

Registered number: 02104152
Charity number: 518610

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CONTENTS

	Page
Reference and administrative details of the Charity, its Trustees, and advisors	1
CEO annual report statement	2
Trustees' report	3 - 17
Independent auditor's report on the financial statements	18 - 21
Consolidated statement of financial activities	22
Consolidated balance sheet	23 - 24
Charity balance sheet	25 - 26
Consolidated statement of cash flows	27
Notes to the financial statements	28 - 57

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

CEO ANNUAL REPORT STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

CEO Annual Statement – 2025

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

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

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

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

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

Becky Bews
Chief Executive Officer

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

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

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

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

The parent charitable company is limited by guarantee.

Objectives and Activities

Activities for achieving objectives

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Achievements and Performance

Our Services

Day Care and Connections

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

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

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

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

Over the past year, we have:

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

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Carers Hub and Dementia Team Service

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

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

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

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

Our team provides:

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

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Sutton Coldfield Neighbourhood Network Scheme (NNS)

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

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

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

Over the past 12 months, our NNS team has:

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

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

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

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

Connected Palliative Care

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

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

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

In the past year, our service supported:

- 198 welfare rights referrals
- 46 domestic support referrals

We also assisted with the following applications:

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

Household Support Fund (HHSF)

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Advice and Information Service (A&I)

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

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

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

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

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

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

Community Transformation Fund Pilot

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

Food Aid and Warmer Spaces

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

Befriending and Friendship Services

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Befriending and Friendship Services (continued)

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

Volunteering Opportunities

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

Commercial Services

Charity Shop

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

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

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

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

Communittea Cafés

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

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

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Moorfield Hall

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

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

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

Hawkesley Community Centre

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

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

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

Partnership Scheme

Later Life Planning

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

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

Stannah

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

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

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

AGE CONCERN BIRMINGHAM (A company limited by guarantee)

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Careline365

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

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

Our Quality Standards

ISO 9001 & ISO 14001

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

Investors in People

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

The areas covered in Investors in People are:

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

The NHS Data Security Protection Toolkit

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

Disability Confident

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

Thrive at Work

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Carer Friendly Employer

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

Financial Review

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

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

Risk management

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

Reserves policy

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

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

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

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

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

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

Plans for Future Periods

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

Day Care Centres

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

The Carers Hub and Dementia Team Service

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

Neighbourhood Network Schemes

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

Advice and Information Service

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

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

The Household Support Fund (HHSF)

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

Food Aid and Warmer Spaces

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

Befriending / Friendship Services

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

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

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

Plans for Future Periods (continued)

Mental Health Peer Support Pilot

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

Over the next year, we aim to:

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

Investment in Accommodation for Older Adults

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management

Constitution

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

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

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

Method of appointment or election of trustees

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

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

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

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

Trustees:

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management (continued)

Method of appointment or election of trustees (continued)

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

Organisational structure and decision-making policies

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

Policies adopted for the induction and training of trustees

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

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

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

Induction and training of staff

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

Networks

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

Related party relationships

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Trustees' Responsibilities Statement

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

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

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

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

Disclosure of information to auditor

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

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

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

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

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



AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Opinion

We have audited the financial statements of Age Concern Birmingham ("the parent charitable company") and its subsidiaries ("the group") for the year ended 31 March 2025 which comprise the consolidated statement of financial activities, the consolidated and charity only balance sheet, the consolidated statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 March 2025 and of the group's incoming resources, including its income and expenditure for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and Charities Act 2011.

Basis for opinion

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

Conclusions related to going concern

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

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

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

Other information

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

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

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

Other information (continued)

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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

Signed by:


EBB150CA03A04AB...

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

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

Date: 24 September 2025

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

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

(A company limited by guarantee)

CONSOLIDATED BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

Registered number: 02104152

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

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

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

Dr P M Kevern
Chair of Trustees



Date: 18/9/25

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

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

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

Dr P M Kevern
Chair of Trustees



Date

18/9/25

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

1 General information

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

2 Accounting policies

2.1 Basis of preparation of financial statements

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

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

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

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

2.2 Company status

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

2.3 Fund accounting

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

2 Accounting policies (continued)

2.3 Fund accounting (continued)

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

2.4 Income

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

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

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

2 Accounting policies (continued)

2.5 Expenditure

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

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

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

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

All expenditure is inclusive of irrecoverable VAT.

2.6 Interest receivable

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

2.7 Tangible fixed assets and depreciation

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

2 Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

Depreciation is provided on the following basis:

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

2.8 Investments

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

2.9 Stocks

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

2.10 Debtors

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

2.11 Liabilities and provisions

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

2 Accounting policies (continued)

2.12 Financial instruments

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

2.13 Pensions

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

3 Income from Donations and Legacies

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

3 Income from Donations and Legacies (continued)

Analysis of Grant Income

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

4 Income from Charitable Activities

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

5 Income from Other Trading Activities

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

5 Income from Other Trading Activities (continued)

Income from Non-Charitable Trading Activities

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

6 Investment Income

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

7 Analysis of Cost of Raising Funds

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

8 Analysis of Expenditure on Charitable Activities

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

9 Analysis of Expenditure by Activities

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

9 Analysis of Expenditure by Activities (continued)

Analysis of Grants

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

9 Analysis of Expenditure by Activities (continued)

Analysis of Direct Costs

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

9 Analysis of Expenditure by Activities (continued)

Analysis of Support Costs

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

Analysis of Support Costs

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

10 Auditor's Remuneration

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

11 Staff Costs

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

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

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

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

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

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

12 Trustees' Remuneration and Expenses

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

13 Tangible Fixed Assets

Group and Charity

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

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

14 Fixed Asset Investments

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

14 Fixed Asset Investments (continued)

Subsidiary Undertakings and Participating Interests

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

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

Class of Shares	Holding	Included in Consolidation
Ordinary	100%	Yes

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

15 Stocks

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

16 Debtors

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

17 Creditors: Amounts Falling due within one year

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

18 Statement of Funds

Statement of funds - current year

Unrestricted funds

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

18 Statement of funds (continued)

Restricted Funds

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

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

18 Statement of Funds

Statement of funds - Prior year

Unrestricted Funds

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

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

General Funds

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

18 Statement of Funds (continued)

Restricted Funds - Prior Year

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

18 Statement of funds (continued)

Fund descriptions

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

18 Statement of funds (continued)

Fund descriptions (continued)

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

19 Analysis of Net Assets between Funds

Analysis of Net Assets between Funds - Current year

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

Analysis of Net Assets between Funds - Prior year

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

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

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

21 Analysis of Cash and Cash Equivalents

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

22 Analysis of changes Net Debt

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

23 Pension Commitments

The Group is a participating employer in defined contribution schemes.

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

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

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

24 Operating Lease commitments

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

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

AGE CONCERN BIRMINGHAM
(A company limited by guarantee)

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

25 Related Party Transactions

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

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

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

