

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 2022**

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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AGE CONCERN BIRMINGHAM
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2022

Trustees	Dr P M Kevern - (Chair) Mr K Walsh – (Treasurer) Mr M Malpas Mrs M Birkett (passed away 7 November 2021) Mr A Cannon – (resigned on 23 March 2022) Mr J Chauhan Mrs VE Waldron – (resigned on 23 March 2022) Mrs J Cairns – (resigned on 23 March 2022) Ms S Mistry Mrs R Campbell (appointed on 7 July 2022)
Company registered number	02104152
Charity registered number	518610
Registered Office	76-78 Boldmere Road Sutton Coldfield B73 5TJ
Company secretary	R Bews (appointed 10 March 2021)
Chief executive Officer	Rebecca Bews – CEO
Independent auditor	Cooper Parry Cubo Birmingham Office 401, 4 th Floor Two Chamberlain Square Birmingham B3 3AX
Bankers	Unity Trust Bank Plc Four Brindley Place Birmingham B1 2JB

AGE CONCERN BIRMINGHAM
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CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

CEO Annual Report Statement

On writing this report it allows time to reflect on the past year, the achievements we have made and the people we have reached, impacting positively on the lives of many vulnerable people while keeping:

Our Mission:

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

Our Vision:

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

And Our Values:

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

At the heart of everything we do.

April 2020 to March 2021 was a far from normal year, this was very much the same for April 2021 to March 2022 as we made the transition from COVID-19 to a new normal.

Despite the transition, many vulnerable people have continued to struggle physically, emotionally and financially. This has created increased and new challenges for us as a charity that we have continued to adapt to, allowing us to steer our service delivery to ensure the most positive impact on our communities.

This report outlines some achievements of the year that we are immensely proud of and couldn't be achieved without the dedication and commitment of our staff and volunteers.

We look to continue to develop and broaden both our services and partnerships to meet new challenges, this will be achieved through our current diverse range of services including our funded and income generating services and new opportunities and developments.

Despite the challenges of COVID-19 we still continued to achieve Investors in People Silver, opened our 2nd Communitea Café hub, and developed a new range of wellbeing services in response to community need.

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CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

CEO Annual Report Statement (continued)

Collaboration and partnership working is a real strength of Age Concern Birmingham and high on our agenda, we plan to develop further in this area by working in collaboration to ensure the provision of quality services for all in need.

I'm also hugely passionate about the work we are doing to reach more people. The right support at the right time is a lifeline for so many people, by being there as a charity supporting later life planning can avoid the need for crisis support.

Becky Bews CEO

AGE CONCERN BIRMINGHAM
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 March 2022. The Annual report serves the purposes of both a trustees' report and a directors' report under company law. The trustees confirm that the Annual report and the financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102).

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

Objectives and Activities

Activities for achieving objectives

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

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

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and Performance

Review of activities

Quality

During the year there has been continual improvement to our quality systems.

ISO 9001 & ISO 14001

This was assessed October 21 with an onsite assessment where we successfully retained our accreditation with:

- No major non-conformities
- No minor non-conformities
- No opportunities for improvement

Investors in People

This was assessed in October 21 and the organisation had continued to apply its core principles and approaches that gained it the Investors in People Silver accreditation.

The areas covered in Investors in People are:

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

Birmingham Business Charter for Social Responsibility (BBCSR)

BBCSR was successfully reviewed June 22.

The NHS Data Security Protection Toolkit

The NHS self-assessment online database was completed and submitted May 22 to demonstrate that we are adhering to the data security and protection requirements that the NHS demand where we work in partnership projects with the NHS and collect, handle, and store client or patient information.

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

Products and services

We promote and recommend a small range of quality, value for money products and services through partnerships with suppliers. In return for this we receive a donation to the charity at no additional cost to the customer, and some services offer a discount to the customer when referring through ourselves. Our partnership services include stairlifts and personal alarms to promote and

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Products and services (continued)

support independence and adaption within the home and community. We look to continually review partnerships to meet demand and needs of our customers.

Trusted Tradesperson Scheme

The service offered a vetted and recommended tradesperson scheme for a range of home improvement and independent living needs giving piece of mind to clients that they are inviting a quality, value for money tradesperson into their home.

This service suffered a decline due to the pandemic and the retirement of our most popular tradespeople. In March 2022 the decision was made to stop this offering this service.

Legal services

We offer a range of services through a partnership with Wills Made Clear for a range of later life planning products. Appointments are available at all our locations as required, with two set days of appointments at Boldmere each week. We are planning to have regular coffee mornings at our locations for customers to attend and offer a Saturday service too.

Moorfield Hall and Hawkesley Community Centre & Café

Both centres transferred to us under an asset transfer by Birmingham City Council. The centres enable us to work with all age groups and a range of organisations to provide support and activities to engage and benefit the local communities.

We have started to deliver day care services from our Moorfield Hall site four days per week as COVID-19 regulations eased and we opened our second community café in May 2021 at our Hawkesley centre following a successful lottery funding.

Both centres have become thriving community hubs with an offer for all ages. The development of activities across both centres has also allowed us to increase our work and activities for younger people and to achieve an increase in age intergeneration within the communities.

Both locations also offer either directly or through our partnerships a range of activities and support groups. These groups include, drop in advice and information, art and craft sessions, therapeutic sessions, cooking activities, dance, exercise, toddler groups and after school activities.

The new café at Hawkesley Community Centre has allowed us to continue what was achieved from our Reaching Communities funding (May 2017-20) which created a range of opportunities and activities for the community, bringing young and older adults together, breaking down local community barriers and supporting wellbeing and active citizenship. Groups that are held in the café are at no charge, and include a veteran's group, crocheting group, Lego club and art group. Community groups running from the centre include litter picking, local councillor surgeries and young person cycle rides.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Day Care Centres

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

We have four-day care centres and have added another four since July 22, along with day care at home services for those who are still cautious after COVID-19 lockdown.

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

Day Care Centres (continued)

These services are currently subsidised through funding by Birmingham City Council.

Befriending services

We offer befriending services in both the north and south areas of Birmingham. Within the North we offer a telephone befriending service, and within the south a telephone and home visiting support. Service areas are related to small amounts of funding and support isolated older people.

The demand for befriending support is high and we continue to reach out to as many people as possible with the resources we have. This service is co-ordinated by a member of staff and supported by a team of committed and dedicated volunteers and we continue to recruit volunteers on an ongoing basis.

Those who came into the service through the increased demand during the pandemic continue to be part of the mainstream befriending scheme.

Funding is currently received to support the delivery of this service in the south from the CCG.

A new project funded by the Armed Forces Covenant Force for Change Fund started in May 2021 to support veterans with a befriending network. "Friends for Life" engages with older armed force individuals understanding their interests and hobbies and matches them with other like-minded older armed forces individuals creating the opportunity for friendships and natural networks to develop. We raise awareness of safety around any individual vulnerabilities to support and reduce the risk of safeguarding.

Support includes guidance and help with applications for welfare and benefit support with a focus on supporting the individual to remain independent for as long as possible.

As the number of volunteers declined through the pandemic, to date we have had only one return. Demand is extremely high on an ongoing basis for this service with many people accessing support are at crisis point. We have also seen an increase in more complex cases and needs coming through since the pandemic, especially around mental health support requirements.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Volunteering opportunities

We have over 120 volunteers providing much needed support to our services.

Volunteers support us across the organisation within our community cafés, day care centres, befriending services, information services, with administrative tasks and in our charity shop.

We appreciate that volunteering benefits not only our clients and the organisation, but also the volunteers themselves, allowing the ability to give their time and experience to others, increasing self-confidence and supporting employment prospects or the building of networks.

We have retained many of the volunteers who joined us through the pandemic, and they have worked with the Volunteer Coordinator and have settled into other volunteering roles.

Advice and information service

Funded through The Everson Trust and a small amount from The William Dudley Trust to offer support and information to older adults and others in need.

The Carers Hub

We continue to deliver quality support services to carers via the Birmingham Carers Hub in partnership with Forward Carers who hold a contract with Birmingham City Council offering statutory carers assessment and reviews, along with wellbeing payments.

The team offer a wide range of support to carers of all ages through telephone, face to face support, home visits, and at outreach venues across the City, covering many issues and challenges faced each day by those caring for family members and friends.

The team are able to:

- Support and signpost to a range of additional services, and partners in the consortium
- Complete Statutory Carers Assessment
- Reviews
- Wellbeing checks
- Carers Card
- Welfare benefit checks (1374 checks)

In this period the Hub team undertook 2262 Statutory Assessments and reviews, and the Dementia Team 196 Statutory Assessments and reviews.

This support is offered 6 days a week with a late evening service on a Wednesday.

Charity shop in Boldmere

Our charity shop has become a staple on the local high street with many shoppers visiting on a regular basis dropping in to say hello to our team of staff and volunteers. The shop is supported by an overwhelming number of generous donations of goods to sell. We plan in seasonal displays

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Charity shop in Boldmere (continued)

and promotions. We have had three government funded Kickstart Placements within the shop, with two still in post to complete their placements by May / June 2022. The shop has benefited from a cosmetic makeover and also paid staff who sort and price the donations. Shop income has increased since the introduction of the paid staff.

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.

Communithea Cafes & Hub (continued)

The cafés are a real community access point for people of all ages, with on average over 1500 people a week using the service to enjoy quality food, drinks, relax, meet new people, and receive support and information from ourselves and other organisations. We are proud of this achievement and continually seek feedback and look at development opportunities within 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 year was the final year of this contract. The objective of the service was to create lasting change in line with the project's aims of reducing isolation for older people.

The project aims were:

- Prevent and able to address the causes and consequences of isolation.
- Encourage and evidence links with local relevant Ageing Better mini hubs.
- Connect local residents and discover what they would like to see established in their local areas, and learn what groups, organisations, services, or activities already exist that help unite people and reduce isolation in their community.
- Are part of a continuing plan for making neighbourhoods 'ageing' friendly' within and beyond the project's lifetime.

This last year a legacy has been produced.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Ageing Better Carers Hub

This project was offered in partnership with Forward Carers. The team offer support in the community to carers over 50 to reduce isolation by supporting the setting up of carer's networks across the city. Throughout the year the team has supported the development and sustainability of a number of networks to benefit carers which are promoted through our carer's hub and via Ageing Better. The contract is to finish at the end of March 2022.

Ageing Better City-Wide Hub

This project was offered in partnership with Age UK Birmingham. The team offer support in the community to people over 50 to reduce isolation by supporting the setting up networks across the city. The contract is to finish at the end of March 2022.

As with the carers hub the team have supported the development and sustainability of a number of networks across Birmingham and supported individuals to link into existing networks to reduce isolation and promote wellbeing.

Both the city-wide hub and the carers hub feed into and support the overall Ageing Better in Birmingham Project delivered by BVSC.

As with other services this service diversified during COVID-19 and met funders requirements.

Neighbourhood Network Schemes

Sutton Coldfield Neighbourhood Network Scheme (NNS)

Age Concern Birmingham are the lead for the Sutton Coldfield NNS working in partnership with Compass Support. This project is commissioned by Birmingham City Council. The NNS creates, develops, and updates a map of all of the community assets and activities in the Sutton Coldfield constituency, which can help people aged 50+ to lead independent, happy, and healthy lives. From April 2021 this includes Adults with additional needs.

Community assets are individuals, groups or organisations who are doing something or delivering an activity, project or service in a neighbourhood setting which older people and adults with additional needs can benefit from. This can be anything from a social club to a line dancing class, befriending to benefits advice, or a support group or sewing club, as long as it meets one of our five outcomes:

- Social participation
- Healthy lifestyles
- Maximised income
- Living independently in their own homes
- Carers feel more supported

As well as mapping community assets, we also work with assets to sustain and grow the activities and services they offer in the local area.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Sutton Coldfield Neighbourhood Network Scheme (NNS) (continued)

Supporting development in marketing and promotion, volunteering, governance and fundraising.

We offer a fund for micro and small grants to commission activity that:

- builds the community offer and/or
- makes activities more accessible
- develops the skills and capacity of a community asset

Anti-Fraud Project

A 12-month project delivered between April 2020 to April 2021 within Dudley and Wolverhampton to raise awareness and reduce the number of victims of fraud funded by Experian. The project extended until July 2021 due to COVID-19.

The project cascades raising critical awareness and information on how people become victims of fraud and how to avoid becoming a victim, along with useful resources for individuals to reference.

Anti-Fraud Project (continued)

A variety of methods were used to disseminate the information ranging from face to face, telephone, leaflets, information sheets and workshops.

Eldicare project

Age Concern Birmingham is part of a project with European partners. Eldicare looks at matching skills in a growing European Silver Economy. The project aims to design and set up a common curriculum in the elderly care sector, establishing a strong work-based learning, addressing learning outcomes, quality assurance and recognition for elderly caregivers. The project was due to finish in October 2020 but was extended until April 2021 due to COVID-19.

MiCare

Age Concern Birmingham leads on a European project to development a training program for migrants looking to develop their skills and work in care. The training will be developed in order to cover aspects of care and will consist theoretical and practical sessions.

Let's eat cake

The project was to be specifically delivered within B33 and B34 and focus on people aged 50 and over who are isolated and lonely. "Let's eat cake" is a simple idea, where every week a cake will be baked by Age Concern Birmingham's kitchen by volunteers and shared with isolated and lonely people in the local area, to slowly build a relationship and foster relationships with them and to support and link with local community assets

A slice of cake (wrapped in a napkin invitation) was to be delivered to the home by the co-ordinator or one of a team of volunteers of this project who would 'buddy' up with the citizen.

Due to the pandemic this project was halted and re-started to complete the allotted timescales.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Financial Review

During the financial year ended 31 March 2022 the total fund balances increased from £1,233,090 to £1,672,725. Total restricted income increased to £1,126,075 (2021: £1,112,223). Restricted expenditure was £1,140,077 (2021: £1,001,367). The restricted reserve decreased to £350,686 (2021: £364,688). The general unrestricted reserve increased to £1,322,039 (2021: £868,402).

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

Risk management

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

Reserves policy

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

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

At the year end the total funds balance was £1,672,725; of this £350,686 was restricted to be used in the future. £1,322,039 was unrestricted; however, of this amount £73,092 is designated for specific purposes.

The target for the unrestricted level of reserves is estimated at the equivalent of six months of the general expenditure budget. The unrestricted free reserves of £517,922 (Unrestricted reserves £1,322,039 less fixed assets £727,510; less designated funds £73,092 and less subsidiary funds £3,515) represents more than six month's general expenditure budget.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Structure, Governance and Management

Constitution

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

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

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

Method of appointment or election of trustees

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

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

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

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

Trustees:

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

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Structure, Governance and Management (continued)

Method of appointment or election of trustees (continued)

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

Organisational structure and decision-making policies

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

Policies adopted for the induction and training of trustees

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

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

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

Induction and training of staff

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

Networks

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

Related party relationships

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

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

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Plans for future periods

Legal Services

To continue to promote further through increased marketing our legal offer ensuring that all staff and volunteers across our services understand the service offer and how legal support received at the right time can be so important in order for the team to inform clients of the offer.

Moorfield Hall Community Centre

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

This will be achieved through increased community work and the development of partnerships to identify what the local community would like to see offered within the centre.

Hawkesley Community Centre & Cafe

The café groups will be increased by the new Centre Coordinator when they are in post. Plans are in place to open day care at the centre one day a week from Summer 2022.

Day Care

As we emerged out of the pandemic the centres re opened. Firstly, on a reduced basis, but by the summer we were back at capacity, with 10 days been offered over 3 centres a week and day care at home services for those who still required it.

From July 22 we will start to open 1 day a week at 4 additional centres. This offering is building up.

We view day care as an area of great need which is growing with our ageing population and the need for safe quality affordable day care; that we believe is an investment in delaying and reducing more costly and higher levels of care and support.

Our day care centres are currently subsidised by Birmingham City Council.

Befriending Services

Our befriending service remains in demand and through COVID-19 we secured some funding through Birmingham City Council to increase the recruitment of volunteers to allow us to offer more befriending opportunities and support through volunteers for shopping calls which will allow us to develop this service to reach an increased number of vulnerable older adults.

The Carers Hub

The additional service of the Dementia Service continues offering person-centred support to carers who provide care to someone living with dementia. The Birmingham Carers Hub team have all received enhanced dementia training ahead of the service launch to support the work of the dementia team.

The Carers Hub will continue to offer quality support to carers undertaking statutory carers assessments and reviews, looking at developments and service improvement on an ongoing basis.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Plans for future periods (continued)

Boldmere Charity Shop

We aim to develop the charity shop further to support the work of the charity in increased stock rotation and regular sales through the help and support of our team of staff and volunteers.

Communita – Cafe and Activity Hub

To create development opportunities within Communita and the hub to support the work of the charity. New groups will be identified on an ongoing basis, our links with other support services / charities have proved long standing but we continue to make new links to meet increased demand to offer variety to ensure the service remains fresh and vibrant. Customer service is also an area of development both for Communita and across all services with a customer care training programme to be developed and rolled out to all staff and volunteers.

Neighbourhood Network Schemes

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

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

COVID-19

The COVID-19 legacy continues to impact on the charity and the community, we remain flexible in our approach around supporting the needs of the community continually monitoring our resources, identifying, and responding to the changing needs of our clients.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Trustees' Responsibilities Statement

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

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

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP (FRS 102).
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Disclosure of information to auditor

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

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

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



Dr PM Kevern
Chair of Trustees

Date 22.12.22



AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Opinion

We have audited the financial statements of Age Concern Birmingham ("the parent charitable company") and its subsidiaries ("the group") for the year ended 31 March 2022 which comprise the consolidated statement of financial activities, the consolidated and charity only balance sheet, the consolidated statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the parent charitable company's affairs as at 31 March 2022 and of the Group's incoming resources, including its income and expenditure for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions related to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Group and parent charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other information

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Other information (continued)

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

- adequate and proper accounting records have not been kept by the Group or parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Group or parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of trustees

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

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

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

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

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

COOPER PARRY GROUP LIMITED
Chartered Accountants
Statutory Auditors
Cubo Birmingham
Office 401,4th Floor
Two Chamberlain Square
Birmingham
B3 3AX

Date:

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds 2022 £	Restricted Funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and Legacies	3	176,498	436,902	613,400	653,108
Charitable Activities	4	140,750	689,173	829,923	852,969
Other Trading Activities	5	573,982	-	573,982	419,251
Investments	6	36,507	-	36,507	24,719
Total Income		927,737	1,126,075	2,053,812	1,950,047
Expenditure on:					
Raising Funds	7	93,631	-	93,631	65,307
Charitable Activities	8 - 11	380,469	1,140,077	1,520,546	1,521,159
Total Expenditure		474,100	1,140,077	1,614,177	1,586,466
Net Movement in Funds		453,637	(14,002)	439,635	363,581
Reconciliation of Funds:					
Total Funds Brought Forward		868,402	364,688	1,233,090	869,509
Net movement in funds		453,637	(14,002)	439,635	363,581
Total Funds Carried Forward		1,322,039	350,686	1,672,725	1,233,090

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

The notes on pages 28 to 56 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2022
Registered number: 02104152

	Note	2022 £	2021 £
Fixed Assets			
Tangible Assets	13	727,510	751,438
Investments	14	-	25
		<u>727,510</u>	<u>751,463</u>
Current Assets			
Stocks	15	2,002	1,592
Debtors	16	356,809	84,843
Cash at Bank and in Hand		1,211,501	1,164,848
		<u>1,570,312</u>	<u>1,251,283</u>
Creditors: amounts falling due in less than one year	17	(167,814)	(288,037)
		<u>1,402,498</u>	<u>963,246</u>
Net Current Assets		<u>1,402,498</u>	<u>963,246</u>
Total Assets less Current Liabilities		<u>2,130,008</u>	<u>1,714,709</u>
Creditors: amounts falling due in after more than one year	18	(457,283)	(481,619)
Net Assets		<u><u>1,672,725</u></u>	<u><u>1,233,090</u></u>
Charity Funds			
Unrestricted Funds	19	1,322,039	868,402
Restricted funds	19	350,686	364,688
Total Funds		<u><u>1,672,525</u></u>	<u><u>1,233,090</u></u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2022
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies' regime.

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:



Dr P M Kevern
Chair of Trustees

Date: 7.12.22

The notes on pages 28 to 56 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2022
Registered number: 02104152

	Note	2022 £	2021 £
Fixed Assets			
Tangible Assets	13	727,510	751,438
Investments	14	2	27
		<u>727,512</u>	<u>751,465</u>
Current Assets			
Stock	15	613	-
Debtors	16	365,670	95,229
Cash at Bank and in Hand		1,194,181	1,149,105
		<u>1,560,464</u>	<u>1,244,334</u>
Creditors: amounts falling due in less than one year	17	(161,483)	(284,326)
		<u>1,398,981</u>	<u>960,008</u>
Net Current Assets			
		<u>1,398,981</u>	<u>960,008</u>
Total Assets less Current Liabilities		<u>2,126,493</u>	<u>1,711,473</u>
Creditors: amounts falling due in after more than one year	18	(457,283)	(481,619)
		<u>1,669,210</u>	<u>1,229,854</u>
Net Assets			
		<u>1,669,210</u>	<u>1,229,854</u>
Charity Funds			
Restricted funds	19	350,686	364,688
Designated Funds	19	73,092	61,092
General Funds	19	1,245,432	804,074
Unrestricted Funds	19	1,318,524	865,166
		<u>1,669,210</u>	<u>1,229,854</u>
Total Funds		<u>1,669,210</u>	<u>1,229,854</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CHARITY BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2022
Registered number: 02104152

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies' regime.

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:



Dr P M Kevern
Chair of Trustees

Date 7.12.22

The notes on pages 28 to 56 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
Cash Flows from Operating Activities		
Net cash generated by/ (used in) operating activities (Note 21)	39,477	646,688
Cash Flows from Investing Activities		
Interest and rents from investments	36,507	24,719
Purchase of tangible fixed assets	(5,020)	(47,334)
Net Cash Provided by Investing Activities	<u>31,487</u>	<u>(22,615)</u>
Cash Flows from Financing Activities		
Repayments of borrowing	(24,336)	(18,957)
Net Cash Used in Financing Activities	<u>(24,336)</u>	<u>(18,957)</u>
Change in cash and cash equivalents in the year	<u>46,653</u>	<u>605,116</u>
Cash and cash equivalents at the beginning of the year	1,164,848	559,732
Cash and Cash Equivalents at the end of the year	<u>1,211,476</u>	<u>1,164,848</u>

The notes on pages 28 to 56 form part of these financial statements.

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1 General information

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

2 Accounting policies

2.1 Basis of preparation of financial statements

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

Age Concern Birmingham meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

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

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

2.2 Company status

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

2.3 Fund accounting

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

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2 Accounting policies (continued)

2.3 Fund accounting (continued)

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

2.4 Income

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

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

Grants are included in the Consolidated statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

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

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2 Accounting policies (continued)

2.5 Expenditure

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

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

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

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

All expenditure is inclusive of irrecoverable VAT.

2.6 Interest receivable

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

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable, and the cost or value of the asset can be measured reliably.

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

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2 Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

Depreciation is provided on the following basis:

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

2.8 Investments

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

2.9 Stocks

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

2.10 Debtors

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

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Consolidated statement of financial activities as a finance cost.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2 Accounting policies (continued)

2.12 Financial instruments

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

2.13 Pensions

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

3 Income from Donations and Legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Donations	15,403	4,040	19,443
Legacies	14,455	-	14,455
Grants	146,640	432,862	579,502
Total	176,498	436,902	613,400

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Donations	12,205	1,478	13,683
Legacies	36,214	-	36,214
Grants	257,471	345,740	603,211
Total	305,890	347,218	653,108

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

3 Income from Donations and Legacies (continued)

Analysis of Grant Income

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Neighbourhood Network Scheme	-	209,904	209,904
Ageing Better	-	38,347	38,347
European Grant Funding	-	25,003	25,003
Other Grants	98,095	61,858	159,953
Volunteer Co-ordinator	13,630	-	13,630
COVID-19 Grants	34,915	-	34,915
The National Lottery		97,750	97,750
Total	146,640	432,862	579,502

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Neighbourhood Network Scheme	-	243,586	243,586
Ageing Better	-	58,944	58,944
European Grant Funding	-	22,801	22,801
Other Grants	116,170	20,409	136,579
Volunteer Co-ordinator	28,910	-	28,910
COVID-19 Grants	112,391	-	112,391
Total	257,471	345,740	603,211

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

4 Income from Charitable Activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Service User Contributions	140,750	-	140,750
Birmingham City Council	-	168,753	168,753
Forward Carers	-	410,852	410,852
End of Life Care	-	109,568	109,568
Total	140,750	689,173	829,923

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Service User Contributions	106,914	22,875	129,789
Birmingham City Council	-	199,370	199,370
Forward Carers	-	416,810	416,810
End of Life Care	-	107,000	107,000
Total	106,914	746,055	852,969

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

5 Income from Other Trading Activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Commission Receivable	65,111	-	65,111
Fundraising	1,299	-	1,299
Lettings	70,723	-	70,723
Other	342,939	-	342,939
Total	480,072	-	480,072

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Commission Receivable	43,364	-	43,364
Fundraising	41,601	18,950	60,551
Lettings	42,820	-	42,820
Other	192,568	-	192,568
Total	320,353	18,950	339,303

Income from Non-Charitable Trading Activities

	Unrestricted funds 2022 £	Total funds 2022 £
Income from Trading Subsidiary Activities	<u>93,909</u>	<u>93,909</u>

	Unrestricted funds 2021 £	Total funds 2021 £
Income from Trading Subsidiary Activities	<u>79,948</u>	<u>79,948</u>

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

6 Investment Income

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Rental Income	36,000	-	36,000
Interest	507	-	507
Total	36,507	-	36,507

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Rental Income	24,500	-	24,500
Interest	219	-	219
Total	24,719	-	24,719

7 Analysis of Cost of Raising Funds

	Unrestricted funds 2022 £	Total funds 2022 £
Expenditure on Trading Subsidiary Activities	93,629	93,629

	Unrestricted funds 2021 £	Total funds 2021 £
Expenditure on Trading Subsidiary Activities	65,307	65,307

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

8 Analysis of Expenditure on Charitable Activities

	Unrestricted funds 2021 £	Restricted funds 2022 £	Total funds 2022 £
Charitable Activities	380,469	1,140,077	1,520,546
Total	380,469	1,140,077	1,520,546

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Charitable Activities	507,042	1,014,117	1,521,159
Total	507,042	1,014,117	1,521,159

9 Analysis of Expenditure by Activities

	Activities Undertaken Directly 2022 £	Grant Funding of Activities 2022 £	Support Costs 2022 £	Total funds 2022 £
Charitable Activities	962,173	2,436	555,937	1,520,546
	962,173	2,436	555,937	1,520,546

	Activities Undertaken Directly 2021 £	Grant Funding of Activities 2021 £	Support Costs 2021 £	Total funds 2021 £
Charitable Activities	947,619	3,255	570,285	1,521,159
	947,619	3,255	570,285	1,521,159

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9 Analysis of Expenditure by Activities (continued)

Analysis of Grants

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Grants to individual from Trust Funds	-	2,436	2,436
Total	-	2,436	2,436

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Grants to individual from Trust Funds	-	3,255	3,255
Total	-	3,255	3,255

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9 Analysis of Expenditure by Activities (continued)

Analysis of Direct Costs

	Activities	Total funds
	2022	2022
	£	£
Staff costs	691,365	691,365
Activities for service users	243,295	243,295
Meal costs	17,170	17,170
Travel and motor expenses	8,757	8,757
Other staff related costs	1,586	1,586
Total	962,173	962,173

	Activities	Total funds
	2021	2021
	£	£
Staff costs	685,880	685,880
Activities for service users	230,139	230,139
Meal costs	19,649	19,649
Travel and motor expenses	7,619	7,619
Other staff related costs	4,332	4,332
Total	947,619	947,619

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9 Analysis of Expenditure by Activities (continued)

Analysis of Support Costs

	Activities	Total
	2022	funds
		2022
Staff costs	296,407	296,407
Depreciation	28,948	28,948
Office costs	89,056	89,056
Premises costs	80,439	80,439
Insurance	13,294	13,294
Training	549	549
Legal and professional	428	428
Marketing	487	487
Bad debts	12,771	12,771
Bank loan interest	14,838	14,838
Auditor's remuneration	18,720	18,720
Total	555,937	555,937

Analysis of Support Costs

	Activities	Total
	2021	funds
	£	£
Staff costs	328,318	328,318
Depreciation	21,283	21,283
Office costs	71,908	71,908
Premises costs	78,100	78,100
Insurance	16,048	16,048
Training	(10,619)	(10,619)
Legal and professional	-	-
Marketing	(1,980)	(1,980)
Bad Debts	30,515	30,515
Bank loan interest	15,042	15,042
Auditor's remuneration	21,670	21,670
Total	570,285	570,285

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

10 Auditor's Remuneration

The auditor's remuneration amounts to an auditor fee of £16,200 (2021: £13,500), and other compliance services of £Nil (2021: £Nil).

11 Staff Costs

	Group 2022	Group 2021	Company 2022	Company 2021
	£	£	£	£
Wages and Salaries	846,459	846,300	796,087	810,680
Social Security costs	56,726	54,673	54,578	52,697
Contributions of defined contribution pension schemes	16,570	20,170	16,038	19,583
	<u>919,755</u>	<u>921,143</u>	<u>866,703</u>	<u>882,960</u>

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

	Group 2022	Group 2021	Company 2022	Company 2021
	No.	No.	No.	No.
Care Staff	7	13	7	13
Project Staff	32	27	26	24
Management and Administration	15	13	15	13
	<u>54</u>	<u>53</u>	<u>48</u>	<u>50</u>

No employee received remuneration amounting to more than £60,000 in either year.

The total of remuneration and benefits (including employer's pension contributions) received by key management personnel during the year was £141,227 (2021: £91,750). Remunerated by key management personnel comprise the senior management team, being the Chief Executive, Head of Finance Commercial and Admin Operations Manager and Services Operations Manager. The trustees are considered to be key management personnel but are not remunerated.

During the year, no members staff were made redundant (2021: 12 staff; costs £25,635).

12 Trustees' Remuneration and Expenses

During the year, no trustees received any remuneration or other benefits (2021: £Nil).

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

13 Tangible Fixed Assets

Group and Charity

	Freehold Property	Fixtures and Fittings	Office Equipment	Assets Under Construction	Total
	£	£	£	£	£
Cost					
At 1 April 2021	775,000	23,264	351,667	47,334	1,197,265
Additions	-	2,904	2,116	-	5,020
Disposals	-	-	-	-	-
Transfers	-	47,334	-	(47,334)	-
As at 31 March 2022	<u>775,000</u>	<u>73,502</u>	<u>353,783</u>	<u>-</u>	<u>1,202,285</u>
Depreciation					
At 1 April 2021	85,192	10,593	350,042	-	445,827
Charge for the year	12,200	14,700	2,048	-	28,948
Disposals	-	-	-	-	-
As at 31 March 2022	<u>97,392</u>	<u>25,293</u>	<u>352,090</u>	<u>-</u>	<u>474,775</u>
Net Book Value					
At 31 March 2022	<u>677,608</u>	<u>48,209</u>	<u>1,693</u>	<u>-</u>	<u>727,510</u>
At 31 March 2021	<u>689,808</u>	<u>12,671</u>	<u>1,624</u>	<u>47,334</u>	<u>751,438</u>

Included in land and buildings is freehold land at cost of £165,000 (2021: £165,000), which is not depreciated.

14 Fixed Asset Investments

Group and Charity	Investments in Subsidiary Companies	Investments in Subsidiary Companies
Cost	£	£
At 1 April 2021	25	27
Movement in year	(25)	(25)
At 31 March 2022	<u>-</u>	<u>2</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

14 Fixed Asset Investments (continued)

Subsidiary Undertakings and Participating Interests

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

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

Class of Shares	Holding	Included in Consolidation
Ordinary	100%	Yes

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

Names	Income	Expenditure	Profit/(loss)/ Surplus/(Deficit) for the year
Age Concern in Birmingham Trading Limited	93,909	93,629	280

At the Balance sheet date, Age Concern in Birmingham Trading Limited had net assets of £3,515 (2021: £3,186).

Age Concern Birmingham held a 33% shareholding in Interhelp Limited, a company incorporated in England and Wales. This was a joint venture co-owned with two other charities to develop supplementary products and services aimed at the charities' beneficiary groups to generate income for the benefits of the charities. A special resolution was made on 25 May 2021 to put the company into voluntary liquidation. A liquidator was appointed to wind up the company and a final distribution of £5,162 was received during the year.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

15 Stocks

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Finished goods and goods for resale	2,002	1,592	613	-

16 Debtors

	Group 2022 £	Group 2021 £	Company 2022 £	Company 2021 £
Due within one year				
Trade Debtors	188,809	82,154	187,462	80,933
Amounts owed by group undertaking	-	-	10,208	11,796
Prepayments and Accrued Income	168,000	2,689	168,000	2,500
	356,809	84,843	365,670	95,229

17 Creditors: Amounts Falling due within one year

	Group 2022 £	Group 2021 £	Company 2022 £	Company 2021 £
Bank Loans	21,524	18,957	21,524	18,957
Trade Creditors	23,496	15,291	17,643	12,844
Amounts Owed to Other Participating Interests	7,827	69,452	7,827	69,452
Other Taxation and Social Security	14,060	13,204	14,060	13,144
Other Creditors	2,752	7,154	2,750	7,152
Accruals and Deferred Income	98,155	163,979	97,679	162,777
	167,814	288,037	161,483	284,326

The bank loans are repayable in equal instalments over the 25-year term ending in 2038. Interest is payable at a rate of 3% above the base rate determined by Unity Trust Bank.

The bank loans are secured on the freehold property of the charity.

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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 2021	107,314	27,186
Amounts released from previous year	(96,101)	(26,364)
Amounts added this year	60,600	106,492
Deferred Income at 31 March 2022	<u>71,813</u>	<u>107,314</u>

18 Creditors: Amounts due after more than one year

	Group	Group	Company	Company
	2022	2021	2022	2021
	£	£	£	£
Bank Loans	<u>457,283</u>	<u>481,619</u>	<u>457,283</u>	<u>481,619</u>

Included within bank loans falling due after more than one year are amounts due within one to two years totalling £22,428 (2021: £21,639) amounts due within two to five years totalling £72,447 (2021: £69,589) and amounts due after more than five years totalling £362,407 (2021: £390,391).

The bank loans are repayable in equal instalments over the 25-year term ending in 2038. Interest is payable at a rate of 3% above the base rate determined by Unity Trust Bank. The bank loans are secured on the freehold property of the charity.

AGE CONCERN BIRMINGHAM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of Funds

Statement of funds - current year

Unrestricted funds

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2022 £
Designated Funds					
Property Repairs and renewals fund	48,000	-	-	12,000	60,000
Rebranding	13,092	-	-	-	13,092
	<u>61,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>73,092</u>

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

General Funds

General Funds	804,074	833,827	(380,469)	(12,000)	1,245,432
Subsidiary Funds	3,236	93,910	(93,631)	-	3,515
	<u>807,310</u>	<u>927,737</u>	<u>(474,100)</u>	<u>(12,000)</u>	<u>1,248,947</u>
Total Unrestricted Funds	<u>868,402</u>	<u>927,737</u>	<u>(474,100)</u>	<u>-</u>	<u>1,322,039</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of Funds (continued)

Restricted Funds

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

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2022 £
BCC - Preventative and Communities Fund	-	168,753	(168,753)	-	-
Forward Carers	132,508	410,852	(417,514)	-	125,846
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	5,103	20,500	(20,500)	-	5,103
Ageing Better	6,283	38,347	(44,629)	-	1
Hawkesley Hall	12,575	5,333	(10,000)	-	7,908
Hawkesley Café		97,750	(57,063)	-	40,687
Moorfield Hall		4,333	-	-	4,333
End of Life Care	7,316	109,568	(101,124)	-	15,760
NNS CCG	97,156	209,904	(226,601)	-	80,459
Erasmus -Eldicare	10,346	24,527	(34,873)	-	-
Trust funds	22,030	3,624	(2,436)	-	23,218
I remember When	3,828	-	(3,828)	-	-
Erasmus - Mi Care	-	476	(476)	-	-
Experian Fraud Project	20,588	-	(20,588)	-	-
Household Support fund	-	31,692	(31,692)	-	-
Let's talk fund	-	416	-	-	416
Total Restricted Funds	364,688	1,126,075	(1,140,077)	-	350,686
Total of Funds	1,233,090	2,053,812	(1,614,177)	-	1,672,725

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

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

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NOTES TO THE FINANCIAL STATEMENTS
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19 Statement of Funds

Statement of funds - Prior year

Unrestricted Funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/(Out) £	Balance at 31 March 2021 £
Designated Funds					
Property Repairs and renewals fund	36,000	-	-	12,000	48,000
Rebranding	13,092	-	-	-	13,092
	<u>49,092</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>61,092</u>

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

General Funds

General Funds	577,990	757,876	(519,792)	(12,000)	804,074
Subsidiary Funds	(11,405)	79,948	(65,307)	-	3,236
	<u>566,585</u>	<u>837,824</u>	<u>(585,099)</u>	<u>(12,000)</u>	<u>807,310</u>
Total Unrestricted Funds	<u>615,677</u>	<u>867,824</u>	<u>(585,099)</u>	<u>-</u>	<u>868,402</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of Funds (continued)

Restricted Funds - Prior Year

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

	Balance at 1 April 2020	Income	Expenditure	Transfers in/(Out)	Balance at 31 March 2021
	£	£	£	£	£
BCC - Preventative and Communities Fund	-	199,370	(199,370)	-	-
Forward Carers	33,327	416,810	(317,629)	-	132,508
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	156	20,409	(15,462)	-	5,103
Ageing Better	-	58,944	(52,661)	-	6,283
Hawkesley Hall COVID-19 Meal Support	-	18,950	(6,375)	-	12,575
End of Life Care	-	22,875	(22,875)	-	-
Big Lottery - Get Hawkesley Flying	7,688	107,000	(107,372)	-	7,316
	22,941	-	(22,941)	-	-
NNS CCG	1,014	243,586	(147,444)	-	97,156
Handyperson	850	-	(850)	-	-
Erasmus -Eldicare	10,346	8,801	(8,801)	-	10,346
Trust funds	23,807	1,478	(3,255)	-	22,030
I remember When	10,000	-	(6,172)	-	3,828
Erasmus - Mi Care	-	14,000	(14,000)	-	-
Experian Fraud Project	96,748	-	(76,160)	-	20,588
Total Restricted Funds	253,832	1,112,223	(1,001,367)	-	364,688
Total of Funds	869,509	1,950,047	(1,586,466)	-	1,233,090

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

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

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NOTES TO THE FINANCIAL STATEMENTS
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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.
Hawkesley Café	Funds to set up and run the new Hawkesley Café within the Hawkesley Hall Community centre.
Moorfield Hall	Grants to support activities at the Moorfield Community Centre
COVID-19 meal support programmes	A range of grants to support the provision of meals and food parcels during the COVID-19-19 pandemic.
End of Life Care	Funds to support end of life services.
Big Lottery - Get Hawkesley Flying	To bring the community together with a focus on younger people aged 12-16 and older adults.
NNS CCG	A Neighbourhood Network Scheme to develop and support community assets and activities in the Sutton Coldfield area.
Handyperson	A fund to support the development of a handyperson scheme.
Erasmus -Eldicare	A European Union funded project.
Trust funds	Funds to support individuals with emergency needs or hardship.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19 Statement of funds (continued)

Fund descriptions (continued)

I remember When	A fund to support the writing and publication of a book to record the memories and experiences of older adults in the Sutton Coldfield area.
Erasmus - Mi Care	A European Union funded project to develop a training programme for migrants looking to develop their skills and work in the social care sector.
Experian Fraud Project	A 12-month project delivered within Dudley and Wolverhampton to raise awareness and reduce the number of victims of fraud funded by Experian.
Household Support Fund	A fund to directly support vulnerable households meet daily needs.
Let's Talk Fund	Fund set up in memory of the late Margaret Birkett.

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

Analysis of Net Assets between Funds - Current year

	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £
Tangible Fixed Assets	-	727,510	727,510
Fixed Asset Investments	-	-	-
Current Assets	350,686	1,219,626	1,570,312
Creditors due within one year	-	(167,814)	(167,814)
Creditors due in more than one year	-	(457,283)	(457,283)
Total	350,686	1,322,039	1,672,725

Analysis of Net Assets between Funds - Prior year

	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £
Tangible Fixed Assets	-	751,438	751,438
Fixed Asset Investments	-	25	25
Current Assets	364,688	886,595	1,251,283
Creditors due within one year	-	(288,037)	(288,037)
Creditors due in more than one year	-	(481,619)	(481,619)
Total	364,688	868,402	1,233,090

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

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

	Group 2022 £	Group 2021 £
Net Income for the period (as per Statement of Financial Activities)	<u>439,635</u>	<u>363,581</u>
Adjustments for:		
Depreciation Charges	28,948	21,283
Dividends, Interest, and rents from Investments	(36,507)	(24,719)
(Increase) / decrease in Stocks	(410)	(455)
(Increase) / decrease in debtors	(271,966)	251,133
(Decrease) / increase in creditors	(120,223)	35,865
Net Cash Provided by/ (Used in) Operating Activities	<u><u>39,477</u></u>	<u><u>646,688</u></u>

22 Analysis of Cash and Cash Equivalents

	2022 £	2021 £
Cash at Bank and In Hand	1,211,501	1,164,848
Total cash and cash equivalents	<u><u>1,211,501</u></u>	<u><u>1,164,848</u></u>

23 Analysis of changes Net Debt

	At 1 April 2021 £	Cash Flows £	At 31 March 2022 £
Cash at bank and in hand	1,164,848	46,653	1,211,501
Debt due within one year	(18,957)	(2,567)	(21,524)
Debt due after one year	(481,619)	24,336	(457,283)
	<u><u>664,272</u></u>	<u><u>68,422</u></u>	<u><u>732,694</u></u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

24 Contingent Liabilities and Assets

The company has given an unlimited guarantee in respect of group borrowings from Unity Trust Bank plc. The total net group borrowings at the year-end were £478,807 (2021: £500,575)

The company made a business interruption claim against its insurers as a result of statutory closure of its day care centres during the COVID-19 pandemic. This claim was successful and the claim of £100,000 was paid in May 2022.

25 Pension Commitments

The Group is a participating employer in defined contribution schemes.

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

The pension cost charge represents contributions payable by the Group to those funds and amounted to £16,570 (2021: £20,170).

Contributions totalling £3,700 (2021: £3,623) were payable to the fund at the balance sheet date and are included in creditors.

26 Operating Lease commitments

At 31 March 2022, the Group and the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	Group	Group	Charity	Charity
	2022	2021	2022	2021
Amounts payable:				
Not later than 1 year	3,890	5,915	3,890	3,890
Later than 1 year and not later than 5 years	15,560	15,560	15,560	15,560
Later than 5 years	42,790	46,680	42,790	46,680
	62,240	68,155	62,240	66,130

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

27 Related Party Transactions

During the year, the charity traded with Age Concern in Birmingham Trading Limited, the wholly owned subsidiary. Income of £3,183 (2021: £Nil) was received as a gift aid donation. At the year-end there was a balance due to the charity of £10,208 (2021: £11,796).

Jubilee Citizens UK is a charitable company with the same trustees as Age Concern Birmingham, and with a trading subsidiary Jubilee Citizens Enterprise CIC. Under the provisions of SORP 2015 (FRS 102) the entities do not meet the formal criteria of control and therefore for statutory reporting purposes are not treated as group but for strategic and management purposes the two entities form part of the same group.

During the year purchases of £120,023 (2021: £69,452) were made by the charity from Jubilee Citizens UK. Sales of £12,000 (2021: £12,000) were made by the charity to Age Concern Birmingham. Age Concern Birmingham provides use of its premises and the management and support functions for Jubilee Citizens UK. A management charge of £90,000 (2021: £65,000) was made from the charity to Jubilee Citizens UK in this respect. At the year-end, a balance of £7,827 was due to Jubilee Citizens UK (2021: £69,829 due to).