Nottingham & Nottinghamshire Age UK

ANNUAL REPORT

FOR YEAR ENDED 31ST MARCH 2026









Company no.3455485

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CHAIR'S FOREWORD

Reviewing the past 12 months is always an interesting experience and this year proved no different. One of our key visions for older people has always been that they will be able to live as independently as possible for as long as possible. For some of our services, this year provided an opportunity to attain full independence and we were pleased to see that our Men in Sheds projects in Worksop and Blidworth transitioned into full self-governance by the year end; we look forward to seeing them flourish. Our Best Foot Forward walking groups also stepped into independence and it was wonderful to see some of those members at our social events.

The restructure carried out in the previous reporting period enabled us to focus on meeting a wide range of needs and created capacity to develop and implement plans to offer home-based chargeable services. Our first service (support for people with dementia) will welcome clients later in 2026 and plans for a wider Home Support service are well developed. This is an exciting goal for us and will greatly improve the lives of local people.

One of our largest contracts was decommissioned early by Nottinghamshire County Council (in March 2026) as a cost saving measure and that hugely disappointing decision had a profound impact which will continue to be felt in the next financial year. This decision was not a reflection on the quality of our work or our staff team and we look forward to working again with commissioners in the future. Amidst the many challenges this year, it was heartening to see that our staff were always most concerned with the impact of changes on our service users and the wider community. Our Values held firm in the face of difficulties, and I am so proud of every staff member for their commitment to our mission.

Financial challenges remained with changes mandated by government impacting on our finances and the cost of living crisis showed little signs of abating which made life very difficult for many local older and/or vulnerable people, resulting in a deficit for this period and a projected deficit for the next one.

Despite those significant challenges, this report highlights the hard work and committed effort from everyone involved with the charity over the past 12 months. This continued dedication and teamwork enabled older and/or vulnerable people within our communities to access vital services at a time when they were needed most and this certainly made a positive difference. We celebrate that work in this and our Impact Report.

CHAIR'S FOREWORD (cont)

Without financial support, we simply could not have provided our full range of services to help local people. New income generating partnerships with local companies and organisations helped people plan their retirement, understand more about help available as carers and how to prevent loneliness and social isolation in their own lives. We look forward to greater connections between us and our local business partners over the coming years. We continued to benefit from financial support from Dunelm and JLL Partners. Capital One were kind enough to support us again with in-kind donations for our staff meetings and annual conference which greatly reduced the costs associated with those events. We are pleased to thank Em Stroud and Nottingham Arts Theatre for their support for a special performance by Em of her brilliant stand-up show in support of our charity in October last year.

Our first full Social Calendar delivered enjoyable social events throughout the year to provide opportunities for people to forge new social bonds and enjoy a range of activities from afternoon teas, a fashion show, an antiques valuation event, and a quiz. We thank those who supported those events (Poppy Willow, David Fox and James Bamford and his team) and all the volunteers who gave their time and catering skills to support us. Our thanks also go to Morrisons and Katie O'Briens for their support with Christmas activities that were enjoyed by all who attended.

We remained grateful to the Charitable Trusts who provided much needed funding and support for longstanding and new services. Additionally, I extend thanks to individuals who made personal donations and to community fundraisers who gave their time and skills to our charity, and especially to those who left legacies. Without these incredibly generous donations I fear many of our most important services would have been at risk making our community a worse place to live. We are pleased to recognise many of those donations within this Annual Report.

We invested time and resources in our wider management team through a targeted management training programme which will unify our approach to people and process management and protect succession planning well into the future.





CHAIR'S FOREWORD (cont)

Our Board of Trustees continued to build strong and effective relationships enabling us to make the most of the vast skills, knowledge and expertise offered by our members. We welcomed new members who became confirmed Trustees within the reporting period. I look forward to developing those relationships further. Everyone within the charity remains extremely grateful for and proud of longstanding and new volunteers and my thanks go to them and all our staff who, once again, pulled out all the stops and faced new and existing challenges with enthusiasm and energy. Every one of us should be proud to have played our part in supporting older and/or vulnerable people across the city and county.

As ever, I wish to express my gratitude to our Joint Chief Executives, Michelle Elliott and Martyn Illingworth, who, with the help of their teams, guided us through another 12 months without hesitation.

The coming 12 months will be a challenging period of growth within our income generating services and volatility in our contracted services. We remain ready to face those challenges with commitment and excitement in the knowledge that what we do makes a real difference to those in need and I encourage us all to push forward to achieve our goals.



Chris Dorkes
Chair of Trustees

OBJECTIVES AND KEY MESSAGES

Our Mission
Age UK Nottingham & Nottinghamshire (Age UK Notts) enhances the quality of life and promotes the health and wellbeing of all older people.

Our Vision
To enable older people to flourish within their communities.

We are the largest, local independent charity providing a wide range of services for older and/or vulnerable people from all communities and backgrounds within the City and County.

Our Values

Everything we do is to make a positive difference to everybody with whom we interact. We show integrity and treat each other with respect, kindness and compassion; we celebrate our differences and our diverse community.

Despite being a challenging year with continuing high costs, contract decommissioning, services ending and beginning, and increased employment costs through changes in government policy, we continued to invest in transparency and honesty in our communications with staff, volunteers and other stakeholders.

We were pleased to see some activities-based projects become fully independent – a measure of the commitment of those members who took forward that responsibility for the benefit of others. We continued to seek feedback and opinions from staff and volunteers across a range of topics to ensure our services met the needs of older and/or vulnerable people whilst maintaining a close focus on financial management of the charity – a sometimes challenging balancing act.

OBJECTIVES AND KEY MESSAGES (cont)

Our Strategic Aims are:

Aim 1 – Supporting local communities

We will involve and engage older and/or vulnerable people in developing a diverse range of activities which promote positive health and create safe, inclusive, and sustainable communities in which each individual is valued.

Aim 2 – Delivering quality services

We will design and deliver high quality, effective and efficient services that are person-centred, give choice and enhance wellbeing and quality of life.

Aim 3 – Lobbying and influencing

We will lobby and influence for change on the issues that matter to older and/or vulnerable people.

Aim 4 – Raising our profile

We will seek to make our charity the first choice for local older and/or vulnerable people, their loved-ones and carers. We will seek to engage other like-minded organisations to work with us.

To realise our Mission, Vision and Values, we will:

For our beneficiaries:

- Ensure we are person-centred in everything we do
- Ensure our Values are active throughout all decision and delivery processes
- Develop appropriate partnerships between our charity and others which benefit older and/or vulnerable people
- Generate sufficient resources to help fund the work of the charity
- Focus on local priorities to support local people
- Work effectively within the local and national funding and political environment
- Have a culture of continuous improvement

For our staff and volunteers:

- Encourage and develop high performing, well-motivated, adaptable and valued staff and volunteers
- Identify and celebrate our Values in action
- Have effective and efficient communication and support systems
- Utilise effective planning strategies across the charity (based on a continuous improvement cycle)

OBJECTIVES AND KEY MESSAGES (cont)

Our activities are predicated on the Charity Commission's Guidance on Public Benefit (including the guidance 'Public Benefit: Running a Charity (PB2)'). In the view of our Trustees, delivering our services does not cause harm to others and is for public benefit.

We are part of a larger family of over 120 other local and independent Age UK Brand Partner charities which deliver to older people, their families and carers in other geographical areas. These relationships and that with Age UK are governed by a Network Agreement.

The object of the Charity is:

To promote the relief of older and/or vulnerable people in any manner which may be deemed to be charitable in and around Nottingham and Nottinghamshire.

Age UK Nottingham & Nottinghamshire is a local, independent charity and social enterprise.

We believe that :

- **Ageism is unacceptable**
- **Individuals, in all their diversity, should be valued**
- **Everyone has the right to exercise choice and control in their lives**
- **People should have the support they need when it is needed**
- **Everyone must be treated with dignity and respect**



Warm and Wise

Focussing on keeping people warm, safe and well in their homes, the Warm and Wise team achieved great results which made a real difference to local, older people.

The Warm and Wise project provided energy efficiency measures and advice within people's homes to leave a sustainable legacy of savings and better management. In excess of 670 homes benefitted from the service and over 4,100 small measures were fitted. Total savings because of the service were calculated at £274,332 for householders – an astonishing total that meant more money was available to be spent within the local economy. Recipients were referred for benefits checks (where relevant) and a total benefits gain of £154,876 was recorded – money to help people live a better quality of life.

Staff supported householders to access specific funding worth £3,625 from the Gas Safe Charity to repair or upgrade boiler systems. 15 brand new heaters were purchased for our heater loan service which enabled householders to stay warm while repairs were carried out. 70 Winter Warmth packs were distributed to provide an extra layer of comfort during the winter months. We accessed funding from Nottingham City Council to provide 60 air fryers to Nottingham City households to enable them to make savings on the costs of preparing healthy food – much appreciated by those recipients.



"The representative was very helpful and gave advice on how to analyse my bill and use facilities at optimum times e.g. economy 7. The plugs to switch on standard lamps etc. Very useful advice on bulbs."

"The Energy Advisor was exceptionally helpful and genuinely interested in our concerns for saving both money and energy during our current testing times as a household. Very knowledgeable and patient to explain things and make useful recommendations. I have certainly circulated the details to friends / neighbours and family. Really appreciated the service."

Scams Project

This project delivered support to help older people to acquire strategies and tools to combat scams and fraud attempts for themselves. It increased their knowledge and skills in spotting and preventing a scam and boosted their confidence in their own independence. Delivered through a mix of group sessions and individual, tailored support, the project was popular and funding for the next iteration was secured during the reporting period.

We exceeded target in both delivery areas – 1125 people attended a group session, and 116 had an individual, tailored session.



Feedback was positive:

Everybody who attended said what a powerful presentation and excellently delivered by yourself.

“You are very passionate about this subject and ensured we all got the message about scams and scammers.”

Here are a few comments captured afterwards from people:

"It made you aware how vulnerable we all can be. Well worth going to"

"It was brilliant, it made you think about what you're doing!"

"I will always check I'm on the correct website, before booking a holiday etc"

"Let unknown numbers go to answer phone"

First Link Service

This service provided telephone-based support to callers in need of information and signposting.

The team received 18,090 telephone calls and dealt with 8,644 emails, both increases on the previous year's demand. We continued to provide a weekly drop-in service which attracted 385 visitors in need of support, a much-valued lifeline for vulnerable people.

Unsurprisingly, with the cost-of-living crisis seemingly increasing and energy costs rising with recent global events, the demand for First Link services increased and the service will continue to provide a rapid response service to signposting and guidance to those who need it the most in the next reporting period.



"It has been amazing. I am very happy with the help I have received."

Household Support Fund (HSF)

The HSF scheme was funded by Nottingham City Council and supported eligible older and digitally excluded people to manage the current high cost of living by providing vouchers for energy costs and food. 705 households benefitted from the scheme in the reporting period with a total issue of 1144 vouchers with a combined financial value of £96,856 (£56,056 on energy and £40,800 on food).



... just a note from me to say a huge THANK YOU! to you and all your team for all that you have done in the HSF programme and it's been a privilege to work with you.... I look forward to what we can achieve through the CRF moving forward.
(Nottingham City Council)

Advice Service

Our Advice team was certainly busy during the reporting period. £6,017,253.45 in annualised benefits gains was achieved (with over £4 million already going into the bank accounts of local people). The restructure also supported the Quality of Advice Assessment Standard to guarantee a high quality of service for all who benefitted.

The Advice team was funded via a variety of contracts and grants, all of which were delivered to, or above, target in the reporting period.



"..my husband is still in shock with the Pension Credit and money, as things are now looking good. I've not enjoyed Christmas for 3 years or been able to look forward to it but this has made such a difference for the both of us and I'm now looking forward to Christmas again, thanks to you"
(Service user)

SMR Assessor - Both services (Advice and First Link) have highly motivated and passionate team members who clearly enjoy their roles supporting older people. Colleagues appear very supportive of each other and are confident about asking for help from managers or colleagues when needed.
(Quality auditor)

"Observing a live benefits check was a real bonus, so a huge thank you for facilitating that and for gaining consent from the client beforehand. Witnessing first-hand how your advisers deliver this service was incredibly moving. Such important work."
(E.On visitor)

Connect Service

The Connect contract provided a flexible, community-based prevention service to support people to live independently in their own homes, to prevent or delay the need for more intensive support.

The service is was aimed at adults, with a focus on people over the age of 65 and individuals with neurodiverse conditions. The contract was split into two areas: Mid Notts (Ashfield, Mansfield, Newark and Sherwood) and South Notts (Broxtowe, Gedling, Rushcliffe).

Issues tended to focus on hospital discharge, health and wellbeing, living independently, social inclusion, housing and accommodation, and economic wellbeing.

Referrals into the service continued to be brisk, with a total of 4,086 referrals made during the reporting period which was an improvement on the previous year. In total, 4,211 cases were managed (supporting 3,590 individuals) during the reporting period and these interventions made a profound and significant impact on the lives of those who benefitted.

We significantly reduced wait times for support, with 85% of people receiving support from us within 3 weeks of referral (compared to 43% the previous year). 294 referrals were received relating to a complex hospital discharge. As in the previous year, the majority of these were in Mid Notts where the Hospital Link Work was received extremely positively.

Our support continued to be flexible to the identified needs of the individuals referred to us, with our workers providing information, advice, signposting and practical support around physical and emotional health, care needs, housing, finances, social interaction and engagement with community. As in other services, the cost-of-living crisis was reflected in the type of referrals coming in, with many including some element of welfare benefits support.

33% of referrals we received referenced benefits advice as the main reason for the referral. Over the course of the year, we achieved benefit gains totalling £4.96 million across 852 clients. This represents a significant increase on the previous reporting period (approximately . 50%), driven largely by the service restructure implemented in early 2025.

Connect Service (cont)



"I was getting quite depressed about life and not knowing which way to turn…My worker changed all that. I feel like someone is sorting all my worries out and taken a lot of stress away from me. I feel so much better".

(Service user)

"Before Connect Service contact my wife and I felt we were always climbing the hill, but never quite reaching the top. We were always trying to be careful with our money, especially with energy, in case the weather turned and we needed extra heat or help for my wife as she had a stroke in 2025. We were extremely happy with the staff who dealt with our needs for Attendance Allowance and Blue Badge. All were very knowledgeable and asked clear and open questions when requesting information for our forms and changed tack readily to get the right information. Overall, the workers are a credit to the Connect Service. They are very friendly, helpful and knowledgeable. Thank You."

(Service User)

Connect contract decommission

On 3rd March 2026, we received notification from Nottinghamshire County Council that our Connect contract would be decommissioned early and, following the ratification process, a final exit date of 30th June was agreed. The decision to decommission was based upon cost saving measures and was not related to the delivery of the contract or the quality of the service.

Due to the number of staff funded by the contract, this immediately triggered a mass redundancy consultation process plan. Affected staff were advised on March 4th with all staff notified by 6th March. We were so proud of the fact that the staff's first concern was for the wellbeing of the people they were supporting – a real demonstration of our Values and mark of collective integrity.

The contract will run until the end of June 2026, and the final outcomes will be reported on in the next Annual Report.

Sybil Levin Specialist Dementia Day Service

Our Specialist Dementia Day Service had another successful year with a 10% increase in the number of Friends attending over the previous reporting period.

The service was successfully audited by Nottinghamshire County Council (Quality and Contracts Team) – a welcome recognition of the methods and impact used within our Sybil Levin Centre.

We shared our method with a specially convened carers support group to share our practice and feedback was excellent. Participants found the concepts helpful for time spent outside of the centre.

New Friends first attended the centre on an immersive visit so they could experience the setting and our methods alongside their carers. 46 immersive visits were conducted during the reporting period and 33 (72%) became regulars which resulted in an additional take-up of 60 places per week – a 50% uplift in the number of days secured per week from the previous reporting period.



"The Centre contributed to the wider dissemination of understanding about living with dementia by hosting visits from other health professionals including student nurses. Sybil Levin [Centre] has been a pillar of strength for our family over the past couple of years."

(Relative)

"It was the most amazing day & experience and really made me see what is achievable for people with dementia using the right approach."

(Student nurse visitor)

"I really enjoyed meeting you all and getting to see and experience first-hand what you all do to make the experience a good and positive one for your Friends."

(Nottinghamshire County Council Quality and Contracts Officer)

Dementia Services in the Community

The number of people with dementia is growing and that provides an opportunity for us to take our innovative dementia support method out into the community.

This paid-for service will deliver excellence and provide care and support for people in their own homes and the community to allow people to live independently for longer. They will benefit from personal care, practical and wellbeing support.

We began working through the Care Quality Commission registration process during this reporting period and developed our implementation plan. We appointed the required officers and identified marketing opportunities ready to launch the service in the second half of the next reporting period under the auspices of Age UK Local Trading. Profits will support development of the community service and the wider charity.



Companion Service

Operating as a paid-for option, our Companion Service supported older and/or vulnerable people across Nottinghamshire to alleviate loneliness and social isolation in their lives by connecting them with a volunteer and their local communities

The Service received 521 referrals in the reporting period, 70 of which were accepted into the service with the remaining signposted to more suitable opportunities. Visits took place within the home or on trips out, all of which were truly enjoyed by those involved. Some benefitted from IT support to enable them to remain connected to their communities at all times. Some conversations took place within telephone befriending and they were equally valued by participants.

634 volunteer support calls were made, 397 customer care calls were made, and 316 to family members. 181 healthcare professionals were contacted to discuss the service.

29 new volunteers were inducted into the service during the reporting period, and we are grateful for their support which made such a difference to local older people. Apple pies were baked, poetry shared, trips out taken and stories told.

We look forward to further developments with this service as part of our wider paid-for portfolio which will become live in the next reporting period.



"We had a conversation about the Olympics. We both enjoy watching many of the events, especially the skating. J loves singing Scottish songs and so we sang a few. She was glad I knew them. She has a record which she is going to have ready to play next week and expects me to do some Scottish dancing!!"

"Mrs C was very nervous and anxious. She was dressed nicely waiting for me to arrive. I chose [a local family venue] rather than a coffee shop as it was closer should she find the trip out difficult. First time out, first coffee for two years. She thoroughly enjoyed the outing and said she feels she must make more effort to meet people and go out. I've offered to find groups in the daytime which might fit for her. Very satisfying for us both. Hopefully first of many."

Specialist Support Team

We trialled a new approach to sustaining team capacity in this reporting period. We created a small team of multi-functional staff who could be deployed into different departments to provide cover for absent staff and help manage particular pinch points in capacity. This team played a valuable role in strengthening delivery by responding to gaps, supporting periods of increased demand, and bringing a high level of skill and experience to a range of settings.

Their time was distributed across our different services, including our Dementia Day Care Service at The Sybil Levin Centre, Warm and Wise, and our community support services in both city and county areas (the time split being approximately 32% / 13% / 55% respectively). This flexibility enabled us to maintain greater continuity and stability in service provision, particularly at times when staffing pressures might otherwise have impacted delivery.

Although this model will develop further in future reporting periods, the impact of this small, flexible peripatetic team was clear.



Advocacy Services

We provide advocacy services in 4 settings:

- **At Nottinghamshire University Hospitals NHS Trusts Healthcare of Older People wards**
- **At Nottinghamshire Healthcare NHS Trusts Mental Health Services for Older People Wards, and at Lings Bar Hospital**
- **Within Care Homes in Nottingham City**

Lings Bar Hospital Service – Patients' Representative Service

Our part-time staff member created great impact within Lings Bar Hospital. We were pleased to receive a further contract extension to cover the 26-27 financial year.

- **Referrals increased by 18% (to 77) and support was offered to patients, relatives and carers**
- **Our Representative delivered an 85% increase in interventions (to 1,360) over the previous period**
- **409 different issues were supported, equating to approximately 5 issues per referral (and 13% up on the previous year)**
- **30 patients were supported to enable an early discharge (which freed up bed space for other patients)**
- **5 patients with multiple and complex needs received help which prevented readmission**
- **45 patients were supported to access community services (such as befriending services, social prescribing, sitting services and welfare benefits, for example) to help them live safely and independently post-discharge to prevent readmissions**

The top 5 issues were patient's wishes for discharge, financial and benefits queries, carer support, befriending services and furniture removal to enable a downstairs existence.

Health Care of Older People (HCOP) at Queen's Medical Centre and City Hospitals

A new 2-year contract was awarded during the reporting period to provide services with Queens and City Hospitals with an enhanced remit. The new service created opportunities to seek out early intervention for patients on the wards instead of becoming involved at discharge stage. The more holistic approach to advocacy intervention created better opportunities to support the full patient journey and the wider complexity of issues faced by older people when admitted to hospital.

Over the last year, the Patients' Representative dealt with 388 referrals across 10 HCOP wards, including on previous hard-to-reach wards via regular ward rounds and the new contract approach. Typical topics covered included short and long-term care plans, discharge processes, carers assessments and assistive technologies. Specialist services were identified such as bereavement support, legal advice and meals at home.

Residents' Representative Service (RRS)

This service was delivered in Nottingham City Care Homes and supported residents to enhance their quality of life and access the help they needed. This reporting period was a time of significant uplifts in performance and delivery. This work was complex, required attention to detail and consultation with numerous stakeholders to maximise outcomes for the patients.

Referrals increased by 23% over the previous year. 513 face to face care home visits were made, an increase of 38% on the previous year.

The RRS dealt with 680 issues (a 38% increase on the previous reporting period). The top 4 presenting issues were short and long-term care planning, financial issues, adult social services (including safeguarding) and managing health issues.

Worry Catcher Service (WCS)

The Worry Catcher Service operated for its 9th year across Mental Health Services for Older People (MHSOP) wards. Our Worry Catcher Co-ordinator (WCC) worked with patients to help them raise issues of concern to them on the wards that might otherwise remain unaddressed. Examples included food choices, activities, maintenance and challenging behaviour. The Worry Catcher Coordinator (WCC) maintained a consistent presence across all MHSOP wards, delivering sessions face to face.

In September 2025, following the opening of Dove Ward at Blossomwood, the WCC worked closely with the Ward Manager and Activity Coordinator to ensure the effective implementation of the service. This early engagement helped identify and address any emerging issues promptly, supporting a positive patient experience from the outset.
The service contract was extended by a further 12 months to cover the 26/27 reporting period, providing the opportunity to support more vulnerable people experiencing mental health issues through advocating, empowering and direct support.

"You have been the only person who has kept me up to date with what was happening. I felt totally in the dark and was really worried about the future when they told me I had to leave my care home. Your regular visits and phone calls to update me helped to make me feel less anxious about what was happening and where I would end up"
(Resident)

"Even the people closest to me don't really understand how difficult this has been. You made me feel seen and heard"
(Patient)

"You treated my concerns with kindness and patience. That meant more to me than you know. I finally feel like my voice matters in the decisions about my mum's care."
(Relative)

Wellbeing at Home Service

Wellbeing at Home (funded by Nottingham City Council) was a service to support citizens to remain independent in their own homes by preventing a deterioration in wellbeing that could lead to a hospital admission or re-admission, or a move into residential or nursing care. The service offered short-term support for up to 6 weeks to promote independence and wellbeing, for example by re-establishing any services or benefits that had been interrupted and by signposting to longer term support groups and services. The service had a 'closed' referral pathway, accepting referrals only from social care teams, other local authority professionals and hospital discharge teams.

Volunteers were involved where possible but referrals into the service became increasingly complex as other statutory and non-statutory services were reduced or under extreme pressure, meaning that volunteer involvement was not always appropriate.
258 citizens were referred into Wellbeing at Home which was lower than target. The service taper to contract end reduced referrals. Issues dealt with were varied and the key presenting themes were social isolation, difficulties with correspondence, financial issues (including requests for welfare benefit checks), and requests for light-touch support to maintain independence such as shopping, cleaning and other domestic tasks. Workers also supported with access to mobility aids, arranging home repairs, digital inclusion, sourcing of transport, support with housing needs, arranging healthcare appointments and picking up prescriptions. A number of referrals were made to directly support a hospital discharge.

The Wellbeing at Home service ended on 31st March 2026 with all citizens on the service safely exited from the provision and referred into other support as needed.



"You have done more for me than anyone in this past year and that until you came along I did not have any support and did not know of other services."

(Service User)

"[The support worker] has been very helpful. He has helped us when no one else seemed interested in our situation. He has treated us with respect and listened to our issues."

(Service User)

Walking Groups

We closed our longstanding Best Foot Forward (BFF) provision during the reporting period to make the transition to a new paid-for service called Together We Walk. This involved consultation with the existing BFF groups about the reasons behind the decision, potential charges and new structure. Volunteers were also consulted about moving into the new service. It was a difficult decision and the process was not without challenge but the transition was eventually completed in October 2025. Many of the Best Foot Forward groups remained in operation under independent control and we were pleased to see members at Social Calendar events.

New walks in the City were developed and advertised but as expected, it took a while for interest to develop. Walks were available from January 2026 but the weather was not kind which affected attendance.

35 walks were delivered, overall, but there were very few new walkers. The commissioners allowed funding previously allocated to Best Foot Forward to be reallocated to the Together We Walk programme and we continued to keep them informed of progress. We will review the new programme in the next reporting period.

Men in Sheds

We made the decision to end our long involvement with the Blidworth and Worksop Sheds at the beginning of the reporting period with the potential goal of the members taking on independent control of the Sheds for themselves by the end of March 2026.

On 25th June we presented the plan to as many members as possible at a specially convened meeting.

Staff time was then dedicated to supporting members to be able to make an informed decision.

This included:

- **How and where to access pots of funding to sustain the projects**
- **Meet the Funder Zoom-based meetings with organisations like National Lottery Community Fund and the UK Men in Sheds Association**
- **Links to local CVS organisations**
- **Support to secure existing property leases**
- **Training support to enable effective Health and Safety Risk Assessments**

Men in Sheds (cont)

We also donated tools and equipment to the Sheds and donated the remainder of equipment from the Daybrook closure to the new Stonebridge Farm Mens' Shed which increased the overall provision of Sheds for as many members as possible. We were pleased to see the members take full control of their much-loved Sheds for the benefit of the wider community.

We wish the existing and new members of both Sheds and the Stonebridge Farm Shed every success in the future.



Fundraising and Income Generation

General Practice

Our Charity is registered with the Fundraising Regulator and we include a clear Fundraising Promise on our website. Copies of relevant policies are available on our website for the general public to review. We created an audit process against the Code of Practice in this period and updated our policies and practice accordingly in light of new guidance and best practice principles introduced from November 1st 2025. We will continue to audit annually in future financial years.

Our processes are governed internally by the following Policies and Procedures:

- **Ethical Fundraising and Gifts Policy**
- **Financial Management Procedures**
- **Whistleblowing Act 1998 and Public Interest Disclosure**
- **Data Protection Policy**

We provide regular updates to our Trustees and an annual update on all activity for review. We receive Fundraising Preference Service emails daily and act immediately upon any requests for cessation of contact. 0 requests were made during the reporting period.

We directly employ our Fundraising team (both part-time) – 1 x Fundraising Relationship Coordinator and 1 x Community Fundraising Co-ordinator, both of whom are directly line managed by the Strategic Director (Innovations and Communications) and subject to our internal, robust, HR management protocols. We do not employ any third-party fundraisers.

Our fundraising team generated a total of £47,990 for the reporting period.

Commercial Proprietor Agreements

We began work on a new Commercial Proprietor Agreement relationship at the end of the last reporting period but this was only partially successful; the agreement came to an end in August 2025, with a total of £328 raised during the financial year (mainly applicable to charges for advertising and logo use). Valuable lessons were learned for the future.

Big Knit

10,472 hats were knitted by community partners during the latest campaign (split between Age UK Notts and Age Concern Mansfield supporters). The net gain to Age UK Notts was £1881.60 and the campaign will run again in the next financial year when we hope to beat this year's achievements. We are grateful to all our community knitters who supported us and whose creations made it possible to achieve our fundraising goal.

Sponsored events

Our fundraising and comms team enjoyed some aerial adventures on 16th August, each facing some personal challenges on the climbing wall and Leap of Faith platform at Forest Facility Adventure Ground. Despite a near-universal fear of heights, the team went up and down at speed and enjoyed achieving their personal challenges as well as raising an amazing £1360 for the charity, far exceeding the initial £500 goal.

Our Chair of Trustees, Chris Dorkes, ran the equivalent of the Robin Hood Half Marathon and raised a total surplus of £1302 for his efforts. It's the second time Chris has run an endurance race for us and we couldn't be prouder of his achievements.

Social Calendar

Our Social Calendar became operational in this financial year, and we are pleased with the impact it had on fundraising and helping people reduce their own loneliness and social isolation.

As well as making new friends, ticket buyers enjoyed a variety of activities including:

- **A collectables and antiques Valuation Day (supported by Bamford Auctioneers)**
- **A fashion show and clothing sale**
- **2 x Afternoon Tea events (with entertainment)**
- **A Pie and Pea Quiz afternoon**

Our events raised a total of £1302 and we look forward to an enhanced Social Calendar in the next financial year.

Corporate Connections

We continued to build relationships with the local business community through our second Corporate Connections event delivered in October 2025. Attendance at the event grew by 20% and it provided a welcome opportunity to share the impact of our services and identify ways in which we could contribute to the local employment economy.

A local travel provider organised a day out for 25 older people at a local observatory and also provided refreshments. This event was much enjoyed by the people who attended and helped them to make new friends.

National Age UK partnerships

We continued to benefit locally from the Age UK-led partnerships with Dunelm (who supported us financially and with Dear Christmas Friend activities within the reporting period) and JLL Partnerships Ltd. We delivered information sessions for staff from both corporate partners to raise awareness of the impact funding had within local communities.

Trusts and Foundations

We continued to raise funds through applications to grants and trusts and brought in income totalling £33,000 during the reporting period (some of which will be spent during future reporting periods). We are pleased to recognise these contributions in this report and thank those Trustees and organisations for their support.

Paid Consultancy

We continued to deliver pre-retirement planning courses for a local organisation which helped people think about social, emotional and psychological processes. The courses were well received and the content reviewed in December 2025 to ensure currency. Further bookings are in place for the next reporting period. Income of £2,025 was generated through these activities.

We developed a series of 4 workshops for a major local employer as a result of their attendance at the Corporate Connections event. Topics covered were the Worker-Carer role, loneliness, Act Now Age Better, and pre-retirement planning. These workshops were enjoyed by participants and generated £1,100 in income.

We will continue to seek opportunities to generate income from paid-for services in the next reporting period.

Awareness raising activities

Raising awareness of our charity and its services is an essential platform for fundraising – people won't support us if they don't know who we are. We worked hard at corporate and community level to ensure people know where they can turn for help and support.

We were invited to become members of the East Midlands Chamber of Commerce for one year and this membership will run into the next reporting period. This did and will provide us with the opportunity to bring in new interest in our paid-for services and to devise new ways in which to bring value to whole community.

As a result of the 2024 Corporate Connections event we were invited to deliver a lunchtime learning session for the Social Recruitment Advisory Group (SRAG) in June 2025 which was enjoyed by all who participated. This session outlined ways in which Age UK Notts could support employers to keep valuable employees with help to find appropriate care and support for their loved ones.

We continued to partner with Nottingham Trent University final year Economics under-graduates. We set a question which each group researched and then presented to us at the annual event which took place in November 2025. As ever, we were impressed by the students and their willingness to learn more about the lives of older people.

Legacies

Legacies are a valuable source of income for all charities and we remain deeply grateful for those who made donations to us when making their wills. We completed 2 marketing campaigns with local solicitors to ensure they were aware of our charity number and name (as a local brand partner of Age UK), developed a legacy strategy which will be rolled out in the next reporting period, and began to roll out legacy education sessions with different charity teams and we continued to update all staff at regular all-staff meetings about the important role legacy giving plays within the charity's finances.

AUBD Ltd

Our Business Directory continued to offer local people of all ages access to safe and trusted traders across a range of services and a range of geographical areas (London, Birmingham, Nottinghamshire, Derbyshire and Leicestershire).

It was another busy year:

- **The Nottinghamshire annual renewal rate was 88% (higher than the overall AUBD renewal rate of 80% across all areas)**
- **There was a 24% increase in regional Facebook views**

To streamline and standardise our pricing structures, a price review undertaken and implemented in August 2025 which was received positively by members.

"I am very happy to recommend this company. They did an excellent job of helping us move house. All employees were exemplary and the price was very competitive. What we liked most of all was we were not wrapped up in onerous terms and conditions, unlike most other companies"

(Customer Review)

Retail Operations

With great sadness, we made the decision to close our Sutton-in Ashfield charity shop in June 2025 and we closed our trading doors at the end of October. Despite the very best efforts of the staff, it was not possible to generate enough income to meet the costs of the shop and we considered it prudent to deploy our resources elsewhere. It was a very difficult decision as we knew it would also take away a much-valued representation of the charity in one of our communities but it was the right decision.

PR and Communications

We continued to achieve a high quality of productivity from a resource of 1 full-time Communications Co-ordinator. She continued to enhance our visual presentation across our suite of marketing assets and managed all requirements across the charity.

Dear Christmas Friend

This joyful project ran again in the 2025 Christmas season with 9 participating venues and was enhanced by gift donations from the Dunelm Delivering Joy partnership (a national partnership managed by Age UK). Thousands of letters, cards, pictures and drawings were sent to bring festive cheer to people away from their loved ones at Christmas.

"...some residents have NEVER received any correspondence since living in the care home so this made their day. Staff loved reading the letters aloud to the residents."





Our online presence

Facebook and Instagram increased followers and reach and LinkedIn gained traction and engagement which was a very encouraging development for our corporate relations work.

We gained over 280,000 views across our social channels and our website had over 23,000 active users over the reporting period.

Internal and external communications

Our internal Inside Loop continued to be well-read and the 'Introducing...' feature created increased engagement. Readership of our Local Loop external newsletter increased by over 4% which means people who may need our help in the future will know more about the services we offer.

Press activity continued to be lively with engagement from the following outlets:

- **BBC Radio Nottingham**
- **BBC East Midlands Today**
- **Capital Radio / Smooth FM (Bauer Media)**
- **Notts TV**
- **Nottingham Post**
- **Newark Advertiser**
- **ITV Central News**
- **'Your World' online platform covering 16 different publications (who often pick up stories from the Local Loop)**

Topics covered included benefits, coping with extreme weather, loneliness and social isolation and Dear Christmas Friend. This engagement helped us reach people who needed our help, encouraged support for our charity and enabled us to celebrate our achievements and we have more activity planned for the future.



Human Resources (HR)

In a busy charity like ours, HR will always be working hard to meet demand for a great service encompassing recruitment, induction, employee relations, volunteering and leavers. This year was no different.

Throughout the reporting period, we had 19 vacancies resulting in 14 new starters which meant processing 1268 application requests, sifting 150 applications, and interviewing 27 people over 18 days via face to face and virtual interviews.

Our HR Director worked closely with the Senior and Extended Leadership Teams on the Management Academy, delivering sessions on Recruitment, Induction, Supervision and Annual Reviews. Further work on that will continue into the next reporting period.

Staff continued to benefit from opportunities to offer feedback on various topics through all-staff meetings, staff conferences, team meetings and Coffee and Catch-up sessions with our Joint Chief Executives. These opportunities were always appreciated and will continue into the next reporting period.

Our EDI Working Group continued to build on their positive start in the 2024-25 financial year by carrying out a staff survey in this reporting period. This helped us understand how EDI was factored into delivery and highlighted some areas for celebration and improvement. Results from the survey were shared with all staff as part of our commitment to openness and transparency.

Volunteering

We remain hugely grateful to the volunteers who supported our work over the past year. Overall, numbers of volunteers have reduced, given the change in Men in Sheds to become self-governing organisations and the independence of the Best Foot Forward Walking groups. The hours and efforts invested by our volunteers have helped us deliver our services, and have benefited hundreds of local older and/or vulnerable people.

Trustees' Activities

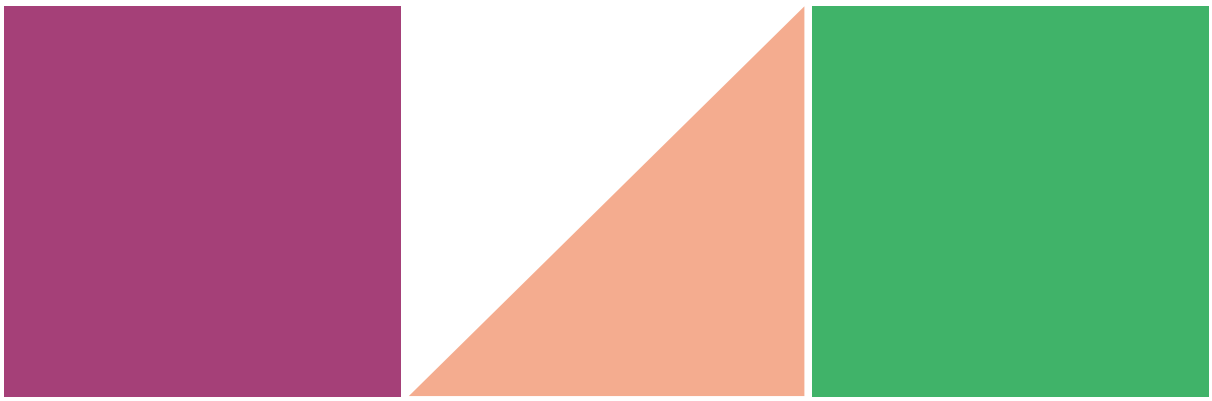
The Board of Trustees remained robust in their determination to offer their best for the charity.

At their July 2025 Board meeting the Board carried out a performance review, measuring themselves in terms of effectiveness and reflecting the charity's Values. 4 areas were considered and searching questions asked to determine the response: Governance, Effectiveness and Efficiency, Communication and Knowledge of the Charity, and Values. Compliance was considered upon evidence and not opinion.

In January 2026, the Board conducted a peer review process (as they do annually) to assess leadership skills and qualities and how behaviour reflects the Values of the charity.

"I believe we have a pretty balanced board of trustees and ALL bring value to meetings. There is little conflict and always healthy debate. No single trustee forces views on others and all remain respectful. There is often healthy challenge but we work as a team to achieve a shared goal."

Board Effectiveness Statement: Chris Dorkes (Chair) 9.9.25



Finance

Our Finance team continued to work hard to keep the charity functioning and the results were impressive.

Task	2025/26	2024/25
Customer / funders invoices	3499	3235
Supplier Invoices Paid	682	702
Accounts Package Transactions Inputted	42450	45467
Payslips Produced	1506	1489
Staff travel claims processed	924	1046

Charged-for services increased the number of invoices issued. The timings of supplier payments was streamlined to reduce the overall number of payments.



Service User Feedback

Last year we recorded no formal complaints. Where issues did arise, we were able to successfully resolve them before they escalated. We received hundreds of examples of positive feedback, for which we're hugely grateful. All of our individual services gather satisfaction data, and the results remained heart-warming. In the next reporting period, we will pilot a new way of collecting service-user feedback so that we can demonstrate our quality to an even better degree, and we look forward to sharing the results from this new method.

Community Advisory Panel

We continued to work with the Community Advisory Panel to explore what older people in our wider community were most concerned about. We delivered presentations on our activities to maintain the openness and transparency of communication which is so beneficial to understanding and members attended the AGM to have the opportunity to talk to Trustees directly.

Pay and Benefits Committee

We continued to hold the annual Pay and Benefits meeting comprised of CEO, Senior Leadership Team and HR representatives together with 2 staff members. The meeting provided an opportunity to discuss staff views of pay and benefits and for staff to understand the budget setting process. Recommendations were made to the Board of Trustees for their consideration.

DEVELOPMENT PLANS FOR 2026 - 2027

We adopted an adapted version of the Strategy Map last year as our organisational planning tool. Our Strategy Map, and supporting Balanced Score Card, have focused our development efforts and will allow us to deliver on our strategic aims.

Our Strategy Map has 4 lenses:

- **Our service users**
- **Our people**
- **Our processes**
- **Our resources**

In each these lenses, we have identified objectives that we intend to deliver on over the next 3-5 years. 2026/27 will see us deliver a range of projects and initiatives in support of each of these objectives.

Our Service Users

We will continue to deliver, much needed, high impact services to local older and/or vulnerable people.

We will develop a more comprehensive service offering by launching new services so that we provide a more holistic offering to the people we exist to serve.

We will seek opportunities to work in partnership with local organisations and other Age UK Network Partners.

Our People

We will invest in training, development, and growth for our staff and volunteers.

We will increasingly develop an adaptable workforce, where staff members are multi-skilled, which will allow for better service delivery and give staff greater variety and opportunities in their roles.

We will continue to make Age UK Notts a great place to work for our staff.

DEVELOPMENT PLANS FOR 2026 - 2027 (cont)

Our Processes

We will review and simplify our processes to improve efficiency, reduce waste, and ensure compliance.

We will develop useful insights from our data which will give us a greater understanding of our locality and the people we exist we to serve.

We will make the best use of technology so that our services are easier to access, our processes are simpler, and our people have the best tools to fulfil their roles.

Our Resources

We will diversify our income so that we are financially resilient and are better able to sustain and grow.

We will move to a balanced budget, having used some of our reserves for necessary development, so that we can ensure our long term future.





Charity Governance Code

The Trustees continued to review governance of the charity and Group in accordance with the Charity Governance Code for larger charities. Trustees continued to believe that good governance is fundamental to our success as a charity. They continued to champion organisational purpose, leadership, integrity, decision making, risk and control measures, Board effectiveness, diversity, openness and accountability.

Recruitment of new Trustees

We continued to benefit from a more systematic and transparent process for recruiting potential new Trustees which was introduced in 2021. During the reporting period, we recruited 1 potential new Trustee who is likely to begin their formal terms at the AGM in October 2026.

We advertised the opportunity widely across recognised platforms and invited those interested in the position for a formal interview. Once those stages were passed, potential Trustees were invited to attend 2 meetings as guests and to familiarise themselves with the charity after which the formal induction process took place once approved by existing Trustees. Official terms always begin at the next available AGM.

Pay Policy for Staff

The pay of all staff is reviewed annually. The Board of Trustees (who are also the Charity Directors) and the Executive Management Team comprise the key management personnel of the charity (listed under Reference and Administrative Details – Directors, Trustees and Officers section).

All charity Trustees and Directors give of their time freely and none received remuneration in the reporting period. Details of expenses and related party transactions are disclosed in notes 7 & 9 of the accounts.

No Director of AUBD Ltd received remuneration from the company during the reporting period.

Risk Management

All risks to the charity were considered during the reporting period in line with our Risk Management protocols. We looked at each risk for probability and impact and graded from 1 (very unlikely, low impact) to 5 (very likely, high impact). Multiplying the scores in likelihood and impact gave us the overall risk rating. The maximum potential score was 25.

Individual risks were allocated to specific members of the Senior Leadership Team and reviewed and amended (where necessary) throughout the year and the full management team reviewed the whole Risk Register during the reporting period.

During the reporting period 114 risks were considered and 17 were identified as the highest risks.

Mitigations for risk included:

- **Participating in audits and quality assurance processes**
- **Creating system guardrails and process protocols**
- **Communications, training and awareness raising on key issues (such as ICT / GDPR/ Safeguarding via our Inside Loop e-newsletter)**
- **Creating working groups to focus on particular issues**
- **Monitoring relevant data to identify trends and track improvements**
- **Developing productive relationships with relevant stakeholders**

Trustees reviewed the Risk Register at quarterly intervals and concentrated their discussions on those with a risk score of 18 and above. The Board appointed a Trustee to specifically oversee risk management.



Fraud

The annual Fraud Risk Assessment was completed by the Senior Leadership Team covering corruption, income generation (retail, fundraising, legacies, and grants), expenditure, accounting, ICT, payroll and recruitment.

Each risk was assessed for probability and impact and graded from 1 (very unlikely, low impact) to 5 (very likely, high impact). Multiplying the scores in likelihood and impact gave us the overall risk rating. The maximum potential score was 25.

A total of 82 potential fraud risks were identified with mitigations in place to reduce or eliminate the risk. Each residual risk was given a score out of 25. The 2 highest risks were retail theft (scoring 11) and cyber attacks (scoring 10).

Upon review, the Trustees decided whether the residual risk could be tolerated (after mitigations were applied), treated (additional mitigations put in place to reduce exposure), transferred (using contractual terms to transfer some or all of the risk impact) or terminated (a system redesign to completely eliminate the risk). The retail theft risk was eliminated by the closure of our Sutton in Ashfield shop in October 2025.

The Trustees also decided to continue to publicise our zero tolerance approach to fraud on our website. We continued to invest in ways to improve our cyber security with a range of mitigating actions such as training, virus detection systems, regular updates, encryption systems, passwords etc.



Key Governance Actions – Review and Update

1	Organisational purpose	• Operational Strategies were deployed through team meetings at all levels throughout the charity • Supervisions and Annual Reviews were redesigned to encourage greater focus on performance and competency • Values continued to be celebrated via Supervisions, e-newsletters, and team meetings
2	Leadership	• Extended Leadership Team meetings were regularly convened to standardise our approach to key aspects of charity operations • We began to develop Management Academy modules rolled out at Extended Leadership meetings to ensure consistent performance – this work will continue into the next reporting period • Strategic Plans were more focussed, and progress reviewed monthly against agreed goals • New staff management tools were implemented across the Senior Leadership Team to manage key processes like absence and annual leave entitlement
3	Integrity	• We continued to create opportunities for staff feedback at all-staff meetings through group work activities • Staff response to an early contract termination focussed on the impact on service users as a shining example of our Values
4	Decision-making, risk, and control	• Risk management processes were applied and the results reviewed
5	Board effectiveness	• 1 Trustee was recruited during the reporting period (currently in the induction process) • Trustees connected with specific services to understand more about the charity in action

Key Governance Actions – Review and Update

6	Equality, Diversity and Inclusion	• The Working Group was constituted with members from across the charity and met regularly to plan activities • An EDI staff survey was carried out in autumn 2025 and the results discussed by the Senior Leadership team to inform future strategies
7	Openness and Accountability	• Community Advisory Panel members attended the AGM and enjoyed the chance to meet and talk to Trustees • Timetabled CEO Coffee and Catch-up sessions continued to provide access to our CEOs for any staff member in the charity
8	Register of Interests	• Trustees and Strategic Directors complete an annual declaration • All staff and volunteers complete declarations where appropriate • Checks on possible conflicts of interest are made at every Senior Leadership Team meeting • The Advice Team continue to declare interests as part of our quality management system • Annual updates on all interests take place annually or when new information becomes available



FINANCIAL REVIEW

The Consolidated Statement of Financial Activities (SOFA) shows that income continued to be above £3m with total incoming resources for the year of £3.28m (just a £13k reduction on the previous year, a decrease of 0.4%.) The main changes from last year can be broken down as follows:

- Donations decreased by £283k, (62%) to £171k however, last years accounts included an extra £270k in legacy income which is largely outside of our control.
- Income from charitable activities which includes grants & service agreements and fee income increased by £341k, (13%) to £2.9m. We were pleased to see an increase in attendance at the specialist dementia day service where fee income grew by £55k, 29% to £244k over the year.
- Fundraising, Shops and Trading income fell by £49k, (27%) to £130k. The Trustees made a timely decision to break the lease on the shop at Sutton in Ashfield due to sales targets not being met because of difficult trading conditions, therefore there was just 7 months shop income for 2025/26. Business Directory income was marginally down on the previous year, however, by controlling expenditure the company did make a profit on the year.
- Income from our large cash reserves which came from the sale of Bradbury House in 2021 fell last year and this year due to the fall in base rate from 5.25% in 2023 to 3.75% in 2026. In addition, we have had difficult trading positions from a higher cost base linked to minimum wage, higher national insurance and the loss of some contracts. The knock on impact of this is reduced bank interest of £20k

Within resources expended charitable expenditure increased from £3.2m in 2024/25 to £3.6m in 2025/26. We were advised in March 26 that the Connect contract with Nottinghamshire County Council, (which is a significant part of our overall income would cease early on 30th June 2026. This was a devasting blow for the charity and immediate actions included a redundancy cost of £96k in the 2025/26 figures. There will be a further redundancy cost in 2026/27 as we manage the exit from the contract

The number of full-time equivalent employees employed by the charity decreased from 90.8 to 87.2, this number will significantly reduce during 2026/27.

Despite the downturn in business directory sales AUBD Ltd made a profit of £15.8k which was used to make a further repayment to the Charity of part of the long-term loan which stands at £111.7k.

Of the £1m designated funds at the start of the year £397k were spent. (See note 20a for full details of all the designated funds which total £868k at 31st March 2026.)
The deficit for 2025/26 was £483k which was £295k higher than the actual deficit for 2024/25 of £187k, with a decrease in free reserves to £0.9m which is in line with our reserves policy (see note 19a) of the accounts.

Cash & investments remain very healthy at £1.37m but are lower than the £1.65m last year, due to the cash deficit during 2025/26.

The Investment Committee continued to review the investments with RBC Brewin Dolphin within their lower medium risk portfolio in line with the Investment Policy. During the year £13,895 was received in dividend income which was reinvested, management fees of £4,792 were charged. With a total gain on the initial £450,000 investment (March 2023) of £142,100, during the year £100,000 of this gain was withdrawn from the portfolio to protect the funds during periods of volatility this was invested in the high interest Flagstone platform. The final portfolio value at 31st March 2026 of £453,446.

George Henry Francis Payling's Charity

The work of the George Henry Francis Payling's Charity is governed by the Trustees of Age UK Nottingham & Nottinghamshire under a scheme dated 26th June 2009 and it can be seen that the total net assets on 31st March 2026 were £52.4k permanent endowments and £0.6k expendable endowments. The charity received £0.8k in the form of bank and dividend interest during the year and made 47 (77 last year) grants to individuals who were resident in the District of Mansfield.

How Services are Funded

Age UK Notts is grateful to a wide range of funders who contribute towards the costs of & partners involved in delivering our services to local older people. We would like to thank the following for their support:

A W Lymn
Actons Solicitors
Advantage Social Enterprise C.I.C.
Age UK
Bassetlaw Community & Voluntary Service
Balfour Beatty
Billy Bootlegger
Boots UK Ltd
Broxtowe Borough Council
Business in the Community
Cadent
Capital One
Cllr P Gowland
Department of Health
East Markham Craft Show
East Midlands Chamber of Commerce
E.ON

How Services are Funded (cont)

Em Stroud
Energy Savings Trust (The)
Experian
Framework Housing Association
Freeths
Friends of the Elderly
Gas Safe Foundations Independent Living Trust
Gedling Borough Council
Geoff Ball (Stationery suppliers)
George Henry Francis Payling's Charity
George Square Financial Management
Glenda Mary School of Dance
Hudson Wealth Management Ltd
Jessie Spencer Trust (The)
JLL
JN Derbyshire Trust
Jones 1996 Charity (The)
Lady Hind Trust (The)
Margaret Gaskell
Morrisons
Nanosoft Corporation Ltd
Newark & Sherwood District Council
Nelsons Solicitors
Nottingham Arts Theatre
Nottingham CityCare Partnership
Nottingham City Council
Nottingham Energy Partnership
Nottingham Trent University
Nottingham University Hospitals NHS Trust
Nottinghamshire County Council
Nottinghamshire Fire & Rescue
Nottinghamshire Healthcare NHS Trust
PAPET (The Forman Hardy Holdings)
P Pickance
Rotheras
Sky Community Fund
Slater Menswear Ltd
St. James's Place Wealth Management Ltd
St Marks Thursday Club
Stagecoach

We also benefit from individuals who make donations & legacy income to the Charity and we have worked hard to generate income via trading company activities. Without this income the Charity could not continue to provide these vital services to local older people.



Brian Dinsmore - Finance Trustee

Our Charging Policy

Age UK Nottingham & Nottinghamshire believes that charges for certain services are appropriate and that any charges should be related to the ability of the individual to pay them. Certain services should be provided free of charge and when charges do apply, discretion is important to ensure older and/or vulnerable people are not denied a service because of their inability to pay.

Applicable charges were fully visible to prospective users in advance of delivering the service. We were able to offer a discretionary subsidy to top up payments to ensure people could access a relevant service.

It remained our policy to review all charges during the annual budget setting process. Where free services were available, users were offered the option to make a voluntary donation.

Investment Powers and Policy

Under the Memorandum and Articles of Association the Charity has the power to make any investment which the Board sees fit, provided it shall seek (where appropriate) proper professional advice. The total £605,318 held within the Flagstone platform was invested in 8 banks each giving up to the maximum £120,000 protection. £30,595 of total interest was accrued during the reporting period via these accounts as the Charity tracked prevailing UK rates.

Reserves Policy and Going Concern

The Trustees reviewed the Charity's need for reserves in line with guidance issued by the Charity Commission. The Trustees also completed a financial risk assessment that examined potential liabilities (staff, contracts and leases) and assets (both current and fixed).

The Trustees decided to build a free reserve of unrestricted current assets of between 2 and 5 months' running costs.

(The levels of reserves exclude the capital payments associated with the Housing Service, depreciation or other capital projects agreed by the Board of Trustees).

The reserves will be used to safeguard our service commitment in the event of delays in receipt of grants, lower than anticipated levels of donations, reduced income generation activity or unexpected expenditure. The Trustees believe that reserves should be at least to this level to ensure the Charity can run efficiently and meet the needs of local older and/or vulnerable people.

Based on the 2026-27 budget (excluding capital payments associated with the Housing Service, depreciation and other capital projects agreed by the Board) the total amount required for:

2 months' running costs = £430,601
5 months' running costs = £1,076,504

Free reserves are calculated as follows:
Total funds → Less Restricted and Endowment Funds → Less Fixed Assets → Less Designated Funds = Free Reserves.

Free Reserves as at 31st March 2026 = £931,657 which is within the reserve policy parameters identified above.

The Trustees consider that adequate resources continue to be available to fund the activities of the Charity and Group for the foreseeable future.

The Trustees are of the opinion that the Charity and Group are a going concern.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Office:

The Sybil Levin Centre
577a Nuthall Road
Cinderhill
Nottingham
NG8 6AD

info@ageuknotts.org.uk

0115 8440011

linkedin.com/company/age-uk-nottingham-&-nottinghamshire

@ageuknotts.bsky.social

Instagram.com/ageuknotts

Facebook.com/ageuknotts

www.ageuknotts.org.uk

Age UK Nottingham & Nottinghamshire is a registered charity (number 1067881), registered in England and Wales and a Company Limited by Guarantee, incorporated in the United Kingdom (registered company number 3455485).

Our Advisors

Group Auditor
Sayer Vincent LLP, 110 Golden Lane, London. EC1Y OTG

Group Solicitors
Freeths LLP, Cumberland Court, Mount Street, Nottingham. NG1 6HH

Group Bankers
CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent. ME19 4TA
(AUBD Ltd)
Barclays Bank PLC, Leicester. LE87 2BB

Honorary Offices
Royal Patron
HRH King Charles III KG KT GCB

President
Commander Peter Moore RD, RNR, DL

Life Vice-Presidents
Sandra Warzynska
Anil Ghelani
Len Simmonds (until 15th December 2025)

Directors, Trustees and Officers

The Directors of the Charitable Company (the charity), Age UK Nottingham & Nottinghamshire, are its Trustees for the purposes of charity law.

The Trustees and officers serving during the year (and since year-end) were as follows:

Chris Dorkes (Chair)
Brian Dinsmore (Finance)
Margaret Mitchell
Rob Mason
Graham Cox (Vice Chair)
Steve Hambleton (Vice Finance)
Michelle Freer

In attendance:
Michelle Elliott – Joint Chief Executive
Martyn Illingworth – Joint Chief Executive

Finance and Audit Committee
Brian Dinsmore – (Trustee - Finance)
Steve Hambleton (Trustee – Vice Finance)
Chris Dorkes (Trustee – Chair)
Michelle Elliott – Joint Chief Executive
Martyn Illingworth – Joint Chief Executive
Lesley Fairclough – Senior Operations Manager (Finance)

Subsidiary Companies
AUBD Ltd (Age UK Business Directory) – a company limited by shares (Registration number 06393966)

Board of Directors for AUBD Ltd
Maria Cooke
Martyn Illingworth
Rob Mason (from 26.1.26)
Company Secretary
Maria Cooke

Age UK Men in Sheds CIC
Maria Cooke
Di Trinder
Michelle Elliott

Age UK Local Trading Limited

Board of Directors

Michelle Elliott (until 16.3.26)
Maria Cooke (until 16.3.26)
Di Trinder (until 16.3.26)
Margeret Mitchell (from 16.3.26)
Michelle Freer (from 16.3.26)
Steve Hambleton (from 16.3.26)

The George Henry Payling's Charity
Trustees and Directors
The Trustees of Age UK Nottingham & Nottinghamshire (detailed within this section).

Key Management Personnel (Executive Team)

Executive Team	Age UK Nottingham & Nottinghamshire	George Henry Francis Payling's Charity	Age UK Local Trading Ltd	AUBD Ltd	Age UK Notts Men in Sheds
Michelle Elliott Joint CEO	■	■	■		■
Martyn Illingworth Joint CEO	■	■	■	■	■
Maria Cooke (Strategic Director Communications and Innovations)	■		■	■	■

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees (who are the Directors of Age UK Nottingham & Nottinghamshire 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 Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and group and of the incoming and application of resources, including the income and expenditure, of the charitable company or group for that period. In preparing these statements, the Trustees are required to:

- **Select suitable accounting policies and then apply them consistently**
- **Observe the methods and principles in the Charities SORP**
- **Make judgements and estimates that are reasonable and prudent**
- **State whether applicable UK Accounting Standards and Statements of Recommended Practice 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 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS (cont)

In so far as the Trustees are aware:

- **There is no relevant audit information of which the charitable company's auditor is unaware**
- **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**

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included in the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from the legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event' of winding up. The total number of such guarantees on 31st March 2026 was 7 (2025: 4). The Trustees have no beneficial interest in the charity.

The Board continued their work on processes for reviewing their own performance on an annual basis (underpinned by CCS The Essential Trustee Guidance and 15 Essential Questions'.) The full process was finalised in 2025/26.

Peer reviews will continue take place annually.





THANK YOU

At the conclusion of this Trustees' Report, we'd like to express our sincere thanks to all those individuals, community groups, grant making trusts, companies, healthcare trusts, local authorities and other bodies who have made the outcomes listed in this report possible through financial and in-kind support. We thank those organisations and companies who have purchased services from us for the benefit of their members and employees and we hope those services created lasting benefit. We thank those who participated in our joyous Dear Christmas Friend project to bring a little cheer and connection at Christmas time, and all the incredible Dunelm customers who provided gifts for the Delivering Joy project; the gifts really did deliver joy to the people in care homes over the Christmas period.
We look forward to working with partners, old and new, in the next reporting period.

Our particular thanks go to our volunteers (existing and new) who helped to deliver our range of services that meant so much to the older and/or vulnerable people who used them throughout the year. Whether in a front-line role or supporting our core functions behind the scenes, everyone made an enormous contribution to our overall achievements.

We thank our Trustees for their time, knowledge, expertise and support for the good governance of our charity. Thank you to the members of our Community Advisory Panel for supporting our governance goals and providing links with groups and bodies external to the charity that also support older and/or vulnerable people and within the wider community.

We were pleased to advance our strategic planning goals following the successful restructure carried out in the previous reporting period. We developed detailed and dynamic strategy goals, effective monitoring and succession planning programmes to enhance our future success. It's been an exciting year.

We moved forward with detailed plans for home-based paid-for service which will come to fruition in the next reporting period and were pleased to see a small profit from our Social Calendar which enabled people to reduce their own loneliness and social isolation through organised, diverse events. Our thanks go to all involved in those developments.

We were shocked by the early de-commissioning of the Connect contract and could not be prouder of our staff affected by this decision because their first thought was for the people we support and what would happen to them. Our heartfelt thanks go to each and every staff member for their commitment and dedication during this difficult process which will run into the next reporting period.

THANK YOU (cont)

Our thanks go to the Directors of our subsidiary company who volunteered to oversee this area of our work. Our Senior Leadership Team continued to work tirelessly to effectively manage our charity, deploy our resources properly and manage the increasing demands of the services on which people depend so much. We know this work helped local people improve their quality of life and enjoy better health and wellbeing.

We undertook a major IT review and replacement activity this year and our thanks go to all staff involved in that demanding process – our technology improves our efficiency and ability to work remotely across the City and County.

Maintaining existing and building new professional relationships with local organisations remained a key part of our activities. We approached networks with a mindset of mutual benefit to support understanding of the needs of older and/or vulnerable people within our local communities.

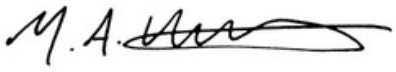
The directors' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime

By order of the Board of Trustees

15 October 2026



Michelle Elliot
Joint Chief Executive



Martyn Illingworth
Joint Chief Executive



Chris Dorkes
Chair of Trustees



Independent auditor's report

To the members of

Age UK Nottingham & Nottinghamshire

Opinion

We have audited the financial statements of Age UK Nottingham & Nottinghamshire (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2026 which comprise the consolidated statement of financial activities, the group and parent charitable company balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including 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 group's and of the parent charitable company's affairs as at 31 March 2026 and of the group's 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
- Have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the group financial statements section of our report. We are independent of the group and parent charitable company 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 Age UK Nottingham & Nottinghamshire'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, including the strategic report, other than the group financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the group 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 group 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 group 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' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements
- The trustees' annual report has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and Charities Act 2011 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or

- The parent charitable company financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the 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 group's and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and section 151 of the Charites Act 2011 and report in accordance with those Acts.

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 are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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 Financial Reporting Council'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 charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Fleur Holden (Senior statutory auditor)
28 October 2026
for and on behalf of Sayer Vincent LLP, Statutory Auditor
110 Golden Lane, LONDON, EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Age UK Nottingham & Nottinghamshire

Consolidated statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2026

	Note	Unrestricted £	Designated £	Restricted £	George Henry Francis Payling's Charity Endowment £	**2026 Total £**	2025 Total £
Income from:							
Donations and legacies	3	127,070	–	44,204	–	**171,274**	454,091
Charitable activities							
Housing Services	4a	11,325	–	339,021	–	**350,347**	345,448
Advice	4b	93,243	–	179,125	–	**272,368**	177,742
Advocacy	4c	186,538	–	–	–	**186,538**	165,764
Health & Wellbeing	4d	2,011,271	–	57,360	–	**2,068,631**	1,848,261
Core Services	4e	54,723	–	–	–	**54,723**	54,363
Shops	4f	–	–	–	–	**–**	175
Other trading activities							
Merchandising Income		20,150	–	–	–	**20,150**	58,069
Fundraising Income		20,623	–	1,556	–	**22,179**	29,604
Sale of Business Directory listings		87,822	–	–	–	**87,822**	91,655
Investments		46,193	–	–	834	**47,026**	69,665
Other		–	–	–	–	**–**	–
Total income		2,658,958	–	621,266	834	**3,281,058**	3,294,837
Expenditure on:							
Cost of raising funds:	5	190,202	16,809	–	–	**207,011**	267,762
Charitable activities:							
Housing Services		23,556	–	342,002	–	**365,559**	390,792
Advice	5	94,400	115,403	211,073	888	**421,763**	284,817
Advocacy	5	175,143	–	625	–	**175,768**	166,876
Health & Wellbeing	5	2,004,055	157,050	79,716	–	**2,240,821**	1,936,379
Core Services	5	287,113	107,445	1,501	(710)	**395,349**	440,131
Total expenditure		2,774,469	396,707	634,918	178	**3,806,271**	3,486,757
Net income / (expenditure) before net gains / (losses) on investments		(115,511)	(396,707)	(13,652)	656	**(525,213)**	(191,920)
Net gains / (losses) on investments		42,100	–	–	(65)	**42,035**	4,459
Net income / (expenditure) for the year	9	(73,411)	(396,707)	(13,652)	592	**(483,178)**	(187,460)
Transfers between funds		(221,118)	221,118	–	–	**–**	–
Net movement in funds		(294,529)	(175,589)	(13,652)	592	**(483,178)**	(187,460)
Reconciliation of funds:							
Total funds brought forward		1,226,185	1,044,064	26,578	52,424	**2,349,250**	2,536,711
Total funds carried forward		931,656	868,475	12,926	53,015	**1,866,072**	2,349,250

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 20a to the financial statements.

Age UK Nottingham & Nottinghamshire

Balance sheets

Company no. 3455485

As at 31 March 2026

	Note	The group 2026 £	2025 £	The charity 2,026 £	2025 £
Fixed assets:					
Age UK Nottingham & Notttingamshire					
Tangible assets	11	**139,656**	159,601	**139,612**	159,537
Investments	12	**453,445**	502,242	**453,548**	502,344
George Henry Francis Payling's Charity					
Investments	12	**0**	9,674	**-**	9,674
		593,101	671,517	**593,160**	671,555
Current assets:					
Age UK Nottingham & Notttingamshire					
Stock		**23,091**	25,271	**23,091**	25,271
Debtors (including due after one year)	15	**513,366**	626,447	**624,347**	753,324
Short term deposits		**217,834**	306,160	**217,834**	264,892
Cash at bank and in hand		**648,266**	790,662	**643,440**	786,291
George Henry Francis Payling's Charity					
Debtors (including due after one year)	15	**1,124**	1,232	**1,124**	1,232
Short term deposits		**42,147**	-	**42,148**	41,268
Cash at bank and in hand		**10,487**	44,171	**10,487**	44,171
		1,456,315	1,793,943	**1,562,471**	1,916,449
Creditors: amounts falling due within one year					
Age UK Nottingham & Notttingamshire	16	**(182,601)**	(113,556)	**(174,144)**	(105,681)
George Henry Francis Payling's Charity		**(743)**	(2,654)	**(743)**	(2,654)
Net current assets		**1,272,971**	1,677,733	**1,387,584**	1,808,114
Total assets less current liabilities		**1,866,072**	2,349,250	**1,980,744**	2,479,669
Total net assets		**1,866,072**	2,349,250	**1,980,744**	2,479,669
Funds:	28a				
Age UK Nottingham & Notttingamshire					
Restricted income funds		**12,926**	26,577	**12,926**	26,578
Unrestricted income funds:					
Designated funds		**868,475**	1,044,063	**868,474**	1,044,063
General funds		**931,656**	1,226,186	**1,046,328**	1,356,605
George Henry Francis Payling's Charity					
Permanent Endowment		**52,424**	52,424	**52,424**	52,424
Expendable Endowment		**591**	-	**591**	
Total funds		**1,866,072**	2,349,250	**1,980,744**	2,479,669

The deficit of the Charity for the year ended 31 March 2026 was £498,926 (31 March 2025: deficit - £191,017).

Approved by the trustees on 15 October 2026 and signed on their behalf by





Chris Dorkes
Director

Brian Dinsmore
Director

Age UK Nottingham & Nottinghamshire

Consolidated statement of cash flows

For the year ended 31 March 2026

	Note	2026		2025	
		£	£	£	£
Cash flows from operating activities					
Net expenditure for the year (as per the SOFA)		**(483,179)**		(187,460)	
Adjustments for:					
Dividends, interest and rents from investments		**(47,026)**		(69,676)	
Depreciation charges		**38,314**		42,844	
(Gains)/losses on investments		**(42,035)**		(4,459)	
Loss on sale of fixed assets		**16,296**		2,562	
Decrease/(Increase) in stocks		**2,179**		(970)	
Decrease/(Increase) in debtors		**113,189**		(106,723)	
Increase in creditors		**67,135**		38,639	
Net cash used in operating activities			**(335,128)**		(285,244)
Cash flows from investing activities:					
Dividends, interest and rents from investments		**47,026**		69,676	
Proceeds from the sale of property, plant and equipment		**3,400**		167	
Purchase of property, plant and equipment		**(38,065)**		(33,727)	
Proceeds from sales of investments		**109,610**		-	
Movement into short term deposits		**46,179**		(306,160)	
Purchase of investments		**(9,103)**		(9,309)	
Net cash provided by / (used in) investing activities			**159,047**		(279,353)
Change in cash and cash equivalents in the year			**(176,081)**		(564,597)
Cash and cash equivalents at the beginning of the year			**834,833**		1,399,430
Cash and cash equivalents at the end of the year			**658,753**		834,833

Analysis of cash and cash equivalents and of net debt

	At 1 April 2025	Cash flows	Other non-cash changes	**At 31 March 2026**
	£	£	£	**£**
Age UK Nottingham & Notttingamshire	790,662	(142,396)	-	**648,266**
George Henry Francis Payling's Charity	44,171	(33,685)	-	**10,487**
Total	834,834	(176,081)	**-**	**658,753**

1 Accounting policies

a) Statutory information

Age UK Nottingham & Nottinghamshire is a charitable company limited by guarantee.

The registered office address is Age UK Nottingham & Nottinghamshire, The Sybil Levin Centre, 577a Nuthall Road, Nottingham, Nottinghamshire, NG8 6AD.

b) Basis of preparation

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 (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its subsidiary undertakings AUBD Limited and Age UK Notts Men in Sheds CIC. A separate statement of financial activities for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006, A summary of the result for the year is disclosed in the notes to the accounts.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's or group's ability to continue as a going concern. The group had free reserves of £931,654 at 31st March 2026 (2025:£1,226,185) which is within the reserve policy parameter of between 2 and 5 months running costs. The trustees have budgeted for a £273,254 deficit for the year to 31st March 2027 (2026: £418,588) with a plan to use £131,650 (2025: £241,710) designated funds to partly cover this deficit with the rest covered by free reserves.

e) Voluntary Income

Gifts and legacies are included in full in the statement of financial activities and under the requirement of the Charities SORP (FRS 102) are included when they are probable. For legacy income to be recognised in the SOFA the charity must be entitled to receive the legacy, it must be probable that it will receive it and it must be measurable. Entitlement is taken as the earlier of the date on which either notification has been made by the executor that a distribution will be made or when a distribution is received by the Charity. It is probable that the Charity will receive the legacy when there has been grant of probate; the executors have established that there are sufficient funds to pay the legacy; and any conditions attached to the legacy have been met. The amount due from the Estate must be reliably measured if it is a pecuniary legacy then the full amount can be disclosed however for a residual legacy a reliable estimation will be made.

f) Grant Income

These grants and performance related service agreement income is included in the financial statements as entitlement arises. Note 4 gives full details of the amounts received from each funder for each charitable activity splitting the income between restricted and unrestricted. As at 31st March 2026, there are no unfulfilled conditions attached to grants or service level agreements.

g) Deferred Income

Any income received during the current financial year that relates to funding due for the next financial year as specified by the funder is included as deferred income.

h) Fixed Assets

Expenditure on fixed assets has been capitalised when over £1,000 and depreciated in order to write off each asset over its estimated useful life at the following rates:

Freehold Property	2% and 5% (straight line)
Computer Equipment	20% (straight line)
Fixtures and Other Equipment	10% (straight line)
Motor Vehicles:	
Vans & Minibuses	25% (straight line)
Cars	16.67% (straight line)
Leasehold Improvements	10% (straight line)

Impairments of fixed assets

An assessment is made at each reporting date of whether there are indications that a fixed asset may be impaired or that an impairment loss previously recognised has fully or partially reversed. If such indications exist, the charitable company estimates the recoverable amount of the asset.

Shortfalls between the carrying value of fixed assets and their recoverable amounts, being the higher of fair value less costs to sell and value-in-use, are recognised as impairment losses recognised in the statement of financial activities

i) Investment Income

Bank and building society interest are included in the accounts on receipt.

j) Gifts in Kind & Donated Goods for Sale

The Charity's shops benefit from second-hand goods donated for resale. The Statement of Financial Activities includes gifts in kind as resources arising and expended when they are sold. No value is placed on shop stock of second-hand goods which have an estimated value of less than £100 however items valued at higher than £100 are recorded and shown as shop donations.

k) Direct Charitable Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the Charity to the expenditure. All expenditure is accounted for on an accruals basis. Expenditure is classified under the principal categories of fundraising and charitable activity rather than the type of expense, in order to provide more useful information to users of the financial statements. Charitable activity costs comprise both direct expenditure, including direct staff costs attributable to the activity, and support costs relating to these activities. Fundraising costs are those incurred in seeking voluntary contributions for the Charity and support costs relating to these activities. Governance costs are those incurred in the governance of the Charity and its assets and are primarily associated with constitutional and statutory requirements.

1 Accounting policies (continued)

l) Funds

Designated Funds

Amounts disclosed as designated funds have been set aside by the Trustees for specified objects as set out in Note 20.

Restricted Funds

Amounts disclosed as restricted funds have been restricted as a result of the conditions imposed by the income provider. All the restricted grants and donations have specified terms and conditions attached to them. Note 15 gives a detailed breakdown of all restricted income and expenditure.

Endowment funds

Amounts disclosed as endowment funds represent those assets which must be held permanently by the Charity, principally investments. Income arising on the endowment funds can be used in accordance with the objects of the Charity and is included as restricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

Unrestricted Funds

Any other funds held by the Charity are classified as unrestricted and may be used as deemed appropriate by the Trustees to further the objects of the Charity.

m) Voluntary Help

The Trustees recognise the significant contribution made by volunteers who give freely of their time. It is not practicable to place a value on this contribution. More detail can be found throughout this report.

n) Pension Costs

The Charity makes contributions to a number of defined contribution personal pension schemes on behalf of its employees. The assets of these schemes are held separately from those of the Charity in independently administered funds. 4% of salary contributions made to these schemes are charged against revenue as they are paid.

o) Operating Leases

Operating leases are charged on a straight-line basis over the period of the lease.

p) Allocation of Funds within Note 5

Support costs are allocated out across all Schemes within the Charity based on the proportion of staff within the area. This is itemised as overheads recharged in Note 5.

q) Investments and Share Capital

The parent company Age UK Nottingham & Nottinghamshire holds 100% of the issued share capital of AUBD Limited. This investment is held at a cost of £100 in the Charity accounts. The parent company holds fund within Investment portfolios managed by Brewin Dolphin Ltd. Gains and losses on disposal & revaluation of these investments are charged or credited to the SOFA in the year they arise. See note 12 for further detail.

The George Henry Francis Paylings Charity holds funds within Common Investment portfolios. Gains and losses on disposal & revaluation of these investments are charged or credited to the SOFA in the year they arise. See note 12 for further detail.

r) Stock

Stock is shown at the lower of cost and net realisable value.

s) Outstanding paid Annual Leave and Sick Leave

All annual leave and sick leave are paid during the year. Employees are not able to carry annual leave over to the next year.

t) Debtors and Creditors

Debtors

Trade debtors, other debtors and amounts due from group undertakings which are receivable within one year and which do not constitute a financing transaction are initially measured at the transaction price. Trade debtors, other debtors and amounts due from group undertakings are subsequently measured at amortised cost, being the transaction price less any amounts settled and any impairment losses.

Creditors

Creditors, provisions and bank loans are recognised where the group has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors, provisions and bank loans are normally recognised at their settlement amount after allowing for any trade discounts due.

u) Cash and Cash Equivalents

Cash and cash equivalents include cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

v) Financial Instruments

Only basic financial instruments are held such as cash, bank deposit, trade debtors and trade creditors which are all recognised at their transaction value and measured at their settlement value.

w) Critical Estimates and Areas of Judgement

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

See note e) for details of when a legacy will be recognised within the SOFA, any residual legacy estimates will be made using estate accounts provided by the executors with property sales only being included once an offer price has been accepted. The trustees do not consider that there are any estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities

2 Detailed comparatives for the statement of financial activities

	Unrestricted £	Designated £	Restricted £	George Henry Francis Payling's Charity Endowment £	2025 Total £
Income from:					
Donations and legacies	399,998	–	54,093	–	454,091
Charitable activities					
Housing Services	21,439	–	324,009	–	345,448
Advice	101,200	–	76,542	–	177,742
Advocacy	165,764	–	–	–	165,764
Health & Wellbeing	1,814,286	–	33,975	–	1,848,261
Core Services	54,363	–	–	–	54,363
Shops	175	–	–	–	175
Other trading activities					
Merchandising Income	58,069	–	–	–	58,069
Fundraising Income	20,545	–	9,060	–	29,604
Sale of Business Directory listings	91,655	–	–	–	91,655
Investments	–	–	–	–	–
Other (sale of head office in 2023/24)					
Total income	2,794,644	–	497,677	2,516	3,294,837
Expenditure on:					
Cost of raising funds:	251,266	16,496	–	–	267,762
Charitable activities:					
Housing Services	19,106	20,836	350,849	–	390,792
Advice	102,185	72,921	107,656	2,054.57	284,817
Advocacy	166,816	–	60	–	166,876
Health & Wellbeing	1,791,648	98,454	46,277	–	1,936,379
Core Services	328,420	109,744	1,502	465.00	440,131
Total expenditure	2,659,441	318,452	506,344	2,520	3,486,757
Net income / expenditure before gains / (losses) on investments	135,203	(318,452)	(8,667)	(4)	(191,920)
Net gains / (losses) on investments	4,696	–	–	(237)	4,459
Net income / expenditure	139,899	(318,452)	(8,667)	(241)	(187,460)
Transfers between funds	(283,343)	283,343	–	–	–
Net movement in funds	(143,443)	(35,109)	(8,667)	(241)	(187,460)
Total funds brought forward	1,369,629	1,079,173	35,244.28	52,665	2,536,711
Total funds carried forward	1,226,185	1,044,064	26,578	52,424	2,349,250

3 Income from donations and legacies

	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
Advantage Social Enterprise CIC	9,000	–	**9,000**	8,500	–	8,500
Others <£500	2,015	–	**2,015**	3,039	–	3,039
Legacies	112,319	–	**112,319**	381,927	–	381,927
Housing Services						
The Skerritt Trust	–	–	**–**	–	9,000	9,000
Foundations Independent Living Trust – Gas Safe	–	3,000	**3,000**	–	3,300	3,300
A W Lymn Centenary Fund – Winter Warmth	–	750	**750**	–	–	–
Advice						
The Jones 1996 Charity	–	20,000	**20,000**	–	20,000	20,000
The Mary Robertson Trust	–	–	**–**	–	2,000	2,000
The Jessie Spencer Trust	–	–	**–**	–	1,000	1,000
The J N Derbyshire Trust	–	–	**–**	–	2,000	2,000
The Sir John Eastwood Foundation	–	–	**–**	–	2,000	2,000
The George Henry Francis Payling's Charity	–	888	**888**	–	2,055	2,055
The PAPET Trust	–	2,060	**2,060**	–	2,060	2,060
The Fifty Fund	–	1,500	**1,500**	–	–	–
The Lady Hind Trust	–	7,500	**7,500**	–	–	–
Advocacy						
Individuals	–	375	**375**	–	60	60
Health & Wellbeing						
Wellbeing at Home						
Individuals	–	100	**100**	–	–	–
Best Foot Forward						
Individuals	–	–	**–**	–	110	110
Sky Community Fund	–	–	**–**	–	2,500	2,500
Volunteer Prevention:						
Individuals	–	120	**120**	–	–	–
The Sky Community Fund	–	1,500	**1,500**	–	–	–
Connect:						
Individuals	–	270	**270**	–	190	190
Men in Sheds:						
Individuals	–	8	**8**	–	791	791
Thomas Farr Trust	–	–	**–**	–	1,333	1,333
Veolia Group	–	1,000	**1,000**	–	–	–
Mansfield Building Society	–	–	**–**	–	3,000	3,000
Platform Housing	–	–	**–**	–	200	200
The Sybil Levin Centre:						
Individuals less than £250 each	–	1,133	**1,133**	–	1,493	1,493
Jayne Pearson	–	–	**–**	–	1,000	1,000
P Pickance	–	1,000	**1,000**	–	–	–
The Jessie Spencer Trust	–	3,000	**3,000**	–	–	–
Shops	3,736	–	**3,736**	6,532	–	6,532
	127,070	44,204	**171,274**	399,998	54,093	454,091

The charity has been notified of several legacies for which the conditions for recognition as income have not yet been met. At the balance sheet date, the estimated value of these contingent assets was approximately £88,254 relating to these two legacies which will be recognised in the 2026/27 financial statements with any remaining amounts to be recognised when appropriate in future periods

4 Income from charitable activities

	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
Housing Services						
Contracts:						
Age UK National- Home Energy Checks	9,040	-	**9,040**	8,858	-	8,858
Grants:						
Age UK National - Scams Awareness Raising	1,000	43,800	**44,800**	-	40,600	40,600
Nottingham City Council - Winter Warmth	-	3,372	**3,372**	-	2,770	2,770
Notts Fire & Rescue - Heaters	-	-	**-**	-	-	-
Friends of the Elderley - Client Grant	-	1,942	**1,942**	-	353	353
Energy Saving Trust - Warm & Wise	-	289,907	**289,907**	-	280,286	280,286
Fees and Contributions	1,285	-	**1,285**	12,581	-	12,581
Sub-total for Housing Services	11,325	339,021	**350,346**	21,439	324,009	345,448
Advice						
Contracts:						
Age UK National - Benefits Checks	74,205	-	**74,205**	53,250	-	53,250
Grants:						
Age UK National - Building Financial Resilience	-	24,167	**24,167**	-	36,250	36,250
Age UK National - JLL Partnership	4,812	-	**4,812**	-	-	-
Age UK National - Home Sweet Home	3,000	41,333	**44,334**	-	26,667	26,667
Nottingham City Council - Household Support Vouchers	-	100,000	**100,000**	40,409	-	40,409
PCN 5 - Bestwood & Sherwood	-	-	**-**	7,500	-	7,500
Nottinghamshire County Council - Grant Aid (Government Grant)	-	13,625	**13,625**	-	13,625	13,625
Fees and Contributions	11,225	-	**11,225**	42	-	42
Sub-total for Advice	93,243	179,125	**272,368**	101,200	76,542	177,742
Advocacy						
Contracts:						
Nottingham City Care Partnership - City Care Homes	72,773	-	**72,773**	56,331	-	56,331
Nottingham University Hospitals NHS Trust - QMC	45,482	-	**45,482**	41,988	-	41,988
Nottinghamshire Healthcare NHS Foundation Trust - Lings Bar	30,436	-	**30,436**	29,599	-	29,599
Nottinghamshire Healthcare NHS Foundation Trust - Worry Catcher	37,847	-	**37,847**	37,847	-	37,847
Sub-total for Advocacy	186,538	-	**186,538**	165,764	-	165,764

4 Income from charitable activities (continued)

	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
Health & Wellbeing						
Contracts:						
Nottinghamshire Country Council - Connect	1,562,145	-	**1,562,145**	1,446,430	-	1,446,430
Nottinghamshire Country Council - Digital Inclusion	55,210	-	**55,210**	-	-	-
NHS Nottingham & Nottinghamshire CCG:						
UCR- Home Response	-	-	**-**	23,351	-	23,351
Nottingham City Council - Wellbeing at Home	127,200	-	**127,200**	127,200	-	127,200
Grants:						
Nottinghamshire Country Council -Visiting Scheme (Government Grant)	-	21,800	**21,800**	-	21,800	21,800
Nottinghamshire Country Council - Men in Sheds (Government Grant)	-	10,175	**10,175**	-	10,175	10,175
Nottingham City Council - Travel Well	-	5,385	**5,385**	-	-	-
Bassetlaw Community & Voluntary Service (Government Grant)	-	-	**-**	-	1,000	1,000
Collingham Community Trust - Men in Sheds	-	-	**-**	-	1,000	1,000
Age UK National:						-
Omaze - No Home for Loneliness	-	20,000	**20,000**	-	-	-
Fees and Contributions	266,716	-	**266,716**	217,305	-	217,305
Sub-total for Health & Wellbeing	2,011,271	57,360	**2,068,631**	1,814,286	33,975	1,848,261
Core Services						
Grants:						
Age UK National - Brand Partner Retainer	7,500	-	**7,500**	7,500	-	7,500
Age UK National - Volunteer Steering Committee	2,333	-	**2,333**	4,000	-	4,000
Fees and Contributions	44,890	-	**44,890**	42,863	-	42,863
Sub-total for Core Services	54,723	-	**54,723**	54,363	-	54,363
Shops - Grant Income	-	-	**-**	-	-	-
Shops - Fees and Contributions	-	-	**-**	175	-	175
Total income from charitable activities	2,357,101	575,506	**2,932,607**	2,157,227	434,525	2,591,753

5a Analysis of expenditure (current year)

		Charitable activities								
	Raising funds £	Housing Services £	Advice £	Advocacy £	Health & Wellbeing £	Core Services £	Governance costs £	Support costs £	**2026 Total £**	2025 Total £
Staff costs (Note 7)	139,190	138,796	321,833	133,829	1,666,950	105,579	21,889	434,894	**2,962,960**	2,690,633
Depreciation	2,825	80	119	–	4,172	31,118	–	–	**38,314**	42,844
Advertising & Recruitment	3,285	4,661	4,051	785	4,159	597	–	–	**17,539**	20,037
Audit & Tax Work Fees	–	–	–	–	–	525	11,400	–	**11,925**	12,592
Donated Stock	3,102	–	–	–	–	–	–	–	**3,102**	5,680
Grants-home repair works	–	43,637	–	–	–	–	–	–	**43,637**	48,628
Legal & Professional	639	130,135	2,076	–	49,465	54,513	2,113	–	**238,941**	156,861
Miscellaneous	4,273	5,906	98	–	4,801	10,333	–	–	**25,410**	13,510
Office Expenditure	4,141	3,668	10,916	4,508	57,416	136,850	1,397	–	**218,897**	197,405
Property Costs	7,559	2,491	12,779	187	41,019	42,096	–	–	**106,131**	129,258
Training	471	532	3,395	458	6,049	1,604	1,789	–	**14,297**	22,242
Transport/Shed Costs	3,237	–	–	–	26,379	–	–	–	**29,615**	32,411
Travel and Volunteer Expenses	2,108	4,502	11,066	6,722	50,651	4,850	2,060	–	**81,960**	98,057
Business Directory non-staff costs	13,543	–	–	–	–	–	–	–	**13,543**	16,598
	184,373	334,408	366,334	146,488	1,911,061	388,065	40,649	434,894	**3,806,271**	3,486,757
Support costs	20,470	28,488	50,692	26,777	301,573	6,895	–	(434,894)	**–**	–
Governance costs	2,168	2,663	4,738	2,503	28,187	389	(40,649)	–	**–**	–
Total expenditure 2026	**207,011**	**365,559**	**421,763**	**175,768**	**2,240,821**	**395,349**	**–**	**–**	**3,806,271**	
Total expenditure 2025	259,980	414,398	284,061	190,939	1,858,680	388,073	–	–		3,486,757

5b Analysis of expenditure (priory year)

		Charitable activities							
	Raising funds £	Housing Services £	Advice £	Advocacy £	Health & Wellbeing £	Core Services £	Governance costs £	Support costs £	**2025 Total £**
Staff costs (Note 7)	174,766	164,335	228,995	129,012	1,420,469	213,392	21,460	338,205	**2,690,633**
Depreciation	3,627	80	147	–	4,398	34,592	–	–	**42,844**
Advertising & Recruitment	2,447	3,521	3,982	759	6,630	2,697	–	–	**20,037**
Audit & Tax Work Fees	–	–	–	–	–	525	12,067	–	**12,592**
Donated Stock	5,680	–	–	–	–	–	–	–	**5,680**
Grants-home repair works	–	48,628	–	–	–	–	–	–	**48,628**
Legal & Professional	51	129,272	1,381	–	2,420	19,374	4,363	–	**156,861**
Miscellaneous	781	3,498	–	–	5,351	3,869	11	–	**13,510**
Office Expenditure	8,656	3,764	6,656	3,201	60,562	113,444	1,123	–	**197,405**
Property Costs	21,190	7,311	13,041	–	51,907	35,810	–	–	**129,258**
Training	457	606	850	357	11,574	4,753	3,646	–	**22,242**
Transport/Shed Costs	4,980	–	–	–	27,431	–	–	–	**32,411**
Travel and Volunteer Expenses	3,041	6,597	4,999	7,387	69,350	4,427	2,256	–	**98,057**
Business Directory non-staff costs	16,598	–	–	–	–	–	–	–	**16,598**
	242,274	367,612	260,050	140,716	1,660,091	432,883	44,925	338,205	**3,486,757**
Support costs	22,499	20,461	21,862	23,093	243,891	6,398	–	(338,205)	**–**
Governance costs	2,989	2,718	2,904	3,067	32,397	850	(44,925)	–	**()**
Total expenditure 2025	**267,762**	**390,792**	**284,817**	**166,876**	**1,936,379**	**440,131**	**–**	**–**	**3,486,757**

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2026	2025
	£	£
Depreciation	**38,314**	42,844
Profit on disposal of fixed assets	**16,296**	2,562
Operating lease rentals:		
Property	**-**	17,138
Other	**66,349**	107,065
Auditor's remuneration (excluding VAT):		
Audit	**12,800**	12,300

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2026	2025
	£	£
Salaries and wages	**2,505,606**	2,390,324
Redundancy and termination costs	**96,275**	33,271
Social security costs	**269,677**	179,126
Employer's contribution to defined contribution pension schemes	**91,403**	87,912
	2,962,961	2,690,633

Of the £96,275 redundancy and termination costs for 2026 £17,626 was paid and settled during the year with £78,649 accrued for leavers on or before 31st March 2026.

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2026	2025
	No.	No.
£60,000 - £69,999	**1**	2

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £250,359 (2025: £251,562).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2025: £nil). No charity trustee received payment for professional or other services supplied to the charity (2025: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil(2025: £nil) incurred by 0 (2025: 0) members relating to attendance at meetings of the trustees.

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 122 (2025: 120).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2026	2025
	No.	No.
Direct Charitable Services	**67.7**	68.1
Fundraising and Publicity	**2.2**	3.7
Management and Administration of the Charity	**17.3**	19.0
	87.2	90.8

Volunteers
During the year 92 volunteers (2025: 114) supported the Charity in a variety of roles.

9 Related party transactions

During the year the charity recharged management charges totalling £8,700 (2025: £8,292), rent £nil (2025: £nil), salaries of £43,135 (2025: £57,204), loan interest of £4,628 (2025: £6,396) and other recharges of £2,227 (2025: £2,506) to AUBD Limited and received commission from AUBD Limited of £2,063 (2025: £2,078). Included within amounts due from subsidiary undertakings and owed to the charity at year end was £111,720 (2025: £128,700) due from AUBD Limited.

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

10 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary AUBD Limited distributes under Gift Aid available profits to the parent charity. Its charge to corporation tax in the year was:

	2026	2025
	£	£
UK corporation tax at 19%	**-**	-

11 Tangible fixed assets

The group	Leasehold Improvements	Freehold property	Fixtures and fittings	Computer equipment	Motor vehicles	**Total**
Cost	£	£	£	£	£	**£**
At the start of the year	106,130	486,728	107,630	221,737	58,403	**980,629**
Additions in year	-	5,070	5,497	27,498	-	**38,065**
Disposals in year	(18,235)	-	(17,425)	(46,892)	(11,200)	**(93,752)**
At the end of the year	87,895	491,798	95,702	202,343	47,203	**924,942**
Depreciation						
At the start of the year	65,548	412,751	82,447	209,842	50,440	**821,028**
Charge for the year	10,560	5,558	5,895	12,295	4,007	**38,314**
Eliminated on disposal	(7,294)	-	(12,251)	(46,061)	(8,450)	**(74,056)**
At the end of the year	68,814	418,308	76,091	176,076	45,997	**785,286**
Net book value						
At the end of the year	19,081	73,490	19,611	26,266	1,207	**139,655**
At the start of the year	40,582	73,978	25,183	11,895	7,963	**159,600**

The charity	Leasehold Improvements	Freehold property	Fixtures and fittings	Computer equipment	Motor vehicles	**Total**
Cost	£	£	£	£	£	**£**
At the start of the year	106,130	486,728	107,092	199,821	58,403	**958,174**
Additions in year	-	5,070	5,497	27,498	-	**38,065**
Disposals in year	(18,235)	-	(17,425)	(46,892)	(11,200)	**(93,752)**
At the end of the year	87,895	491,798	95,164	180,427	47,203	**902,487**
Depreciation						
At the start of the year	65,548	412,751	81,972	187,926	50,440	**798,637**
Charge for the year	10,560	5,558	5,874	12,295	4,007	**38,293**
Eliminated on disposal	(7,294)	-	(12,251)	(46,061)	(8,450)	**(74,056)**
At the end of the year	68,814	418,308	75,595	154,160	45,997	**762,874**
Net book value						
At the end of the year	19,081	73,490	19,569	26,266	1,207	**139,613**
At the start of the year	40,582	73,978	25,119	11,895	7,963	**159,536**

All assets are held for charitable activities.

12 Investments

	The group		The charity		George Henry Francis Payling's Charity	
	2026	2025	**2026**	2025	**2026**	2025
	£	£	**£**	£	**£**	£
Cost and net book value						
At 1 April 2025	**511,916**	498,148	**502,344**	488,339	**9,674**	9,911
Additions	**13,895**	15,228	**13,895**	15,228	**–**	–
Disposals	**(114,402)**	(5,919)	**(104,792)**	(5,919)	**(9,609)**	–
Gain/(loss) on investments	**42,035**	4,459	**42,100**	4,696	**(65)**	(237)
At 31 March 2026	**453,445**	511,916	**453,548**	502,344	–	9,673.97

Group investments comprise:

	2026	2025
	£	£
UK Common investment funds	**453,445**	502,242
Cash	**–**	9674
	453,445	511,916

13 Subsidiary Companies

Investments	2026 £	2025 £
Age UK Local Trading Limited	2	2
AUBD Limited	100	100
Total	102	102

AUBD Ltd Company Number 06393966

The charity owns 100% of the issued ordinary share capital of AUBD Ltd, a company registered in England. The annual interest to be paid on the loan from the Charity is 0.73% above base rate.

All activities have been consolidated in the SOFA. The net profit is used to make payments to the Charity towards the long-term loan, with the exception of funds needed as working capital within the trading company.

A summary of the results of the subsidiary is shown below:

	2026 £	2025 £
Turnover	87,837	91,655
Cost of sales	(5,495)	(5,522)
Gross profit	82,342	86,134
Administrative expenses	(61,967)	(78,672)
Profit on ordinary activities before interest and taxation	20,375	7,462
Interest payable to parent undertaking	(4,628)	(6,396)
Profit / (loss) on ordinary activities before taxation	15,747	1,066
Taxation on profit on ordinary activities	-	-
Profit for the financial year	15,747	1,066
Retained earnings		
Total retained earnings brought forward	(130,417)	(131,483)
Profit for the financial year	15,747	1,066
Total retained earnings carried forward	(114,670)	(130,417)
The aggregate of the assets, liabilities and reserves was:		
Assets	5,606	6,258
Liabilities	(120,176)	(136,574)
Reserves	(114,570)	(130,317)

14 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2026	2025
	£	£
Gross income	**3,207,778**	3,217,432
Result for the year	**(498,926)**	(191,017)

15 Debtors

	The group		The charity	
	2026	2025	2026	2025
	£	£	£	£
Other debtors due after one year	**12,720**	25,441	**12,720**	25,441
Debtors due within one year:				
Age UK Nottingham & Notttingamshire				
Accrued Income	**435,239**	549,526	**447,959**	549,526
Prepayments	**12,226**	13,215	**11,811**	12,799
Other debtors	**53,001**	38,264	**39,958**	36,679
Amounts due from subsidiary undertakings	**180**	–	**111,899**	128,879
George Henry Francis Payling's Charity				
Other debtors	**1,124**	1,232	**1,124**	1,232
	514,490	627,678	**625,471**	754,556

16 Creditors: amounts falling due within one year

	The group		The charity	
	2026	2025	2026	2025
	£	£	£	£
Age UK Nottingham & Notttingamshire				
Accruals and deferred income	**176,750**	110,350	**168,294**	102,475
Taxation and social security	**5,850**	3,206	**5,850**	3,206
George Henry Francis Payling's Charity				
Accruals and deferred income	**743**	2,654	**743**	2,654
	183,343	116,210	**174,888**	108,334

17 Deferred income

Deferred income within the Charity comprises of grants and donations received in advance which are to be used for activities and services due to start on or after 1 April each year. AUBD Ltd also has deferred income in the form of company fees paid for their Directory listing after 31 March each year.

	The group		The charity	
	2026	2025	2026	2025
	£	£	£	£
Balance at the beginning of the year	**8,560**	22,991	**3,333**	17,935
Amount released to income in the year	**(8,560)**	(22,991)	**(3,333)**	(17,935)
Amount deferred in the year	**15,822**	8,560	**10,434**	3,333
Balance at the end of the year	**15,822**	8,560	**10,434**	3,333

18 Pension scheme

The Group operates a defined contribution pension scheme. The pension charge for the period represents contributions payable by the Group to the scheme and amounted to £91,403 (2025: £87,912).

19a Analysis of group net assets between funds (current year)

	General unrestricted £	Designated funds £	Restricted funds £	**Total funds £**
Tangible fixed assets	–	133,433	6,222	**139,655**
Investments	453,445	–	–	**453,445**
Net current assets	478,212	735,041	59,719	**1,272,972**
Net assets at 31 March 2026	**931,657**	**868,475**	**65,941**	**1,866,072**

19b Analysis of group net assets between funds (prior year)

	General unrestricted £	Designated funds £	Restricted funds £	**Total funds £**
Tangible fixed assets	–	152,803	6,798	**159,601**
Investments	502,242	–	9,674	**511,916**
Net current assets	723,943	891,261	62,530	**1,677,734**
Net assets at 31 March 2025	**1,226,185**	**1,044,064**	**79,002**	**2,349,251**

20a Movements in funds (current year)

	At 1 April 2025	Income & gains	Expenditure & losses	Transfers	Minority Interest	At 31 March 2026
	£	£	£	£	£	£
Restricted funds:						
Housing	2,242	342,889	(342,002)	–	–	**3,128**
Advice	–	210,185	(210,185)	–	–	**–**
Advocacy	–	625	(625)	–	–	**–**
Health & Wellbeing	21,188	66,680	(79,716)	–	–	**8,152**
Core Services	3,148	–	(1,501)	–	–	**1,647**
Total restricted funds	26,578	620,379	(634,030)	–	–	**12,927**
George Henry Francis Payling's Charity Endowment Funds	52,424	834	(242)	–	–	**53,015**
Unrestricted funds:						
Designated funds:						
Fixed Assets	152,803		(19,369)	–		**133,434**
Employers Liability Fund	44,252	–	(44,252)	171,674	–	**171,674**
Additional Staff Time Contingency	45,521	–	(45,521)	32,245	–	**32,245**
Management Restructure Training & Staff Conference	10,000	–	(1,500)	1,500	–	**10,000**
EDI - Communications	10,000	–	(1,200)	1,200	–	**10,000**
Health & Safety	3,000	–	(1,378)	1,378	–	**3,000**
Eric Hallam Services Investment Fund	291,920	–	(181,144)	–	–	**110,775**
Lease for City Centre Site - 10 years rent	341,586	–	(23,651)	–	–	**317,935**
Asset reinvestment funds:						
Information Technology	50,000	–	(50,000)	16,667	–	**16,667**
Building	16,408	–	(25,821)	13,583	–	**4,170**
Vehicles	58,574	–	–	–	–	**58,574**
Property Refurbishment	20,000	–	(2,871)	(17,129)	–	**–**
Total designated funds	1,044,063	–	(396,707)	221,118	–	**868,474**
General funds Parent Charity	1,356,503	2,628,612	(2,717,770)	(221,118)	–	**1,046,226**
Overdrawn non-charitable trading subsidiary reserves	(130,317)	87,837	(72,090)	–	–	**(114,570)**
Total unrestricted funds	2,270,249	2,716,448	(3,186,568)	–	–	**1,800,130**
Minority Interest	–	–	–	–	–	**–**
Total funds	2,349,250	3,337,662	(3,820,840)	–	–	**1,866,072**

The narrative to explain the purpose of each fund is given at the foot of the note below.

20b Movements in funds (prior year)

	At 1 April 2024	Income & gains	Expenditure & losses	Transfers	Minority Interest	At 31 March 2025
	£	£	£	£		£
Restricted funds:						
Housing	16,382	336,709	(350,849)	–	–	**2,242**
Advice	–	107,656	(107,656)	–	–	**–**
Advocacy	–	60	(60)	–	–	**–**
Health & Wellbeing	14,212	53,253	(46,277)	–	–	**21,188**
Core Services	4,650	–	(1,502)	–	–	**3,148**
Total restricted funds	35,244	497,677	(506,344)	–	–	**26,578**
George Henry Francis Payling's Charity Endowment Funds	52,665	2,516	(2,757)	–	–	**52,424**
Unrestricted funds:						
Designated funds:						
Fixed Assets				152,803		**152,803**
Employers Liability Fund	44,252	–	(33,011)	33,011	–	**44,252**
Additional Staff Time Contingency	46,994	–	(29,267)	27,794	–	**45,521**
Management Restructure Training & Staff Conference	10,000	–	(3,193)	3,193	–	**10,000**
EDI - Communications	10,000	–	(7,176)	7,176	–	**10,000**
Health & Safety	3,000	–	(1,482)	1,482	–	**3,000**
Eric Hallam Services Investment Fund	442,180	–	(150,260)		–	**291,920**
Men In Sheds	–	–	–	–	–	**–**
AUBD - Website Development	–	–	–	–	–	**–**
Lease for City Centre Site - 10 years rent	364,713	–	(23,127)	–	–	**341,586**
Asset reinvestment funds:						**–**
Information Technology	44,340	–	(16,619)	22,279	–	**50,000**
Building	46,320	–	(43,495)	13,583	–	**16,408**
Vehicles	47,374	–	–	11,200	–	**58,574**
Property Refurbishment	20,000	–	(10,821)	10,821	–	**20,000**
Total designated funds	1,079,173	–	(318,452)	283,343		**1,044,063**
General funds Parent Charity	1,501,012	2,724,450	(2,585,617)	(283,343)	–	**1,356,503**
Overdrawn non-charitable trading subsidiary reserves	(131,383)	91,655	(90,589)	–	–	**(130,317)**
Total unrestricted funds	2,448,802	2,816,106	(2,994,659)	–	–	**2,270,249**
Minority Interest		–	–	–		**–**
Total funds	2,536,711	3,316,299	(3,503,760)	–	–	**2,349,250**

Purposes of restricted funds

Housing - restricted funding is used to provide services including the Warm & Wise project where advice and measures are put in to help keep older people and their homes warm, support with minor repairs to enable people to remain in their own homes and to give advice regarding avoiding being victims of scams. During the year we also provided winter warmth packs & loaned heaters to help those struggling to keep warm during the winter as well supplying air fryers to help reduce energy costs for older and/or vulnerable people.

Advice - restricted funds awarded are used to provide benefits advice to older and/or vulnerable people to ensure they are receiving all the funds which they are entitled to. Fuel vouchers were also distributed.

Advocacy - any restricted donations received from people using the advocacy services are used to provide advocacy within hospitals.

Health & Wellbeing - restricted funds are used to provide services to prevent and reduce social isolation & loneliness. With services such as the Companion Service where older people are visited in their own homes or receive telephone calls, Men in Sheds where both men & women get together to socialise & carry out metal/wood working crafts, there are also some physical activity services for older people to take part in including walking. Some restricted funds are used to provide the SPECAL day service at our Sybil Levin centre.

Core Services - funds are received to support communications between other Age UK's around the East and West Midlands to share good practise and ideas for supporting older people. These funds are controlled by the 6 CEO's of the East Midlands.

Purposes of designated funds

The employers' liability fund is held to cover potential redundancy costs that may be incurred at the end of contracts/service level agreements. For 2026£171,674 has been designated to cover the planned redundancies following the termination of the Connect contract due to end 30th June 2026. The additional staff time contingency is to cover any unexpected extra temporary work outside of the budget and is costed as ½ hour extra for all staff. During the year there were redundancy costs associated with the closure of the Sutton in Ashfield Shop, the termination of the Wellbeing at Home service funded by the City Council and some early voluntary redundancies related to the Connect contract. These in year redundancies used all of the employers liability and staff time designated funds.

We will hold a staff conference and face to face staff meetings during the next year with a maximum budget of £10,000 to cover room hire, catering, speakers fees, training materials and any additional staff costs incurred. During 2026 £1,500 was used for the staff conference however the room was provided for free by Capital One, in 2026 we anticipate needing to pay for room hire hence the need for a £10,000 fund.

The Equality, Diversity and Inclusion designated fund is to cover any resources and training required to support implementation of the values and to comply with service contract requirements. This fund will be reviewed during 2026 following the termination of the Connect contract.

There is a health & safety fund to cover replacement of fire extinguishers, training and other items ad hoc items that may be required during the year

The Eric Hallam Service Investment Funds is income from a legacy which is designated for future service investment, covering shortfalls in income. Unless unexpected surplus's are made this is expected to be used within the next year.

As the Charity no longer has a City centre site, funds have been set aside to cover rent for premises to be used to for older people to access signposting and advice services, these funds will cover at least the next 10 years.

The asset reinvestment funds for fixed assets are as follows:

-information technology for the replacement of computer hardware assumed to be required every 3 years. During the year we spent all £50,000 of this fund on replacement IT equipment which had become obsolete. One third of the cost of equipment has been deisgnated to build this replacement fund again.

- vehicles for the replacement of Charities vehicles needing to be replaced every 4 years,

- building asset reinvestment fund is for the Sybil Levin centre which is the Charity's own property. An amount is set aside to cover the cost of major repairs that are not routine maintenance such as replacing roofs etc this has been calculated using the expected life of the individual parts of the asset. During the year £25,821 was spent on the building including installing new doors, repairing water damage to the brickwork and maintenance on the garden area.

The asset reinvestment fund for property refurbishment covers any works needed to comply with lease agreements for buildings which are leased and any potential dilapidation costs that may be incurred when a lease comes to an end. During 2025 the Sutton in Ashfield shop was closed with dilapidations costing £2,871.

21 Operating lease commitments payable as a lessee

The group's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Land and buildings		Other	
	2026	2025	**2026**	2025
	£	£	**£**	£
Less than one year	**-**	17,138	**39,048**	39,674
One to five years	**-**	-	**27,300**	67,391
	-	17,138	**66,349**	107,065

22 Legal status of the charity

As a company limited by guarantee, in the event of it being wound up, every member is liable to contribute a sum not exceeding £1. There are no shares of any class either authorised or allotted.