COMPANY REGISTRATION NUMBER: 03783205

CHARITY REGISTRATION NUMBER: 1077097

Age Concern Norfolk Operating as Age UK Norfolk

Company Limited by Guarantee

Financial statements

31 March 2026

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Financial statements

Year ended 31 March 2026

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Age Concern Norfolk Operating as Age UK Norfolk

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2026

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and 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 published in October 2019.

Reference and administrative details

Registered charity name	Age Concern Norfolk Operating as Age UK Norfolk
Charity registration number	1077097
Company registration number	03783205
Principal office and registered office	Henderson Business Centre 51 Ivy Road Norwich Norfolk NR5 8BF

The trustees

The trustees who served during the year and at the date of approval were as follows:

Stephen Drake (Chair)
Surjait Singh (Vice Chair)
David Stonehouse (Honorary Treasurer) (resigned 12 September 2025)
Anni Hartley-Walder (resigned 12 September 2025)
Rachel Buxton
Meryl Smith
Dr Caroline Barry
Mark Barry
David Evans
Cherry West
Jamie Sutterby (appointed 12 September 2025)

Senior Management Team	Ann Donkin (Chief Executive Officer) Emma Harkness (Head of Information & Advice) Jo Asbury (Head of Community & Wellbeing Services) Jasmine Toombs (Head of Governance & Finance from 1st November 2025, previously Head of Corporate Services) Michelle Diston-Jay (Head of Fundraising & Communications)
Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB

Solicitor	Bates Wells 10 Queens St Place London EC4R 1BE
Bank	Lloyds Commercial Banking Online Lloyds Bank plc 25 Gresham Street London EC2V 7HN

Objectives and activities

Age Concern Norfolk is a charitable company limited by guarantee, incorporated in England and Wales), and governed by its Articles of Association. The organisation has operated since 2010 as Age UK Norfolk. All references in the accounts stating the company's operating name also infer the company's legal name.

The principal activity of Age UK Norfolk is to support people aged 50+ in Norfolk to enjoy the opportunities and meet the challenges of later life. Our vision is to ensure that people in later life live well. The Charity is governed by an independent Board of Trustees and its main area of benefit is the County of Norfolk.

Age UK Norfolk is a Public Benefit entity, and the Trustees have considered the Charity Commission published guidance on the operation of the Public Benefit requirement when reviewing the Charity's aims and objectives and planning current and future activities. The Public Benefit of the Charity is as set out in our objectives and in our strategic intention to make Norfolk a great place to age. Our key charitable activities - providing information & advice and delivering community & wellbeing services to people in later life - benefit thousands of individuals and their carers across Norfolk each year. All of these activities continue to be provided free of charge thanks to our funders and benefactors.

The Trustees' report below outlines the activities the Charity undertook in 2025-2026 to further its purpose.

Introduction

Age UK Norfolk is a brand partner of Age UK, the national Charity. This means that, whilst the organisation is part of a federated network of over 110 Age UK partners, the Charity is registered independently and responsible for raising its own funds. Age UK Norfolk is permitted to use the name, and brand logo, of Age UK to promote and deliver its services. Being in a federated network also enables regional and national collaboration across brand partners which allows the Charity to share knowledge and expertise, and to actively promote the wellbeing of people in later life through collective national and local campaigning work.

The Network Agreement, signed by Age UK Norfolk during 2024-2025, sets out the nature of the relationship and commitments between the national organisation and its brand partners.

In 2025-2026, Age UK Norfolk provided vital services for those in later life via telephone helpline, face to face in individual's own homes and in community settings, including Information and Advice, Welfare Benefit Service, General and Specialised Advocacy, and a range of community & wellbeing services including Befriending, Digital Inclusion and Companionship. These services supported and complemented those delivered by the statutory sector.

Services were delivered with the aim of achieving enduring and sustainable improvements in people's economic, welfare, social, emotional and health status. The Charity achieved this by working holistically and ensuring its approach was person centred, making every contact count. The interest of each individual was at the heart of the services delivered, which included:

- ensuring people had access to information, advice, and support so that they can make informed decisions.
- assisting people to navigate the Welfare Benefit system and claim their rights and entitlements.
- assisting people to understand their household finances and building their confidence when budgeting and managing their money.
- reducing levels of loneliness and building skills and confidence to enable people to connect with friends, family, and their wider communities.
- ensuring that people in later life had a voice.

Delivery of these services was made possible by the energy and commitment of the Charity's staff of 33 and over 200 volunteers. Volunteers worked across the whole range of the Charity's services in roles that suited their interests and skills and based on the amount of time that they could commit. As a result, service users benefited, the Charity benefited and volunteers had an opportunity to play a full part in their communities.

Objectives and activities (continued)

This included developing personal skills, meeting new people, and having a sense of satisfaction from providing support to people in the county and along the Waveney Valley.

In addition to the services provided for people in later life, the Charity is also strongly committed to campaigning and interacting with the media where opportunities arise. Age UK Norfolk campaigns to make life better for individuals and particularly focuses on reducing isolation and enabling people to gain independence right across the vast geography of the county. Demand for the Charity's services was unabated, especially as the statutory sector continued to be financially constrained and eligibility criteria much stricter. In 2025-2026 the complexity of demand for Information and Advice increased yet again, with individuals presenting with multiple concerns, including enduring mental health problems. resulting from the persistent cost-of-living challenges and economic context. While Norfolk residents typically enjoy longer, healthier lives than the national norm, health and longevity outcomes vary widely depending on specific locations and deprivation level especially in coastal areas and in remote rural locations where need is often unseen.

Population context

The demographic and epidemiological context for the Charity's strategic priorities is set out in the Norfolk Joint Strategic Needs Assessment (JSNA) – Norfolk Insight. The county is one of the places facing the most significant shift in terms of its demographic change linked to an ageing population, particularly in North Norfolk.

Norfolk is a rural county in the east of England with a population of 940,400 (2024) split between seven Districts and Boroughs. Norfolk has a 90-mile-long coastline and is home to the Broads National Park.

The population profile of Norfolk is skewed to older age, with the median average age already above the England average. There was an estimated number of 234,739 residents aged 65+ years old in Norfolk in 2024. In the past decade the proportion of people aged 65 and over has increased and 1 in 4 (2024) of the county's population are aged over 65 years. The population is expected to grow by about 111,000 people between 2024 and 2044; the largest growth is expected in the older age bands. North Norfolk, north west Norfolk, and the Broads have the highest concentrations of older people. North Norfolk in particular has an older population compared to other areas in the county with a third of the population aged over 65 years and has the highest proportion of people aged 85 years and over in the country.

Life expectancy in Norfolk in 2022–2024 was 79.8 years for males - significantly higher than the England average for the last comparable period - and 83.6 years for females - significantly higher than the England average. However, the gap in life expectancy at birth between the most deprived 10% and least deprived 10% of areas within Norfolk was 6 years for females and 9.4 years for males in 2022–2024. Healthy life expectancy in Norfolk is about 61.3 years for males and 61.1 years for females; this is similar to England and has generally been decreasing over the last few years. The trend over the last decade is for people in Norfolk to spend more time in ill health, which was 18.5 years for males and 22.5 years for females in 2022 to 2024.

Norfolk's old-age dependency ratio - the number of people of state pension age relative to the working-age population — is significantly higher than the England average and rising. North Norfolk has the highest such ratio in England, with nearly one third of its residents aged 65 and over. The old age dependency ratio is the proportion of the population who are above State Pension age, relative to the working-age population.

The county has a place-based approach to improving health and wellbeing for people in later life. Age UK Norfolk is a partner in the Norfolk Health and Wellbeing Partnerships (H&WPs). Each HW&P has its own priorities based on population need. North Norfolk District Council is an accredited member of the UK Network of Age-friendly Communities. Breckland Council also became an accredited member of the Network in March 2026.

Objectives and activities (continued)

An Age-friendly Community is a place that enables people to age well and live a good later life, somewhere that people can stay living in their homes, participate in the activities they value, and contribute to their communities, for as long as possible. The UK Network of Age-friendly Communities continues to grow as a movement, with over 100 places across the country committed to making their community a better place to age in. The UK Network is part of a global movement led by the World Health Organisation, affiliated to the Global Network of Age-friendly Cities and Communities.

Norfolk has a relentless focus on prevention, the Charity continues to play a full part in the collective aim to support people in later life to be healthy, active, socially connected, and safe and well at home for longer.

Strategic framework

Trustees, with the Senior Management Team, review the Charity's strategic framework annually to ensure that it remains relevant for the needs of beneficiaries and the wider context within which the Charity operates in.

The framework brings together the Charity's mission values that drive strategic objectives and priorities:

- Our **Mission** guides everything we do
- Our **Values** are what we stand for
- Our **Priorities** set out what and how we will deliver.

Our Mission is to make Norfolk a great place to grow older.

Our *ICARE* **Values** shape everything we do. They are at the heart of our work and visible in every interaction we have with each other, with the people that we help, their carers, other professionals, our stakeholders, and supporters:

- **I**nform - we inform others of the work we do and the importance of it for all of the community; we inform people of their rights, and we inform people of the impact they can have.
- **C**ommit - we commit to our cause in each and every action we take; we will commit to giving time and resources to the right things at the right time.
- **A**dapt - we adapt as an organisation, as teams and individuals and respond to the needs of the organisation and changing priorities as they occur.
- **R**espect - we respect every individual and organisation that has any contact with us by listening to and understanding their point of view and responding appropriately.
- **E**nable - we enable every person we work with to do best they can and advocate and campaign on their behalf where barriers exist preventing independence.

2024-2027 Strategic plan priorities

The Charity refreshed and published its strategic plan for the 2024-2027 period in June 2024. This report covers the second year of implementation of the plan.

When we asked people in later life, staff, and volunteers to help us shape our goals in 2023. they said that:

- their three biggest concerns about ageing were **staying healthy, loneliness and loss of independence.**
- the **cost of living and lack of community connection** were the two biggest issues facing people in later life right now, and in the future.
- the majority felt that we should continue to offer services **to those over the age of 50, their relatives, friends, and carers.**

Objectives and activities (continued)

Our volunteers and staff said that:

- we should focus on **what we do well** – Welfare Benefits support, money matters, advice line signposting, befriending and companionship, digital inclusion, and advocacy.
- we should provide these services **free of charge.**
- we should offer services to those **below State Pension age** to allow for a longer lead in time for later life planning where we have capacity to do so.

Unmet service needs to combat loneliness and isolation that were been identified included:

- there was a gap in of some our current service delivery models which are currently telephone or face-to-face contact in a person's own home e.g. information & advice – we committed to develop **community and group-based** services.
- there was a need for **face-to-face befriending** - this was a gap in the current service offer, we committed to enhance our service offer to provide **individual or group-based** services.

Our five strategic goals were developed around these findings and are:

- Connecting people to the information & advice they need to manage their resources and improve their daily lives.
- Enabling access to communities and services to support better mental and physical wellbeing.
- Building partnerships to drive an age-friendly and inclusive Norfolk that values all people in later life.
- Campaigning against ageism and support more people in later life to live well as they age.
- Achieving more for people in later life by being a sustainable and innovative organisation which uses resources effectively and is a great place to work.

Performance against these goals is set out in the sections that follow.

Key achievements and performance

CONNECTING PEOPLE TO THE **INFORMATION & ADVICE** THEY NEED TO MANAGE THEIR RESOURCES AND IMPROVE THEIR DAILY LIVES

Making sure people can find the right help at the right time to live well in their communities.

How did we achieve this goal?

- By reaching out to people in later life, carers, and families across Norfolk to support them with the expert information & advice they need.
- By maintaining the capacity of our information & advice team to deliver high quality externally accredited services whilst meeting rising demand.
- By extending the reach of our information & advice services in community settings and partnership working with colleagues in the wider *Norfolk Community Advice Network.*
- By signposting people to other more expert information & advice services where we could not meet their needs, for example, legal services and utilities advice.
- By supporting people to navigate the Welfare Benefits system and claim their rights and entitlements.
- By ensuring that people in later life, and their carers, were empowered to make decisions about their lives and are protected from exploitation.

How did we know this was working?

- Timely access to information, advice, and practical support with the aim to respond to calls 'live,' achieve short wait times for call back and reduce multiple call attempts for help.

Key achievements and performance (continued)

- Increased household income following support to apply for Welfare Benefits.
- Increased access to services by new users from areas of deprivation and underserved communities.
- Achieving and maintaining the Quality of Advice (QAA) and Advice Quality Standard (AQS) accreditation.

The Charity dealt with:

a) over 9,613 calls to its Advice Line.
b) 270 referrals via the Norfolk Community Advice Network (NCAN).
c) 134 referrals directed to the local team from enquiries to Age UK, the national Charity.
d) 5,877 enquiries by telephone, sent via email or posted on the website, 36% of which were referred to an adviser.

The top three enquiry reasons were Benefits, Community Care and Legal issues. The districts of Broadland (15.87%) and West Norfolk (15.25%) were the most significant referral sources.

Outreach Advice Launched in North Norfolk

The rollout of the Charity's community outreach Information & Advice services continued. Following a successful funding application to cover a three-year period to the Sir Martin Laing Trust, Age UK Norfolk launched outreach advice sessions in North Norfolk. In response to growing demand for face-to-face support, accredited, community-based advice sessions were introduced, initially in Sheringham and Stalham, with additional sessions in Holt funded separately.

These free, confidential sessions, delivered by trained advisors, supported older people to navigate health, care, and welfare services, and to plan for later life. Many older people prefer to speak to someone in person, especially in relation to sensitive or complex issues. These sessions brought trusted, expert advice directly into communities where need was greatest.

Listening to Service Users

Qualitative feedback about the service is sought through the use of a wellbeing evaluation survey tool. Quotes from individuals accessing the service include:

"How grateful we are to you for your kindness and diligence in helping us with Attendance Allowance. Dad is overwhelmed and so grateful. You do an amazing work of service. thank you so much."

"Thank you for your prompt reply to my request for information regarding our unfortunate predicament with our heating and lack of adequate funds. It has given me relief from the depression which had set in. As a person that has always been able to cope with life's sometimes difficult situations, it is hard to realise that life is getting harder to cope with, it is gratifying to know that there is a listening ear. I will make a start today. Again, thank you"

"I can't thank everyone concerned enough. I wouldn't have known what, if anything, I was allowed. It will help a great deal. Thank you all."

Welfare Benefits

The Welfare Benefits service operates for those aged over 50 years. Age UK Norfolk offers checks via telephone, and a form completion service for certain Benefits.

Key achievements and performance (continued)

Benefits advised on included but were not limited to: Attendance Allowance; Personal Independence Payment (PIP); Disability Living Allowance; Carers Allowance; Severe Disability Premium; Pension Credit; Housing Benefit; and Council Tax Support.

The Charity's staff undertook 872 form completion appointments and 531 Benefit checks, resulting in the identification of, and securing £5,186,547.82 in Benefit take-up for older people. 64% of visits were carried out in service users' own home setting.

In a customer satisfaction survey undertaken to evaluate the Warm Homes project, the Charity's team scored an incredible 10 out of 10 by 22 of 23 service users for quality of service. The overall satisfaction score was 99%. Comments included: "This is a wonderful service to help people that are not aware of what help they might be entitled to;" "The lady I spoke to was very helpful with my claim and helped to reassure me on all aspects. I felt very comfortable talking to her and I appreciate her knowledge and understanding." 503 sessions were undertaken ensuring income maximisation and delivering support with Welfare Benefit applications, over a third more than in 2024-2025.

Lasting Power of Attorney

The Lasting Power of Attorney (LPA) service covers the whole of Norfolk for anyone over the age of 50. LPA service volunteers can assist service users and carers to complete the forms and navigate the process both types of LPA - health & welfare and property and financial affairs. This is done in complete confidence at a home visit. The Charity relies on donations to cover travelling and any other expenses.

There were 309 new referrals into the service, an increase of 45% above 2024-2025 as a result of awareness raising from the team's increased visibility at outreach sessions in communities.

The Charity continued to work with other key information and advice partners, sub-contracted under the auspices of the principal information and advice contract with Norfolk County Council. The economic context, and enduring cost of living stresses which have not abated, continued to place significant demands on staff and volunteers providing support via the Welfare Benefits team to supporting people struggling to make ends meet. Service users' needs were more much complex and time consuming to resolve.

Proactive Prevention

Age UK Norfolk was pleased to partner as a subcontractor with Community Action Norfolk to deliver the information and advice elements in North Norfolk of this new contract, awarded by Norfolk County Council in July 2025. Citizens Advice Diss, Thetford & District (CADAT) is also a subcontractor partner for Breckland.

This contract is the result of a new approach to prevention, being led by the Director of Adult Social Care at Norfolk County Council, to the design and delivery of proactive support to people in Norfolk to improve their health, social and wellbeing outcomes whilst preventing, reducing, or delaying the need for social care. The particular focus of this contract is on those at risk of falls in the community.

ENABLING ACCESS TO **COMMUNITIES AND SERVICES** TO SUPPORT BETTER MENTAL AND PHYSICAL WELLBEING

Deliver services which address barriers to wellness that people in later life face and support people to remain socially and physically active.

How did we achieve this goal?

- By reducing levels of loneliness and social isolation and building trusted relationships through telephone, face-to face and group-based holistic befriending support.
- By helping people to get active through our befriending and companionship services.

Key achievements and performance (continued)

- By enabling access to a wide and varied range of creative, physical, and social activities, both in-person and online, to improve health and wellbeing.
- By building digital skills and confidence to enable people to connect with friends, family and their wider communities and get online independently and safely.
- By assisting people to understand their household finances and building their confidence when budgeting and managing their money.
- By acting as advocates to help people secure their rights and entitlements from the wider public services system.
- By improving our understanding of individuals and communities who may experience inequalities and engaging with them to expand our offer.
- By understanding barriers to participation faced by some individuals and communities and helping to overcome them.
- By signposting people to activities and opportunities in their local area and have links into opportunities that work for them.
- By valuing the contribution that older people make by making every contact count.

How did we know this was working?

- Increased number of befriending contacts in a home or community / neighbourhood setting.
- Self-reported reduction in social isolation & loneliness / improved health & wellbeing.
- Quantitative & qualitative evidence of greater confidence in people able to manage their household finances and budgets e.g. reduction in poverty and debt.

Companionship – Befriending

The Charity has provided a Telephone Befriending service for over 19 years. The service connects people aged 65+ with a volunteer or Befriending coordinator who call weekly for a friendly chat. As well as providing companionship, the calls bring security to people knowing that someone is going to contact them on a regular basis.

A total of 7,299 calls were made, equating to 165,040 minutes (2,751 hours). The service closed for several periods during the year as the Charity did not have the capacity to respond to need.

At the end of the reporting period, the Befriending service had a total of 136 members.

The Gift of Friendship

The Charity was delighted in early April 2025 to be selected as one of 20 Age UK brand partners to develop The *Gift of Friendship* service.

The *Gift of Friendship* is a proactive, goal-oriented service designed to build meaningful relationships and support personal wellbeing. There are three strands to this service:

- Face-to-Face Befriending: friendly one-hour weekly visits at home for 6 months, offering companionship & support to help individuals reach personal goals - the number of people supported was 48 via 451 visits, a total of 48,498 minutes (equivalent to 808 hours) of support.
- The Gift of Friendship Telephone Befriending: weekly, friendly conversations tailored to each person's needs fostering connection, encouragement, and growth - the number of people supported was 28 via 288 calls, a total of 4,998 minutes (equivalent to 83 hours) of support.
- Age UK, the national Charity's Telephone Befriending: weekly calls from our national partner, providing friendly and engaging conversation.

Key achievements and performance (continued)

The *Gift of Friendship* service was not offered on a first-come, first-served basis. Places were allocated as new volunteers became available. Eligibility criteria applied, and the Companionship Team guided potential service users through the process.

This programme was made possible thanks to generous funding from the Julia Rausing Trust, provided via Age UK, the national Charity, and will continue into 2026-2027.

The target is to provide this programme to 165 people 50+ over a 2 year period living in Norfolk and the Charity is currently on track to achieve this.

Companionship - Travelling Companionship

This service matches lonely and isolated older people with a trained volunteer travelling companion. The aim is to reduce loneliness among older people in Norfolk by helping them reconnect with their local communities, friends, and family, while also building confidence to get out of the house and become more active.

Volunteers support older people to take steps towards leaving their homes and using public transport, community transport, and taxis. They can also encourage gentle activity such as walking or cycling where appropriate, helping people feel more confident about staying active and independent. Volunteers also help older people overcome common barriers to going out, such as anxiety, low confidence, or worries about travelling alone.

Their volunteer companion accompanies them on journeys and provides friendly, empowering support to help them build the confidence to travel and get out independently. Support usually lasts for around 6–8 weeks, with the aim of reducing loneliness, increasing confidence, and helping older people feel more comfortable leaving their home and taking part in everyday activities.

56 new referrals were made into the service and 85 sessions in total were delivered during 2025-2026 (both by telephone and in person).

Companionship – the Contribution of Corporate Partners

The Charity was extremely pleased to strengthen the partnership with Aviva, a global organisation dedicated to fostering diversity, inclusion, and belonging among its workforce, and with its communities. The Aviva team hosted three events at their grand Marble Hall venue. Each event brought together around 40 people, including Age UK Norfolk service users and volunteers, and Aviva staff contributing volunteering time to good causes.

These gatherings focused on creating meaningful social connection, with attendees coming together to enjoy refreshments, conversation, and to listen to the magnificent Aviva Choir. The events provided a welcoming and inclusive space that helped reduce isolation and strengthen community ties. The events are an important occasion in the calendar for service users, some of whom have made new friends and have continued their contact between events.

Aviva has already committed to a further three events in 2026–27, reflecting the ongoing value and success of this partnership in supporting wellbeing and connection among older people in Norfolk.

Key achievements and performance (continued)

Community Connect: Digital Inclusion

The Digital Inclusion service was established in 2021 in response to the need to get people online for their daily needs during the COVID pandemic.

The service offers one-to-one support for people aged 50+ on how to use a digital device, either their own or one that Age UK Norfolk lends to them for a 12-week period. Sessions focus on a range of skills, from setting up messaging apps and making / answering video calls, to more advanced support like online shopping and setting up an email account.

During the 2025-2026 period 70 new referrals were received to the Digital Inclusion service which supported 42 individuals, provided 109 sessions of support which equated to 3,594 minutes (60 hours) of direct support given to service users by staff and volunteers.

Age UK Norfolk continued to actively campaign for a delay to the roll out of the *Voice Over Internet Protocol (VOIP)* programme given the concerns expressed by those reliant on technology as a lifeline, with risks to services such as telecare and telemedicine and its resilience via a digitally delivered infrastructure. The rollout was delayed from the original 2025 deadline to January 2027.

Community Connect: Money MOT

Age UK Norfolk had also been offering a Money Matters service, supported by Norfolk County Council with grant funding, since 1998. The service helped people aged 65 and over to take control by assisting them to manage their household finances, administrative paperwork and online transactions. 2024-2025 was the last full year in which the Charity provided the Money Matters service as the Norfolk County Council grant ended in quarter 1 of 2025-2026.

In response to this, the Charity made the decision to launch its own Community Connect: Money M.O.T service - helping people in later life to **M**anage, **O**rganise, and **T**hrive by offering a more focused and accessible service which is available for individuals who wish to make a self-referral. The aim of this service is to empower individuals aged 50+ living in Norfolk with the tools and confidence to take control of their financial wellbeing.

In 2025-2026 the Money MOT service dealt with 116 referrals, a total of 139,392 minutes equivalent to 2,323 hours of support.

Community Connect: Bereavement Administration Service & General Advocacy

The Charity offers a range of Community Advocacy services to ensure that older people in Norfolk are supported in having a voice and remaining independent.

Age UK Norfolk's Bereavement Administration Service provides support to people aged 50 and over who are recently bereaved. Specially trained advisors can help guide individuals through a difficult time by offering practical help with completing paperwork and notifying companies.

The Advocacy service empowers individuals over 50 to have their voices heard and to make informed decisions. The Charity provides support in making phone calls, drafting letters, ensuring that individuals receive fair treatment and never face inequality or discrimination.

177 new referrals were made to the General Advocacy service during the 2025-2026 financial year. During this period, the Charity supported individuals to clear £21,015 of personal debt and helped make savings of £10,334. These data cannot be compared to earlier years given the change in the nature of the service.

Key achievements and performance (continued)

Statutory Advocacy

The NHS complaints service supports people over 60 who are making, or thinking of making, a complaint about NHS services or treatment. The service is provided through the partnership with POhWER. This service is completely independent of the NHS.

Independent Advocates supported 40 individuals to make NHS complaints through this service.

Social Impact Framework

The Charity was pleased to be awarded recognition as an accredited provider of services under the procurement framework set up by the NHS Collaborative Procurement Hub. This framework provides Contracting Authorities with a flexible, compliant route to commission community-based, preventative, and person-centred services that support public health, reduce inequalities, and generate measurable social impact. It is a response to a sector-wide recognition that better health outcomes cannot be achieved by clinical interventions alone. Services addressing the wider determinants of health, such as housing, social connection, income security, and the environment, are essential to population wellbeing and system sustainability.

BUILDING **PARTNERSHIPS** TO DRIVE AN AGE-FRIENDLY AND INCLUSIVE NORFOLK THAT VALUES ALL PEOPLE IN LATER LIFE

An Age-friendly Community is a place that enables people to age well and live a good later life. Somewhere that people can stay living in their homes, participate in the activities they value, and contribute to their communities, for as long as possible.

How did we achieve this goal?

- By supporting the age-friendly communities North Norfolk Partnership and sharing the learning from the partnership across the county.
- By seeking funds to drive forward the adoption of an age-friendly approach across the county.
- By raising awareness of age friendly approaches more widely, building a local age friendly movement.
- By strengthening our engagement work by ensuring that people in later life have a voice in service development.
- By playing an active part in local health and wellbeing partnerships to advocate for the needs of people in later life.

How did we know this is working?

- Increased number of organisations and communities interested in adopting an age-friendly approach.
- Increased interest in membership of age-friendly partnerships and networks.

Partnerships with the wider Voluntary, Community & Social Enterprise and statutory sectors continued to be strengthened. Given that the Charity has limited capacity to interface with every part of the two-tier Local Authority and Integrated Care System governance arrangements across the statutory sector in Norfolk, priorities had to be set as to how best to connect with partners.

North Norfolk District Council became the first District Council partner in 2023 to adopt the concept of *Age-friendly Communities* to align with the values and approach of the UK and global networks of age friendly cities and communities.

Key achievements and performance (continued)

This programme was taken forward under the auspices of the Older People's Working Group, a subgroup of the North Norfolk Health & Wellbeing Partnership. The work programme is led by the Council, given the scale of the challenge in the District, supported by Age UK Norfolk. Age UK Norfolk helped to secure a micro-grant from the Centre for Ageing Better for the second year running to help celebrate the Age Without Limits Day on 11th June 2025.

Charity staff also continued to actively engage with the national Age Friendly Community network spanning the whole of the United Kingdom & Northern Ireland to learn about best practise from other organisations particularly those in rural settings. Age UK Norfolk also actively participated in the County-wide network set up and facilitated by the County Council's Public Health team.

Breckland Council also formally joined the UK Network of Age Friendly Communities in 2025, reinforcing its commitment to enhancing the quality of life for older residents across the district. Age UK Norfolk is a member of the Age-friendly Steering Group and continues to be an active member of the Breckland Community Network and contributes to the web-based bank of resources for members to draw upon.

Staff stay connected with the **Broadland & South Norfolk** Health & Wellbeing Partnership team and engage as appropriate where there are initiatives relevant to the organisations' key priorities. Age UK Norfolk continues to participate in their staff shadowing programme to exchange knowledge and insight across the statutory and VCFSE sectors.

The **Borough Council of Kings Lynn & West Norfolk** was designated as the first "Marmot Place" in the County. This major programme aims to achieve better health across communities and was formally launched in March 2024 by Professor Sir Michael Marmot, world-renowned academic, researcher and campaigner. The Borough adopted eight evidence-based principles to reduce health inequalities, developed by Sir Michael and his team from the University College London's Institute of Health Equity (IHE). Age UK Norfolk's Chief Executive is a member of the IHE network.

The Charity continues to maintain a close interface with the third sector, and the communities' needs in the Borough via the **West Norfolk Voluntary Community and Social Enterprise (VCSE) Hub**, and the **West Norfolk Community Forum**.

Age UK Norfolk has continued its close partnership with DIAL, under the principal contract for Information & Advice. DIAL has been providing advice and information to disabled and vulnerable residents of **Great Yarmouth & Waveney Borough Council** since 1985.

Age UK Norfolk is a member of the **Later Life Network** and the **VCSE Assembly**, the latter was part of the infrastructure of the Norfolk and Waveney Integrated Care System (now the Norfolk and Suffolk ICS).

Community Engagement and Communications

In 2025–26, staff and volunteers attended 167 community events across Norfolk, engaging with over 3,300 people. This activity helped extend the Charity's reach into local communities, build trusted relationships, and ensure older people could access information and support in familiar and accessible settings.

Communications and outreach work was expanded with the launch of a second e-newsletter. This monthly round-up promoted Age Friendly activities and opportunities across Norfolk and was sent to 483 email recipients, helping to raise awareness of services, events, and community-based support for older people.

CAMPAIGNING AGAINST AGEISM AND SUPPORT MORE PEOPLE IN LATER LIFE TO LIVE WELL AS THEY AGE

Make a difference to the lives of people in later life people in Norfolk through effective campaigning and influencing.

Key achievements and performance (continued)

How did we achieve this goal?

- By continuing to highlight the enduring cost-of-living crisis and its impact on people in later life.
- By working with partners to influence policy makers locally and nationally on the issues faced by people in later life.
- By influencing commercial organisations locally to sustain appropriate access to critical services, e.g. banking.
- By promoting the benefits of employing people in later life to sustain local economies.

How did we know this is working?

- Increased % of people in later life reporting feeling valued and included.
- Raised profile of the Charity on social media, radio, television, and nationally beyond Norfolk.

During 2025–26, Age UK Norfolk continued to campaign to raise awareness of later life issues and promote more age-friendly communities across Norfolk. This was delivered through a varied communications and engagement approach, using social media, local press, radio, digital channels, and community resources to reach a wide audience and encourage greater understanding of the experiences and needs of older people. During the year, the Charity attracted 9,579 unique visitors to its website, grew its combined social media audience to 4,251 followers, and secured more than 30 pieces of local media coverage, including features in local newspapers and interviews on BBC Radio Norfolk.

A key focus of campaigning activity was the development of more age-friendly businesses and services. In April 2025, a partnership with Age Scotland was launched to deliver age-friendly training, helping organisations to better understand and respond to the needs of older customers. A survey was undertaken with people aged 50+ to explore their experiences of using local businesses in Norfolk. Feedback highlighted the importance of clear communication, respectful and patient staff, accessible environments, and the availability of face-to-face and printed information. These findings are now informing the development of Age UK Norfolk's age-friendly Business Toolkit, which will support organisations to create more inclusive and welcoming experiences for older people.

The promotion of positive intergenerational relationships continued through the Charity's refreshed Grandparents Day resources, including the introduction of a customisable card for children to send to grandparents. These resources were shared with more than 200 schools and nurseries across the county.

Through these activities, Age UK Norfolk sought to amplify the voices of older people, encourage greater awareness of the challenges and opportunities associated with later life, and support the development of more inclusive, connected and age-friendly communities across Norfolk.

Community Engagement and Communications

In 2025–26, staff and volunteers attended 167 community events across Norfolk, engaging with over 3,300 people. This activity helped extend the Charity's reach into local communities, build trusted relationships, and ensure older people could access information and support in familiar and accessible settings.

Communications and outreach work was expanded with the launch of a second e-newsletter. This monthly round-up promoted Age Friendly activities and opportunities across Norfolk and was sent to 483 email recipients, helping to raise awareness of services, events, and community-based support for older people.

The successful **Temperature Check Your Winter** campaign which ran in 2024-2025 was repeated. This included focused communications and a series of events was designed to encourage people to prepare for the winter months, supported by a practical checklist to help them stay safe, warm, and well. Hardship payments and food vouchers were issued to those most in need.

Key achievements and performance (continued)

Age UK Norfolk continues to be an active member of the Norfolk Anti-Poverty Alliance, the anti-poverty campaign which is a movement of individuals and organisations working to tackle hardship through local and national policy change. Launched in February 2025, its goal is to ensure all residents have the security of being warm, dry, clean, and fed. The Alliance's activities include campaigning for policy reform, identifying local drivers of poverty, building public support for change, and uplifting those with lived experience of hardship

ACHIEVING MORE FOR PEOPLE IN LATER LIFE BY BEING A SUSTAINABLE AND INNOVATIVE ORGANISATION WHICH USES **RESOURCES** EFFECTIVELY AND IS A **GREAT PLACE TO WORK**

Strengthening the infrastructure and resilience of the organisation.

How did we achieve this goal?

- By increasing and diversifying our independent income sources, including exploring corporate and sustaining individual giving.
- By ensuring our corporate financial / information management & technology and people support systems are efficient and allow us to commit more time and resources to frontline service delivery.
- by raising awareness through communications and marketing activity of a trusted organisation and ensuring that everyone can find and access our services, particularly those in marginalised communities.
- By continuing to embed equality, diversity, and inclusion in everything that we do.
- By improving our ability to understand, measure and communicate the difference we are making.
- By strengthening training and support for staff to make Age UK Norfolk a great place to work.
- By ensuring that we are economically, socially, and environmentally sustainable, and creating an action plan to adopt greener ways of working to address climate change.

How did we know this is working?

a) Sustainable and high-quality services over the medium term.
b) Proportion of income secured from different sources.
c) Efficient management costs.
d) Low staff turnover rate.
e) Volunteer retention rate.
f) Increasing the number and diversity of people who for us and with whom we are working.

Points b, c), and d) and are referred to later in the Finance and Governance sections of this report.

Sustainable and high-quality services

Age UK Norfolk is externally accredited by Age UK, the national Charity, under the Charity Quality Standard (CQS) and the Quality of Advice Assessment (QAA), the latter being a passport to Advice Quality Standard (AQS) accreditation.

The Charity was successfully certified to hold the Charity Quality Standard (CQS) accreditation in Autumn 2023. This rigorous reaccreditation process is undertaken every 3 years by external assessment specialists. It audits performance against a range of domains including strategy & planning, governance & leadership, and financial and risk management and is due again in Autumn 2026.

Key achievements and performance (continued)

The Information & Advice service was awarded the Advice Quality Standard (AQS) for 3 years which is valid until 7th April 2029, provided that ongoing file assessments and other requirements of the continuous assessment process are met.

Staff turnover

Staff turnover in the Charity was exceptionally low as, even though financial reward is modest compared to many other employers, the organisation has a number of policies to protect staff wellbeing and enable flexible working choices where service needs allow.

Staff and volunteers were also supported with mandatory and optional training.

Volunteer Retention and Contribution

Age UK Norfolk's experienced volunteers have a proven track record of helping people to maintain their wellbeing, whilst keeping individuals' needs at the heart of what Age UK Norfolk does. Several services are delivered exclusively by volunteers. The Charity attracted several new volunteers into the business administration team, and the Information & Advice team were joined by several volunteers with prior experience in organisations providing services to vulnerable individuals.

Volunteers gave their give their time willingly and for no financial reward. Age UK Norfolk allocated the sum of £2,000 in its 2025-2026 budget to continue its reward and recognition scheme for its volunteers to highlight their contribution and reward long service.

Celebrating 23 years of volunteering – Sue Thain

The Charity was delighted that long-standing volunteer Sue Thain received the Lifetime Achievement Award at the South Norfolk Community Awards, recognising 23 years of dedicated volunteering with Age UK Norfolk.

Throughout her time with Age UK Norfolk, Sue has championed the rights of older people and provided consistent support across her community. Her compassion and commitment made a lasting difference to many lives, helping to strengthen Norfolk as a place where people can age well. Heartfelt congratulations and thanks were extended to Sue for her outstanding contribution.

Celebrating Roger Parsons

The Charity was delighted that long-standing volunteer Roger Parsons was shortlisted for Volunteer of the Year at the Broadland Community at Heart Awards. Roger has volunteered with Age UK Norfolk for over 10 years, supporting older people with benefit checks and helping them access the financial support they are entitled to, while also offering a friendly and reassuring listening ear.

Age UK Norfolk is extremely proud of Roger's dedication and the positive difference he continues to make in the lives of older people across Norfolk. His commitment is greatly valued, and sincere congratulations were extended on this well-deserved recognition.

Key achievements and performance (continued)

Festive Fundraiser – Age UK Norfolk Volunteer (& Trustee) Challenge

It is important to acknowledge that Board Trustees are also volunteers who give their time freely to govern the Charity, and to attract funds. Volunteer and Trustee Mark Barry completed his annual festive fundraising walk, extending his challenge from Cromer to Sheringham despite winter conditions.

The event raised over £1,000 in support of services providing advice, befriending, and practical help to older people across Norfolk.
Speaking at the time, Mark said he was proud to support the Charity and hoped the challenge would encourage others to get involved and support older people in the community.

Financial review

Income and expenditure

In 2025-26, Age UK Norfolk received income of £1,089,342 from a range of sources. The majority of income generated is specifically aligned to the delivery of individual services.

Fundraising income is included within 'Other income'.

Further detail on income received in the year can be found in the Financial Review section and in the notes to the financial statements (notes 5-8).

The Board of Trustees approved a budgeted operating deficit of £236,748 for the year ending 31 March 2026.

In 2025-26 the organisation is reporting a deficit of £58,490 [2025: £180,526 deficit], which is £178,258 better than the approved budgeted operating deficit.

The better than expected outturn for 2025-26 is driven by the following:
- A significant level of income accrued from legacies during the year;
- Substantial progress towards meeting the challenging stretch fundraising target; and
- Underspend on pay costs.

In the year to 31 March 2026, Norfolk's total incoming resources amounted to £1,089,342 which is an increase of £80,291 on the previous year's income [2025: £1,009,051]. Income from charitable activities increased by £44,477 to £756,705 [2025: £712,228], which was due to rate increases on existing contracts.

Donations and legacies income increased by £37,703 on the previous year to £312,930 [2025: £275,227]. The income in 2025-26 is due to 5 substantial legacies in excess of £20,000.

Due to the economic situation bank balances were kept in low interest-bearing accounts to ensure access to working capital. As a result, Age UK Norfolk received £12,207 investment income in the year, which was a decrease of £3,395 from the previous year [2025: £15,602].

Financial review (continued)

Total expended amounted to £1,147,832 which was an overall decrease in costs of £41,745 compared with the previous year [2025: £1,189,577] largely as a result of a similar, albeit more complex in terms of service users' needs, level of activity with minor cost savings. These costs are comprised solely of charitable activities.

Further information on the staffing and other costs incurred in the year are set out in notes 9-11 of the financial statements.

Funds held as custodian trustee on behalf of others

Neither the Charity, nor its Trustees, were acting as custodians.

Reserves policy

The Board of Trustees routinely reviews the organisation's Reserves Policy and considers both the main risks to the organisation and the amount, and type, of reserves needed to support the variety of services it delivers, as well as their various working capital requirements.

The Reserves Policy quantifies the types and monetary values of funds required by the organisation. The aim of the policy is to ensure that sufficient and appropriate designated and general reserves are available to meet the organisation's needs in terms of working capital, future development, committed expenditure and statutory obligations. The policy also ensures that any unspent restricted funding remaining at the year-end is ring-fenced in a separate restricted fund (as this may have to be returned to funders if not used for the explicit purposes outlined in the funding agreement).

Restricted funds

Restricted funds include unspent grant and contract income that can only be used on specific activities (in line with the requirements set out in funding agreements) and therefore has been ring-fenced separately in the accounts. Several funds have been carried forward for more than one year. These will be utilised in future periods and directed to their originally intended purpose. £2,962 of reserves are held as restricted funds as of 31 March 2026 [2025: £46,389] as shown in notes 19 and 20 of the financial statements.

Unrestricted designated funds

No unrestricted designated funds were held for specific strategic or operational purposes during 2025-2026.

Unrestricted general funds

The organisation's Reserves Policy is that an amount of unrestricted reserves should also be held to cover the general working capital needs of the organisation and to cover ongoing regular expenditure. As cash-flow requirements vary, depending on the number of current projects and payment processing timetables, a target range of unrestricted general funds is considered appropriate to ensure sufficient finances for the future. The Charity continues to hold sufficient operating cash at bank and in hand as unrestricted funds.

The Trustees continue to be committed to a free reserves policy that the Charity holds unrestricted funds (excluding those funds represented by fixed assets) sufficient to cover 3 months of current operating expenses, long-term liabilities, and the cost of potential redundancy payments in the event that the Charity was to be wound up.

Financial review (continued)

The balance of the organisation's reserves (after allocations to restricted and unrestricted designated funds, tangible fixed assets and long term liabilities) are held as unrestricted general funds. As of 31 March 2026, this amounts to £775,615 [2025: £810,313] and is shown in note 20 of the financial statements. This equates to 7-8 months of operational expenditure, which is at the higher end of the reserves policy. The Charity is constantly looking at opportunities to invest surplus reserves in areas that will expand the Charity's activities to further improve the lives of people in later life across Norfolk.

Total reserve levels

By reviewing the organisation's Reserves Policy, the Board of Trustees has examined the risks to, and the level of reserves required by the Charity to continue to deliver services to benefit people in later life across Norfolk.

In the Trustees' view the level of reserves, held on 31 March 2026, provide the Charity with adequate financial stability and the means for it to meet its charitable objectives for the near future.

Going concern

At the year end the Trustees consider that the Charity has adequate reserves to continue to develop and provide services during this period of uncertainty, now and also for the near future. The financial statements have therefore been prepared on the basis that the Charity is a going concern, as described in the statement of accounting policies.

Plans for future periods

The impact of the cost-of-living crisis and economic context endured during 2025-2026. Services continued to be under significant pressure in terms of the volume and complexity of enquiries and responding to the needs of people in later life.

Service provision was monitored very closely to ensure that the Charity was able to deliver services in the most effective and efficient way. There were again occasions, as in 2024-2025, when some services were paused to enable catch up, waiting lists and response times grew. This tends to be seasonal or when key local or national policy decisions impact upon the needs of people in later life e.g. the announcement about the cessation of the Household Support Fund which finally closed in March 2026, to be replaced by the Crisis Resilience Fund, the new scheme designed to help low-income households facing unexpected financial shocks or crises.

During the coming year, the Charity will be reviewing years one and two of delivery of its strategic plan and begin the process to refresh it for the next medium term planning period 2027-2030. There will be an increasing focus on service development and income diversification to reduce the economic uncertainty and impact on future income streams. The Board acknowledges the significant and generous contribution that legacies continue to be to the Charity, all of which were made by individuals to whom the Charity's staff and volunteers have provided support, not by wealthy benefactors.

The Board, whilst committed to providing services free of charge to people in later life and the most vulnerable in the community at no cost, will be reviewing whether this is sustainable in the medium term.

Structure, governance and management

Constitution

Age UK Norfolk is incorporated as a private company, limited by guarantee, and registered as a Charity with the Charity Commission. The organisation was established in May 1947 and in 1999 became a charitable company. The Memorandum of Association establishes the objects and powers of the charitable company, and the organisation 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.

Board of Trustees

Trustees (who also act as Directors for the purposes of the Companies Act) are appointed based on their commitment, expertise, and experience in leading a Charity aiming to support the needs of people in later life.
The Trustees who served during the year are shown on page 1. The Honorary Officers – Chair, Vice Chair and Honorary Treasurer – are elected by the Trustee body from the current cohort of Trustees.

In accordance with the Articles, an Annual Review Meeting (ARM) was held in September 2025 to review Trustees' terms of office, along with the terms of Honorary Officers. The ARM is the meeting of Trustees at which the Annual Accounts of the Charity are also adopted.

Under the requirements of the revised Articles of Association dated 19th May 2025 Trustees are appointed for a period of three years, the Term, and shall retire from office at the end of their Term. If a Trustee has been appointed as an Honorary Officer, and they have not completed their term of office as an Honorary Officer at the time at which they are due to retire, their Term as a Trustee is automatically extended so that they may complete their term as an Honorary Officer. Retiring Trustees may be reappointed for a further Term, provided that where a Trustee has served for three consecutive Terms (Maximum Term) , they must take a break from office and may not be reappointed until the anniversary of the commencement of their break, except as set out below.

The Trustees, by a resolution of three quarters of the Trustees in office, agreed to extend the Maximum Term requirement by one year for Stephen Drake, the Chair, to provide Board leadership continuity, and enable succession planning and Trustee development for both the roles of Chair and Vice Chair in 2026-2027. Stephen Drake will retire at the Annual Review Meeting in September 2026.

David Stonehouse, Honorary Treasurer, retired on 12th September 2025 and Mark Barry was appointed to the role from that date.

Board Sub Committees

The Board may delegate authority to two Sub Committees to undertake more detailed scrutiny and assurance on behalf of the Board. Each Sub Committee was scheduled to meet 3 times per annum, prior to Board meetings, as part of the governance business cycle.

There is a further Sub Committee which meets on an ad hoc basis to review matters in relation to the appointment, performance, and reward of the Chief Executive Officer.

Structure, governance and management (continued)

The Finance Sub-Committee has specific terms of reference and functions delegated by the Board. It has a Chair, the Honorary Treasurer, appointed by the Board. The Sub-Committee is responsible for planning, monitoring, and reviewing the Charity's strategic financial plans and advising the Board of Trustees on progress in achieving financial goals. In addition, the Finance Sub-Committee is responsible for advising the Board of Trustees on financial management and control, reserves, investments, and monitoring of financial risks. The Chief Executive Officer and other members of the management team attended as required.

The Finance Sub Committee reviews the **Checklist for reviewing your charity's internal financial controls** to check the Charity's internal finance controls, against the legal requirements and good practice recommendations in the Charity Commission's **Internal financial controls for charities (CC8)**. A refreshed Financial Policy & Procedures document was published in January 2026.

The Governance Sub-Committee has specific terms of reference and functions delegated by the Board. It has a Chair appointed by the Board, currently also the Board's Vice Chair. The Sub-Committee is responsible for advising the Board of Trustees on governance of the Charity including policies and procedures, risk management, human resources, health and safety, quality standards, and legal compliance. The Chief Executive and other members of the management team attend as required.

The Governance Sub Committee remained suspended and did not meet during this reporting period. The Board meeting held on 5th June 2026 had Governance as the key theme of its part 2 agenda learning session.

Appointment and induction of Trustees

New Trustees are recruited via external recruitment campaigns, which include advertising on the organisation's website, using social media and using third party recruitment sites. An interview process is carried out by the Board.

A Trustee skills audit was undertaken in quarter 2 of 2025-2026 to identify the gaps in the Board in order to inform the recruitment campaign for new Trustees. One new Trustee, Jamie Sutterby, was recruited during this reporting period, and appointed 12th September 2025.

The organisation has a Volunteers' Policy and inducts all new volunteers into the organisation. In addition, new Trustees are given suitable training and a more detailed induction to the organisation and its services to enable them to fulfil their voluntary role. New Trustees are directed to the Charity Commission's excellent resources to support their learning.

Trustees do not receive any remuneration for their role but are entitled to claim reimbursement for out-of-pocket expenses incurred during their tenure.

Management Structure

The Board is responsible for the strategic direction of the Charity. The day-to-day management of Age UK Norfolk is delegated to the Chief Executive Officer who reports to the Board of Trustees through the governance structure and the Board meetings. The Chief Executive Officer reports to the Chair and leads a Senior Management Team (SMT), who are responsible for the day-to-day management of the Charity.

Structure, governance and management (continued)

The key SMT posts were:

- Chief Executive Officer;
- Head of Information & Advice Services who also led the management of the key information and advice contract (known as Lot 1), and the relationship with key partners in NCAN (Norfolk Community Advice Network);
- Head of Community & Wellbeing Services who led services delivered in community and home settings;
- Head of Corporate Services who managed the governance, finance, HR, ICT and contracting functions, and any services provided by external companies e.g. External Services for certain finance functions; and,
- Head of Fundraising & Communications who managed the fundraising, income generation and internal / external communications functions.

The headcount in the organisation reduced from 37 in 2024-2025 to 33. Vacancies were held pending confirmation of contract and grant income. This placed the substantial and more complex workload on a reduced cohort of committed and able staff.

Pay Policy

The Charity has a policy of reviewing pay once per year. Pay scales are in place that take into consideration the skills and experience required of the roles, the structure of the organisation and the organisation's financial position. Pay scales are reviewed periodically as part of strategic, financial and resource planning.

The pay award would normally be considered prior to the beginning of the financial year alongside the budget plan for the year. However, it was felt imprudent to do so in 2025-2026 given the deficit budget that had been set, the scale of the fundraising challenge, and the cost pressures caused by the increase of 1.2% in employer's NICs and changes to the Class I NICs secondary threshold rate bringing more staff into the earnings levels for which employer's NICs must be made.

The only exception to this was for those staff who are paid the 'real' Living Wage. The Charity is a 'real' Living Wage organisation, accredited by the Living Wage Foundation.

The 'real' *Living Wage* increase for 2025-2026, announced on 23rd October 2024 for implementation by no later than 1st May 2025, was a rise from £12.00 per hour to £12.60, +5%. Whilst this is to be applauded, it creates an upwards pay pressure on staff in bandings above the lowest rate of pay. The Board nevertheless agreed that the Charity should endeavour to maintain its commitment to the 'real' Living Wage given that a number of funding bodies are advocates for the 'real' Living Wage movement and will only work with organisations that are committed to this cause. For example, the Mercer's Company, an ancient livery company focused on being a philanthropic force for good, and from whom the Charity has received a generous grant, only works with organisations that are committed to paying the 'real' Living Wage.

The Board agreed that the decision not to make a general award should be reviewed mid-year and considered its reward strategy for staff at its meeting on 15th August 2025. A pay award of 3.5% for all other staff was approved with a full year effect of c. £16,200.

Age UK Norfolk remains committed to the Centre for Ageing Better age-friendly Employer Pledge and continues to employ people in later life. Over 50% of staff are aged 56+ and more than 80% work part time.

Structure, governance and management (continued)

Risk Management

The Board leads the risk management assurance process. During the year, Trustees monitor and review the risks to which the Charity is exposed. The Board, and Finance Sub-Committee, are assigned risks from the risk register to monitor throughout the year.

The organisation has a range of policies and procedures, covering all aspects of the management of the organisation, to minimise risk. The Charity's operating systems, policies, financial position, and forecasts are reviewed on a regular basis. The level and scope of the Charity's insurance cover is reviewed each year before renewal.

The Charity's risk register follows the framework and format set out by the Charity Commission. The register is extensive therefore highlights / changes in key risks only are reported to the Board and its Sub Committee /s to ensure focus on those that matter. The top 3 risks (at December 2025) are summarised below:

Commentary
OPERATIONAL Competition from similar organisations – remained a [redacted] risk given economic climate and competition for resources.
FINANCIAL Dependency on income sources - remained a [redacted] risk given 2025-2026 deficit budget and dependency on legacy income.
ENVIRONMENTAL / EXTERNAL Government policy - remained a [redacted] risk given financial distress and organisational uncertainty in the statutory sector – NHS and Local Government Reorganisation and the impact of new employment legislation.

Related Parties and collaboration with other organisations

Apart from those transactions mentioned in the related parties note within the accounts, no related party transactions were reported in the current year.

The Charity continued to be a member of the advice network in Norfolk, the Norfolk Community Advice Network (NCAN), and the CEO is a Steering Group member. This group is made up of various Charities across the region who work together to ensure advice is available to the right people at the right time. The Network members use a common referral system, collaborate on funding bids when appropriate, and promote the wellbeing of people across Norfolk through joint campaigning such as the Norfolk Anti-Poverty Alliance campaign.

Age UK Norfolk is the lead provider for the information & advice contract in Norfolk and sub-contracted with six Norfolk Charities who all play a unique role for certain population segments who need information and advice delivered by accredited organisations. The subcontracted partners are Age UK Norwich, Equal Lives, MAP, Norfolk Community Law Service, Norfolk Citizens Advice, and DIAL. This contract, awarded by Norfolk County Council, included the Your Norfolk Advice Network (YNAN), an advice triage service for those who needed advice but were not sure what advice they need, or who from – a 'no wrong door' approach. YNAN was no longer commissioned in 2025-2026.

Structure, governance and management (continued)

The Charity also worked in partnership with *Equal Lives* to deliver Advocacy services across Norfolk under the Norfolk Advocacy Partnership (*NAP*). *NAP* aims to remove barriers to access services for people of protected characteristics, from disability to age and race.

Other fundraising

The Charity is registered with the Fundraising Regulator and is committed to following the *Code of Fundraising Practice* and the *Fundraising Promise*. Age UK Norfolk publishes clear information about its complaints' procedure on its website, which members of the public can access. During the reporting period, no fundraising complaints were received.

To ensure that Age UK Norfolk does not carry out any fundraising which involves unreasonable intrusion on a person's privacy, is unreasonably persistent or places undue pressure on a person to give money or other property the Charity ensures all staff and volunteers involved in fundraising are trained and undergo full induction to carry out the Charity's fundraising activities in line with the *Fundraising Promise.*

The Charity's fundraising strategy is to maximise funds from grants, trusts and legacies, and continue to deliver contractual commitments to commissioners. Age UK Norfolk is also committed to developing partnerships with other purposeful organisations who share the Charity's values to jointly bid for resources where it makes sense to do so and could deliver better outcomes for beneficiaries.

Fundraising activities in 2025-2026 were primarily focused on trust and grant applications. In addition to successful grant applications, the Charity was fortunate to receive individual donations and legacies of almost £300,000 generously given by people who had used its services, or supporters of the Charity.

Corporate Giving

Delivering Joy with Dunelm

As part of Dunelm's Delivering Joy campaign, customers selected gift tags from in-store Christmas trees, purchased gifts, and returned them for distribution to older people supported by Age UK Norfolk.

The Age UK Norfolk team collected several trolleys of donated gifts, reflecting the generosity of Dunelm customers and helping to bring comfort, warmth, and joy to older people across Norfolk.

The total number of households who received gifts was 98.

The Charity was grateful to all staff and volunteers who supported the collection and delivery of gifts throughout the campaign.

Currys

The Information & Advice team delivered free electric blankets and throws as part of its Temperature Check Your Winter Campaign.

The Charity was pleased to be supported by Currys who generously gifted these items.

Structure, governance and management (continued)

Community Fundraising

The Charity was delighted to receive support from a number of community of fundraisers. The Charity is incredibly grateful to all individuals and groups for their generosity and commitment, which makes a real difference to the lives of older people in Norfolk.

Adopt an Elf Campaign

The Adopt an Elf campaign brought together local businesses to support older people across Norfolk during the festive season. Participants included The Kings Head Pub in Coltishall, Shorthose Russell, and Auction House East Anglia, raising £200 for Age UK Norfolk.

The initiative helped generate festive support and awareness, with businesses contributing to services supporting older people in need.

Community Supporters and Other Fundraising Highlights

The Charity was also supported by a range of local community groups, organisations, and individuals, including West Norwich Lions, Taverham and District Lions, The Richard Gurney Lodge No.8387, and Blickling Half Marathon runners Grace and Rosie Pank. Collectively, these supporters raised over £2,200 in support of Age UK Norfolk, helping to fund vital services for older people across the county.

With Thanks to Funders

Age UK Norfolk would like to extend sincere thanks to all of its funders whose support made the Charity's work possible throughout the year. This included grants from the Sky Community Cares Fund, Norfolk Community Foundation (including the North Pickenham Windfarm Community Fund, Household Support Fund, Preventing Hardship Fund, and Norfolk Offshore Wind Farm Community Fund), Age UK, The National Lottery Community Fund (Awards for All), the Alan Boswell Charitable Trust, The Clan Trust ,The Earl of Northampton's Charity, The Antelope Trust, The Lord Cozens Hardy Trust, The Meadows Trust and His Majesty The King (Privy Purse Charitable Trust).

Their continued commitment has enabled the Charity to deliver vital support to older people across Norfolk, helping to reduce hardship, improve wellbeing, and strengthen community connections.

Trustees' responsibilities statement

The trustees (who are also directors for the purposes of company law) are responsible for preparing the trustees' annual 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 state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

Trustees' responsibilities statement (continued)

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards 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 charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charity auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and

- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 11 Septe 2026 and signed on behalf of the board of trustees by:

Stephen Drake
Chair

Age Concern Norfolk Operating as Age UK Norfolk

Company Limited by Guarantee

Independent auditor's report to the members of Age Concern Norfolk Operating as Age UK Norfolk

Year ended 31 March 2026

Opinion

We have audited the financial statements of Age Concern Norfolk Operating as Age UK Norfolk (the 'charity') for the year ended 31 March 2026 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 March 2026 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are 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 relating 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 charity's ability to continue as a going concern for a period of at least twelve 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' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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. 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 which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the directors report included within 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within 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 accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

- the 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 take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement (set out on pages 25 to 26) the trustees (who are also the directors of the charity 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 trustees 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 charity'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 charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

- Enquiry of management and those charged with governance;

- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;

- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;

- Performing audit work over the risk of management override of controls, testing of journal entries and other adjustments for appropriateness, evaluation the rational of significant transactions outside the normal course of activities and reviewing accounting estimates for bias.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and Employment law.

As a result of performing the above, we did not identify any key audit matters related to the potential risk of fraud or non-compliance with laws and regulations.

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.

A further description of our responsibilities is available on the FRC's website at 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 charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Age Concern Norfolk Operating as Age UK Norfolk

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2026

	Note	2026 Unrestricted funds £	2026 Restricted funds £	2026 Total funds £	2025 Total funds £
Income and endowments					
Donations and legacies	5	312,657	273	312,930	275,227
Charitable activities	6	508,872	247,833	756,705	712,228
Other trading activities	7	7,500	–	7,500	5,994
Investment income	8	12,207	–	12,207	15,602
Total income		841,236	248,106	1,089,342	1,009,051
Expenditure					
Charitable activities	9	856,299	291,533	1,147,832	1,189,577
Total expenditure		856,299	291,533	1,147,832	1,189,577
Net expenditure and net movement in funds		(15,063)	(43,427)	(58,490)	(180,526)
Reconciliation of funds					
Total funds brought forward		790,563	46,389	836,952	1,017,478
Total funds carried forward		775,500	2,962	778,462	836,952

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Age Concern Norfolk Operating as Age UK Norfolk

Company Limited by Guarantee

Balance sheet

31 March 2026

	Note	2026 £	£	2025 £	£
Fixed assets					
Tangible fixed assets	13		15,001		19,268
Current assets					
Debtors	14	273,418		218,546	
Cash at bank and in hand		633,493		775,146	
		906,911		993,692	
Creditors: amounts falling due within one year	15	(128,334)		(136,990)	
Net current assets			778,577		856,702
Total assets less current liabilities			793,578		875,970
Creditors: amounts falling due after more than one year	16		(15,116)		(39,018)
Net assets			778,462		836,952
Funds of the charity					
Restricted funds			2,962		46,389
Unrestricted funds			775,500		790,563
Total charity funds	19		778,462		836,952

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

These financial statements were approved by the board of trustees and authorised for issue on 11 September 2026, and are signed on behalf of the board by:

Stephen Drake
Chair

Company registration number: 03783205

The notes on pages 34 to 45 form part of these financial statements.

Age Concern Norfolk Operating as Age UK Norfolk

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2026

	2026 £	2025 £
Cash flows from operating activities		
Net expenditure	(58,490)	(180,526)
Adjustments for:		
Depreciation of tangible fixed assets	6,358	7,517
Other interest receivable and similar income	(12,207)	(15,602)
Interest payable and similar charges	5,311	4,495
Loss on disposal of tangible fixed assets	–	9,536
Changes in:		
Trade and other debtors	(54,872)	393,937
Trade and other creditors	(7,868)	36,143
Cash generated from operations	(121,768)	255,500
Interest paid	(5,311)	(4,495)
Interest received	12,207	15,602
Net cash (used in)/from operating activities	(114,872)	266,607
Cash flows from investing activities		
Purchase of tangible assets	(2,091)	(22,261)
Net cash used in investing activities	(2,091)	(22,261)
Cash flows from financing activities		
Repayments of borrowings	(24,690)	(25,505)
Net cash used in financing activities	(24,690)	(25,505)
Net (decrease)/increase in cash and cash equivalents	(141,653)	218,841
Cash and cash equivalents at beginning of year	775,146	556,305
Cash and cash equivalents at end of year	633,493	775,146

The notes on pages 34 to 45 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Henderson Business Centre, 51 Ivy Road, Norwich, Norfolk, NR5 8BF.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The accounts have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient for the charity to be able to continue as a going concern.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

3. **Accounting policies** *(continued)*

Income *(continued)*

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

- income from performance related grants is recognised with the performance of the charitable service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

- interest on funds held on deposit or invested is included upon notification of the interest paid or payable by the bank.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Computer equipment	-	33% reducing balance

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The charity is a company limited by guarantee and does not have share capital. Every member of the charity undertakes to contribute such amounts (not exceeding £1) as may be required in the event of a winding up.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2026 £**
Donations			
Donations and gifts	47,976	273	48,249
Legacies			
Legacies	264,681	–	264,681
	312,657	273	312,930

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations and gifts	32,431	–	32,431
Legacies			
Legacies	242,796	–	242,796
	275,227	–	275,227

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2026 £**
Service contracts	452,442	51,710	504,152
Grants	56,430	196,123	252,553
	508,872	247,833	756,705

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Service contracts	410,343	92,442	502,785
Grants	161,733	47,710	209,443
	572,076	140,152	712,228

Charitable income for the year included £517,922 (2025: £557,886) from government sources.

7. Other trading activities

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Fundraising	7,500	7,500	5,994	5,994

8. Investment income

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Interest receivable	12,207	12,207	15,602	15,602

9. Expenditure on charitable activities

	Activities undertaken directly	Grant funding of activities	Support costs	**Total funds 2026**	Total fund 2025
	£	£	£	£	£
Informing and Advising	670,686	12,132	46,791	729,609	556,955
Supporting and Enabling	224,813	–	31,015	255,828	292,114
Consulting and Involving	–	500	1,515	2,015	10,000
Maintaining and Developing	86,870	649	72,861	160,380	330,508
	982,369	13,281	152,182	1,147,832	1,189,577

Of the above costs, £856,299 were unrestricted (2025: £957,606) and £291,533 restricted (2025: £231,971).

Analysis of Support costs

	2026	2025
	£	£
Rent, rates, light and heat	26,869	26,863
Insurance	18,968	16,568
Legal and professional	19,061	22,413
Telephone costs	1,868	4,990
Computer costs	50,356	44,114
Depreciation	6,358	7,517
Loss on disposal of fixed assets	–	9,536
Interest payable	6,552	5,209
Other office costs	22,150	26,956
	152,182	164,166

Auditor remuneration

Auditor remuneration (Governance Costs)	14,344	15,331
Other services	75	4,150
	14,419	19,481

10. Net expenditure

Net expenditure is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation of tangible fixed assets	6,358	7,517
Loss on disposal of fixed assets	–	9,536
Operating lease costs for land and buildings	25,831	25,831
Operating lease costs for other leases	5,018	6,434
Pension costs	9,266	9,245

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2026	2025
	£	£
Wages and salaries	584,168	619,626
Social security costs	51,610	38,350
Employer contributions to pension plans	9,266	9,245
	645,044	667,221

The average head count of employees during the year was 33 (2025: 36).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing, and controlling the activities of the Charity. The roles included in key management personnel are the Chief Executive Officer, Head of Supporting & Enabling, Head of Information & Advice, Head of Fundraising & Communications, Head of Wellbeing & Companionship and Head of Corporate Services. The total compensation paid to key management personnel for services provided to the Charity was £187,272 (2025: £199,738).

No employee received employee benefits of more than £60,000 during the year (2025: Nil).

12. Trustee remuneration and expenses

No remuneration or other benefits were received from the Charity or a related entity by the trustees during the year (2025: £Nil).

During the year, no trustee (2025: nil) received reimbursement of expenses (2025: £nil).

13. Tangible fixed assets

	Computer equipment
	£
Cost	
At 1 April 2025	38,995
Additions	2,091
At 31 March 2026	41,086
Depreciation	
At 1 April 2025	19,727
Charge for the year	6,358
At 31 March 2026	26,085
Carrying amount	
At 31 March 2026	15,001
At 31 March 2025	19,268

14. Debtors

	2026	2025
	£	£
Trade debtors	30	56,161
Prepayments and accrued income	265,752	154,791
Other debtors	7,636	7,594
	273,418	218,546

The charity has been notified of additional legacies which have not been accrued for within the accounts as there is ongoing uncertainty over the value to be received.

15. Creditors: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	6,248	60,700
Accruals and deferred income	94,450	51,349
Social security and other taxes	205	205
Amount due to Norfolk County Council	23,902	24,689
Other creditors	3,529	47
	128,334	136,990

16. Creditors: amounts falling due after more than one year

	2026	2025
	£	£
Amount due to Norfolk County Council repayable in instalments:		
1-2 years	15,116	23,901
2-5 years	–	15,117
	15,116	39,018

Age UK Norfolk had a Local Authority Pension Scheme which was a funded defined benefit pension scheme, with the assets held in separate trustee-administered funds. On 18 December 2017, the trustees of Age UK Norfolk took the decision to close the scheme and it was closed with effect from 31 December 2017.

Age UK Norfolk entered into a settlement agreement with Norfolk County Council (being the administering authority of the pension scheme) on 30 March 2019.

In summary, the total amount due of £1,045,000 will be settled as follows:

- Transfer of the freehold property of the charity, valued at £715,000, on 31 March 2019. This includes 300 St Faiths Road and The Elms Business Space
- One-off payment of £100,000 due on 31 March 2019
- Eight annual payments of £30,000 starting on 1 April 2019
- One final payment of £19,600 on 1 April 2027

The long term loan has been discounted to the net present value and therefore is less than the actual payments due at that time.

17. Deferred income

	2026	2025
	£	£
At 1 April 2025	38,000	25,000
Amount released to income	(38,000)	(25,000)
Amount deferred in year	67,385	38,000
At 31 March 2026	67,385	38,000

Deferred income includes grant income which does not relate to the period of these accounts.

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £9,266 (2025: £9,245).

18. Pensions and other post retirement benefits *(continued)*

At the end of the year there was £3,529 (2025: £Nil) outstanding or prepaid contributions owed.

Local authority scheme

Age UK Norfolk had a Local Authority Scheme which was a funded defined benefit pension scheme, with the assets held in separate trustee-administered funds. On 18 December 2017, the trustees of Age UK Norfolk took the decision to close the scheme and it was closed with effect from 31 December 2017.

Age UK Norfolk entered into a settlement agreement with Norfolk County Council (being administering authority of the pension scheme) on 30 March 2019. See the creditor note for further details.

19. Analysis of charitable funds

2026
General funds

	Balance at 1 April 2025	Income	Expenditure	Transfer	**Balance at 31 March 2026**
	£	£	£	£	£
Unrestricted funds	840,563	841,236	(856,299)	(30,000)	795,500
Amount due to NCC	(50,000)	–	–	30,000	(20,000)
	790,563	841,236	(856,299)	–	775,500

Restricted funds

	Balance at 1 April 2025	Income	Expenditure	Transfer	**Balance at 31 March 2026**
	£	£	£	£	£
Winter project	6,143	273	(3,454)	–	2,962
Grants and contracts	40,246	247,833	(288,079)	–	–
	46,389	248,106	(291,533)	–	2,962
Total funds 2026	836,952	1,089,342	(1,147,832)	–	778,462

2025
General funds

	Balance at 1 April 2024	Income	Expenditure	Transfer	**Balance at 31 March 2025**
	£	£	£	£	£
Unrestricted funds	963,997	864,172	(957,606)	(30,000)	840,563
Amount due to NCC	(80,000)	–	–	30,000	(50,000)
	883,997	864,172	(957,606)	–	790,563

Restricted funds

	Balance at 1 April 2024	Income	Expenditure	Transfer	**Balance at 31 March 2025**
	£	£	£	£	£
Care navigator west	80,565	–	(80,565)	–	–
St Edmund lodge	–	4,727	(4,727)	–	–
Digital inclusion	–	655	(655)	–	–
Winter project	11,990	–	(5,847)	–	6,143
Grants and contracts	40,926	139,497	(140,177)	–	40,246
	133,481	144,879	(231,971)	–	46,389
Total funds 2025	1,017,478	1,009,051	(1,189,577)	–	836,952

Restricted funds

Care navigator west
This is the balance of a historical fund to provide a care navigation service for people aged over 75 (and/or their carers) who had been identified as having or at significant risk of developing, high health and/or social care needs. The service ended in June 2023. Agreement was reached with Norfolk County Council that the residual sum could be deployed to the benefit of the charity's service users in West Norfolk.

St Edmund Lodge
These represent funds raised by St Edmund Lodge held for the Befriending Service.

Digital inclusion
This is the balance of a historical fund originally provided by Barclays via Age UK national. This fund was deployed to support the delivery of this service.

Winter project
Age UK Norfolk delivers part of Norfolk Community Foundation's Surviving Winter project. This funding is to be used to make direct grants to older people in need of improvements to the home to achieve a sustainable improvement in Winter wellness.

Grants and contracts
Age UK Norfolk delivers accredited Information and Advice to people in later life across Norfolk which is in part funded by local and national organisations through grants and contracts. Funding for the year included that from Age UK, Mercers, POhWER, Omaze, Norfolk Community Foundation, E-On, The National Lottery Community Fund and Alan Boswell Group Charitable Trust.

Transfers between funds
Transfers between funds have been made from the unrestricted funds in order to reflect the payment made in the year towards the pension liability.

20. Analysis of net assets between funds

Year ended 31 March 2026

	Restricted funds £	Unrestricted funds £	**Total £**
Tangible fixed assets	–	15,001	15,001
Current assets	2,962	903,949	906,911
Current liabilities	–	(128,334)	(128,334)
Non-current liabilities	–	(15,116)	(15,116)
	2,962	775,500	778,462

Year ended 31 March 2025

	Restricted funds £	Unrestricted funds £	**Total £**
Tangible fixed assets	–	19,268	19,268
Current assets	46,389	947,303	993,692
Current liabilities	–	(136,990)	(136,990)
Non-current liabilities	–	(39,018)	(39,018)
	46,389	790,563	836,952

21. Analysis of changes in net debt

	At 1 Apr 2025 £	Cash flows £	**At 31 Mar 2026 £**
Cash at bank and in hand	775,146	(141,653)	633,493

22. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2026 £	2025 £
Not later than 1 year	34,322	24,133
Later than 1 year and not later than 5 years	51,759	5,251
	86,081	29,384

23. Related parties

No related party transactions identified during the year ended 31 March 2026 (2025: £Nil).