

Registered number: 02104152  
Charity number: 518610

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

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

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

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

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<b>Trustees</b>	Dr P M Kevern - (Chair) Mr K Walsh – (Treasurer) Mr M Malpas Dr J Chauhan Ms S Mistry Mrs R Campbell
<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 Auditor 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 2024**

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## **CEO Annual Report Statement**

### **Our Mission:**

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

### **Our Vision:**

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

### **Our Values:**

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

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

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

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

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

Becky Bews  
CEO

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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

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

The parent charitable company is limited by guarantee.

## **Objectives and Activities**

### **Activities for achieving objectives**

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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## **Achievements and Performance**

### **Our Services**

#### **Day Care Centres and Connections Activities**

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

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

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

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

Throughout the year, we have:

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

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

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

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

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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

The Team:

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

Within the year the Carers Hub and Dementia Team:

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

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

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

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

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Connected Palliative Care**

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

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

Within the year, our service received:

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

We supported the following application through our service:

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

**Household Support Fund**

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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

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

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

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

**Food Aid and Warmer Spaces**

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

**Befriending and new Friendship Services**

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

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

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

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

**Volunteering Opportunities**

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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## **Commercial Services**

### **Charity Shop**

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

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

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

### **Communittea Cafes**

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

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

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

### **Moorfield Hall**

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

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

### **Hawkesley Community Centre**

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Partnership Scheme**

**Later Life Planning**

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

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

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

**Stannah**

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

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

Customers receive a discount when going via the charity.

Age Concern Birmingham receive a donation from Stannah on purchases.

**Careline365**

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

Customers receive a discount when going via the charity.

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

**Weekly Lottery**

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Our Quality Standards**

**ISO 9001 & ISO 14001**

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

**Investors in People**

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

The areas covered in Investors in People are:

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

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

BBCSR was successfully reviewed in 2023.

**The NHS Data Security Protection Toolkit**

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

**Disability Confident**

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

**Thrive at Work**

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

**Carer Friendly Employer**

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Financial Review**

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

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

**Risk management**

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

**Reserves policy**

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

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Plans for Future Periods**

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

**Day Care Centres**

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

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

**The Carers Hub and Dementia Team Service**

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

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

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

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

**Neighbourhood Network Schemes**

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

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

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Plans for Future Periods (continued)**

**Advice and Information Service**

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

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

**The Household Support Fund (HHSF)**

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

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

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

**Food Aid and Warmer Spaces**

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

**Befriending / Friendship Services**

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Plans for Future Periods (continued)**

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

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

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

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

**Boldmere Charity Shop**

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

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

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

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

**Moorfield Hall Community Centre**

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

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

**Hawkesley Community Centre & Communita Cafe**

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Plans for Future Periods (continued)**

**Boldmere Communita – Cafe and Activity Hub**

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

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

**Later Life Planning and our Partnership Scheme**

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Structure, Governance and Management**

**Constitution**

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

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

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

**Method of appointment or election of trustees**

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

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

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

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

**Trustees:**

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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

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

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

**Organisational structure and decision-making policies**

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

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

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

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

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

**Induction and training of staff**

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

**Networks**

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

**Related party relationships**

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Trustees' Responsibilities Statement**

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

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

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

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

**Disclosure of information to auditor**

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

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

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

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

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

  
19.9.24.

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

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**Opinion**

We have audited the financial statements of Age Concern Birmingham ("the parent charitable company") and its subsidiaries ("the group") for the year ended 31 March 2024 which comprise the consolidated statement of financial activities, the consolidated and charity only balance sheet, the consolidated statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

**Basis for opinion**

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

**Conclusions related to going concern**

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

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

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

**Other information**

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

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

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

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**Other information (continued)**

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

We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

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

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

**Matters on which we are required to report by exception**

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

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

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

**Responsibilities of trustees**

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

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

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

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

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**Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditors under the Companies Act 2006 and report in accordance with this Act. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

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

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

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

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

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

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

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

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

**Use of our report**

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



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

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

Date: 4 October 2024

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

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

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

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

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

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

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

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

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

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


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

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

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

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

  
19.9.24

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

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

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

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

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

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


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

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

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

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

  
19-9-24

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

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

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

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

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

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

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**1 General information**

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

**2 Accounting policies**

**2.1 Basis of preparation of financial statements**

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

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

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

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

**2.2 Company status**

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

**2.3 Fund accounting**

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

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

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

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**2 Accounting policies (continued)**

**2.3 Fund accounting (continued)**

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

**2.4 Income**

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

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

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

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

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

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

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**2 Accounting policies (continued)**

**2.5 Expenditure**

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

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

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

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

All expenditure is inclusive of irrecoverable VAT.

**2.6 Interest receivable**

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

**2.7 Tangible fixed assets and depreciation**

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

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

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

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

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**2 Accounting policies (continued)**

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

Depreciation is provided on the following basis:

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

**2.8 Investments**

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

**2.9 Stocks**

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

**2.10 Debtors**

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

**2.11 Liabilities and provisions**

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

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

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

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

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**2 Accounting policies (continued)**

**2.12 Financial instruments**

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

**2.13 Pensions**

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

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

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

**3 Income from Donations and Legacies**

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

	<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>

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

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

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

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

**Analysis of Grant Income**

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

	<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
Volunteer Co-ordinator	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>

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

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

**4 Income from Charitable Activities**

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

**5 Income from Other Trading Activities**

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

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

**5 Income from Other Trading Activities (continued)**

**Income from Non-Charitable Trading Activities**

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

**6 Investment Income**

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

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

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**7 Analysis of Cost of Raising Funds**

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

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

**8 Analysis of Expenditure on Charitable Activities**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Charitable Activities	882,582	1,175,460	2,058,042
<b>Total 2024</b>	<b>882,582</b>	<b>1,175,460</b>	<b>2,058,042</b>
	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total funds 2023 £</b>
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>

**9 Analysis of Expenditure by Activities**

	<b>Activities Undertaken Directly 2024 £</b>	<b>Grant Funding of Activities 2024 £</b>	<b>Support Costs 2024 £</b>	<b>Total funds 2024 £</b>
Charitable Activities	1,314,580	3,799	739,663	2,058,042
<b>Total 2024</b>	<b>1,314,580</b>	<b>3,799</b>	<b>739,663</b>	<b>2,058,042</b>
	<b>Activities Undertaken Directly 2023 £</b>	<b>Grant Funding of Activities 2023 £</b>	<b>Support Costs 2023 £</b>	<b>Total funds 2023 £</b>
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>

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

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9 Analysis of Expenditure by Activities (continued)

Analysis of Grants

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Grants to individual from Trust Funds	-	3,799	3,799
<b>Total 2024</b>	<b>-</b>	<b>3,799</b>	<b>3,799</b>

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

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

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

**Analysis of Direct Costs**

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

	<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>

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

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

**Analysis of Support Costs**

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

**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
<b>Total 2023</b>	<b>568,559</b>	<b>568,559</b>

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

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

**10 Auditor's Remuneration**

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

**11 Staff Costs**

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

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

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

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

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

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

**12 Trustees' Remuneration and Expenses**

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

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

**13 Tangible Fixed Assets**

**Group and Charity**

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

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

**14 Fixed Asset Investments**

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

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

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**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	129,472	138,797	(9,325)

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

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

**15 Stocks**

	<b>Group</b> <b>2024</b> £	<b>Group</b> <b>2023</b> £	<b>Charity</b> <b>2024</b> £	<b>Charity</b> <b>2023</b> £
Finished goods and goods for resale	3,454	1,668	936	613

**16 Debtors**

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

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

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

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

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

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

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

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

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

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

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

**19 Statement of Funds**

**Statement of funds - current year**

**Unrestricted funds**

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

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

**General Funds**

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

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

**19 Statement of funds (continued)**

**Restricted Funds**

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

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

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**19 Statement of Funds**

**Statement of funds - Prior 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>

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

**19 Statement of Funds (continued)**

**Restricted Funds - Prior Year**

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

	<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>
	£	£	£	£	£
BCC - Preventative and Communities Fund	-	172,967	(172,967)	-	-
Forward Carers	125,846	462,226	(411,270)	-	176,802
Bromsgrove Legacy	46,955	-	-	-	46,955
The Eveson Trust	5,103	22,000	(22,717)	-	4,386
Hawkesley Hall	7,908	-	(7,908)	-	-
Hawkesley Café	40,687	-	(10,172)	-	30,515
Moorfield Hall	4,333	7,410	(4,333)	-	7,410
End of Life Care	15,760	114,060	(109,045)	-	20,775
NNS CCG	80,459	268,373	(273,568)	-	75,264
Trust funds	23,218	3,781	(3,913)	-	23,086
Erasmus - Mi Care	-	4,507	(4,507)	-	-
Clean Growth Fund	-	10,000	(2,000)	-	8,000
Let's Talk Fund	417	137	-	-	554
<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 projects as described below.

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

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**19 Statement of funds (continued)**

**Fund descriptions**

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

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

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

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**19 Statement of funds (continued)**

**Fund descriptions (continued)**

Mental Health Project

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

Energy Projects

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

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

**20 Analysis of Net Assets between Funds**

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

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

**Analysis of Net Assets between Funds - Prior 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>

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

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

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

22 Analysis of Cash and Cash Equivalents

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

23 Analysis of changes Net Debt

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

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

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**24 Contingent Liabilities and Assets**

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

**25 Pension Commitments**

The Group is a participating employer in defined contribution schemes.

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

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

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

**26 Operating Lease commitments**

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

	<b>Group</b>	<b>Group</b>	<b>Charity</b>	<b>Charity</b>
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</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	35,010	38,900	35,010	38,900
	<b>54,460</b>	<b>58,350</b>	<b>54,460</b>	<b>58,350</b>

**NOTES TO THE FINANCIAL STATEMENTS**  
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**27 Related Party Transactions**

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

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

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