	<u>73,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>85,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years.

General Funds

General Funds	1,245,432	1,007,122	(729,087)	(12,000)	1,511,467
Subsidiary Funds	3,515	105,710	(108,457)	-	768
	<u>1,248,947</u>	<u>1,112,832</u>	<u>(837,544)</u>	<u>(12,000)</u>	<u>1,512,235</u>
Total Unrestricted Funds	<u>1,322,039</u>	<u>1,112,832</u>	<u>(837,544)</u>	<u>-</u>	<u>1,597,327</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19 Statement of funds (continued)

Restricted Funds

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2023 £
BCC - Preventative and Communities Fund	-	172,967	(172,967)	-	-
Forward Carers	125,846	462,226	(411,270)	-	176,802
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	5,103	22,000	(22,717)	-	4,386
Hawkesley Hall	7,908	-	(7,908)	-	-
Hawkesley Café	40,687	-	(10,172)	-	30,515
Moorfield Hall	4,333	7,410	(4,333)	-	7,410
End of Life Care	15,760	114,060	(109,045)	-	20,775
NNS CCG	80,459	268,373	(273,568)	-	75,264
Trust funds	23,218	3,781	(3,913)	-	23,086
Erasmus - Mi Care	-	4,507	(4,507)	-	-
Let's talk fund	417	137	-	-	554
Clean Growth grant	-	10,000	(2,000)	-	8,000
Total Restricted Funds	350,686	1,065,461	(1,022,400)	-	393,747
Total of Funds	1,672,725	2,178,293	(1,859,944)	-	1,991,074

Transfers to and from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure.

Restricted funds are funding received for specific project as described below.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19 Statement of Funds

Statement of funds - Prior year

Unrestricted Funds

	Balance at 1 April 2021	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2022
	£	£	£	£	£
Designated Funds					
Property Repairs and renewals fund	48,000	-	-	12,000	60,000
Rebranding	13,092	-	-	-	13,092
	<u>61,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>73,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years.

General Funds

General Funds	804,074	833,827	(380,469)	(12,000)	1,245,432
Subsidiary Funds	3,236	93,910	(93,631)	-	3,515
	<u>807,310</u>	<u>927,737</u>	<u>(474,100)</u>	<u>(12,000)</u>	<u>1,248,947</u>
Total Unrestricted Funds	<u>868,402</u>	<u>927,737</u>	<u>(474,100)</u>	<u>-</u>	<u>1,322,039</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19 Statement of Funds (continued)

Restricted Funds - Prior Year

The restricted funds that start with 'BCC' are Birmingham City Council service level agreements.

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2022 £
BCC - Preventative and Communities Fund	-	168,753	(168,753)	-	-
Forward Carers	132,508	410,852	(417,514)	-	125,846
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	5,103	20,500	(20,500)	-	5,103
Ageing Better	6,283	38,347	(44,629)	-	1
Hawkesley Hall	12,575	5,333	(10,000)	-	7,908
Hawkesley Café	-	97,750	(57,063)	-	40,687
Moorfield Hall	-	4,333	-	-	4,333
End of Life Care	7,316	109,568	(101,124)	-	15,760
NNS CCG	97,516	209,904	(226,601)	-	80,459
Erasmus -Eldicare	10,346	24,527	(34,873)	-	-
Trust funds	22,030	3,624	(2,436)	-	23,218
I remember When	3,828	-	(3,828)	-	-
Erasmus - Mi Care	-	476	(476)	-	-
Experian Fraud Project	20,588	-	(20,588)	-	-
Household Support Fund	-	31,692	(31,692)	-	-
Let's Talk Fund	-	416	-	-	416
Total Restricted Funds	364,688	1,126,075	(1,140,077)	-	350,686
Total of Funds	1,233,000	2,053,812	(1,614,177)	-	1,672,725

Transfers to and from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure.

Restricted funds are funding received for specific projects as described below.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19 Statement of funds (continued)

Fund descriptions

Birmingham City Council - Preventative and Communities Fund	Grants from Birmingham City Council to support day care services and support across four centres within Birmingham.
Forward Carers - Carers Hub and Dementia Team	Support to carers via the Birmingham Carers Hub and funded through a partnership with Forward Carers.
Bromsgrove Legacy	A fund to support services to older adults within the Bromsgrove area.
The Eveson Trust	Support for an advice and information service for older adults and others in need.
Ageing Better	A service to create lasting changes to reduce isolation for older people.
Hawkesley Hall	Funds to support activities at the Hawkesley Hall Community Centre.
Hawkesley Café	Funds to set up and run the new Hawkesley Café within the Hawkesley Hall Community centre.
Moorfield Hall	Grants to support activities at the Moorfield Community Centre
End of Life Care	Funds to support end of life services.
NNS CCG	A Neighbourhood Network Scheme to develop and support community assets and activities in the Sutton Coldfield area.
Trust funds	Funds to support individuals with emergency needs or hardship.
I remember When	A fund to support the writing and publication of a book to record the memories and experiences of older adults in the Sutton Coldfield area.
Erasmus - Mi Care	A European Union funded project to develop a training programme for migrants looking to develop their skills and work in the social care sector.
Experian Fraud Project	A 12-month project delivered within Dudley and Wolverhampton to raise awareness and reduce the number of victims of fraud funded by Experian.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19 Statement of funds (continued)

Fund descriptions (continued)

Household Support Fund	A fund to directly support vulnerable households meet daily needs.
Let's Talk Fund	Fund set up in memory of the late Margaret Birkett.
Clean Growth Fund	A grant to install energy efficient lighting in our Boldmere Road premises

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

20 Analysis of Net Assets between Funds

Analysis of Net Assets between Funds - Current year

	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £
Tangible Fixed Assets	-	714,517	714,517
Fixed Asset Investments	-	-	-
Current Assets	393,747	1,542,155	1,935,902
Creditors due within one year	-	(212,881)	(212,881)
Creditors due in more than one year	-	(446,464)	(446,464)
Total	393,747	1,597,327	1,991,074

Analysis of Net Assets between Funds - Prior year

	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £
Tangible Fixed Assets	-	727,510	727,510
Fixed Asset Investments	-	-	-
Current Assets	350,686	1,219,626	1,570,312
Creditors due within one year	-	(167,814)	(167,814)
Creditors due in more than one year	-	(457,283)	(457,283)
Total	350,686	1,322,039	1,672,725

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

21 Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities.

	Group 2023 £	Group 2022 £
Net Income for the period (as per Statement of Financial Activities)	<u>318,349</u>	<u>439,635</u>
Adjustments for:		
Depreciation Charges	30,906	28,948
Dividends, Interest, and rents from Investments	(39,695)	(36,507)
(Increase) / decrease in Stocks	334	(455)
(Increase) / decrease in debtors	135,297	(271,966)
(Decrease) / increase in creditors	48,564	(120,223)
Net Cash Provided by/ (Used in) Operating Activities	<u><u>493,754</u></u>	<u><u>39,477</u></u>

22 Analysis of Cash and Cash Equivalents

	2023 £	2022 £
Cash at Bank and In Hand	1,712,722	1,211,501
Total cash and cash equivalents	<u><u>1,712,722</u></u>	<u><u>1,211,501</u></u>

23 Analysis of changes Net Debt

	At 1 April 2022 £	Cash Flows £	Other Changes £	At 31 March 2023 £
Cash at bank and in hand	1,211,501	501,221	-	1,712,722
Debt due within one year	(21,524)	14,315	(10,819)	(18,028)
Debt due after one year	(457,283)	-	10,819	(446,464)
	<u>732,694</u>	<u>515,536</u>	<u>-</u>	<u>1,248,230</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

24 Contingent Liabilities and Assets

The company has given an unlimited guarantee in respect of group borrowings from Unity Trust Bank plc. The total net group borrowings at the year-end were £464,492 (2022: £478,807)

25 Pension Commitments

The Group is a participating employer in defined contribution schemes.

The assets of the scheme are held separately from those of the company in an independently administered Funds.

The pension cost charge represents contributions payable by the Group to those funds and amounted to £18,599 (2022: £16,750).

Contributions totalling £3,481 (2022: £3,700) were payable to the fund at the balance sheet date and are included in creditors.

26 Operating Lease commitments

At 31 March 2023, the Group and the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	Group	Group	Charity	Charity
	2023	2022	2023	2022
Amounts payable:				
Not later than 1 year	3,890	3,890	3,890	3,890
Later than 1 year and not later than 5 years	15,560	15,560	15,560	15,560
Later than 5 years	38,900	42,790	38,900	42,790
	58,350	62,240	58,350	62,240

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

27 Related Party Transactions

During the year, the charity traded with Age Concern in Birmingham Trading Limited, the wholly owned subsidiary. Income of £3,515 (2022: £3,183) was received as a gift aid donation. At the year-end there was a balance due to the charity of £3,184 (2022: £10,208).

Jubilee Citizens UK is a charitable company with the same trustees as Age Concern Birmingham, and with a trading subsidiary Jubilee Citizens Enterprise CIC. Under the provisions of SORP 2019 (FRS 102) the entities do not meet the formal criteria of control and therefore for statutory reporting purposes are not treated as group but for strategic and management purposes the two entities form part of the same group.

During the year sales of £120,035 (2022: £120,023) were made by the charity to Jubilee Citizens UK. Purchases of £24,738 (2022: £Nil) were made to the charity by Jubilee Citizens UK. Age Concern Birmingham provides use of its premises and the management and support functions for Jubilee Citizens UK. A management charge of £75,000 (2022: £90,000) was made from the charity to Jubilee Citizens UK in this respect. At the year-end, a balance of £29,194 was due from Jubilee Citizens UK (2022: £7,827 due to).

Age Connects West Midlands

England & Wales - Charity number 518610

Accounts

Registered number: 02104152
Charity number: 518610

AGE CONCERN BIRMINGHAM
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**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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AGE CONCERN BIRMINGHAM
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2022

Trustees	Dr P M Kevern - (Chair) Mr K Walsh – (Treasurer) Mr M Malpas Mrs M Birkett (passed away 7 November 2021) Mr A Cannon – (resigned on 23 March 2022) Mr J Chauhan Mrs VE Waldron – (resigned on 23 March 2022) Mrs J Cairns – (resigned on 23 March 2022) Ms S Mistry Mrs R Campbell (appointed on 7 July 2022)
Company registered number	02104152
Charity registered number	518610
Registered Office	76-78 Boldmere Road Sutton Coldfield B73 5TJ
Company secretary	R Bews (appointed 10 March 2021)
Chief executive Officer	Rebecca Bews – CEO
Independent auditor	Cooper Parry Cubo Birmingham Office 401, 4 th Floor Two Chamberlain Square Birmingham B3 3AX
Bankers	Unity Trust Bank Plc Four Brindley Place Birmingham B1 2JB

AGE CONCERN BIRMINGHAM
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CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

CEO Annual Report Statement

On writing this report it allows time to reflect on the past year, the achievements we have made and the people we have reached, impacting positively on the lives of many vulnerable people while keeping:

Our Mission:

To enrich the lives of older people and others in need through a range of services we offer.

Our Vision:

To make a positive difference, adding value to people's lives by offering services to promote wellbeing and independence.

And Our Values:

- Everyone Counts
- Caring
- Promote Wellbeing
- Work in partnership
- Innovative

At the heart of everything we do.

April 2020 to March 2021 was a far from normal year, this was very much the same for April 2021 to March 2022 as we made the transition from COVID-19 to a new normal.

Despite the transition, many vulnerable people have continued to struggle physically, emotionally and financially. This has created increased and new challenges for us as a charity that we have continued to adapt to, allowing us to steer our service delivery to ensure the most positive impact on our communities.

This report outlines some achievements of the year that we are immensely proud of and couldn't be achieved without the dedication and commitment of our staff and volunteers.

We look to continue to develop and broaden both our services and partnerships to meet new challenges, this will be achieved through our current diverse range of services including our funded and income generating services and new opportunities and developments.

Despite the challenges of COVID-19 we still continued to achieve Investors in People Silver, opened our 2nd Communitea Café hub, and developed a new range of wellbeing services in response to community need.

AGE CONCERN BIRMINGHAM
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CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

CEO Annual Report Statement (continued)

Collaboration and partnership working is a real strength of Age Concern Birmingham and high on our agenda, we plan to develop further in this area by working in collaboration to ensure the provision of quality services for all in need.

I'm also hugely passionate about the work we are doing to reach more people. The right support at the right time is a lifeline for so many people, by being there as a charity supporting later life planning can avoid the need for crisis support.

Becky Bews CEO

AGE CONCERN BIRMINGHAM
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 March 2022. The Annual report serves the purposes of both a trustees' report and a directors' report under company law. The trustees confirm that the Annual report and the financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102).

Since the group and the charity qualify as small under section 383 of the Companies Act 2006, the group strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and Activities

Activities for achieving objectives

The charity's main aims are to provide and promote services and support for older people, their carers and those in need living within the City of Birmingham and other areas of the country.

In delivering activities to fulfil these aims the trustees consider the Charity Commission guidance on public benefit. Providing the clients fall within the beneficiary groups identified in our memorandum and articles of association there is no restriction on who may benefit.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and Performance

Review of activities

Quality

During the year there has been continual improvement to our quality systems.

ISO 9001 & ISO 14001

This was assessed October 21 with an onsite assessment where we successfully retained our accreditation with:

- No major non-conformities
- No minor non-conformities
- No opportunities for improvement

Investors in People

This was assessed in October 21 and the organisation had continued to apply its core principles and approaches that gained it the Investors in People Silver accreditation.

The areas covered in Investors in People are:

- Leading and inspiring people
- Living the organisations values and behaviours
- Empowering and involving people
- Managing performance
- Recognising and rewarding high performance
- Structuring work
- Building capacity
- Delivering continuous improvement
- Creating a sustainable success

Birmingham Business Charter for Social Responsibility (BBCSR)

BBCSR was successfully reviewed June 22.

The NHS Data Security Protection Toolkit

The NHS self-assessment online database was completed and submitted May 22 to demonstrate that we are adhering to the data security and protection requirements that the NHS demand where we work in partnership projects with the NHS and collect, handle, and store client or patient information.

We continue to be certified as a Disability Confident Committed employer, a scheme that shows we are disability aware and inclusive as an employer.

Products and services

We promote and recommend a small range of quality, value for money products and services through partnerships with suppliers. In return for this we receive a donation to the charity at no additional cost to the customer, and some services offer a discount to the customer when referring through ourselves. Our partnership services include stairlifts and personal alarms to promote and

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Products and services (continued)

support independence and adaption within the home and community. We look to continually review partnerships to meet demand and needs of our customers.

Trusted Tradesperson Scheme

The service offered a vetted and recommended tradesperson scheme for a range of home improvement and independent living needs giving piece of mind to clients that they are inviting a quality, value for money tradesperson into their home.

This service suffered a decline due to the pandemic and the retirement of our most popular tradespeople. In March 2022 the decision was made to stop this offering this service.

Legal services

We offer a range of services through a partnership with Wills Made Clear for a range of later life planning products. Appointments are available at all our locations as required, with two set days of appointments at Boldmere each week. We are planning to have regular coffee mornings at our locations for customers to attend and offer a Saturday service too.

Moorfield Hall and Hawkesley Community Centre & Café

Both centres transferred to us under an asset transfer by Birmingham City Council. The centres enable us to work with all age groups and a range of organisations to provide support and activities to engage and benefit the local communities.

We have started to deliver day care services from our Moorfield Hall site four days per week as COVID-19 regulations eased and we opened our second community café in May 2021 at our Hawkesley centre following a successful lottery funding.

Both centres have become thriving community hubs with an offer for all ages. The development of activities across both centres has also allowed us to increase our work and activities for younger people and to achieve an increase in age intergeneration within the communities.

Both locations also offer either directly or through our partnerships a range of activities and support groups. These groups include, drop in advice and information, art and craft sessions, therapeutic sessions, cooking activities, dance, exercise, toddler groups and after school activities.

The new café at Hawkesley Community Centre has allowed us to continue what was achieved from our Reaching Communities funding (May 2017-20) which created a range of opportunities and activities for the community, bringing young and older adults together, breaking down local community barriers and supporting wellbeing and active citizenship. Groups that are held in the café are at no charge, and include a veteran's group, crocheting group, Lego club and art group. Community groups running from the centre include litter picking, local councillor surgeries and young person cycle rides.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Day Care Centres

We offer day care services and support across centres within Birmingham to older vulnerable adults, who may experience dementia and long-term health conditions that impact on their independence and ability to access unsupported community facilities.

We have four-day care centres and have added another four since July 22, along with day care at home services for those who are still cautious after COVID-19 lockdown.

Our day care offers both respite to carers and stimulating activities in a safe familiar environment to clients, supporting wellbeing, independence, and the delay in needing higher levels of care and support.

Day Care Centres (continued)

These services are currently subsidised through funding by Birmingham City Council.

Befriending services

We offer befriending services in both the north and south areas of Birmingham. Within the North we offer a telephone befriending service, and within the south a telephone and home visiting support. Service areas are related to small amounts of funding and support isolated older people.

The demand for befriending support is high and we continue to reach out to as many people as possible with the resources we have. This service is co-ordinated by a member of staff and supported by a team of committed and dedicated volunteers and we continue to recruit volunteers on an ongoing basis.

Those who came into the service through the increased demand during the pandemic continue to be part of the mainstream befriending scheme.

Funding is currently received to support the delivery of this service in the south from the CCG.

A new project funded by the Armed Forces Covenant Force for Change Fund started in May 2021 to support veterans with a befriending network. "Friends for Life" engages with older armed force individuals understanding their interests and hobbies and matches them with other like-minded older armed forces individuals creating the opportunity for friendships and natural networks to develop. We raise awareness of safety around any individual vulnerabilities to support and reduce the risk of safeguarding.

Support includes guidance and help with applications for welfare and benefit support with a focus on supporting the individual to remain independent for as long as possible.

As the number of volunteers declined through the pandemic, to date we have had only one return. Demand is extremely high on an ongoing basis for this service with many people accessing support are at crisis point. We have also seen an increase in more complex cases and needs coming through since the pandemic, especially around mental health support requirements.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Volunteering opportunities

We have over 120 volunteers providing much needed support to our services.

Volunteers support us across the organisation within our community cafés, day care centres, befriending services, information services, with administrative tasks and in our charity shop.

We appreciate that volunteering benefits not only our clients and the organisation, but also the volunteers themselves, allowing the ability to give their time and experience to others, increasing self-confidence and supporting employment prospects or the building of networks.

We have retained many of the volunteers who joined us through the pandemic, and they have worked with the Volunteer Coordinator and have settled into other volunteering roles.

Advice and information service

Funded through The Everson Trust and a small amount from The William Dudley Trust to offer support and information to older adults and others in need.

The Carers Hub

We continue to deliver quality support services to carers via the Birmingham Carers Hub in partnership with Forward Carers who hold a contract with Birmingham City Council offering statutory carers assessment and reviews, along with wellbeing payments.

The team offer a wide range of support to carers of all ages through telephone, face to face support, home visits, and at outreach venues across the City, covering many issues and challenges faced each day by those caring for family members and friends.

The team are able to:

- Support and signpost to a range of additional services, and partners in the consortium
- Complete Statutory Carers Assessment
- Reviews
- Wellbeing checks
- Carers Card
- Welfare benefit checks (1374 checks)

In this period the Hub team undertook 2262 Statutory Assessments and reviews, and the Dementia Team 196 Statutory Assessments and reviews.

This support is offered 6 days a week with a late evening service on a Wednesday.

Charity shop in Boldmere

Our charity shop has become a staple on the local high street with many shoppers visiting on a regular basis dropping in to say hello to our team of staff and volunteers. The shop is supported by an overwhelming number of generous donations of goods to sell. We plan in seasonal displays

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Charity shop in Boldmere (continued)

and promotions. We have had three government funded Kickstart Placements within the shop, with two still in post to complete their placements by May / June 2022. The shop has benefited from a cosmetic makeover and also paid staff who sort and price the donations. Shop income has increased since the introduction of the paid staff.

Communita Cafes & Hub

Our Café hubs offers low cost, good quality food and drinks in a supportive and friendly environment with a range of asset-based activities, sessions and groups that have continually being developed and are offered free of charge via volunteers and organisations. Support is offered to the groups by Age Concern Birmingham.

We opened our first café in 2017 in the north of Birmingham (Boldmere) and in May 2021 we opened our second café in the south of Birmingham (Kings Norton). The cafés are staples of the local communities.

Communita Cafes & Hub (continued)

The cafés are a real community access point for people of all ages, with on average over 1500 people a week using the service to enjoy quality food, drinks, relax, meet new people, and receive support and information from ourselves and other organisations. We are proud of this achievement and continually seek feedback and look at development opportunities within Communita to keep the offer fresh and relevant to the needs of the local community. Our partnership with Fareshare continues in order to continue to offer quality food at low prices mainly through a specials menu.

Ageing Better Hubs

This year was the final year of this contract. The objective of the service was to create lasting change in line with the project's aims of reducing isolation for older people.

The project aims were:

- Prevent and able to address the causes and consequences of isolation.
- Encourage and evidence links with local relevant Ageing Better mini hubs.
- Connect local residents and discover what they would like to see established in their local areas, and learn what groups, organisations, services, or activities already exist that help unite people and reduce isolation in their community.
- Are part of a continuing plan for making neighbourhoods 'ageing' friendly' within and beyond the project's lifetime.

This last year a legacy has been produced.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Ageing Better Carers Hub

This project was offered in partnership with Forward Carers. The team offer support in the community to carers over 50 to reduce isolation by supporting the setting up of carer's networks across the city. Throughout the year the team has supported the development and sustainability of a number of networks to benefit carers which are promoted through our carer's hub and via Ageing Better. The contract is to finish at the end of March 2022.

Ageing Better City-Wide Hub

This project was offered in partnership with Age UK Birmingham. The team offer support in the community to people over 50 to reduce isolation by supporting the setting up networks across the city. The contract is to finish at the end of March 2022.

As with the carers hub the team have supported the development and sustainability of a number of networks across Birmingham and supported individuals to link into existing networks to reduce isolation and promote wellbeing.

Both the city-wide hub and the carers hub feed into and support the overall Ageing Better in Birmingham Project delivered by BVSC.

As with other services this service diversified during COVID-19 and met funders requirements.

Neighbourhood Network Schemes

Sutton Coldfield Neighbourhood Network Scheme (NNS)

Age Concern Birmingham are the lead for the Sutton Coldfield NNS working in partnership with Compass Support. This project is commissioned by Birmingham City Council. The NNS creates, develops, and updates a map of all of the community assets and activities in the Sutton Coldfield constituency, which can help people aged 50+ to lead independent, happy, and healthy lives. From April 2021 this includes Adults with additional needs.

Community assets are individuals, groups or organisations who are doing something or delivering an activity, project or service in a neighbourhood setting which older people and adults with additional needs can benefit from. This can be anything from a social club to a line dancing class, befriending to benefits advice, or a support group or sewing club, as long as it meets one of our five outcomes:

- Social participation
- Healthy lifestyles
- Maximised income
- Living independently in their own homes
- Carers feel more supported

As well as mapping community assets, we also work with assets to sustain and grow the activities and services they offer in the local area.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Sutton Coldfield Neighbourhood Network Scheme (NNS) (continued)

Supporting development in marketing and promotion, volunteering, governance and fundraising.

We offer a fund for micro and small grants to commission activity that:

- builds the community offer and/or
- makes activities more accessible
- develops the skills and capacity of a community asset

Anti-Fraud Project

A 12-month project delivered between April 2020 to April 2021 within Dudley and Wolverhampton to raise awareness and reduce the number of victims of fraud funded by Experian. The project extended until July 2021 due to COVID-19.

The project cascades raising critical awareness and information on how people become victims of fraud and how to avoid becoming a victim, along with useful resources for individuals to reference.

Anti-Fraud Project (continued)

A variety of methods were used to disseminate the information ranging from face to face, telephone, leaflets, information sheets and workshops.

Eldicare project

Age Concern Birmingham is part of a project with European partners. Eldicare looks at matching skills in a growing European Silver Economy. The project aims to design and set up a common curriculum in the elderly care sector, establishing a strong work-based learning, addressing learning outcomes, quality assurance and recognition for elderly caregivers. The project was due to finish in October 2020 but was extended until April 2021 due to COVID-19.

MiCare

Age Concern Birmingham leads on a European project to development a training program for migrants looking to develop their skills and work in care. The training will be developed in order to cover aspects of care and will consist theoretical and practical sessions.

Let's eat cake

The project was to be specifically delivered within B33 and B34 and focus on people aged 50 and over who are isolated and lonely. "Let's eat cake" is a simple idea, where every week a cake will be baked by Age Concern Birmingham's kitchen by volunteers and shared with isolated and lonely people in the local area, to slowly build a relationship and foster relationships with them and to support and link with local community assets

A slice of cake (wrapped in a napkin invitation) was to be delivered to the home by the co-ordinator or one of a team of volunteers of this project who would 'buddy' up with the citizen.

Due to the pandemic this project was halted and re-started to complete the allotted timescales.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Financial Review

During the financial year ended 31 March 2022 the total fund balances increased from £1,233,090 to £1,672,725. Total restricted income increased to £1,126,075 (2021: £1,112,223). Restricted expenditure was £1,140,077 (2021: £1,001,367). The restricted reserve decreased to £350,686 (2021: £364,688). The general unrestricted reserve increased to £1,322,039 (2021: £868,402).

Significant effort has been made to reviewing and controlling expenditure as well as taking steps to increase revenue streams in order to begin to rebuild the charity's funds.

Risk management

The organisational risk register is reviewed by the Business Committee bi-annually to monitor risks to which the charity is exposed. The Business Committee instruct action to mitigate any such risk and will, if required, convene extraordinary meetings to monitor and instruct on urgent high risks areas. The Business Committee reports on the risk register and actions to mitigate risk to the Board of trustees. Significant and increasing external risks to funding have led to the development of a risk management strategic plan which will allow for the diversification of funding and activities where appropriate. Internal control risks are minimised by the implementation of procedures for authorisation for all transactions and projects

Reserves policy

There is a reserves policy agreed by the trustees. The Business Committee, on behalf of the board of trustees, conducts an annual review of the level of unrestricted reserves and the level of reserves in the designated funds, by considering risks associated with the various sources of income, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- To allow time for the re-organisation in the event of a downturn in income.
- To protect the ongoing work programmes.
- To allow the charity to meet its objectives.
- To allow the charity to develop.

At the year end the total funds balance was £1,672,725; of this £350,686 was restricted to be used in the future. £1,322,039 was unrestricted; however, of this amount £73,092 is designated for specific purposes.

The target for the unrestricted level of reserves is estimated at the equivalent of six months of the general expenditure budget. The unrestricted free reserves of £517,922 (Unrestricted reserves £1,322,039 less fixed assets £727,510; less designated funds £73,092 and less subsidiary funds £3,515) represents more than six month's general expenditure budget.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Structure, Governance and Management

Constitution

Age Concern Birmingham is registered as a charitable company limited by guarantee and was set up by a Trust deed.

The organisation is a charitable company limited by guarantee, incorporated 26 February 1987 as amended by special resolutions dated 30 June 1988, 19 March 1998, 6 September 2000, 16 October 2002, 14 September 2004, 21 September 2006, 27 February 2008, September 2009, and April 2012. The company was established under a Memorandum of Association which established the objects and the powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The trustees are committed to striving to comply with the principles of good governance, the voluntary code of governance and good practice for the sector. Whilst the code is not mandatory it is our intention to comply with all things contained within it as the Code is consistent with our organisation. It is our intention to ensure quality across the entire organisation.

Method of appointment or election of trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles of Association, the members of the Board are elected to serve for a period of three years. After which they must be re-elected at the next general meeting. A rotation system is used to ensure that members are being re-elected in different years from each other. The trustees service during the year is shown on page 1.

There is no private benefit arising to trustees other than the satisfaction of being involved and making a contribution towards the well-being of those we seek to serve.

Prospective trustees are recruited initially in an observer capacity and, after receiving an information pack, attend at least two board meetings to familiarise themselves with the working of the organisation before committing themselves and before being elected to the board.

During the period in which they are 'observing,' trustees are given a full induction to the organisation. As part of this they are introduced to a Code of Conduct based on the 'Seven Principles of Public Life' and the good governance papers. They are made aware of the Mission and Vision Statements and the current business plan of the organisation and their expected role and responsibilities in relation to this and to the requirements of the Charity Commission process.

Trustees:

- Are offered annual finance awareness training, equality, and diversity training and also inclusion on any other courses being held for staff that may be of general interest to them, such as Dementia Awareness.
- Are invited and encouraged to make visits to wellbeing centres and other Age Concern Birmingham office locations to familiarise themselves on an ongoing basis with the organisation's projects and staff.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Structure, Governance and Management (continued)

Method of appointment or election of trustees (continued)

- Are encouraged to take responsibilities as chairs of sub-groups in order to contribute their expertise and learn more about a particular side of the organisation.
- Hold additional responsibilities in relation to the policies and procedures of the organisation.

Organisational structure and decision-making policies

The Senior Management team of four is charged by the board of trustees with the delegated responsibility of running the organisation in accordance with the strategic direction of the priorities of Age Concern Birmingham that are reviewed on a regular basis.

Policies adopted for the induction and training of trustees

The board of trustees currently consists of six members who meet quarterly. Within those six are the Chair and the Treasurer.

There are two sub – committees reporting directly to the quarterly Board meetings, and each is chaired by a trustee:

- Finance and Business committee including risk management, strategy, quality management including environment.
- Commercial committee including involving people.

Induction and training of staff

New staff receive induction and core training to enable them to learn the work of the charity. Ongoing training is provided through the annual appraisal system according to the needs of the organisation and the member of staff.

Networks

We work in partnership with many organisations both formally and informally. We believe in positive partnership working to ensure quality streamlined value for money services are offered and are in discussions with a number of organisations in order to develop opportunities and services for the future.

Related party relationships

The Chair, Treasurer, CEO are also directors of the trading company (Age Concern in Birmingham Trading Ltd); however, we are maintaining segregation between the charity and the trading company as far as possible in line with best practice. The Communita Café is accounted for within the trading company.

The trustees are also trustees, directors and members of Jubilee Citizens UK and the directors of Jubilee Citizens Enterprises CIC.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Plans for future periods

Legal Services

To continue to promote further through increased marketing our legal offer ensuring that all staff and volunteers across our services understand the service offer and how legal support received at the right time can be so important in order for the team to inform clients of the offer.

Moorfield Hall Community Centre

To continue with the ongoing promotion of the community centre and build upon the available room hire opportunities and to develop and increase the number of community partnerships to meet the needs of the local communities.

This will be achieved through increased community work and the development of partnerships to identify what the local community would like to see offered within the centre.

Hawkesley Community Centre & Cafe

The café groups will be increased by the new Centre Coordinator when they are in post. Plans are in place to open day care at the centre one day a week from Summer 2022.

Day Care

As we emerged out of the pandemic the centres re opened. Firstly, on a reduced basis, but by the summer we were back at capacity, with 10 days been offered over 3 centres a week and day care at home services for those who still required it.

From July 22 we will start to open 1 day a week at 4 additional centres. This offering is building up.

We view day care as an area of great need which is growing with our ageing population and the need for safe quality affordable day care; that we believe is an investment in delaying and reducing more costly and higher levels of care and support.

Our day care centres are currently subsidised by Birmingham City Council.

Befriending Services

Our befriending service remains in demand and through COVID-19 we secured some funding through Birmingham City Council to increase the recruitment of volunteers to allow us to offer more befriending opportunities and support through volunteers for shopping calls which will allow us to develop this service to reach an increased number of vulnerable older adults.

The Carers Hub

The additional service of the Dementia Service continues offering person-centred support to carers who provide care to someone living with dementia. The Birmingham Carers Hub team have all received enhanced dementia training ahead of the service launch to support the work of the dementia team.

The Carers Hub will continue to offer quality support to carers undertaking statutory carers assessments and reviews, looking at developments and service improvement on an ongoing basis.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Plans for future periods (continued)

Boldmere Charity Shop

We aim to develop the charity shop further to support the work of the charity in increased stock rotation and regular sales through the help and support of our team of staff and volunteers.

Communita – Cafe and Activity Hub

To create development opportunities within Communita and the hub to support the work of the charity. New groups will be identified on an ongoing basis, our links with other support services / charities have proved long standing but we continue to make new links to meet increased demand to offer variety to ensure the service remains fresh and vibrant. Customer service is also an area of development both for Communita and across all services with a customer care training programme to be developed and rolled out to all staff and volunteers.

Neighbourhood Network Schemes

Age Concern Birmingham as lead organisation and Compass Support were successful in being awarded a new 5-year NNS contract with Birmingham City Council starting in April 2022.

In view of this we are excited to be able to continue to develop and support community assets in Sutton Coldfield to older adults and adults with additional needs offering a wide range of support, including funding in the form of grants for asset development.

COVID-19

The COVID-19 legacy continues to impact on the charity and the community, we remain flexible in our approach around supporting the needs of the community continually monitoring our resources, identifying, and responding to the changing needs of our clients.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Trustees' Responsibilities Statement

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

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the statement of affairs of the group and the charity and of their incoming resources and application of resources, including their income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP (FRS 102).
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards (FRS 102) 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 operation.

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

Disclosure of information to auditor

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 auditor is aware, and
- That the 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 auditor is aware of that information.

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



Dr PM Kevern
Chair of Trustees

Date 22.12.22



AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN BIRMINGHAM

Opinion

We have audited the financial statements of Age Concern Birmingham ("the parent charitable company") and its subsidiaries ("the group") for the year ended 31 March 2022 which comprise the consolidated statement of financial activities, the consolidated and charity only balance sheet, the 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 charitable company's affairs as at 31 March 2022 and of the Group's incoming 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 Group and the parent charitable company in accordance with the ethical requirements 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 related 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 Group and parent charitable company's ability to continue as a going concern for a period of at least 12 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 Trustees 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Other information (continued)

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 Group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatement in the Trustees' report.

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

- adequate and proper accounting records have not been kept by the Group or parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Group or parent charitable company 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 Statement of Trustees' responsibilities, the Trustees (who are also the directors of the charitable company 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 directors 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 directors are responsible for assessing the Group's and the parent 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 Group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our assessment focussed on key laws and regulations the Group and parent charitable company has to comply with and areas of the financial statements we assessed as being more susceptible to misstatement. These key laws and regulations included but were not limited to compliance with the Companies Act 2006, Charities Act 2011, taxation legislation, data protection, anti-bribery and employment legislation.

We are not responsible for preventing irregularities. Our approach to detecting irregularities included, but was not limited to, the following:

- obtaining an understanding of the legal and regulatory framework applicable to the Group and parent charitable company and how the Group and parent charitable company are complying with that framework, including agreement of financial statement disclosures to underlying documentation and other evidence;
- obtaining an understanding of the Group and parent charitable company's control environment and how the Group and parent charitable company have applied relevant control procedures, through discussions with Trustees and other management and by performing walkthrough testing over key areas;
- obtaining an understanding of the Group and parent charitable company's risk assessment process, including the risk of fraud;
- reviewing meeting minutes of those charged with governance throughout the year; and
- performing audit testing to address the risk of management override of controls, including testing journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Whilst considering how our audit work addressed the detection of irregularities, we also considered the likelihood of detection based on our approach. Irregularities arising from fraud are inherently more difficult to detect than those arising from error.

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Auditor's responsibilities for the audit of the financial statements (continued)

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: <https://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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charitable Company'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 charitable company and the charitable company's members, for our audit work, for this report, or for the opinions we have formed.

Glen Bott FCA
Senior Statutory Auditor
for and on behalf of:

COOPER PARRY GROUP LIMITED
Chartered Accountants
Statutory Auditors
Cubo Birmingham
Office 401,4th Floor
Two Chamberlain Square
Birmingham
B3 3AX

Date:

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds 2022 £	Restricted Funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and Legacies	3	176,498	436,902	613,400	653,108
Charitable Activities	4	140,750	689,173	829,923	852,969
Other Trading Activities	5	573,982	-	573,982	419,251
Investments	6	36,507	-	36,507	24,719
Total Income		927,737	1,126,075	2,053,812	1,950,047
Expenditure on:					
Raising Funds	7	93,631	-	93,631	65,307
Charitable Activities	8 - 11	380,469	1,140,077	1,520,546	1,521,159
Total Expenditure		474,100	1,140,077	1,614,177	1,586,466
Net Movement in Funds		453,637	(14,002)	439,635	363,581
Reconciliation of Funds:					
Total Funds Brought Forward		868,402	364,688	1,233,090	869,509
Net movement in funds		453,637	(14,002)	439,635	363,581
Total Funds Carried Forward		1,322,039	350,686	1,672,725	1,233,090

The Consolidated statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 28 to 56 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2022
Registered number: 02104152

	Note	2022 £	2021 £
Fixed Assets			
Tangible Assets	13	727,510	751,438
Investments	14	-	25
		<u>727,510</u>	<u>751,463</u>
Current Assets			
Stocks	15	2,002	1,592
Debtors	16	356,809	84,843
Cash at Bank and in Hand		1,211,501	1,164,848
		<u>1,570,312</u>	<u>1,251,283</u>
Creditors: amounts falling due in less than one year	17	(167,814)	(288,037)
		<u>1,402,498</u>	<u>963,246</u>
Net Current Assets		<u>1,402,498</u>	<u>963,246</u>
Total Assets less Current Liabilities		<u>2,130,008</u>	<u>1,714,709</u>
Creditors: amounts falling due in after more than one year	18	(457,283)	(481,619)
Net Assets		<u><u>1,672,725</u></u>	<u><u>1,233,090</u></u>
Charity Funds			
Unrestricted Funds	19	1,322,039	868,402
Restricted funds	19	350,686	364,688
Total Funds		<u><u>1,672,525</u></u>	<u><u>1,233,090</u></u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2022
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:



Dr P M Kevern
Chair of Trustees

Date: 7.12.22

The notes on pages 28 to 56 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2022
Registered number: 02104152

	Note	2022 £	2021 £
Fixed Assets			
Tangible Assets	13	727,510	751,438
Investments	14	2	27
		<u>727,512</u>	<u>751,465</u>
Current Assets			
Stock	15	613	-
Debtors	16	365,670	95,229
Cash at Bank and in Hand		1,194,181	1,149,105
		<u>1,560,464</u>	<u>1,244,334</u>
Creditors: amounts falling due in less than one year	17	(161,483)	(284,326)
		<u>1,398,981</u>	<u>960,008</u>
Net Current Assets		<u>1,398,981</u>	<u>960,008</u>
Total Assets less Current Liabilities		<u>2,126,493</u>	<u>1,711,473</u>
Creditors: amounts falling due in after more than one year	18	(457,283)	(481,619)
Net Assets		<u><u>1,669,210</u></u>	<u><u>1,229,854</u></u>
Charity Funds			
Restricted funds	19	350,686	364,688
Designated Funds	19	73,092	61,092
General Funds	19	1,245,432	804,074
Unrestricted Funds	19	1,318,524	865,166
		<u>1,669,210</u>	<u>1,229,854</u>
Total Funds		<u><u>1,669,210</u></u>	<u><u>1,229,854</u></u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2022
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:



Dr P M Kevern
Chair of Trustees

Date 7.12.22

The notes on pages 28 to 56 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
Cash Flows from Operating Activities		
Net cash generated by/ (used in) operating activities (Note 21)	39,477	646,688
Cash Flows from Investing Activities		
Interest and rents from investments	36,507	24,719
Purchase of tangible fixed assets	(5,020)	(47,334)
Net Cash Provided by Investing Activities	<u>31,487</u>	<u>(22,615)</u>
Cash Flows from Financing Activities		
Repayments of borrowing	(24,336)	(18,957)
Net Cash Used in Financing Activities	<u>(24,336)</u>	<u>(18,957)</u>
Change in cash and cash equivalents in the year	<u>46,653</u>	<u>605,116</u>
Cash and cash equivalents at the beginning of the year	1,164,848	559,732
Cash and Cash Equivalents at the end of the year	<u>1,211,476</u>	<u>1,164,848</u>

The notes on pages 28 to 56 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1 General information

Age Concern Birmingham is a charitable company limited by guarantee and registered in England and Wales. It operates from its principal address to 76-78 Boldmere Road, Sutton Coldfield B73 5TJ. Its principal activity is the provision of services and support to older people and carers.

2 Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Concern 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.

The Consolidated statement of financial activities (SOFA) and Consolidated balance sheet consolidate the financial statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line-by-line basis.

The Charity has taken advantage of the exemption allowed under section 408 of the Companies Act 2006 and has not presented its own Statement of financial activities in these financial statements.

2.2 Company status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. 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.

2.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Group and which have not been designated for other purposes.

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.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2 Accounting policies (continued)

2.3 Fund accounting (continued)

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Group for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Consolidated statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. 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.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2 Accounting policies (continued)

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Group to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Group's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Group; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more 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 recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2 Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

Depreciation is provided on the following basis:

Freehold property	-	2% per annum on a straight-line basis
Freehold land	-	no depreciation
Fixtures and fittings	-	20% per annum on a straight-line basis
Office equipment	-	20% per annum on a straight-line basis
Assets Under construction	-	no depreciation

2.8 Investments

Investments in subsidiaries are valued at cost less provision for impairment.

2.9 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.10 Debtors

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

2.11 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 amounts 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 is recognised in the Consolidated statement of financial activities as a finance cost.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2 Accounting policies (continued)

2.12 Financial instruments

The Group 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.

2.13 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

3 Income from Donations and Legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Donations	15,403	4,040	19,443
Legacies	14,455	-	14,455
Grants	146,640	432,862	579,502
Total	176,498	436,902	613,400

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Donations	12,205	1,478	13,683
Legacies	36,214	-	36,214
Grants	257,471	345,740	603,211
Total	305,890	347,218	653,108

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

3 Income from Donations and Legacies (continued)

Analysis of Grant Income

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Neighbourhood Network Scheme	-	209,904	209,904
Ageing Better	-	38,347	38,347
European Grant Funding	-	25,003	25,003
Other Grants	98,095	61,858	159,953
Volunteer Co-ordinator	13,630	-	13,630
COVID-19 Grants	34,915	-	34,915
The National Lottery		97,750	97,750
Total	146,640	432,862	579,502

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Neighbourhood Network Scheme	-	243,586	243,586
Ageing Better	-	58,944	58,944
European Grant Funding	-	22,801	22,801
Other Grants	116,170	20,409	136,579
Volunteer Co-ordinator	28,910	-	28,910
COVID-19 Grants	112,391	-	112,391
Total	257,471	345,740	603,211

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

4 Income from Charitable Activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Service User Contributions	140,750	-	140,750
Birmingham City Council	-	168,753	168,753
Forward Carers	-	410,852	410,852
End of Life Care	-	109,568	109,568
Total	140,750	689,173	829,923

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Service User Contributions	106,914	22,875	129,789
Birmingham City Council	-	199,370	199,370
Forward Carers	-	416,810	416,810
End of Life Care	-	107,000	107,000
Total	106,914	746,055	852,969

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

5 Income from Other Trading Activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Commission Receivable	65,111	-	65,111
Fundraising	1,299	-	1,299
Lettings	70,723	-	70,723
Other	342,939	-	342,939
Total	480,072	-	480,072

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Commission Receivable	43,364	-	43,364
Fundraising	41,601	18,950	60,551
Lettings	42,820	-	42,820
Other	192,568	-	192,568
Total	320,353	18,950	339,303

Income from Non-Charitable Trading Activities

	Unrestricted funds 2022 £	Total funds 2022 £
Income from Trading Subsidiary Activities	<u>93,909</u>	<u>93,909</u>

	Unrestricted funds 2021 £	Total funds 2021 £
Income from Trading Subsidiary Activities	<u>79,948</u>	<u>79,948</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

6 Investment Income

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Rental Income	36,000	-	36,000
Interest	507	-	507
Total	36,507	-	36,507

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Rental Income	24,500	-	24,500
Interest	219	-	219
Total	24,719	-	24,719

7 Analysis of Cost of Raising Funds

	Unrestricted funds 2022 £	Total funds 2022 £
Expenditure on Trading Subsidiary Activities	93,629	93,629

	Unrestricted funds 2021 £	Total funds 2021 £
Expenditure on Trading Subsidiary Activities	65,307	65,307

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

8 Analysis of Expenditure on Charitable Activities

	Unrestricted funds 2021 £	Restricted funds 2022 £	Total funds 2022 £
Charitable Activities	380,469	1,140,077	1,520,546
Total	380,469	1,140,077	1,520,546

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Charitable Activities	507,042	1,014,117	1,521,159
Total	507,042	1,014,117	1,521,159

9 Analysis of Expenditure by Activities

	Activities Undertaken Directly 2022 £	Grant Funding of Activities 2022 £	Support Costs 2022 £	Total funds 2022 £
Charitable Activities	962,173	2,436	555,937	1,520,546
	962,173	2,436	555,937	1,520,546

	Activities Undertaken Directly 2021 £	Grant Funding of Activities 2021 £	Support Costs 2021 £	Total funds 2021 £
Charitable Activities	947,619	3,255	570,285	1,521,159
	947,619	3,255	570,285	1,521,159

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9 Analysis of Expenditure by Activities (continued)

Analysis of Grants

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Grants to individual from Trust Funds	-	2,436	2,436
Total	-	2,436	2,436

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Grants to individual from Trust Funds	-	3,255	3,255
Total	-	3,255	3,255

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9 Analysis of Expenditure by Activities (continued)

Analysis of Direct Costs

	Activities 2022 £	Total funds 2022 £
Staff costs	691,365	691,365
Activities for service users	243,295	243,295
Meal costs	17,170	17,170
Travel and motor expenses	8,757	8,757
Other staff related costs	1,586	1,586
Total	962,173	962,173

	Activities 2021 £	Total funds 2021 £
Staff costs	685,880	685,880
Activities for service users	230,139	230,139
Meal costs	19,649	19,649
Travel and motor expenses	7,619	7,619
Other staff related costs	4,332	4,332
Total	947,619	947,619

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9 Analysis of Expenditure by Activities (continued)

Analysis of Support Costs

	Activities	Total
	2022	funds
		2022
Staff costs	296,407	296,407
Depreciation	28,948	28,948
Office costs	89,056	89,056
Premises costs	80,439	80,439
Insurance	13,294	13,294
Training	549	549
Legal and professional	428	428
Marketing	487	487
Bad debts	12,771	12,771
Bank loan interest	14,838	14,838
Auditor's remuneration	18,720	18,720
Total	555,937	555,937

Analysis of Support Costs

	Activities	Total
	2021	funds
	£	£
Staff costs	328,318	328,318
Depreciation	21,283	21,283
Office costs	71,908	71,908
Premises costs	78,100	78,100
Insurance	16,048	16,048
Training	(10,619)	(10,619)
Legal and professional	-	-
Marketing	(1,980)	(1,980)
Bad Debts	30,515	30,515
Bank loan interest	15,042	15,042
Auditor's remuneration	21,670	21,670
Total	570,285	570,285

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

10 Auditor's Remuneration

The auditor's remuneration amounts to an auditor fee of £16,200 (2021: £13,500), and other compliance services of £Nil (2021: £Nil).

11 Staff Costs

	Group 2022	Group 2021	Company 2022	Company 2021
	£	£	£	£
Wages and Salaries	846,459	846,300	796,087	810,680
Social Security costs	56,726	54,673	54,578	52,697
Contributions of defined contribution pension schemes	16,570	20,170	16,038	19,583
	<u>919,755</u>	<u>921,143</u>	<u>866,703</u>	<u>882,960</u>

The average number of persons employed by the charity during the year was as follows:

	Group 2022	Group 2021	Company 2022	Company 2021
	No.	No.	No.	No.
Care Staff	7	13	7	13
Project Staff	32	27	26	24
Management and Administration	15	13	15	13
	<u>54</u>	<u>53</u>	<u>48</u>	<u>50</u>

No employee received remuneration amounting to more than £60,000 in either year.

The total of remuneration and benefits (including employer's pension contributions) received by key management personnel during the year was £141,227 (2021: £91,750). Remunerated by key management personnel comprise the senior management team, being the Chief Executive, Head of Finance Commercial and Admin Operations Manager and Services Operations Manager. The trustees are considered to be key management personnel but are not remunerated.

During the year, no members staff were made redundant (2021: 12 staff; costs £25,635).

12 Trustees' Remuneration and Expenses

During the year, no trustees received any remuneration or other benefits (2021: £Nil).

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

13 Tangible Fixed Assets

Group and Charity

	Freehold Property	Fixtures and Fittings	Office Equipment	Assets Under Construction	Total
	£	£	£	£	£
Cost					
At 1 April 2021	775,000	23,264	351,667	47,334	1,197,265
Additions	-	2,904	2,116	-	5,020
Disposals	-	-	-	-	-
Transfers	-	47,334	-	(47,334)	-
As at 31 March 2022	<u>775,000</u>	<u>73,502</u>	<u>353,783</u>	<u>-</u>	<u>1,202,285</u>
Depreciation					
At 1 April 2021	85,192	10,593	350,042	-	445,827
Charge for the year	12,200	14,700	2,048	-	28,948
Disposals	-	-	-	-	-
As at 31 March 2022	<u>97,392</u>	<u>25,293</u>	<u>352,090</u>	<u>-</u>	<u>474,775</u>
Net Book Value					
At 31 March 2022	<u>677,608</u>	<u>48,209</u>	<u>1,693</u>	<u>-</u>	<u>727,510</u>
At 31 March 2021	<u>689,808</u>	<u>12,671</u>	<u>1,624</u>	<u>47,334</u>	<u>751,438</u>

Included in land and buildings is freehold land at cost of £165,000 (2021: £165,000), which is not depreciated.

14 Fixed Asset Investments

Group and Charity	Investments in Subsidiary Companies	Investments in Subsidiary Companies
Cost	£	£
At 1 April 2021	25	27
Movement in year	(25)	(25)
At 31 March 2022	<u>-</u>	<u>2</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

14 Fixed Asset Investments (continued)

Subsidiary Undertakings and Participating Interests

The following were subsidiary undertakings or participating interests of the Charity:

	Company Number	Registered Office or Principal place of Business	Principal Activity
Age Concern in Birmingham Trading Limited	02900602	76-78 Boldmere Road, Sutton Coldfield, West Midlands, B73 5TJ	Café

Class of Shares	Holding	Included in Consolidation
Ordinary	100%	Yes

The financial results of the subsidiaries or participating interests for the year were:

Names	Income	Expenditure	Profit/(loss)/ Surplus/(Deficit) for the year
Age Concern in Birmingham Trading Limited	93,909	93,629	280

At the Balance sheet date, Age Concern in Birmingham Trading Limited had net assets of £3,515 (2021: £3,186).

Age Concern Birmingham held a 33% shareholding in Interhelp Limited, a company incorporated in England and Wales. This was a joint venture co-owned with two other charities to develop supplementary products and services aimed at the charities' beneficiary groups to generate income for the benefits of the charities. A special resolution was made on 25 May 2021 to put the company into voluntary liquidation. A liquidator was appointed to wind up the company and a final distribution of £5,162 was received during the year.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

15 Stocks

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Finished goods and goods for resale	2,002	1,592	613	-

16 Debtors

	Group 2022 £	Group 2021 £	Company 2022 £	Company 2021 £
Due within one year				
Trade Debtors	188,809	82,154	187,462	80,933
Amounts owed by group undertaking	-	-	10,208	11,796
Prepayments and Accrued Income	168,000	2,689	168,000	2,500
	356,809	84,843	365,670	95,229

17 Creditors: Amounts Falling due within one year

	Group 2022 £	Group 2021 £	Company 2022 £	Company 2021 £
Bank Loans	21,524	18,957	21,524	18,957
Trade Creditors	23,496	15,291	17,643	12,844
Amounts Owed to Other Participating Interests	7,827	69,452	7,827	69,452
Other Taxation and Social Security	14,060	13,204	14,060	13,144
Other Creditors	2,752	7,154	2,750	7,152
Accruals and Deferred Income	98,155	163,979	97,679	162,777
	167,814	288,037	161,483	284,326

The bank loans are repayable in equal instalments over the 25-year term ending in 2038. Interest is payable at a rate of 3% above the base rate determined by Unity Trust Bank.

The bank loans are secured on the freehold property of the charity.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

17 Creditors: Amounts Falling due within one year (continued)

	Group	Company
Deferred Income at 1 April 2021	107,314	27,186
Amounts released from previous year	(96,101)	(26,364)
Amounts added this year	60,600	106,492
Deferred Income at 31 March 2022	<u>71,813</u>	<u>107,314</u>

18 Creditors: Amounts due after more than one year

	Group	Group	Company	Company
	2022	2021	2022	2021
	£	£	£	£
Bank Loans	<u>457,283</u>	<u>481,619</u>	<u>457,283</u>	<u>481,619</u>

Included within bank loans falling due after more than one year are amounts due within one to two years totalling £22,428 (2021: £21,639) amounts due within two to five years totalling £72,447 (2021: £69,589) and amounts due after more than five years totalling £362,407 (2021: £390,391).

The bank loans are repayable in equal instalments over the 25-year term ending in 2038. Interest is payable at a rate of 3% above the base rate determined by Unity Trust Bank. The bank loans are secured on the freehold property of the charity.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of Funds

Statement of funds - current year

Unrestricted funds

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2022 £
Designated Funds					
Property Repairs and renewals fund	48,000	-	-	12,000	60,000
Rebranding	13,092	-	-	-	13,092
	<u>61,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>73,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years.

General Funds

General Funds	804,074	833,827	(380,469)	(12,000)	1,245,432
Subsidiary Funds	3,236	93,910	(93,631)	-	3,515
	<u>807,310</u>	<u>927,737</u>	<u>(474,100)</u>	<u>(12,000)</u>	<u>1,248,947</u>
Total Unrestricted Funds	<u>868,402</u>	<u>927,737</u>	<u>(474,100)</u>	<u>-</u>	<u>1,322,039</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of Funds (continued)

Restricted Funds

The restricted funds that start with 'BCC' are Birmingham City Council service level agreements.

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2022 £
BCC - Preventative and Communities Fund	-	168,753	(168,753)	-	-
Forward Carers	132,508	410,852	(417,514)	-	125,846
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	5,103	20,500	(20,500)	-	5,103
Ageing Better	6,283	38,347	(44,629)	-	1
Hawkesley Hall	12,575	5,333	(10,000)	-	7,908
Hawkesley Café		97,750	(57,063)	-	40,687
Moorfield Hall		4,333	-	-	4,333
End of Life Care	7,316	109,568	(101,124)	-	15,760
NNS CCG	97,156	209,904	(226,601)	-	80,459
Erasmus -Eldicare	10,346	24,527	(34,873)	-	-
Trust funds	22,030	3,624	(2,436)	-	23,218
I remember When	3,828	-	(3,828)	-	-
Erasmus - Mi Care	-	476	(476)	-	-
Experian Fraud Project	20,588	-	(20,588)	-	-
Household Support fund	-	31,692	(31,692)	-	-
Let's talk fund	-	416	-	-	416
Total Restricted Funds	364,688	1,126,075	(1,140,077)	-	350,686
Total of Funds	1,233,090	2,053,812	(1,614,177)	-	1,672,725

Transfers to and from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure.

Restricted funds are funding received for specific projects as described above.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of Funds

Statement of funds - Prior year

Unrestricted Funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2021 £
Designated Funds					
Property Repairs and renewals fund	36,000	-	-	12,000	48,000
Rebranding	13,092	-	-	-	13,092
	<u>49,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>61,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years.

General Funds

General Funds	577,990	757,876	(519,792)	(12,000)	804,074
Subsidiary Funds	(11,405)	79,948	(65,307)	-	3,236
	<u>566,585</u>	<u>837,824</u>	<u>(585,099)</u>	<u>(12,000)</u>	<u>807,310</u>
Total Unrestricted Funds	<u>615,677</u>	<u>867,824</u>	<u>(585,099)</u>	<u>-</u>	<u>868,402</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of Funds (continued)

Restricted Funds - Prior Year

The restricted funds that start with 'BCC' are Birmingham City Council service level agreements.

	Balance at 1 April 2020	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2021
	£	£	£	£	£
BCC - Preventative and Communities Fund	-	199,370	(199,370)	-	-
Forward Carers	33,327	416,810	(317,629)	-	132,508
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	156	20,409	(15,462)	-	5,103
Ageing Better	-	58,944	(52,661)	-	6,283
Hawkesley Hall COVID-19 Meal Support	-	18,950	(6,375)	-	12,575
End of Life Care	-	22,875	(22,875)	-	-
Big Lottery - Get Hawkesley Flying	7,688	107,000	(107,372)	-	7,316
	22,941	-	(22,941)	-	-
NNS CCG	1,014	243,586	(147,444)	-	97,156
Handyperson	850	-	(850)	-	-
Erasmus -Eldicare	10,346	8,801	(8,801)	-	10,346
Trust funds	23,807	1,478	(3,255)	-	22,030
I remember When	10,000	-	(6,172)	-	3,828
Erasmus - Mi Care	-	14,000	(14,000)	-	-
Experian Fraud Project	96,748	-	(76,160)	-	20,588
Total Restricted Funds	253,832	1,112,223	(1,001,367)	-	364,688
Total of Funds	869,509	1,950,047	(1,586,466)	-	1,233,090

Transfers to and from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure.

Restricted funds are funding received for specific projects as described above.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of funds (continued)

Fund descriptions

Birmingham City Council - Preventative and Communities Fund	Grants from Birmingham City Council to support day care services and support across four centres within Birmingham.
Forward Carers - Carers Hub and Dementia Team	Support to carers via the Birmingham Carers Hub and funded through a partnership with Forward Carers.
Bromsgrove Legacy	A fund to support services to older adults within the Bromsgrove area.
The Eveson Trust	Support for an advice and information service for older adults and others in need.
Ageing Better	A service to create lasting changes to reduce isolation for older people.
Hawkesley Hall	Funds to support activities at the Hawkesley Hall Community Centre.
Hawkesley Café	Funds to set up and run the new Hawkesley Café within the Hawkesley Hall Community centre.
Moorfield Hall	Grants to support activities at the Moorfield Community Centre
COVID-19 meal support programmes	A range of grants to support the provision of meals and food parcels during the COVID-19-19 pandemic.
End of Life Care	Funds to support end of life services.
Big Lottery - Get Hawkesley Flying	To bring the community together with a focus on younger people aged 12-16 and older adults.
NNS CCG	A Neighbourhood Network Scheme to develop and support community assets and activities in the Sutton Coldfield area.
Handyperson	A fund to support the development of a handyperson scheme.
Erasmus -Eldicare	A European Union funded project.
Trust funds	Funds to support individuals with emergency needs or hardship.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of funds (continued)

Fund descriptions (continued)

I remember When	A fund to support the writing and publication of a book to record the memories and experiences of older adults in the Sutton Coldfield area.
Erasmus - Mi Care	A European Union funded project to develop a training programme for migrants looking to develop their skills and work in the social care sector.
Experian Fraud Project	A 12-month project delivered within Dudley and Wolverhampton to raise awareness and reduce the number of victims of fraud funded by Experian.
Household Support Fund	A fund to directly support vulnerable households meet daily needs.
Let's Talk Fund	Fund set up in memory of the late Margaret Birkett.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

20 Analysis of Net Assets between Funds

Analysis of Net Assets between Funds - Current year

	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £
Tangible Fixed Assets	-	727,510	727,510
Fixed Asset Investments	-	-	-
Current Assets	350,686	1,219,626	1,570,312
Creditors due within one year	-	(167,814)	(167,814)
Creditors due in more than one year	-	(457,283)	(457,283)
Total	350,686	1,322,039	1,672,725

Analysis of Net Assets between Funds - Prior year

	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £
Tangible Fixed Assets	-	751,438	751,438
Fixed Asset Investments	-	25	25
Current Assets	364,688	886,595	1,251,283
Creditors due within one year	-	(288,037)	(288,037)
Creditors due in more than one year	-	(481,619)	(481,619)
Total	364,688	868,402	1,233,090

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

21 Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities.

	Group 2022 £	Group 2021 £
Net Income for the period (as per Statement of Financial Activities)	<u>439,635</u>	<u>363,581</u>
Adjustments for:		
Depreciation Charges	28,948	21,283
Dividends, Interest, and rents from Investments	(36,507)	(24,719)
(Increase) / decrease in Stocks	(410)	(455)
(Increase) / decrease in debtors	(271,966)	251,133
(Decrease) / increase in creditors	(120,223)	35,865
Net Cash Provided by/ (Used in) Operating Activities	<u><u>39,477</u></u>	<u><u>646,688</u></u>

22 Analysis of Cash and Cash Equivalents

	2022 £	2021 £
Cash at Bank and In Hand	1,211,501	1,164,848
Total cash and cash equivalents	<u><u>1,211,501</u></u>	<u><u>1,164,848</u></u>

23 Analysis of changes Net Debt

	At 1 April 2021 £	Cash Flows £	At 31 March 2022 £
Cash at bank and in hand	1,164,848	46,653	1,211,501
Debt due within one year	(18,957)	(2,567)	(21,524)
Debt due after one year	(481,619)	24,336	(457,283)
	<u><u>664,272</u></u>	<u><u>68,422</u></u>	<u><u>732,694</u></u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

24 Contingent Liabilities and Assets

The company has given an unlimited guarantee in respect of group borrowings from Unity Trust Bank plc. The total net group borrowings at the year-end were £478,807 (2021: £500,575)

The company made a business interruption claim against its insurers as a result of statutory closure of its day care centres during the COVID-19 pandemic. This claim was successful and the claim of £100,000 was paid in May 2022.

25 Pension Commitments

The Group is a participating employer in defined contribution schemes.

The assets of the scheme are held separately from those of the company in an independently administered Funds.

The pension cost charge represents contributions payable by the Group to those funds and amounted to £16,570 (2021: £20,170).

Contributions totalling £3,700 (2021: £3,623) were payable to the fund at the balance sheet date and are included in creditors.

26 Operating Lease commitments

At 31 March 2022, the Group and the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	Group	Group	Charity	Charity
	2022	2021	2022	2021
Amounts payable:				
Not later than 1 year	3,890	5,915	3,890	3,890
Later than 1 year and not later than 5 years	15,560	15,560	15,560	15,560
Later than 5 years	42,790	46,680	42,790	46,680
	62,240	68,155	62,240	66,130

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

27 Related Party Transactions

During the year, the charity traded with Age Concern in Birmingham Trading Limited, the wholly owned subsidiary. Income of £3,183 (2021: £Nil) was received as a gift aid donation. At the year-end there was a balance due to the charity of £10,208 (2021: £11,796).

Jubilee Citizens UK is a charitable company with the same trustees as Age Concern Birmingham, and with a trading subsidiary Jubilee Citizens Enterprise CIC. Under the provisions of SORP 2015 (FRS 102) the entities do not meet the formal criteria of control and therefore for statutory reporting purposes are not treated as group but for strategic and management purposes the two entities form part of the same group.

During the year purchases of £120,023 (2021: £69,452) were made by the charity from Jubilee Citizens UK. Sales of £12,000 (2021: £12,000) were made by the charity to Age Concern Birmingham. Age Concern Birmingham provides use of its premises and the management and support functions for Jubilee Citizens UK. A management charge of £90,000 (2021: £65,000) was made from the charity to Jubilee Citizens UK in this respect. At the year-end, a balance of £7,827 was due to Jubilee Citizens UK (2021: £69,829 due to).

Age Connects West Midlands

England & Wales - Charity number 518610

Accounts

Registered number: 02104152
Charity number: 518610

AGE CONCERN BIRMINGHAM
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TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

AGE CONCERN BIRMINGHAM
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2021

Trustees	Dr P M Kevern – (appointed Chair 16 December 2020) Mr K Walsh – (appointed Treasurer 16 December 2020) Mr M Malpas, - (resigned Treasurer 16 December 2020) Mrs M Birkett (passed away 7 November 2021) Mr A Cannon – (resigned Chair 25 November 2020) Mr J Chauhan Mrs VE Waldron Mrs J Cairns Ms S Mistry
Company registered number	02104152
Charity registered number	518610
Registered Office	76-78 Boldmere Road Sutton Coldfield B73 5TJ
Company secretary	S Sharman (resigned 31 March 2021) R Bews (appointed 31 March 2021)
Chief executive Officer	Rebecca Bews - CEO
Independent auditor	Cooper Parry Park View One Central Boulevard Blythe Valley Park Solihull B90 8BG
Bankers	Unity Trust Bank Plc Four Brindley Place Birmingham B1 2JB

AGE CONCERN BIRMINGHAM
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 March 2021. The Annual report serves the purposes of both a trustees' report and a directors' report under company law. The trustees confirm that the Annual report and the financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102).

Since the group and the charity qualify as small under section 383 of the Companies Act 2006, the group strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and Activities

Activities for achieving objectives

The charity's main aims are to provide and promote services and support for older people, their carers and those in need living within the City of Birmingham and other areas of the country.

In delivering activities to fulfil these aims the trustees consider the Charity Commission guidance on public benefit. Providing the clients fall within the beneficiary groups identified in our memorandum and articles of association there is no restriction on who may benefit.

Our Mission:

To enrich the lives of older people and others in need through a range of services we offer.

Our Vision:

To make a positive difference, adding value to people's lives by offering services to promote wellbeing and independence.

Our Values

- Everyone Counts
- Caring
- Promote Wellbeing
- Work in partnership
- Innovative

Achievements and Performance

Review of activities

Quality

During the year there has been continual improvement to our quality systems.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

ISO 9001 & ISO 14001

The combined annual review by The British Assessment Bureau of ISO 9001 & ISO 14001 took place in January 21 remotely and identified were 2 majors and 2 minors which were rectified in the 4-week timescale and therefore we were successful retaining our accreditation for a further 12 months.

Investors in people

Due to COVID-19 last year and the previous year the annual review was positive and did not highlight any concerns that could significantly impact on the ongoing accreditation. The annual review was put on hold by IIP and is scheduled for September 21.

The organisation had continued to apply its core principles and approaches that gained it the Investors in People Silver accreditation.

The areas covered in Investors in People are:

- Leading and inspiring people
- Living the organisations values and behaviours
- Empowering and involving people
- Managing performance
- Recognising and rewarding high performance
- Structuring work
- Building capacity
- Delivering continuous improvement
- Creating a sustainable success

Birmingham Business Charter for Social Responsibility (BBCSR)

BBCSR is reviewed annually. Having achieved our targets, the action plan was submitted May 19. The re accreditation certificate was expected August 2019 but no received to date. Due to COVID-19 we have had no response from BCC.

The NHS Data Security Protection Toolkit

The NHS self-assessment online database was completed and submitted March 2021 to demonstrate that we are adhering to the data security and protection requirements that the NHS demand where we work in partnership projects with the NHS and collect, handle, and store client or patient information.

We continue to be certified as a Disability Confident Committed employer, a scheme that shows we are disability aware and inclusive as an employer.

Trusted Tradesperson Scheme

The service offers a vetted and recommended tradesperson scheme for a range of home improvement and independent living needs giving piece of mind to clients that they are inviting a quality, value for money tradesperson into their home. The range of tradespeople has increased recently as we worked towards ensuring we offered a wide range of tradespeople.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

Within our tradesperson scheme we have a number of local handypersons who offer a quality and trusted service to vulnerable and older adults to promote independence within the home, wellbeing, safety and safeguarding for the individual.

Whilst we have seen a slight decline in some trades due to the pandemic, a number of our services have been business as usual with an increase in those accessing gardening services. Over 400 people have used the services of our tradespeople.

Products and services

We promote and recommend a range of quality, value for money products and services through partnerships with a range of suppliers. In return for this we receive a donation to the charity at no additional cost to the customer, and some services offer a discount to the customer when referring through ourselves. Our partnership services include stairlifts, mobility aids and personal alarms to promote and support independence and adaptation within the home and community. Depending on our clients' requests for services we continually review our range of partnerships to meet demand and needs.

Legal services

We offer a range of services through a partnership with Jones Whyte (previously McClure Solicitors) for a range of later life planning products. Appointments have continued to be offered through the pandemic in accordance with government guidelines.

Moorfield Hall and Hawkesley Community Centre & Café

Both centres transferred to us under an asset transfer by Birmingham City Council. The centres enable us to work with all age groups and a range of organisations to provide support and activities to engage and benefit the local communities.

We have started to deliver day care services from our Moorfield Hall site and our second community café opened 20 May 2021 at our Hawkesley centre following a successful lottery funding.

Both centres have become thriving community hubs with an offer for all ages. The development of activities across both centres has also allowed us to increase our work and activities for younger people and to achieve an increase in age intergeneration within the communities.

With both centres we offer either directly or through our partnerships a range of activities that include a wellbeing day centre five days a week and a range of support groups.

Groups include, drop in advice and information, art and craft sessions, therapeutic sessions, cooking activities, dance, exercise, toddler groups and after school activities.

The new café at Hawkesley Community Centre has allowed us to continue what was achieved from our Reaching Communities funding (May 2017-20) which created a range of opportunities and activities for the community, bringing young and older adults together, breaking down local community barriers and supporting wellbeing and active citizenship. Groups that will be held in

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

café include carers support, wellbeing support, local police offering amongst many more community activities such as litter picking, yarn bombing and family cycling.

The service has offered a diverse range of supportive activities and opportunities to younger and older people, for example delivery of a community games with access to over 25 different sports to try, a number of community events, weekly activity classes, exercise, lunch services, awareness sessions around topics such as knife crime, fraud, confidence building and wellbeing.

Day Care Centres

We offer day care services and support across four centres within Birmingham to older vulnerable adults, who may experience dementia and long-term health conditions that impact on their independence and ability to access unsupported community facilities. Our day care offers both respite to carers and stimulating activities in a safe familiar environment to clients, supporting wellbeing, independence, and the delay in needing higher levels of care and support. These services are currently subsidised through funding by Birmingham City Council. Due to COVID-19 the service diversified to offer a successful day care at home service.

Befriending services

We offer befriending services in both the north and south areas of Birmingham. Within the North we offer a telephone befriending service, and within the south a telephone and home visiting support. Service areas are related to small amounts of funding and support isolated older people.

The demand for befriending support is high and we continue to reach out to as many people as possible with the resources we have. This service is co-ordinated by a member of staff and supported by a team of committed and dedicated volunteers and we continue to recruit volunteers on an ongoing basis.

During the pandemic the demand increased again and as we ease out of the pandemic most of those who joined us will remain and be part of the mainstream befriending scheme.

Funding is currently received to support the delivery of this service in the south from the CCG and for the north a private business, CM2000.

A new project funded by the Armed Forces Covenant Force for Change Fund started in May 2021 to support veterans with a befriending network. "Friend for Life" engages with older armed force individuals understanding their interests and hobbies and matches them with other like-minded older armed forces individuals creating the opportunity for friendships and natural networks to develop. We raise awareness of safety around any individual vulnerabilities to support and reduce the risk of safeguarding.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

Advice and information service

Funded through The Everson Trust and a small amount from The William Dudley Trust to offer support and information to older adults and others in need.

Support includes guidance and help with applications for welfare and benefit support with a focus on supporting the individual to remain independent for as long as possible.

Whilst the numbers of volunteers declined through the pandemic, they are now starting to return. Demand is extremely high on an ongoing basis for this service with many people accessing support are at crisis point. We have also seen an increase in more complex cases and needs coming through since the pandemic.

Volunteering opportunities

We have over 120 volunteers providing much needed support to our services. Volunteers support us across the organisation within our community cafés, day care centres, befriending services, information services, with administrative tasks and in our charity shop. We appreciate that volunteering benefits not only our clients and the organisation, but also the volunteers themselves, allowing the ability to give their time and experience to others, increasing self-confidence and supporting employment prospects or the building of networks.

Since the pandemic our demand and recruitment of volunteers has increased as we offered food bags and shopping calls to older vulnerable people who cannot access the supermarkets or pick up essential items and prescriptions. We have retained many of the volunteers who joined us through the pandemic, and they have worked with the Volunteer Coordinator to support the charity in other roles.

The carers hub

In partnership with Forward Carers a further contract was secured in July 2019 to March 2022 with a possible 2-year extension.

We continue to deliver quality support services to carers via the Birmingham Carers Hub in partnership with Forward Carers who hold a contract with Birmingham City Council offering statutory carers assessment and reviews, along with wellbeing payments.

The team offer a wide range of support to carers of all ages through telephone, face to face support, home visits, and at outreach venues across the City, covering many issues and challenges faced each day by those caring for family members and friends. This support is offered 6 days a week with a late evening service on a Wednesday.

Due to COVID-19 the service has been very busy, with many carers having to shield with their cared for, and both becoming very isolated. The team were able to support and signpost, along with additional wellbeing checks.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

Charity shop in Boldmere

Our charity shop has become a staple on the local high street with many shoppers visiting on a regular basis dropping in to say hello to our team of staff and volunteers. The shop is supported by an overwhelming number of generous donations of goods to sell. We plan in seasonal displays and promotions. Since retail shops were able to reopen, we have seen many of our regular customers return and have taken on a government funded Kickstart Placement within the shop.

Communithea Cafes & Hub

Our Café hubs offers low cost, good quality food and drinks in a supportive and friendly environment with a range of asset-based activities, sessions and groups that have continually being developed and are offered free of charge via volunteers and organisations. Support is offered to the groups by Age Concern Birmingham.

We opened our first café in 2017 in the north of Birmingham (Boldmere) and in May 2021 we opened our second café in the south of Birmingham (Kings Norton). The cafés are staples of the local communities.

Our second café is within a popular community centre and already has established itself as a key venue for people to meet, relax, get advice, and engage in activities.

The cafés are a real community access point for people of all ages, with on average over 1500 people a week using the service to enjoy quality food, drinks, relax, meet new people, and receive support and information from ourselves and other organisations. We are proud of this achievement and continually seek feedback and look at development opportunities within Communithea to keep the offer fresh and relevant to the needs of the local community. Our partnership with Fareshare continues in order to continue to offer quality food at low prices mainly through a specials menu.

Ageing Better Hubs

This project began with phase 1 in April 2016. We are now in phase 3 - April 2019 to March 2021. The objective of the service is to create lasting change in line with the project's aims of reducing isolation for older people.

The project aims are:

- Prevent and able to address the causes and consequences of isolation
- Encourage and evidence links with local relevant Ageing Better mini hubs
- Connect local residents and discover what they would like to see established in their local areas, and learn what groups, organisations, services, or activities already exist that help unite people and reduce isolation in their community
- Are part of a continuing plan for making neighbourhoods 'ageing' friendly' within and beyond the project's lifetime.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

Ageing Better Carers Hub

This project is offered in partnership with Forward Carers. The team offer support in the community to carers over 50 to reduce isolation by supporting the setting up of carer's networks across the city. Throughout the year the team has supported the development and sustainability of a number of networks to benefit carers which are promoted through our carer's hub and via Ageing Better.

Ageing Better City-Wide Hub

This project is offered in partnership with Age UK Birmingham. The team offer support in the community to people over 50 to reduce isolation by supporting the setting up networks across the city.

As with the carers hub the team have supported the development and sustainability of a number of networks across Birmingham and supported individuals to link into existing networks to reduce isolation and promote wellbeing.

Both the city-wide hub and the carers hub feed into and support the overall Ageing Better in Birmingham Project delivered by BVSC.

As with other services this service has diversified during COVID-19 and met funders requirements.

Neighbourhood Network Schemes

Sutton Coldfield Neighbourhood Network Scheme (NNS)

Age Concern Birmingham are the lead for the Sutton Coldfield NNS working in partnership with Compass Support. This project is commissioned by Birmingham City Council. The NNS creates, develops, and updates a map of all of the community assets and activities in the Sutton Coldfield constituency, which can help people aged 50+ to lead independent, happy, and healthy lives.

Community assets are individuals, groups or organisations who are doing something or delivering an activity, project or service in a neighbourhood setting which older people can benefit from. This can be anything from a lunch club to a line dancing class, befriending to benefits advice, or a support group or sewing club, as long as it meets one of our five outcomes:

- Social participation
- Healthy lifestyles
- Maximised income
- Living independently in their own homes
- Carers feel more supported

As well as mapping community assets, we are also work with leads to sustain and grow the activities and services they offer to citizens aged 50+ in the local area. We offer a range of support around

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

issues such as marketing and promotion, volunteering, governance and fundraising, and micro and small grants scheme to commission activity that:

1. builds the community offer and/or
2. makes it more accessible for older people to access, or
3. develops the skills and capacity of a community asset

Anti-Fraud Project

This was a 12-month project delivered within Dudley and Wolverhampton to raise awareness and reduce the number of victims of fraud funded by Experian.

The project cascades raising critical awareness and information on how people become victims of fraud and how to avoid becoming a victim, along with useful resources for individuals to reference.

A variety of methods were used to disseminate the information ranging from face to face, telephone, leaflets, information sheets and workshops.

Eldicare project

Age Concern Birmingham is part of a project with European partners. Eldicare looks at matching skills in a growing European Silver Economy. The project aims to design and set up a common curriculum in the elderly care sector, establishing a strong work-based learning, addressing learning outcomes, quality assurance and recognition for elderly caregivers.

MiCare

Age Concern Birmingham leads on a European project to development a training program for migrants looking to develop their skills and work in care. The training will be developed in order to cover aspects of care and will consist theoretical and practical sessions.

Let's eat cake

The project was to be specifically delivered within B33 and B34 and focus on people aged 50 and over who are isolated and lonely. "Let's eat cake" is a simple idea, where every week a cake will be baked by Age Concern Birmingham's kitchen by volunteers and shared with isolated and lonely people in the local area, to slowly build a relationship and foster relationships with them and to support and link with local community assets.

A slice of cake (wrapped in a napkin invitation) was to be delivered to the home by the co-ordinator or one of a team of volunteers of this project who would 'buddy' up with the citizen.

The process was to be home visits spending around an hour exploring their interests and discuss any barriers they perceive to attending community groups. The number of visits will vary on the

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Achievements and performance (continued)

individual, their level of isolation and how the relationship is developing in order to support the engagement within the community and groups.

This is currently on hold due to COVID-19.

Financial Review

During the financial year ended 31 March 2021 the total fund balances increased from £869,509 to £1,233,090. Total restricted income increased to £1,112,223 (2020: £1,050,544). Restricted expenditure was £1,001,367 (2020: £899,465). The restricted reserve increased to £364,688 (2020: £253,832). The general unrestricted reserve increased to £868,402 (2020: £615,677).

Significant effort has been made to reviewing and controlling expenditure as well as taking steps to increase revenue streams in order to begin to rebuild the charity's funds.

Risk management

The organisational risk register is reviewed by the Business Committee bi-annually to monitor risks to which the charity is exposed. The Business Committee instruct action to mitigate any such risk and will, if required, convene extraordinary meetings to monitor and instruct on urgent high risks areas. The Business Committee reports on the risk register and actions to mitigate risk to the Board of trustees. Significant and increasing external risks to funding have led to the development of a risk management strategic plan which will allow for the diversification of funding and activities where appropriate. Internal control risks are minimised by the implementation of procedures for authorisation for all transactions and projects

Reserves policy

There is a reserves policy agreed by the trustees. The Business Committee, on behalf of the board of trustees, conducts an annual review of the level of unrestricted reserves and the level of reserves in the designated funds, by considering risks associated with the various sources of income, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- To allow time for the re-organisation in the event of a downturn in income
- To protect the ongoing work programmes
- To allow the charity to meet its objectives
- To allow the charity to develop.

At the year end the total funds balance was £1,233,090; of this £364,688 was restricted to be used in the future. £868,402 was unrestricted; however, of this amount £61,092 is designated for specific purposes.

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Financial Review (continued)

The target for the unrestricted level of reserves is estimated at the equivalent of six months of the general expenditure budget. The unrestricted reserve of £807,310 represents more than six month's general expenditure budget.

Structure, Governance and Management

Constitution

Age Concern Birmingham is registered as a charitable company limited by guarantee and was set up by a Trust deed.

The organisation is a charitable company limited by guarantee, incorporated 26 February 1987 as amended by special resolutions dated 30 June 1988, 19 March 1998, 6 September 2000, 16 October 2002, 14 September 2004, 21 September 2006, 27 February 2008, September 2009, and April 2012. The company was established under a Memorandum of Association which established the objects and the powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The trustees are committed to striving to comply with the principles of good governance, the voluntary code of governance and good practice for the sector. Whilst the code is not mandatory it is our intention to comply with all things contained within it as the Code is consistent with our organisation. It is our intention to ensure quality across the entire organisation.

Method of appointment or election of trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles of Association, the members of the Board are elected to serve for a period of three years. After which they must be re-elected at the next general meeting. A rotation system is used to ensure that members are being re-elected in different years from each other. The trustees service during the year is shown on page 1.

There is no private benefit arising to trustees other than the satisfaction of being involved and making a contribution towards the well-being of those we seek to serve.

Prospective trustees are recruited initially in an observer capacity and, after receiving an information pack, attend at least two board meetings to familiarise themselves with the working of the organisation before committing themselves and before being elected to the board.

During the period in which they are 'observing', trustees are given a full induction to the organisation. As part of this they are introduced to a Code of Conduct based on the 'Seven Principles of Public Life' and the good governance papers. They are made aware of the Mission and Vision Statements and the current business plan of the organisation and their expected role and responsibilities in relation to this and to the requirements of the Charity Commission process.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Structure, Governance and Management (continued)

Trustees:

- Are offered annual finance awareness training, equality, and diversity training and also inclusion on any other courses being held for staff that may be of general interest to them, such as Dementia Awareness:
- Are invited and encouraged to make visits to wellbeing centres and other Age Concern Birmingham office locations to familiarise themselves on an ongoing basis with the organisation's projects and staff.
- Are encouraged to take responsibilities as chairs of sub-groups in order to contribute their expertise and learn more about a particular side of the organisation.
- Hold additional responsibilities in relation to the policies and procedures of the organisation.

Organisational structure and decision-making policies

The Senior Management team of two is charged by the board of trustees with the delegated responsibility of running the organisation in accordance with the strategic direction of the priorities of Age Concern Birmingham that are reviewed on a regular basis.

Policies adopted for the induction and training of trustees

The board of trustees currently consists of nine members who meet quarterly. Within those eight are the Chair and the Treasurer.

There are two sub – committees reporting directly to the quarterly Board meetings, and each is chaired by a trustee: -

- Finance and Business committee including risk management, strategy, quality management including environment.
- Commercial committee including involving people.

Induction and training of staff

New staff receive induction and core training to enable them to learn the work of the charity. Ongoing training is provided through the annual appraisal system according to the needs of the organisation and the member of staff.

Networks

We work in partnership with many organisations both formally and informally. We believe in positive partnership working to ensure quality streamlined value for money services are offered and are in discussions with a number of organisations in order to develop opportunities and services for the future.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Structure, Governance and Management (continued)

Related party relationships

The Chair, Treasurer, CEO are also directors of the trading company (Age Concern in Birmingham Trading Ltd); however, we are maintaining segregation between the charity and the trading company as far as possible in line with best practice. The Communita Café is accounted for within the trading company.

The trustees are also trustees, directors and members of Jubilee Citizens UK and the directors of Jubilee Citizens Enterprises CIC.

Interhelp Ltd, trading as Advant-age. In February 2020 the Directors of Interhelp Ltd made the decision to cease trading at the end of March 2020.

Although no single reason shaped the decision, the directors felt that with changes to key personnel and capacity constraints within our charity partners we would not be able to continue the high quality of service we have provided to our charity partners throughout the years. The directors feel confident that Advantage has helped its charity partners to access quality financial products and other arrangements for their service users and that their Advant-age experience will stand them in good stead to continue to do this moving forward.

Plans for future periods

Tradesperson and Handyperson Services

We will continue to review our tradesperson partnerships and service offer to ensure it meets our client's needs monitoring requests and demand for services and tradespeople and sourcing quality tradespeople in response to this. We have some gaps identified.

To further develop our Handyperson service in response to feedback and demand, but also to focus on added value giving additional advice, information and signposting to internal and external services that are of benefit to the clients via our wider services. For example, our handyperson was trained in Fraud Awareness and raised awareness of this to clients through their work in conversation and handing out information and support leaflets with contact numbers for victims or further advice.

The service has supported a reduction in isolation as some of the jobs have been to support or work with the client for them to remain active and independent, this will be promoted on an ongoing basis as an offer, which isn't offered through a general handyperson service. The service has also identified and raised safeguarding concerns where Age Concern Birmingham has then raised formal safeguarding alerts.

We are looking to expand the type of tradesperson services we have due to the increased and varied customer demands. Due to COVID-19 our handyperson service closed and in view of this the service will need further review due to staffing resources and when the service will reopen.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Plans for future periods (continued)

Products and services

To review on an ongoing basis the range of quality, value for money products and services offered through partnerships and the offer of new services that are being requested through our day-to-day client contacts, feedback, and service reviews.

We will develop the Age Concern Birmingham independent living store selling a range of independent living aids within a designated area of the Boldmere Charity Shop. This had been in response to customer requests and the ability to be able to see and try out items and will also include a supply and fit service through our handy person / tradespeople.

Legal Services

To promote further through increased marketing our legal offer ensuring that all staff and volunteers across our services understand the service offer and how legal support received at the right time can be so important in order for the team to inform clients of the offer.

Moorfield Hall Community Centre

To continue with the ongoing promotion of the community centre and build upon the available room hire opportunities and to develop and increase the number of community partnerships to meet the needs of the local communities.

This will be achieved through increased community work and the development of partnerships to identify what the local community would like to see offered within the centre.

Hawkesley Community Centre & Cafe

The centre is a thriving community hub due to the support of the reaching community's funding, allowing us to offer a diverse range of activities for older and younger people within the local community. Through feedback it has been identified that the area would benefit from the development of a Communita Café within the centre. The centre could accommodate this due to its size. In order to achieve this funding would need to be secured for its development. An application has been submitted to the big lottery, Garfield Weston and William Cadbury Trust and we are awaiting the outcome.

Day Care

Through a service review we reduced the number of day care centres by two that we have across the city with a focus on four centres, investing in increased staffing levels and longer opening hours to meet the demand of clients and carers and an increased support for people with complex needs. We view day care as an area of great need which is growing with our ageing population and the need for safe quality affordable day care; that we believe is an investment in delaying and reducing more costly and higher levels of care and support.

Our day care centres are currently subsidised by Birmingham City Council.

Due to COVID-19 our day care centres closed on a temporary basis and support was offered to clients on a 1-1 basis through staff and volunteers. The service is phasing re-opening along with BCC direction.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Plans for future periods (continued)

Befriending Services

Our befriending service remains in demand and through Covid-19 we secured some funding through Birmingham City Council to increase the recruitment of volunteers to allow us to offer more befriending opportunities and support through volunteers for shopping calls which will allow us to develop this service to reach an increased number of vulnerable older adults.

The Carers Hub

The additional service was launched in April 2020 through the Birmingham Carers Hub for a Dementia Service, offering person-centred support to carers who provide care to someone living with dementia. The Birmingham Carers Hub team have all received enhanced dementia training ahead of the service launch to support the work of the dementia team.

The carers hub will continue to offer quality support to carers undertaking statutory carers assessments and reviews, looking at developments and service improvement on an ongoing basis.

Boldmere Charity Shop

We aim to develop the charity shop further to support the work of the charity in increased stock rotation and regular sales. Through our team of staff and volunteers.

Communita – Cafe and Activity Hub

To create development opportunities within Communita and the hub to support the work of the charity. New groups will be identified on an ongoing basis, our links with other support services / charities have proved long standing but we continue to make new links to meet increased demand to offer variety to ensure the service remains fresh and vibrant. Customer service is also an area of development both for Communita and across all services with a customer care training programme to be developed and rolled out to all staff and volunteers.

Ageing Better Carers Hub & City-Wide Hub

Both projects have a 5-year contract and is entering its final phase (ending March 2021) and due to COVID-19 this was extended to March 22. We will continue to develop networks and strive to reduce isolation for older adults across Birmingham. We are committed to the Ageing Better programme and will fully engage within its work, working in partnership with BVSC to achieve positive outcomes.

Neighbourhood Network Schemes

The NNS services continues to develop community assets within the Sutton Coldfield area offering funding in the form of grants for asset development. Due to COVID-19 our focus has changed to offering emergency support to both assets and the community, looking at how groups and services can adapt and reach out to the older population with NNS support.

Covid-19

Covid-19 hit mid-March 2020 resulting in us closing and where possible adapting our services. We responded to emergency needs by setting up a helpline with the support of Sutton Coldfield Town Council to ensure older vulnerable people are safe, have food, essentials and are reassured

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**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021**

Plans for future periods (continued)

they are not alone, with regular calls, visits where assessed as being needed for care and critical support. We have dealt with emergencies, for some we have involved paramedics due to distress at home being alone, especially those experiencing dementia. We created opportunities for increased services to support shopping calls, wellbeing, and befriending.

Covid-19 continues to impact on the charity and its income, and we remain flexible in our approach around the Governments restriction changes. We continually monitor resources, identify, and respond to the changing needs of our clients. We offer day care at home and have increased our befriending and volunteer support offer.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Trustees' Responsibilities Statement

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

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the statement of affairs of the group and the charity and of their incoming resources and application of resources, including their income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- observe the methods and principles of the Charities SORP. (FRS 102).
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards (FRS 102) 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 operation.

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

Disclosure of information to auditor

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 auditor is aware, and
- That the 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 auditor is aware of that information

Approved by order of the members of the board of trustees and signed on their behalf by

Dr PM Kevern
Chair of Trustees
Date 8 December 2021



AGE CONCERN BIRMINGHAM
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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN BIRMINGHAM

Opinion

We have audited the financial statements of Age Concern Birmingham ("the parent charitable company") and its subsidiaries ("the group") for the year ended 31 March 2021 which comprise the consolidated statement of financial activities, the consolidated and charity only balance sheet, the 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 charitable company's affairs as at 31 March 2021 and of the Group's incoming 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 Group and the parent charitable company in accordance with the ethical requirements 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 related 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 Group and parent charitable company's ability to continue as a going concern for a period of at least 12 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 Trustees 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements

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

Other information (continued)

themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report 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 Group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatement in the Trustees' report.

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

- adequate and proper accounting records have not been kept by the Group or parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Group or parent charitable company 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 Statement of Trustees' responsibilities, the Trustees (who are also the directors of the charitable company 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 directors 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 directors are responsible for assessing the Group's and the parent 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 Group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit

conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Our assessment focussed on key laws and regulations the Group and parent charitable company has to comply with and areas of the financial statements we assessed as being more susceptible to misstatement. These key laws and regulations included but were not limited to compliance with the Companies Act 2006, Charities Act 2011, taxation legislation, data protection, anti-bribery and employment legislation.

We are not responsible for preventing irregularities. Our approach to detecting irregularities included, but was not limited to, the following:

- obtaining an understanding of the legal and regulatory framework applicable to the Group and parent charitable company and how the Group and parent charitable company are complying with that framework, including agreement of financial statement disclosures to underlying documentation and other evidence;
- obtaining an understanding of the Group and parent charitable company's control environment and how the Group and parent charitable company have applied relevant control procedures, through discussions with Trustees and other management and by performing walkthrough testing over key areas;
- obtaining an understanding of the Group and parent charitable company's risk assessment process, including the risk of fraud;
- reviewing meeting minutes of those charged with governance throughout the year; and
- performing audit testing to address the risk of management override of controls, including testing journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Whilst considering how our audit work addressed the detection of irregularities, we also considered the likelihood of detection based on our approach. Irregularities arising from fraud are inherently more difficult to detect than those arising from error.

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN BIRMINGHAM

Auditor's responsibilities for the audit of the financial statements (continued)

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: <https://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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charitable Company'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 charitable company and the charitable company's members, for our audit work, for this report, or for the opinions we have formed.

Nick Simkins

Cooper Parry Group Limited

Senior Statutory Auditor
for and on behalf of:

COOPER PARRY GROUP LIMITED
Chartered Accountants
Statutory Auditors
Park View
One Central Boulevard
Blythe Valley Business Park
Solihull
West Midlands
B90 8BG

Date: 8/12/2021

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME
AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted funds 2021 £	Restricted Funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and Legacies	3	305,890	347,218	653,108	559,871
Charitable Activities	4	106,914	746,055	852,969	1,092,145
Other Trading Activities	5	400,301	18,950	419,251	327,064
Investments	6	24,719	-	24,719	14,285
Total Income		837,824	1,112,223	1,950,047	1,993,365
Expenditure on:					
Raising Funds	7	65,307		65,307	99,131
Charitable Activities	8 - 11	519,792	1,001,367	1,521,159	1,520,203
Total Expenditure		585,099	1,001,367	1,586,466	1,619,334
Net Movement in Funds		252,725	110,856	363,581	374,031
Reconciliation of Funds:					
Total Funds Brought Forward		615,677	253,832	869,509	495,478
Net movement in funds		252,725	110,856	363,581	374,031
Total Funds Carried Forward		868,402	364,688	1,233,090	869,509

The Consolidated statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 28 to 57 form part of these financial statements.

AGE CONCERN BIRMINGHAM
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CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2021
Registered number: 02104152

	Note	2021 £	2020 £
Fixed Assets			
Tangible Assets	13	751,438	725,387
Investments	14	25	25
		<u>751,463</u>	<u>725,412</u>
Current Assets			
Stocks	15	1,592	1,137
Debtors	16	84,843	335,976
Cash at Bank and in Hand		1,164,848	559,732
		<u>1,251,283</u>	<u>896,845</u>
Creditors: amounts falling due in less than one year	17	(288,037)	(252,172)
		<u>963,246</u>	<u>644,673</u>
Net Current Assets			
Total Assets less Current Liabilities		<u>1,714,709</u>	<u>1,370,085</u>
Creditors: amounts falling due in after more than one year	18	(481,619)	(500,576)
Net Assets		<u>1,233,090</u>	<u>869,509</u>
Charity Funds			
Unrestricted Funds	19	868,402	615,677
Restricted funds	19	364,688	253,832
Total Funds		<u>1,233,090</u>	<u>869,509</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2021
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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 and authorised for issue by the trustees and signed on their behalf by:

Dr P M Kevern
Chair of Trustees
Date 8 December 2021



The notes on pages 28 to 57 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2021
Registered number: 02104152

	Note	2021 £	2020 £
Fixed Assets			
Tangible Assets	13	751,438	725,387
Investments	14	27	27
		<u>751,465</u>	<u>725,414</u>
Current Assets			
Debtors	16	95,229	374,898
Cash at Bank and in Hand		1,149,105	528,764
		<u>1,244,334</u>	<u>903,662</u>
Creditors: amounts falling due in less than one year	17	(284,326)	(247,589)
		<u>960,008</u>	<u>656,073</u>
Net Current Assets		<u>960,008</u>	<u>656,073</u>
Total Assets less Current Liabilities		<u>1,711,473</u>	<u>1,381,487</u>
Creditors: amounts falling due in after more than one year	18	(481,619)	(500,576)
Net Assets		<u>1,229,854</u>	<u>880,911</u>
Charity Funds			
Restricted funds	19	364,688	257,084
Designated Funds	19	49,092	49,092
General Funds	19	816,074	574,735
Unrestricted Funds	19	865,166	623,827
		<u>1,229,854</u>	<u>880,911</u>
Total Funds		<u>1,229,854</u>	<u>880,911</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2021
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies 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.

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Dr P M Kevern
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Date 8 December 2021



The notes on pages 28 to 57 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
Cash Flows from Operating Activities		
Net cash generated by/ (used in) operating activities (note 21)	646,688	325,186
Cash Flows from Investing Activities		
Interest and rents from investments	24,719	41,451
Purchase of tangible fixed assets	(47,334)	(16,829)
Net Cash Provided by Investing Activities	<u>(22,615)</u>	<u>24,622</u>
Cash Flows from Financing Activities		
Repayments of borrowing	(18,957)	(19,382)
Net Cash Used in Financing Activities	<u>(18,957)</u>	<u>(19,382)</u>
Change in cash and cash equivalents in the year	<u>605,116</u>	<u>330,426</u>
Cash and cash equivalents at the beginning of the year	559,732	229,306
Cash and Cash Equivalents at the end of the year	<u>1,164,848</u>	<u>559,732</u>

The notes on pages 28 to 57 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. General information

Age Concern Birmingham is a charitable company limited by guarantee and registered in England and Wales. It operates from its principal address to 76-78 Boldmere Road, Sutton Coldfield B73 5TJ. Its principal activity is the provision of services and support to older people and carers.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Concern 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.

The Consolidated statement of financial activities (SOFA) and Consolidated balance sheet consolidate the financial statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line-by-line basis.

The Charity has taken advantage of the exemption allowed under section 408 of the Companies Act 2006 and has not presented its own Statement of financial activities in these financial statements.

2.2 Company status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. 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.

2.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Group and which have not been designated for other purposes.

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.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2 Accounting policies (continued)

2.3 Fund accounting (continued)

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Group for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Consolidated statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. 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.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2 Accounting policies (continued)

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Group to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Group's objectives, as well as any associated support costs

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Group; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £1000 or more 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 recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2 Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

Depreciation is provided on the following basis:

Freehold property	-	2% per annum on a straight-line basis
Freehold land	-	no depreciation
Fixtures and fittings	-	20% per annum on a straight-line basis
Office equipment	-	20% per annum on a straight-line basis
Assets Under construction	-	no depreciation

2.8 Investments

Investments in subsidiaries are valued at cost less provision for impairment.

2.9 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.10 Debtors

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

2.11 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 amounts 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 is recognised in the Consolidated statement of financial activities as a finance cost.

2.12 Financial instruments

The Group only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

3 Accounting policies (continued)

2.13 Financial instruments (continued)

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.

2.14 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

3 Income from Donations and Legacies

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Donations	12,205	1,478	13,683
Legacies	36,214	-	36,214
Grants	257,471	345,740	603,211
TOTAL 2021	305,890	347,218	653,108

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Donations	15,611	350	15,961
Legacies	110,237	-	110,237
Grants	71,694	361,979	433,673
TOTAL 2020	197,542	362,329	559,871

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

3 Income from Donations and Legacies (continued)

Analysis of Grant Income

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Neighbourhood Network Scheme	-	243,586	243,586
National Heritage	-	-	-
Big Lottery	-	-	-
Ageing Better	-	58,944	58,944
European Grant Funding	-	22,801	22,801
Other Grants	116,170	20,409	136,579
Experian - Fraud Prevention	-	-	0
Volunteer Co-ordinator	28,910	-	28,910
Covid Grants	112,391	-	112,391
TOTAL 2021	257,471	345,740	603,211

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Neighbourhood Network Scheme	-	119,521	119,521
National Heritage	-	10,000	10,000
Big Lottery	-	57,506	57,506
Ageing Better	-	62,124	62,124
European Grant Funding	-	12,828	12,828
Other Grants	71,694	-	71,694
Experian - Fraud Prevention	-	100,000	100,000
TOTAL 2020	71,694	361,979	433,673

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

4 Income from Charitable Activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Service User Contributions	106,914	22,875	129,789
Birmingham City Council	-	199,370	199,370
Forward Carers	-	416,810	416,810
Better Care	-	-	-
End of Life Care	-	107,000	107,000
Handyperson	-	-	-
TOTAL 2021	106,914	746,055	852,969

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Service User Contributions	403,930	-	403,930
Birmingham City Council	-	249,175	249,175
Forward Carers	-	295,982	295,982
Better Care	-	25,025	25,025
End of Life Care	-	107,000	107,000
Handyperson	-	11,033	11,033
TOTAL 2020	403,930	688,215	1,092,145

There were no unfulfilled conditions in relation to government grants during the year.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

5 Income from Other Trading Activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Commission Receivable	43,364	-	43,364
Fundraising	41,601	18,950	60,551
Lettings	42,820	-	42,820
Other	192,568	-	192,568
TOTAL 2021	320,353	18,950	339,303

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Commission Receivable	52,680	-	52,680
Fundraising	13,324	-	13,324
Lettings	57,125	-	57,125
Other	116,212	-	116,212
TOTAL 2020	239,341	-	239,341

Income from Non-Charitable Trading Activities

	Unrestricted funds 2021 £	Total funds 2021 £
Income from Trading Subsidiary Activities	79,948	79,948

	Unrestricted funds 2020 £	Total funds 2020 £
Income from Trading Subsidiary Activities	87,723	87,723

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

6 Investment Income

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Rental Income	24,500	-	24,500
Interest	219	-	219
TOTAL 2021	24,719	-	24,719
	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Rental Income	14,051	-	14,051
Interest	234	-	234
TOTAL 2020	14,285	-	14,285

7 Analysis of cost of raising funds

	Unrestricted funds 2021 £	Total funds 2021 £
Expenditure on Trading Subsidiary Activities	65,307	65,307
	Unrestricted funds 2020 £	Total funds 2020 £
Expenditure on Trading Subsidiary Activities	99,131	99,131

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

8 Analysis of Expenditure on Charitable Activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Charitable Activities	519,792	1,001,367	1,521,159
TOTAL 2021	519,792	1,001,367	1,521,159

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Charitable Activities	899,465	620,738	1,520,203
TOTAL 2020	899,465	620,738	1,520,203

9 Analysis of Expenditure by Activities

	Activities Undertaken Directly 2021 £	Grant Funding of Activities 2021 £	Support Costs 2021 £	Total funds 2021 £
Charitable Activities	947,619	3,255	570,285	1,521,159
	947,619	3,255	570,285	1,521,159

	Activities Undertaken Directly 2020 £	Grant Funding of Activities 2020 £	Support Costs 2020 £	Total funds 2020 £
Charitable Activities	1,033,980	552	485,671	1,520,203
	1,033,980	552	485,671	1,520,203

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9 Analysis of Expenditure by Activities (continued)

Analysis of Grants

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Grants to individual from Trust Funds	-	3,255	3,255
TOTAL 2021	-	3,255	3,255
	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Grants to individual from Trust Funds	-	552	552
TOTAL 2020	-	552	552

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9 Analysis of Expenditure by Activities (continued)

Analysis of Direct Costs

	Activities 2021 £	Total funds 2021 £
Staff costs	685,880	685,880
Activities for service users	230,139	230,139
Meal costs	19,649	19,649
Travel and motor expenses	7,619	7,619
Other staff related costs	4,332	4,332
Total 2021	947,619	947,619

	Activities 2020 £	Total funds 2020 £
Staff costs	896,841	896,841
Activities for service users	68,556	68,556
Meal costs	46,773	46,773
Travel and motor expenses	16,512	16,512
Legal And professional fees	3,252	3,252
Marketing	1,054	1,054
Other staff related costs	992	992
Total 2020	1,033,980	1,033,980

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9 Analysis of Expenditure by Activities (continued)

Analysis of Support Costs

	Activities	Total
	2021	funds
		2021
Staff costs	328,318	328,318
Depreciation	21,283	21,283
Office costs	71,908	71,908
Premises costs	78,100	78,100
Insurance	16,048	16,048
Training	(10,619)	(10,619)
Marketing	(1,980)	(1,980)
Bad debts	30,515	30,515
Bank loan interest	15,042	15,042
Auditor's remuneration	21,670	21,670
Total 2021	570,285	570,285

Analysis of Support Costs

	Activities	Total
	2020	funds
	£	£
Staff costs	245,303	245,303
Depreciation	27,930	27,930
Office costs	53,802	53,802
Premises costs	84,966	84,966
Insurance	14,616	14,616
Training	991	991
Sundry expenses	17,839	17,839
Legal and professional	1,100	1,100
Marketing	2,969	2,969
Bank loan interest	19,655	19,655
Auditor's remuneration	16,500	16,500
Total 2020	485,671	485,671

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

10 Auditor's Remuneration

The auditor's remuneration amounts to an auditor fee of £13,500 (2020 - £13,500), and other compliance services of £nil (2020 - £3,000).

11 Staff Costs

	Group	Group	Company	Company
	2021	2020	2021	2020
	£	£	£	£
Wages and Salaries	846,300	1,089,771	810,680	1,031,834
Social Security costs	54,673	70,754	52,697	68,118
Contributions of defined contribution pension schemes	20,170	42,986	19,583	42,192
	<u>921,143</u>	<u>1,203,511</u>	<u>882,960</u>	<u>1,142,144</u>

The average number of persons employed by the charity during the year was as follows:

	Group	Group	Company	Company
	2021	2020	2021	2020
	No.	No.	No.	No.
Care Staff	13	21	13	21
Project Staff	27	29	24	26
Management and Administration	13	21	13	21
	<u>53</u>	<u>71</u>	<u>50</u>	<u>68</u>

No employee received remuneration amounting to more than £60,000 in either year.

There are also amounts of £Nil (2020: £148,237) in relation to costs of agency staff which have been included in wages and salaries but have not been reflected in the staff numbers.

The total of remuneration and benefits (including employer's pension contributions) received by key management personnel during the year was £91,750 (2020: £85,905). Remunerated by key management personnel comprise the senior management team, being the Chief Executive and Head of Finance. The trustees are considered to be key management personnel but are not remunerated.

During the year 12 members of staff were made redundant at a total cost of £25,635. (2020: £NIL)

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

12 Trustees' Remuneration and Expenses

During the year, no trustees received any remuneration or other benefits (2020 - £NIL).

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

13 Tangible Fixed Assets

Group and Charity

	Freehold Property £	Fixtures and Fittings £	Office Equipment £	Assets Under Construction £	Total £
Cost					
At 1 April 2020	775,000	23,264	351,667	-	1,149,931
Additions	-	-	-	47,334	47,334
Disposals	-	-	-	-	-
As at 31 March 2021	<u>775,000</u>	<u>23,264</u>	<u>351,667</u>	<u>47,334</u>	<u>1,197,265</u>
Depreciation					
At 1 April 2020	72,992	5,940	345,612	-	424,544
Charge for the year	12,200	4,653	4,430	-	21,283
Disposals	-	-	-	-	-
As at 31 March 2021	<u>85,192</u>	<u>10,593</u>	<u>350,042</u>	<u>-</u>	<u>445,827</u>
Net Book Value					
At 31 March 2021	<u>689,808</u>	<u>12,671</u>	<u>1,624</u>	<u>47,334</u>	<u>751,438</u>
At 31 March 2020	<u>702,008</u>	<u>17,324</u>	<u>6,055</u>	<u>-</u>	<u>725,387</u>

Included in land and buildings is freehold land at cost of £165,000 (2020: £165,000), which is not depreciated.

14 Fixed Asset Investments

Group and Charity	Investments in Subsidiary Companies £	Investments in Subsidiary Companies £
Cost	Group	Charity
At 1 April 2020	25	27
At 31 March 2021	<u>25</u>	<u>27</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

14 Fixed Asset Investments (continued)

Subsidiary Undertakings and Participating Interests

The following were subsidiary undertakings or participating interests of the Charity:

	Company Number	Registered Office or Principal place of Business	Principal Activity
Age Concern in Birmingham Trading Limited	02900602	76-78 Boldmere Road, Sutton Coldfield, West Midlands, B73 5TJ	Café
Interhelp Limited	07384205	11 Roman Way Business Centre, Berry Hill, Droitwich, Worcestershire, WR9 9AJ	Products and Services

Class of Shares	Holding	Included in Consolidation
Ordinary	100%	Yes
Ordinary	100%	Yes

The financial results of the subsidiaries or participating interests for the year were:

Names	Income	Expenditure	Profit/(loss)/ Surplus/(Deficit) for the year
Age Concern in Birmingham Trading Limited	79,948	65,307	14,641
Interhelp Limited	0	2,968	(2,968)

At the Balance sheet date, Age Concern in Birmingham Trading Limited had net assets of £3,186 (2020: £11,403)

At the Balance sheet date, Interhelp Limited had net assets of £18,496 (2020: 21,464). Interhelp limited started voluntary liquidation on 23rd May 2021.

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NOTES TO THE FINANCIAL STATEMENTS
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14 Fixed Asset Investments (continued)

Subsidiary Undertakings and Participating Interests (continued)

Age Concern Birmingham holds a 33% shareholding in Interhelp Limited, a company incorporated in England and Wales. The joint venture is co-owned with two other charities to develop supplementary products and services aimed at the charities' beneficiary groups to generate income for the benefits of the charities. The Charity's share of the companies' results were £Nil (2020: £178). A special resolution was made on 25th May 2021 to put the company into voluntary liquidation. A liquidator appointed to wind up the company.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

15 Stocks

	Group 2021	Group 2020
	£	£
Finished goods and goods for resale	<u>1,592</u>	<u>1,137</u>

16 Debtors

	Group 2021	Group 2020	Company 2021	Company 2020
	£	£	£	£
Due within one year				
Trade Debtors	82,154	276,226	80,933	274,696
Amounts owed by group undertaking	-	-	11,796	41,462
Amounts owed by related parties	-	751	-	751
Other Debtors	-	58,999	-	57,989
Prepayments and Accrued Income	2,689	-	2,500	-
	<u>84,843</u>	<u>335,976</u>	<u>95,229</u>	<u>374,898</u>

17 Creditors: Amounts Falling due within one year

	Group 2021	Group 2020	Company 2021	Company 2020
	£	£	£	£
Bank Loans	18,957	21,562	18,957	21,562
Trade Creditors	15,291	24,921	12,844	24,136
Amounts Owed to Other Participating Interests	69,452	74,139	69,452	74,139
Other Taxation and Social Security	13,204	15,497	13,144	13,255
Other Creditors	7,154	54,678	7,152	53,151
Accruals and Deferred Income	163,979	61,375	162,777	61,346
	<u>288,037</u>	<u>252,172</u>	<u>284,326</u>	<u>247,589</u>

The bank loans are repayable in equal instalments over the 25-year term ending in 2038. Interest is payable at a rate of 3% above the base rate determined by Unity Trust Bank.

The bank loans are secured on the freehold property of the charity.

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17 Creditors: Amounts Falling due within one year (continued)

	Group	Company
Deferred Income at 1 April 2020	27,186	27,186
Amounts released from previous year	(26,364)	(26,364)
Amounts added this year	106,492	106,492
Deferred Income at 31 March 2021	<u>107,314</u>	<u>107,314</u>

18 Creditors: Amounts due after more than one year

	Group	Group	Company	Company
	2021	2020	2021	2020
	£	£	£	£
Bank Loans	<u>481,619</u>	<u>500,576</u>	<u>481,619</u>	<u>500,576</u>

Included within bank loans falling due after more than one year are amounts due within one to two years totalling £21,639 (2020: £22,205) amounts due within two to five years totalling £69,589 (2020: £70,636) and amounts due after more than five years totalling £390,391 (2020: £407,734).

The bank loans are repayable in equal instalments over the 25-year term ending in 2038. Interest is payable at a rate of 3% above the base rate determined by Unity Trust Bank. The bank loans are secured on the freehold property of the charity.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

19 Statement of Funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2021 £
Unrestricted Funds					
Designated Funds					
Property Repairs and renewals fund	36,000	-	-	12,000	48,000
Rebranding	13,092	-	-	-	13,092
	<u>49,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>61,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years

General Funds

General Funds	577,990	757,876	(519,792)	(12,000)	804,074
Subsidiary Funds	(11,405)	79,948	(65,307)	-	3,236
	<u>566,585</u>	<u>837,824</u>	<u>(585,099)</u>	<u>(12,000)</u>	<u>807,310</u>
Total Unrestricted Funds	<u>615,677</u>	<u>837,824</u>	<u>(585,099)</u>	<u>-</u>	<u>868,402</u>

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

19 Statement of Funds (continued)

Restricted Funds

The restricted funds that start with 'BCC' are Birmingham City Council service level agreements

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2021 £
BCC - Preventative and Communities Fund	-	199,370	(199,370)	-	-
Forward Carers	33,327	416,810	(317,629)	-	132,508
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	156	20,409	(15,462)	-	5,103
Ageing Better	-	58,944	(52,661)	-	6,283
Hawkesley Hall	-	18,950	(6,375)	-	12,575
Covid meal support programmes	-	22,875	(22,875)	-	-
End of Life Care	7,688	107,000	(107,372)	-	7,316
Big Lottery - Get Hawkesley Flying	22,941	-	(22,941)	-	-
NNS CCG	1,014	243,586	(147,444)	-	97,156
Handyperson	850	-	(850)	-	-
Erasmus -Eldicare	10,346	8,801	(8,801)	-	10,346
Trust funds	23,807	1,478	(3,255)	-	22,030
I remember When	10,000	-	(6,172)	-	3,828
Erasmus - Mi Care	-	14,000	(14,000)	-	-
Experian Fraud Project	96,748	-	(76,160)	-	20,588
Total Restricted Funds	253,832	1,112,223	(1,001,367)	-	364,688
Total of Funds	869,509	1,950,047	(1,586,466)	-	1,233,090

Transfers from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure

Restricted funds are funding received for specific projects as described above.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

19 Statement of Funds

Statement of funds - Prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2020 £
Unrestricted Funds					
Designated Funds					
Property Repairs and renewals fund	24,000	-	-	12,000	36,000
Rebranding	13,092	-	-	-	13,092
	<u>37,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>49,092</u>

The property repairs and renewals fund has been designated to cover major repairs anticipated to be undertaken within the next five years

General Funds

General Funds	354,685	855,098	(620,738)	(11,055)	577,990
Subsidiary Funds	948	87,723	(99,131)	(945)	(11,405)
	<u>355,633</u>	<u>942,821</u>	<u>(719,869)</u>	<u>(12,000)</u>	<u>566,585</u>
Total Unrestricted Funds	<u>392,725</u>	<u>942,821</u>	<u>(719,869)</u>	<u>-</u>	<u>615,677</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

19 Statement of Funds (continued)

Restricted Funds - Prior Year

The restricted funds that start with 'BCC' are Birmingham City Council service level agreements

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2020 £
BCC - Preventative and Communities Fund	-	249,175	(249,175)	-	-
Forward Carers	-	295,982	(262,655)	-	33,327
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	18,409	-	(18,253)	-	156
Ageing Better	-	62,124	(62,124)	-	-
Better Care - 1 to 1 Support	-	25,025	(25,025)	-	-
End of Life Care	6,688	107,000	(106,000)	-	7,688
Big Lottery - Get Hawkesley Flying	6,692	57,506	(41,257)	-	22,941
NNS CCG	-	119,521	(118,507)	-	1,014
Handyperson	-	11,033	(10,183)	-	850
Erasmus -Eldicare	-	11,029	(683)	-	10,346
Trust funds	24,009	350	(552)	-	23,807
I remember When	-	10,000	-	-	10,000
Erasmus - Mi Care	-	1,799	(1,799)	-	-
Experian Fraud Project	-	100,000	(3,252)	-	96,748
Total Restricted Funds	102,753	1,050,544	(899,465)	-	253,832
Total of Funds	495,478	1,993,365	(1,619,334)	-	869,509

Transfers from designated funds are based on management's assessment of the amount of each fund required to be carried forward, based on their best estimate of future expenditure

Restricted funds are funding received for specific projects as described above.

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NOTES TO THE FINANCIAL STATEMENTS
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19 Statement of funds (continued)

Fund descriptions

Birmingham City Council - Preventative and Communities Fund	Grants from Birmingham City Council to support day care services and support across four centres within Birmingham.
Forward Carers - Carers Hub and Dementia Team	Support to carers via the Birmingham Carers Hub and funded through a partnership with Forward Carers.
Bromsgrove Legacy	A fund to support services to older adults within the Bromsgrove area.
The Eveson Trust	Support for an advice and information service for older adults and others in need.
Ageing Better	A service to create lasting changes to reduce isolation for older people.
Hawkesley Hall	Funds to support activities at the Hawkesley Hall Community Centre.
Covid meal support programmes	A range of grants to support the provision of meals and food parcels during the Covid-19 pandemic.
End of Life Care	Funds to support end of life services.
Big Lottery - Get Hawkesley Flying	To bring the community together with a focus on younger people aged 12-16 and older adults.
NNS CCG	A Neighbourhood Network Scheme to develop and support community assets and activities in the Sutton Coldfield area.
Handyperson	A fund to support the development of a handyperson scheme.
Erasmus -Eldicare	A European Union funded project.
Trust funds	Funds to support individuals with emergency needs or hardship.
I remember When	A fund to support the writing and publication of a book to record the memories and experiences of older adults in the Sutton Coldfield area.
Erasmus - Mi Care	A European Union funded project to develop a training programme for migrants looking to develop their skills and work in the social care sector.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

19 Statement of funds (continued)

Fund descriptions (continued)

Experian Fraud Project	A 12-month project delivered within Dudley and Wolverhampton to raise awareness and reduce the number of victims of fraud funded by Experian.
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20 Analysis of Net Assets between Funds

Analysis of Net Assets between Funds - Current year

	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £
Tangible Fixed Assets	-	751,438	751,438
Fixed Asset Investments	-	25	25
Current Assets	364,688	886,595	1,251,283
Creditors due within one year	-	(288,037)	(288,037)
Creditors due in more than one year	-	(481,619)	(481,619)
Total	364,688	868,402	1,233,090

Analysis of Net Assets between Funds - Prior year

	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £
Tangible Fixed Assets		725,387	725,387
Fixed Asset Investments		25	25
Current Assets	257,084	639,761	896,845
Creditors due within one year	(3,252)	(248,920)	(252,172)
Creditors due in more than one year		(500,576)	(500,576)
Total	253,832	615,677	869,509

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

21 Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities.

	Group 2021 £	Group 2020 £
Net Income for the period (as per Statement of Financial Activities)	<u>363,581</u>	<u>374,031</u>
Adjustments for:		
Depreciation Charges	21,283	27,730
Dividends, Interest, and rents from Investments	(24,719)	(41,451)
(Increase) in Stocks	(455)	(413)
Decrease in debtors	251,133	(111,897)
Increase in creditors	35,865	77,186
Net Cash Provided by/ (Used in) Operating Activities	<u>646,688</u>	<u>325,186</u>

22 Analysis of Cash and Cash Equivalents

	2021 £	2020 £
Cash at Bank and In Hand	1,164,848	559,732
Total cash and cash equivalents	<u>1,164,848</u>	<u>559,732</u>

23 Analysis of changes Net Debt

	At 1 April 2020 £	Cash Flows £	At 31 March 2021 £
Cash at bank and in hand	559,732	605,116	1,164,848
Debt due within one year	(21,562)	2,605	(18,957)
Debt due after one year	(500,576)	18,957	(481,619)
	<u>37,594</u>	<u>625,855</u>	<u>664,272</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

24 Contingent Liabilities

The company has given an unlimited guarantee in respect of group borrowings from Unity Trust Bank plc. The total net group borrowings at the year-end were £500,576 (2020: £522,138)

25 Pension Commitments

The Group is a participating employer in defined contribution schemes.

The assets of the scheme are held separately from those of the company in an independently administered Funds.

The pension cost charge represents contributions payable by the Group to those funds and amounted to £20,170 (2020: £42,986)

Contributions totalling £3,623 (2020: £4,261) were payable to the fund at the balance sheet date and are included in creditors.

26 Operating Lease commitments

At 31 March 2021 the Group and the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	Group	Group	Charity	Charity
	2021	2020	2021	2020
Amounts payable:				
Not later than 1 year	5,915	5,126	3,890	3,890
Later than 1 year and not later than 5 years	15,560	16,348	15,560	15,560
Later than 5 years	46,680	50,570	46,680	50,570
	68,155	72,044	66,130	70,020

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27 Related Party Transactions

During the year the charity traded with Interhelp Limited, a joint venture of Age Concern Birmingham who holds one third of the shares. Recharges of office costs totalling £1,980 (2020: wages, office costs and commissions £2,417). At the year end the balance due to the charity was £NIL (2020: £2,051).

During the year the charity traded with Age Concern in Birmingham Trading Limited, the wholly owned subsidiary. Income of £Nil (2020: £945) was received as a gift aid donation. At the year-end there was a balance due to the charity of £11,796 (2020: £46,579).

Jubilee Citizens UK is a charitable company with the same trustees as Age Concern Birmingham, and with a trading subsidiary Jubilee Citizens Enterprise CIC. Under the provisions of SORP 2015 (FRS 102) the entities do not meet the formal criteria of control and therefore for statutory reporting purposes are not treated as group but for strategic and management purposes the two entities form part of the same group.

During the year purchases of £69,452 (2020: £89,808) were made by the charity from Jubilee Citizens UK. Sales of £12,000 (2020: £12,000) were made by the charity to Age Concern Birmingham. Age Concern Birmingham provides use of its premises and the management and support functions for Jubilee Citizens UK. A management charge of £65,000 (2020: £67,970) was made from the charity to Jubilee Citizens UK in this respect. At the year-end a balance of £69,829 was due to Jubilee Citizens UK (2020: £74,139 due to).

