

Registered number: 02104152  
Charity number: 518610

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

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

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

---

**CONTENTS**

---

	<b>Page</b>
<b>Reference and administrative details of the Charity, its Trustees, and advisors</b>	<b>1</b>
<b>CEO annual report statement</b>	<b>2 - 3</b>
<b>Trustees' report</b>	<b>4 - 19</b>
<b>Independent auditor's report on the financial statements</b>	<b>20 - 23</b>
<b>Consolidated statement of financial activities</b>	<b>24</b>
<b>Consolidated balance sheet</b>	<b>25 - 26</b>
<b>Charity balance sheet</b>	<b>27 - 28</b>
<b>Consolidated statement of cash flows</b>	<b>29</b>
<b>Notes to the financial statements</b>	<b>30 - 58</b>

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

---

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

---

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

**CEO ANNUAL REPORT STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2023**

---

## **CEO Annual Report Statement**

### **Our Mission:**

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

### **Our Vision:**

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

### **Our Values:**

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

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

Our key challenges within the year -

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

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

**CEO ANNUAL REPORT STATEMENT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**CEO Annual Report Statement (continued)**

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

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

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

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

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

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

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

**Becky Bews CEO**

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

---

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

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

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

**Objectives and Activities**

**Activities for achieving objectives**

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

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

## **Achievements and Performance**

### **Our Services**

#### **Day Care Centres**

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

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

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

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

Throughout the year, we have:

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

#### **The Carers Hub and Dementia Team Service**

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

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

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

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

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

---

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**The Carers Hub and Dementia Team Service (continued)**

The Team:

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

Within the year the Carers Hub Team:

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

In this period the Dementia Hub Team:

- Completed 354 statutory carer assessments
- Completed 593 carer reviews

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

**Sutton Coldfield Neighbourhood Network Scheme (NNS)**

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Sutton Coldfield Neighbourhood Network Scheme (NNS) (continued)**

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

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

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

**Connected Palliative Care**

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

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

Within the year, our service received:

- 179 welfare right referrals
- 33 domestic referrals

We supported the following application through our service:

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

**Household Support Fund**

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

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

---

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Household Support Fund (continued)**

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

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

**Advice and information Service (A&I)**

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

**Befriending services**

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

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Volunteering Opportunities**

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

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

**Commercial Services**

**Charity Shop**

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

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

**Communithea Cafes**

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

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

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

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

---

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Moorfield Hall**

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

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

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

**Hawkesley Community Centre**

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

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

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

**Partnership Scheme**

**Later Life Planning**

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

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

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

**Stannah**

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

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

Customers receive a discount when going via the charity.

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

---

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Stannah (continued)**

Age Concern Birmingham receive a donation from Stannah on purchases.

**Careline365**

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

Customers receive a discount when going via the charity.

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

**Weekly Lottery**

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

## **Our Quality Standards**

### **ISO 9001 & ISO 14001**

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

### **Investors in People**

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

The areas covered in Investors in People are:

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

### **Birmingham Business Charter for Social Responsibility (BBCSR)**

BBCSR was successfully reviewed May 2022.

### **The NHS Data Security Protection Toolkit**

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

### **Disability Confident**

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

### **Thrive at Work**

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

### **Carer Friendly Employer**

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

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

---

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Financial Review**

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

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

**Risk management**

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

**Reserves policy**

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

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Plans for Future Periods**

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

**Day Care Centres**

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

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

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

**The Carers Hub and Dementia Team Service**

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

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

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

**Neighbourhood Network Schemes**

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Plans for Future Periods (continued)**

**Advice and Information**

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

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

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

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

**Befriending / Friendship Services**

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

**Boldmere Charity Shop**

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

**Moorfield Hall Community Centre**

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Plans for Future Periods (continued)**

**Hawkesley Community Centre & Communita Cafe**

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

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

**Boldmere Communita – Cafe and Activity Hub**

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

**Partnership Scheme**

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

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

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

---

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Structure, Governance and Management**

**Constitution**

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

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

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

**Method of appointment or election of trustees**

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

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

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

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

**Trustees:**

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Structure, Governance and Management (continued)**

**Method of appointment or election of trustees (continued)**

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

**Organisational structure and decision-making policies**

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

**Policies adopted for the induction and training of trustees**

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

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

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

**Induction and training of staff**

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

**Networks**

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

**Related party relationships**

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

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

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

---

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Trustees' Responsibilities Statement**

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

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

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

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


**Disclosure of information to auditor**

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

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

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

**Dr PM Kevern**  
**Chair of Trustees**  
**Date TBC**

  
7/12/23

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

---

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

---

**Opinion**

We have audited the financial statements of Age Concern Birmingham ("the parent charitable company") and its subsidiaries ("the group") for the year ended 31 March 2023 which comprise the consolidated statement of financial activities, the consolidated and charity only balance sheet, the consolidated statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

**Basis for opinion**

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

**Conclusions related to going concern**

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

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

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

**Other information**

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

**AGE CONCERN BIRMINGHAM**  
**(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.

*Cooper Pary Group Limited*

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

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

Date: 7/12/2023

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

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

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

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

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

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

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

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

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

---

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


---

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

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

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

**Dr P M Kevern**  
**Chair of Trustees**  
**Date: TBC**

  
7/12/23

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

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

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

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

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

---

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


---

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

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

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

**Dr P M Kevern**  
**Chair of Trustees**  
**Date TBC**

  
7/12/23

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

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

**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

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

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

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

---

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

---

**1 General information**

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

**2 Accounting policies**

**2.1 Basis of preparation of financial statements**

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

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

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

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

**2.2 Company status**

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

**2.3 Fund accounting**

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

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

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

---

**2 Accounting policies (continued)**

**2.3 Fund accounting (continued)**

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

**2.4 Income**

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

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

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

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

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

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

---

**2 Accounting policies (continued)**

**2.5 Expenditure**

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

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

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

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

All expenditure is inclusive of irrecoverable VAT.

**2.6 Interest receivable**

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

**2.7 Tangible fixed assets and depreciation**

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

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

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

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

---

**2 Accounting policies (continued)**

**2.7 Tangible fixed assets and depreciation (continued)**

Depreciation is provided on the following basis:

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

**2.8 Investments**

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

**2.9 Stocks**

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

**2.10 Debtors**

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

**2.11 Liabilities and provisions**

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

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

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

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

---

**2 Accounting policies (continued)**

**2.12 Financial instruments**

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

**2.13 Pensions**

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

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

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

**3 Income from Donations and Legacies**

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

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

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

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

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

**3 Income from Donations and Legacies (continued)**

**Analysis of Grant Income**

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

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

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

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

**4 Income from Charitable Activities**

	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Service User Contributions	280,678	-	380,678
Birmingham City Council	-	172,967	172,967
Forward Carers	-	462,226	462,226
End of Life Care	-	114,060	114,060
<b>Total</b>	<b>280,678</b>	<b>749,253</b>	<b>1,029,931</b>
	<b>Unrestricted funds 2022 £</b>	<b>Restricted funds 2022 £</b>	<b>Total funds 2022 £</b>
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
<b>Total</b>	<b>140,750</b>	<b>689,173</b>	<b>829,923</b>

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

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

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

**5 Income from Other Trading Activities**

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

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

**Income from Non-Charitable Trading Activities**

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Income from Trading Subsidiary Activities	105,710	105,710

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

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

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

**6 Investment Income**

	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Rental Income	26,000	-	26,000
Interest	13,695	-	13,695
<b>Total 2023</b>	<b>39,695</b>	<b>-</b>	<b>39,695</b>
	<b>Unrestricted funds 2022 £</b>	<b>Restricted funds 2022 £</b>	<b>Total funds 2022 £</b>
Rental Income	36,000	-	36,000
Interest	507	-	507
<b>Total 2022</b>	<b>36,507</b>	<b>-</b>	<b>36,507</b>

**7 Analysis of Cost of Raising Funds**

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Expenditure on Trading Subsidiary Activities	<u>108,457</u>	<u>108,457</u>
	<b>Unrestricted funds 2022 £</b>	<b>Total funds 2022 £</b>
Expenditure on Trading Subsidiary Activities	<u>93,631</u>	<u>93,631</u>

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

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

**8 Analysis of Expenditure on Charitable Activities**

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Charitable Activities	729,087	1,022,400	1,751,487
<b>Total 2023</b>	<b>729,087</b>	<b>1,022,400</b>	<b>1,751,487</b>

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Charitable Activities	380,469	1,140,077	1,520,546
<b>Total 2022</b>	<b>380,469</b>	<b>1,140,077</b>	<b>1,520,546</b>

**9 Analysis of Expenditure by Activities**

	Activities Undertaken Directly 2023 £	Grant Funding of Activities 2023 £	Support Costs 2023 £	Total funds 2023 £
Charitable Activities	1,179,015	3,913	568,559	1,751,487
<b>Total 2023</b>	<b>1,179,015</b>	<b>3,913</b>	<b>568,559</b>	<b>1,751,487</b>

	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
<b>Total 2022</b>	<b>962,173</b>	<b>2,436</b>	<b>555,937</b>	<b>1,520,546</b>

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

---

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

---

**9 Analysis of Expenditure by Activities (continued)**

**Analysis of Grants**

	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Grants to individual from Trust Funds	-	3,913	3,913
<b>Total 2023</b>	<b>-</b>	<b>3,913</b>	<b>3,913</b>

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

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

---

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

---

**9 Analysis of Expenditure by Activities (continued)**

**Analysis of Direct Costs**

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

	<b>Activities</b>	<b>Total funds</b>
	<b>2022</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
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
<b>Total 2022</b>	<b>962,173</b>	<b>962,173</b>

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

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

**9 Analysis of Expenditure by Activities (continued)**

**Analysis of Support Costs**

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

**Analysis of Support Costs**

	<b>Activities</b>	<b>Total</b>
	<b>2022</b>	<b>funds</b>
	<b>£</b>	<b>2022</b>
		<b>£</b>
Staff costs	175,440	175,440
Depreciation	28,948	28,948
Office costs	89,056	89,056
Premises costs	80,439	80,439
Insurance	13,294	13,294
Training	549	549
Legal and professional	428	428
Marketing	487	487
Bad Debts	12,771	12,771
Bank loan interest	14,838	14,838
Auditor's remuneration	18,720	18,720
Management recharges	120,967	120,967
<b>Total 2022</b>	<u>555,937</u>	<u>555,937</u>

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

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

**10 Auditor's Remuneration**

The auditor's remuneration amounts to an auditor fee of £18,900 (2022: £16,200), and other compliance services of £Nil (2022: £Nil).

**11 Staff Costs**

	<b>Group 2023</b>	<b>Group 2022</b>	<b>Company 2023</b>	<b>Company 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Wages and Salaries	943,462	725,492	884,658	796,087
Social Security costs	66,804	56,726	64,123	54,578
Contributions of defined contribution pension schemes	18,599	16,570	18,159	16,038
	<u>1,028,865</u>	<u>798,788</u>	<u>966,940</u>	<u>866,703</u>

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

	<b>Group 2023</b>	<b>Group 2022</b>	<b>Company 2023</b>	<b>Company 2022</b>
	<b>No.</b>	<b>No.</b>	<b>No.</b>	<b>No.</b>
Care Staff	15	7	15	7
Project Staff	29	32	23	26
Management and Administration	13	15	13	15
	<u>57</u>	<u>54</u>	<u>51</u>	<u>48</u>

There was one employee who received remuneration in the range of £60,000 to £69,999 in the year (2022: Nil)

The total of remuneration and benefits (including employer's pension contributions) received by key management personnel during the year was £174,764 (2022: £155,001). Remunerated by key management personnel comprise the senior management team, being the Chief Executive, Head of Finance, Head of Operations and Head of Development. The trustees are considered to be key management personnel but are not remunerated.

During the year, no members staff were made redundant (2022: None).

**12 Trustees' Remuneration and Expenses**

During the year, no trustees received any remuneration or other benefits (2022: £Nil).

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

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

**13 Tangible Fixed Assets**

**Group and Charity**

	Freehold Property £	Fixtures and Fittings £	Office Equipment £	Total £
<b>Cost</b>				
At 1 April 2022	775,000	73,502	353,783	1,202,285
Additions	-	17,913	-	17,913
As at 31 March 2023	<u>775,000</u>	<u>91,415</u>	<u>353,783</u>	<u>1,220,198</u>
<b>Depreciation</b>				
At 1 April 2022	97,392	25,293	352,090	474,775
Charge for the year	12,200	18,283	423	30,906
Disposals	-	-	-	-
As at 31 March 2023	<u>109,592</u>	<u>43,576</u>	<u>352,513</u>	<u>505,681</u>
<b>Net Book Value</b>				
At 31 March 2023	<u>665,408</u>	<u>47,839</u>	<u>1,270</u>	<u>714,517</u>
At 31 March 2022	<u>677,608</u>	<u>48,209</u>	<u>1,693</u>	<u>727,510</u>

Included in land and buildings is freehold land at cost of £165,000 (2022: £165,000), which is not depreciated.

**14 Fixed Asset Investments**

<b>Group and Charity</b>	<b>Investment s in Subsidiary Companies £ Group</b>	<b>Investment s in Subsidiary Companies £ Charity</b>
<b>Cost</b>		
At 1 April 2022	-	2
Movement in year	-	-
At 31 March 2023	<u>-</u>	<u>2</u>

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

---

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

---

**14 Fixed Asset Investments (continued)**

**Subsidiary Undertakings and Participating Interests**

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

	<b>Company Number</b>	<b>Registered Office or Principal place of Business</b>	<b>Principal Activity</b>
Age Concern in Birmingham Trading Limited	02900602	76-78 Boldmere Road, Sutton Coldfield, West Midlands, B73 5TJ	Café
<b>Class of Shares</b>	<b>Holding</b>	<b>Included in Consolidation</b>	
Ordinary	100%	Yes	

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

<b>Names</b>	<b>Income</b>	<b>Expenditure</b>	<b>Profit/(loss)/ Surplus/(Deficit) for the year</b>
Age Concern in Birmingham Trading Limited	105,710	108,457	(2,747)

At the Balance sheet date, Age Concern in Birmingham Trading Limited had net assets of £768 (2022: £3,515).

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

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

**15 Stocks**

	<b>Group</b> <b>2023</b> £	<b>Group</b> <b>2022</b> £	<b>Charity</b> <b>2023</b> £	<b>Charity</b> <b>2022</b> £
Finished goods and goods for resale	1,668	2,002	613	613

**16 Debtors**

	<b>Group</b> <b>2023</b> £	<b>Group</b> <b>2022</b> £	<b>Company</b> <b>2023</b> £	<b>Company</b> <b>2022</b> £
<b>Due within one year</b>				
Trade Debtors	140,217	188,809	139,980	187,462
Amounts owed by group undertaking	-	-	3,184	10,208
Amounts owed by participating interest	29,194	-	29,194	-
Prepayments and Accrued Income	52,101	168,000	50,593	168,000
	<u>221,512</u>	<u>356,809</u>	<u>222,951</u>	<u>365,670</u>

**17 Creditors: Amounts Falling due within one year**

	<b>Group</b> <b>2023</b> £	<b>Group</b> <b>2022</b> £	<b>Company</b> <b>2023</b> £	<b>Company</b> <b>2022</b> £
Bank Loans	18,028	21,524	18,028	21,524
Trade Creditors	40,990	23,496	33,587	17,643
Amounts Owed to Other Participating Interests	261	7,827	-	7,827
Other Taxation and Social Security	3,717	14,060	56	14,060
Other Creditors	3,615	2,752	3,613	2,750
Accruals and Deferred Income	146,270	98,155	145,285	97,679
	<u>212,881</u>	<u>167,814</u>	<u>200,569</u>	<u>161,483</u>

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

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

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

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

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

	<b>Group</b>	<b>Company</b>
Deferred Income at 1 April 2022	71,813	107,314
Amounts released from previous year	(59,088)	(96,101)
Amounts added this year	78,789	60,600
Deferred Income at 31 March 2023	<u>91,514</u>	<u>71,813</u>

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

**18 Creditors: Amounts due after more than one year**

	<b>Group</b>	<b>Group</b>	<b>Company</b>	<b>Company</b>
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Bank Loans	<u>446,464</u>	<u>457,283</u>	<u>446,464</u>	<u>457,823</u>

Included within bank loans falling due after more than one year are amounts due within one to two years totalling £18,027 (2022: £22,428) amounts due within two to five years totalling £54,082 (2022: £72,447) and amounts due after more than five years totalling £374,355 (2022: £362,407).

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

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

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

**19 Statement of Funds**

**Statement of funds - current year**

**Unrestricted funds**

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

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

**General Funds**

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

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

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

**19 Statement of funds (continued)**

**Restricted Funds**

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

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

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

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

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

**19 Statement of Funds**

**Statement of funds - Prior year**

**Unrestricted Funds**

	<b>Balance at 1 April 2021</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers in/(Out)</b>	<b>Balance at 31 March 2022</b>
	£	£	£	£	£
<b>Designated Funds</b>					
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>
<b>Total Unrestricted Funds</b>	<u>868,402</u>	<u>927,737</u>	<u>(474,100)</u>	<u>-</u>	<u>1,322,039</u>

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

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

**19 Statement of Funds (continued)**

**Restricted Funds - Prior Year**

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

	<b>Balance at 1 April 2021 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers in/(Out) £</b>	<b>Balance at 31 March 2022 £</b>
BCC - Preventative and Communities Fund	-	168,753	(168,753)	-	-
Forward Carers	132,508	410,852	(417,514)	-	125,846
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	5,103	20,500	(20,500)	-	5,103
Ageing Better	6,283	38,347	(44,629)	-	1
Hawkesley Hall	12,575	5,333	(10,000)	-	7,908
Hawkesley Café	-	97,750	(57,063)	-	40,687
Moorfield Hall	-	4,333	-	-	4,333
End of Life Care	7,316	109,568	(101,124)	-	15,760
NNS CCG	97,516	209,904	(226,601)	-	80,459
Erasmus -Eldicare	10,346	24,527	(34,873)	-	-
Trust funds	22,030	3,624	(2,436)	-	23,218
I remember When	3,828	-	(3,828)	-	-
Erasmus - Mi Care	-	476	(476)	-	-
Experian Fraud Project	20,588	-	(20,588)	-	-
Household Support Fund	-	31,692	(31,692)	-	-
Let's Talk Fund	-	416	-	-	416
<b>Total Restricted Funds</b>	<b>364,688</b>	<b>1,126,075</b>	<b>(1,140,077)</b>	<b>-</b>	<b>350,686</b>
<b>Total of Funds</b>	<b>1,233,000</b>	<b>2,053,812</b>	<b>(1,614,177)</b>	<b>-</b>	<b>1,672,725</b>

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

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

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

---

**19 Statement of funds (continued)**

**Fund descriptions**

Birmingham City Council - Preventative and Communities Fund	Grants from Birmingham City Council to support day care services and support across four centres within Birmingham.
Forward Carers - Carers Hub and Dementia Team	Support to carers via the Birmingham Carers Hub and funded through a partnership with Forward Carers.
Bromsgrove Legacy	A fund to support services to older adults within the Bromsgrove area.
The Eveson Trust	Support for an advice and information service for older adults and others in need.
Ageing Better	A service to create lasting changes to reduce isolation for older people.
Hawkesley Hall	Funds to support activities at the Hawkesley Hall Community Centre.
Hawkesley Café	Funds to set up and run the new Hawkesley Café within the Hawkesley Hall Community centre.
Moorfield Hall	Grants to support activities at the Moorfield Community Centre
End of Life Care	Funds to support end of life services.
NNS CCG	A Neighbourhood Network Scheme to develop and support community assets and activities in the Sutton Coldfield area.
Trust funds	Funds to support individuals with emergency needs or hardship.
I remember When	A fund to support the writing and publication of a book to record the memories and experiences of older adults in the Sutton Coldfield area.
Erasmus - Mi Care	A European Union funded project to develop a training programme for migrants looking to develop their skills and work in the social care sector.
Experian Fraud Project	A 12-month project delivered within Dudley and Wolverhampton to raise awareness and reduce the number of victims of fraud funded by Experian.

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

---

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

---

**19 Statement of funds (continued)**

**Fund descriptions (continued)**

Household Support Fund	A fund to directly support vulnerable households meet daily needs.
Let's Talk Fund	Fund set up in memory of the late Margaret Birkett.
Clean Growth Fund	A grant to install energy efficient lighting in our Boldmere Road premises

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

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

**20 Analysis of Net Assets between Funds**

**Analysis of Net Assets between Funds - Current year**

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

**Analysis of Net Assets between Funds - Prior year**

	<b>Restricted Funds 2022 £</b>	<b>Unrestricted Funds 2022 £</b>	<b>Total Funds 2022 £</b>
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)
<b>Total</b>	<b>350,686</b>	<b>1,322,039</b>	<b>1,672,725</b>

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

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

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

	<b>Group 2023 £</b>	<b>Group 2022 £</b>
<b>Net Income for the period (as per Statement of Financial Activities)</b>	<u>318,349</u>	<u>439,635</u>
<b>Adjustments for:</b>		
Depreciation Charges	30,906	28,948
Dividends, Interest, and rents from Investments	(39,695)	(36,507)
(Increase) / decrease in Stocks	334	(455)
(Increase) / decrease in debtors	135,297	(271,966)
(Decrease) / increase in creditors	48,564	(120,223)
<b>Net Cash Provided by/ (Used in) Operating Activities</b>	<u><u>493,754</u></u>	<u><u>39,477</u></u>

**22 Analysis of Cash and Cash Equivalents**

	<b>2023 £</b>	<b>2022 £</b>
Cash at Bank and In Hand	1,712,722	1,211,501
<b>Total cash and cash equivalents</b>	<u><u>1,712,722</u></u>	<u><u>1,211,501</u></u>

**23 Analysis of changes Net Debt**

	<b>At 1 April 2022 £</b>	<b>Cash Flows £</b>	<b>Other Changes £</b>	<b>At 31 March 2023 £</b>
Cash at bank and in hand	1,211,501	501,221	-	1,712,722
Debt due within one year	(21,524)	14,315	(10,819)	(18,028)
Debt due after one year	(457,283)	-	10,819	(446,464)
	<u>732,694</u>	<u>515,536</u>	<u>-</u>	<u>1,248,230</u>

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

---

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

---

**24 Contingent Liabilities and Assets**

The company has given an unlimited guarantee in respect of group borrowings from Unity Trust Bank plc. The total net group borrowings at the year-end were £464,492 (2022: £478,807)

**25 Pension Commitments**

The Group is a participating employer in defined contribution schemes.

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

The pension cost charge represents contributions payable by the Group to those funds and amounted to £18,599 (2022: £16,750).

Contributions totalling £3,481 (2022: £3,700) were payable to the fund at the balance sheet date and are included in creditors.

**26 Operating Lease commitments**

At 31 March 2023, the Group and the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	<b>Group</b>	<b>Group</b>	<b>Charity</b>	<b>Charity</b>
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
<b>Amounts payable:</b>				
Not later than 1 year	3,890	3,890	3,890	3,890
Later than 1 year and not later than 5 years	15,560	15,560	15,560	15,560
Later than 5 years	38,900	42,790	38,900	42,790
	<b>58,350</b>	<b>62,240</b>	<b>58,350</b>	<b>62,240</b>

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

---

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

---

**27 Related Party Transactions**

During the year, the charity traded with Age Concern in Birmingham Trading Limited, the wholly owned subsidiary. Income of £3,515 (2022: £3,183) was received as a gift aid donation. At the year-end there was a balance due to the charity of £3,184 (2022: £10,208).

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

During the year sales of £120,035 (2022: £120,023) were made by the charity to Jubilee Citizens UK. Purchases of £24,738 (2022: £Nil) were made to the charity by Jubilee Citizens UK. Age Concern Birmingham provides use of its premises and the management and support functions for Jubilee Citizens UK. A management charge of £75,000 (2022: £90,000) was made from the charity to Jubilee Citizens UK in this respect. At the year-end, a balance of £29,194 was due from Jubilee Citizens UK (2022: £7,827 due to).