

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 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

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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.

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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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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
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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
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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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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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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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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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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
(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 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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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.

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

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
(A company limited by guarantee)

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><u>1,233,090</u></u>	<u><u>869,509</u></u>
Charity Funds			
Unrestricted Funds	19	868,402	615,677
Restricted funds	19	364,688	253,832
Total Funds		<u><u>1,233,090</u></u>	<u><u>869,509</u></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.

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)

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><u>1,164,848</u></u>	<u><u>559,732</u></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
(A company limited by guarantee)

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

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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

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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

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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 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	<u>947,619</u>	<u>947,619</u>

	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	<u>1,033,980</u>	<u>1,033,980</u>

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

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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)

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NOTES TO THE FINANCIAL STATEMENTS
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12 Trustees' Remuneration and Expenses

During the year, no trustees received any remuneration or other benefits (2020 - £NIL).

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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
FOR THE YEAR ENDED 31 MARCH 2021

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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NOTES TO THE FINANCIAL STATEMENTS
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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.

AGE CONCERN BIRMINGHAM
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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>

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NOTES TO THE FINANCIAL STATEMENTS
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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
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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.

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
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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
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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).

