

ANNUAL REPORT

FOR YEAR ENDING 31ST MARCH 2025



Company no.3455485

Registered charity no.1067881

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FOREWORD

As I look back over the past 12 months I see the predictions of approaching challenges made in the 2023-24 Annual Report were fully realised. The new Labour government elected in July 2024 made rapid changes to benefits which directly affected older people's wellbeing over the winter period and changes recently announced are likely to continue to affect older and/or vulnerable people in the years to come. National Living Wage and National Insurance uplifts impacted dramatically on our budget setting process for the 2025/6 financial year (as it did for all third sector organisations). Cost of living pressures did not ease causing concern for staff, volunteers and older and/or vulnerable people alike.

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

With challenge comes opportunity and work began on a major restructure in the way that we deliver our advice services across the charity to ensure we can continue to meet the needs of local residents. This painstaking work took many months and will need more time to settle in the coming financial year but it will be of benefit long into the future. We are grateful for the commitment, energy and enthusiasm from all staff involved in this process.

Our Dear Christmas Friend campaign over Christmas 2024 illustrated the immense community spirit within our county and further afield. Thousands of letters, cards, drawings and gifts were sent to the 8 participating care homes and hospital wards from people living locally, nationally and even overseas and they provided a huge amount of Christmas cheer for the people who received them. The project was a profoundly moving example of the kindness of strangers and the difference that small acts of inclusion can make. We can't wait to see what happens in 2025.

Without financial help we simply could not have provided our full range of services to help local people. New partnerships were begun with firms operating within the county and these made a difference in 2024-25 and will continue to do so in coming years. Our thanks go to Dunelm for their support in this reporting period, to Stagecoach and JLL whose support for us will be beneficial in the next financial year. Our thanks also go to Capital One who continue to support us through the provision of refreshments and venue hire for our large staff meetings – their support makes organising the logistical elements so much easier for us and saves us the expensive costs associated with such events.

FOREWORD (cont)

We were also grateful to Charitable Trusts who provided much needed funding and support for long-standing and new services. Additionally, I extend thanks to individuals who made personal donations and to community fundraisers giving time and finding ways to generate income, 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 donations and support within this Annual Report.

Amidst these significant challenges, it was a pleasure to see our Values of Respect, Integrity, Kindness and Compassion, and Inclusion flourish. Our Senior Leadership Team acted with honesty and transparency in keeping the staff teams appraised of our financial situation and ensured our culture enabled staff to find the support they needed from each other and our management team to deliver the services that made a difference to the lives of so many local people. Work began on refining our HR processes to ensure we remain a great place to work which creates the opportunity for us to make a positive impact in our communities long into the future.

Our Board of Trustees continued to build strong and effective relationships enabling us to make the most of the vast repository of knowledge, skills and expertise provided by members. We began the process of building up our formal review mechanisms and I look forward to that work paying greater dividends in the future. We welcome the new members recruited in 2024 and look forward to the beginning of their formal terms later in 2025. Everyone within the charity remains extremely grateful for and proud of long-standing 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 gratitude to our joint Chief Executives, Michelle Elliott & Di Trinder who, with the help of their teams, guided us through another 12 months without hesitation. There are exciting changes to come at our most senior level with the appointment of a new Joint Chief Executive, Martyn Illingworth, who steps up from Senior Strategic Director (Services) and a renewed focus on the growth opportunities within our Specialist Dementia Services which will be led by Di Trinder who becomes our Dementia Clinical Lead.

In this coming 12 months, the challenges will remain and new ones will emerge but so will opportunities. We remain ready to grasp those opportunities and face what comes in the knowledge that what we do makes a real difference to those in need and I encourage us all to continue 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 we do to make a positive difference to everybody with whom we interact. We show integrity and treat each other with respect, kindness and compassion, celebrating our differences and our diverse community.

We continued to work on embedding our Values throughout the reporting period. We celebrated examples of our Values in Action at our staff conference in September, and achieved our goal of basing our Supervision processes on Values rather than just task-based activities.

It was a challenging year with a change in government which made decisions directly affecting older people's quality of life and which increased demand for our services. Other changes announced created budgetary challenges for future reporting periods for us and all third sector organisations and staff very much appreciated the transparency and honesty of the Senior Leadership Team in seeking their views on our planned mitigating actions. It was heartening to find out what makes staff happy at work (during our all-staff meeting in March 2025) - flexibility, our colleagues and the impact we make.

"I feel it's a very worthwhile and satisfying volunteering role - a brief time out of my week to hopefully make a difference to someone else's."

Volunteer - Volunteer Satisfaction Survey

OBJECTIVES AND KEY MESSAGES (cont)

The Trustees are pleased to present their Annual Trustees Directors' report together with the consolidated financial statements of the Charity and its subsidiaries for the year ended 31st March 2025 (which are prepared to meet the requirements for a Director's Report and accounts for Companies Act purposes).

The Financial Statements comply with the Charities Act 2011, the Companies Act 2006 and the Memorandum and Articles of Association for the Charity.

The accounts are prepared under the historical cost convention and are in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP (FR102)) and their applicable accounting policies.

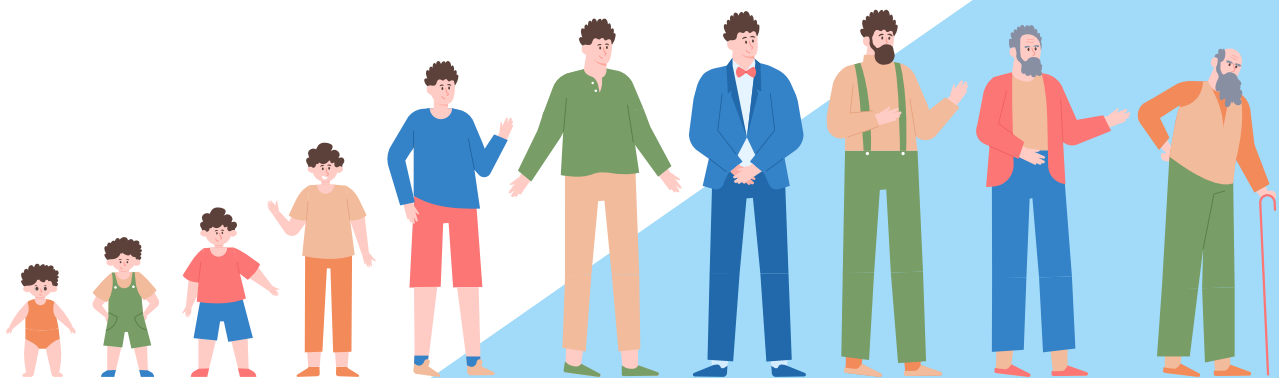
The object of the Charity is:

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**



OUR STRATEGIC AIMS:

Aim 1: Working in 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 families 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 that benefit older 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 good planning strategies across all areas of the charity (based on a continuous improvement cycle)**

OUR STRATEGIC AIMS (cont)

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

We are part of a larger family of over 120 other local and independent Age UK brand partner charities which deliver services to older people, their families and carers in other geographical areas. These relationships and that with Age UK are governed by a Brand Partner agreement and we are also members of the Age England Association.



ACHIEVEMENTS AND PERFORMANCE 2024-25

Safe and Sound Housing Services	1	1.Source continuation funding for Warm and Wise 2.Increase Warm Homes of Prescription cases by at least 500% 3.Establish a Home Improvement Service within the City
	2	
	3	
Connect	1	1.Broaden data sets to capture richer qualitative and quantitative information 2.Create a multi-skilled workforce for agile working 3.Create peer-to-peer support groups/volunteer led groups
	2	
	3	
Information, Signposting and Advice	1	1.Complete regular audits to maintain Quality Assurance Standards 2.Develop and implement feedback and evaluation services 3.Build strategic relationships with key partners in our region 4.Deliver more face to face services in the community
	2	
	3	
	4	
Residents' Representatives Service	1	1.Expand the reach of the Worry Catcher Service through direct engagement with the homes and discussions with City Care
Worry Catcher (MHSOP)	1	1.Identify ways of increasing referrals and engagement from carers of patients and support available 2.Quickly familiarise with the new Blossomwood venue to facilitate an excellent service for patients
	2	
Wellbeing at Home	1	1.Increase volunteer numbers
Digital Inclusion	1	1.Integrate digital inclusion outcomes into Companion Service provision

Key

Completed

In work

Not Completed

ACHIEVEMENTS AND PERFORMANCE 2023-24 (cont)

Sybil Levin Specialist Dementia Day Service	1	1.Attract 18 Friends per day (over a 5 day week) 2.Recruit 4 volunteers and 6 bank staff 3.Develop 6 charged-for training courses 4.Develop 1 new day-service provision 5.Find additional funding to support the service
	2	
	3	
	4	
	5	
Men in Sheds	1	1.Increase the number of sessions offered and shed opening hours at Workop Shed 2.Increase number of volunteers across all Sheds by 10% 3.Source new venue for Daybrook Shed
	2	
	3	
Companion Service	1	1.Launch new Companion Service 2.Increase Companion Service users by 50% 3.Increase Companion Service volunteers by 25%
	2	
	3	
Finance	1	1.Complete the banking review and switch to the most cost effective and efficient solution 2.Ensure robust finance processes are in place for the new charged-for Companion Service, enabling payments to be collected monthly
	2	
Best Foot Forward (BFF)	1	1.Launch new BFF walk in Carlton
Data Protection/ ICT	1	1.Achieve the NHS Data Security and Protection Toolkit self-assessment 2. Achieve the Cyber Essentials accreditation
	2	
HR	1	1.Build performance management structure within ADP system
Estates, Compliance and Resources	1	1.Replace SLC windows 2.Reorganise SLC parking spaces 3.Complete SLC security upgrade (SLC Sybil Leven Centre)
	2	
	3	

ACHIEVEMENTS AND PERFORMANCE 2023-24 (cont)

Volunteering	1	1. Develop Connect Volunteer cohort to aid social support groups within the Connect contract 2. Explore corporate volunteering activities 3. Devise and implement a structured Volunteer review process 4. Introduce and deliver support for volunteer wellbeing
	2	
	3	
	4	
PR and Communications	1	1. Expand the use of videos across social media
Age UK Business Directory	1	1. Ensure that key trades are represented on the Directory with a good geographical coverage for all areas of Nottinghamshire
Fundraising	1	1. Meet Income Generation targets in Corporate and Community sectors 2. Develop new ideas for annual fundraising campaign activity 3. Relaunch Will Writing Service and build local relationships with legal service providers
	2	
	3	
Retail	1	1. Review sustainability of the West Bridgford shop 2. Expand House Clearance Services 3. Expand opening hours in Sutton in Ashfield to increase revenue
	2	
	3	
Equality, Diversity and Inclusion	1	1. Develop our datasets to support monitoring across all charity activities
Older People's Advisory Panel (OPAP)	1	1. Recruit 4 new members
Training	1	1. Research and pilot a new Trustee Induction process 2. Research leadership training for managers 3. Remove Age UK Notts policy sign-offs from Essential Skillz platforms 4. Transition to a new online training platform
	2	
	3	
	4	

SERVICES REVIEW

Housing Services

Housing Services

Focussing on keeping people warm, safe and well in their homes, the Safe and Sound team achieved some great results in the midst of some challenging staffing issues.

Our Warm and Wise service was delivered to 643 households to help householders be more energy efficient and save money on their bills. The number of measures fitted exceeded target at 3,712 and included items such as draught excluders, energy saving lightbulbs, Thermostatic Valve Regulators and radiator reflector panels. We continued to keep people safe by registering them on the Priority Services Register (which notifies utility companies of particular vulnerabilities in the event of power cuts etc). 335 households benefitted from a home visit resulting in 334 registrations.

In a small project funded by Nottingham City Council, we distributed 60 air fryers over the winter period to Nottingham City householders to enable them to eat nutritious hot meals in a cost effective way. The project was featured in Nottingham City Council's 'Good Things Happening' e-newsletter.

Our Warm Homes on Prescription service did not have an official target but 3 projects were delivered during the reporting period resulting in grants worth £10, 932.67 released to householders.

Our Scams project continued to support older and/or vulnerable people to stay safe online. 1409 people attended an in-person group session with 101 people benefitting from a personal one-to-one session.



SERVICES REVIEW (cont)

Advice Services

Our Information, Signposting and Advice service was as busy as ever during the reporting period. It encompassed a variety of contracts and projects:

- **Building Resilience (helping people to cope with change) – the project remained on track to hit its annual performance targets and achieved 164 interventions in the reporting period**
- **Home Sweet Home (benefits checks and home-related issues) – 118 beneficiaries during the reporting period and on track to hit its internal annual target**
- **Warm Homes benefit checks**
- **Local Communities Fund – the funding was awarded to provide 4,500 people with advice on a range of topics including health, finances, care and wellbeing and was fully met**

Our signposting service received 16,229 phone calls, 5,379 e-mails and supported 400 people through our drop-in service. 166 people were supported by referrals into legal and financial clinics provided by our partners.

We again partnered with Nottingham City Council to support vulnerable older people in the City to access the Household Support Fund. We experienced, and successfully managed, a huge demand for this support (2,804 phone calls plus 2,075 emails). 703 older people in the city were supported to access £121,705 in shopping and energy vouchers. We know what a huge difference this made to people in difficult circumstances and we hope to continue to deliver this support in 2025-26.

Unsurprisingly, the cost-of-living crisis and the change to eligibility for the Winter Fuel Payments meant we had an increasing number of enquiries from people wanting support to claim benefits. This support was delivered through a range of phone calls, office appointments and home visits. We generated £1,966,370 in benefits for local people.

The service also completed its external quality audit during the period, responding to feedback to improve service quality and delivery to achieve the Advice Quality Standard once again.

Volunteers continued to be crucial to this team and the support they committed to the work we do. One of our long-standing volunteers identified £500,000 in benefit awards during the reporting period: an incredible achievement.

Towards the end of the year, we began the process of restructuring our Information, Signposting and Advice service into two distinct teams – a Benefits Advice team, and First Link, the signposting team that handles the first contact people have with our charity. This change will allow us to deliver our services more effectively and efficiently in future reporting periods.

SERVICES REVIEW (cont)

Wellbeing Services

Wellbeing at Home

Wellbeing at Home offered support to citizens to remain independent in their own homes for up to 6 weeks by preventing a deterioration in wellbeing that could lead to a hospital admission or re-admission, or a move into residential or nursing care. It operated within a 'closed' referral system made by professionals from social care teams, local authority staff and hospital discharge teams. 353 citizens were referred into the service.

No two referrals were the same which meant we had to be resourceful and adaptive. Examples of presenting issues were social isolation, personal and home administration challenges, financial issues and light touch support for issues such as shopping, cleaning, picking up prescriptions and other domestic tasks which help maintain independence.

The complexity of referrals and presenting issues meant the 6-week delivery window was sometimes exceeded but, overall, the service functioned well and made frequent onwards referrals to other internal services to provide value for money for commissioners and the best possible support for the users of our service.

Connect

Connect provided a 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 target audience was people aged 65+ and those with neurodiverse conditions. It operated across Mid Notts (Ashfield, Mansfield, Newark and Sherwood) and South Notts (Broxtowe, Gedling, Rushcliffe).

Positive developments continued to be made as the newly formed team became a cohesive force for good.



SERVICES REVIEW (cont)

Wellbeing Services

Connect (cont)

Referrals into the new service picked up pace, with a total of 3,964 referrals being made during the year. We continued our work with commissioners and partner agencies to support the promotion of the service to help us to get closer to target.

Thousands of people benefitted from the work of our Support Workers who worked with them to create often life-changing impact. 268 referrals related to a complex hospital discharge. Our Hospital Link Work was received positively in Kings Mill (Mid Notts) and we will seek to replicate that success at Queens Medical Centre (South Notts) in the next reporting period.

643 Blue Badge applications were completed which significantly added to people's independence and we supported Nottinghamshire County Council to improve the application process which resulted in a more inclusive version rolling out from 6th Jan 2025 – a benefit to communities everywhere. Other issues supported included physical and mental health, care needs, housing, finances, social interaction and community engagement. Annualised benefit gains were impressive at £2,110,600 and will benefit applicants long into the future.



SERVICES REVIEW (cont)

Wellbeing Services

Sybil Levin Specialist Dementia Day Service

39 immersive visits from potential attendees and 12 professionals' immersive visits took place during the reporting period, facilitated by a dedicated staff member. 77% of those converted to attendance at the centre (compared to a 65% conversion rate in the 23-24 reporting period).

We were pleased to receive a total of £9000 in donations from grateful carers and as a result of a partnership with a local golf club.

“What I saw and experienced was a calm, well organised, gentle and dignified environment with excellent engagement by the staff and the visitors, and it all seemed so natural. I loved the attention given to the visitors when it was activity time, each seemed to be engaged in something they enjoyed, be that jigsaws, colouring, dominoes or simply folding napkins - everyone was thought of and attended to with gentle care. I also noticed that all the equipment was clean and in excellent condition (not always seen in other care settings I've been in!).”

- Professional Immersive Visitor

Companion Service

The charged-for Companion Service provided support for people to reduce their own loneliness and social isolation and to enjoy activities in the company of a volunteer. The service was able to give people choice in how they spent time with their volunteers – some went out for coffee and cake, others enjoyed a drive around old haunts, some indulged their love of football and others simply enjoyed a chat and a giggle.

We received 435 referrals in the reporting period for people who were either accepted into the service or signposted elsewhere for more suitable provision. 12 new volunteers were recruited and 39 people will continue to use the service into the next period.

Volunteers were supported with check-in phone calls (520 were made during the reporting period) and 287 calls were made to family members and health professionals to offer further signposting, clarify financial arrangements and to understand needs.

“Always a pleasure and we always end up talking about random but really interesting subjects & we always giggle together.”

- Volunteer

SERVICES REVIEW (cont)

Wellbeing Services

Best Foot Forward

481 regular walks took place during the reporting period (+14% on the previous year) and 5101 individual attendances were made (+38% on the previous year). £1700 was raised by the walkers and volunteers themselves through sponsored activities towards the cost of the services and members continued to enjoy the health and wellbeing benefits of regular exercise in the fresh air with friends. For some, this meant increased confidence, mobility and new friends; for others, it was a chance to step away from their desks and to contribute to their local community.

The new Carlton walk ran for 9 months before numbers dwindled but the walkers were able to transition to a nearby walk which meant they could continue to enjoy the benefits.

“I really enjoy the walks and have made new friends”

- Regular walker



SERVICES REVIEW (cont)

Wellbeing Services

Men in Sheds

Daybrook

We closed our Daybrook Shed in June 2024 after the landlord served notice. The closure of the Shed was a significant disappointment to the members and volunteers who had committed their time and energy to the project. Members and volunteers either dispersed to our remaining Sheds in Worksop and Blidworth or kept in touch via other routes. We thank all members and volunteers, past and present, for their energy and commitment to making the Daybrook Shed such a success.

Blidworth:

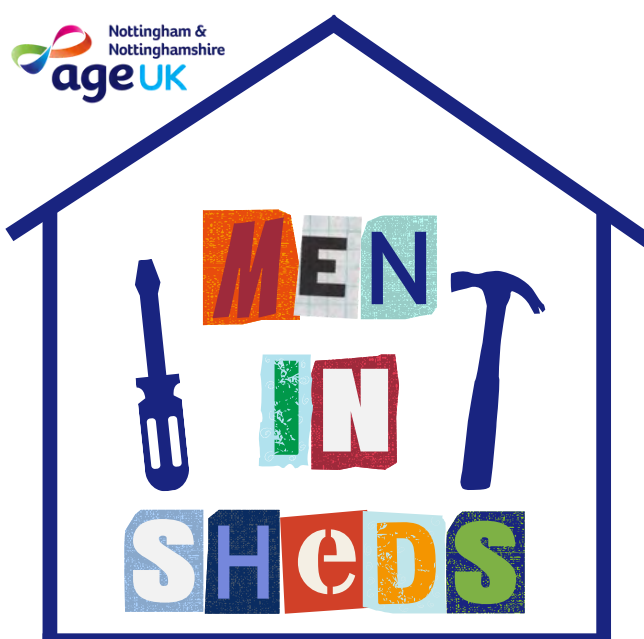
Members were active in their local communities and enjoyed holding a workshop with a local school to share craft skills with younger generations. They were pleased to respond to a commission from Farnsfield Parish Council to make wooden benches for community use.

The Shed increased the number of sessions for members to enjoy and introduced mixed-gender sessions to boost use of the Shed even further.

Worksop:

Our Worksop Shed was awarded funding from Bassetlaw CVS to expand the number of volunteers and deliver additional sessions – a successful outcome for all.

Plans were formulated towards the end of the reporting period to open up mixed-gender sessions which will come to fruition in the next financial year.



SERVICES REVIEW (cont)

Advocacy Services

We provided a portfolio of Advocacy Services across a number of hospital settings in the city and county, supporting older adults, and in all categories of care homes in Nottingham City where we supported those 18 and over. We offered independent non-statutory advocacy, representation, support and information to vulnerable and older people, as well as to their families and carers, as appropriate.

In addition to the Worry Catcher Service provided in the Mental Health Services for Older People setting, Worry Catcher sessions were also an integral part of the Residents' Representative Service offering.

There were positive staff changes in Quarter 3 when a serving staff member took up the Senior Advocate post and a new staff member joined in the final quarter of the reporting period.

Patients' Representative Service – Lings Bar Hospital

Within the 18.5 hour role (supported by a volunteer administrator/advocate) we received 66 referrals involving patients and relatives covering 326 issues across 736 interventions, and provided support for ad hoc queries from hospital staff.

The service worked very closely with wider Multi-Disciplinary Teams to ensure the best possible inpatient stay, as well as a timely and positive discharge and followed up those on the community caseload for 3 months post discharge, providing support and interventions to help prevent a hospital readmission and carer breakdown.

The contract was due to close at the end of the reporting period but was extended until the end of September 2025.

“The Patients' Representative Service is always responsive to queries from professionals and will either provide the support herself or guide staff to the right people. The support the PRS provides at Lings Bar Hospital is invaluable and is greatly appreciated by both health and social care professionals.”

- Social Worker

“You're excellent, if you hadn't found this information out, I wouldn't know anything.”

- Patient

SERVICES REVIEW (cont)

Advocacy Services

Patients' Representative Service (Nottingham University Hospitals) QMC/City

Working on the Health Care of Older People (HCOP) wards at Queen's Medical Centre and City Hospital two part-time advocates dealt with 698 referrals during the reporting period supporting those living in Nottinghamshire or those accessing healthcare at a Nottingham University Hospitals location.

The service was extended during the reporting period with a 2-year contract until the end of March 2027 (plus a possible further 2 year extension).

Residents' Representatives Service

This service provided advocacy as well as Worry Catcher Sessions in Nottingham City Care Homes. Support was also provided to those in out of area care homes who were registered with a Nottingham City GP, or whom we had supported in a city care home through a move to a county home to ensure a smooth transition before stepping back.

Our teams dealt with 234 referrals covering 644 issues (both higher than the previous reporting period) and undertook 372 care home visits.

Worry Catcher Sessions were held in several care homes, including one home which has historically not actively engaged with us or statutory services, (a great achievement), ensuring those residents and their families could access the support of the Service.

The contract was renewed for a further 2 years until the end of March 2027 during the reporting period.

Worry Catcher Service (Mental Health Services for Older People Wards)

Our Worry Catcher Service was busy during the reporting period with an uplift of 24% in patient contacts on the wards and the number of contacts with relatives doubled. Despite a change in staffing, the figures were impressive.

We've delivered the Worry Catcher Service for the last 8 years and issues raised have remained consistent – food, challenging behaviour, activities, noise, and staff matters. Within the last year, much building work took place at Millbrook Mental Health Unit, with the building of a brand-new ward and the refurbishment of another ward. The Worry Catcher continued to provide a listening ear through all the changes, in addition to providing complex interventions in the form of advocacy support across all wards.

The contract received an extension to the end of March 2026.

SERVICES REVIEW (cont)

Core Services

Finance

Task	2024/25	2023/24
Customer/Funder Invoices	3235	2929
Supplier Invoices Paid	702	800
Accounts Package Transactions Inputted	45467	47632
Direct Debit/Card Income Collections	2841	2641
Payslips Produced	1489	1466
Staff Travel Claims	1046	922

Attendances at our Specialist Dementia Day Service increased during the reporting period which increased the number of customer invoices processed by 10%.

The Charity's day to day banking was successfully switched to Barclays during the reporting period with the team learning new processes to ensure the continued smooth running of the finance function.

Succession planning was considered and a new team member was recruited (who will start in the next reporting period) to support payroll tasks, which will allow some longer-serving members to reduce their hours once the induction period is complete.

SERVICES REVIEW (cont)

Core Services

Human Resources

Our HR team had an incredibly busy year – they filled 27 vacancies via 22 interview days, responded to 5,290 requests for application packs (our highest ever number) and received 549 completed packs (a 38% increase on the previous reporting period).

The team undertook detailed training processes to implement new DBS and ADP staff management systems.

4 teams within our front line services were restructured and this created a need for HR support during 100+ consultation meetings. The restructure began to become operational within the reporting period and will be fully in place during the next year. No redundancies resulted from the process.

“[HR] has been fantastic support in terms of process and legalities.”

- Manager



SERVICES REVIEW (cont)

Core Services (cont)

Volunteering

It was a year of mixed fortunes for our Volunteering Team. Volunteer numbers continued to drop (reflecting the experiences of much of the third sector) and we finished the reporting period with around 30% fewer volunteers (114 active volunteers with a further 15 in the application and induction process). Those who left cited their sense of personal achievement, the broadening of life experience and seeing the results of their volunteering as key gains from their time with us.

The team were busy reviewing a range of processes during the period

- **Reducing administration barriers to the recruitment process whilst still maintaining focus on robust and safe recruitment**
- **Maintaining relationships with key partners (such as Nottingham Trent University) and tracking the impact of internal changes on volunteer numbers**
- **Reducing the number of volunteer meet-ups (which were not well attended) from 4 to 2**
- **Reviewing the Trustee Induction process and identifying improvements to be implemented in the next reporting period**

In total, we calculate that volunteers contributed £242,520 worth of hours to our Charity in the reporting period (at National Living Wage prevailing rates) – a superb donation of time and commitment which made a huge difference to the lives of local older and/or vulnerable people.

The team carried out their periodic Volunteer Satisfaction survey which was a major undertaking. Volunteers rated their experience, overall, at 4.6 out of 5, and leavers data continued to be examined for potential improvements. The Room to Reward scheme continued to recognise exceptional service and the prizes were very much enjoyed and appreciated by recipients. The much-loved Advent Raffle raised £1600 for the Charity (our best ever result) and plans are in place for another Raffle in 2025. Age UK provided £4000 to cover the participation of our Senior Operations Manager (Volunteering and Training) in co-chairing the Volunteering Advisory Panel at national level.

New volunteering roles were identified and a role descriptions produced.

Communications were improved by the creation of a Volunteers Facebook group and the circulation of health and wellbeing messages in addition to weekly update emails. 2 volunteers took advantage of the opportunity to complete online mental health training.

SERVICES REVIEW (cont)

Core Services (cont)

Staff Training

Our contract with Essential Skillz came to an end on 31st March 2025 with the switch to Moodle (provided via Age UK) and work began ahead of this change which will be completed during the next reporting period. Completion rates for all courses exceeded 95%. In addition to mandatory and compliance training, the following training was arranged to meet the needs of specific departments:

- Emergency First Aid at Work
- Cruse Loss and Bereavement
- Deaf Awareness
- Working Age Benefits
- Pension Age Plus Benefits
- Sexual Harassment awareness
- Neurodiversity awareness
- Mental Health Awareness training
- AI for charities awareness

“The course was rich in content, very comprehensive and a valuable refresher.”

- Welfare benefits training participant

PR and Communications

The reporting period produced many challenges for our Communications Co-ordinator – the advent of the new fundraising team, a comprehensive review of our advertising and promotional assets plus involvement in the restructure certainly made for a very busy year. Moving up to full time hours from September onwards, it was a constant, yet successful, juggling act to keep our internal service to other departments effective whilst exploring new opportunities to raise our profile.

We delivered 12 press responses, 11 of which were activated and used across local radio, TV and press outlets (1 Winter Fuel Payment story was broadcast locally and on national BBC Breakfast TV). The topics covered included the restricting of Winter Fuel Payments to those on key benefits only, Dear Christmas Friend, Men in Sheds, Connect and cold weather advice. Stories which appeared in our Local Loop e-newsletter were picked up and publicised by 15 local neighbourhood publications (broadening further awareness of our services) and we continued to benefit from space within the Cotgrave Connections and Octagon magazines.

SERVICES REVIEW (cont)

Core Services (cont)

ICT / Data Protection

We enjoyed a challenging and busy year in ensuring our technical and operating systems remained compliant with our legal obligations. Our goal was to ensure compliance with with GDPR & Data Protection Act 2018 and that all the personal data it handled was protected & kept secure as well as providing effective and efficient ICT systems to enable us to provide the quality services for older and/or vulnerable people that they rely on.

Event	2024/25	2023/24
Number of ICO reportable data breaches	0	1
Number of data breaches not reportable	37	25
Number of Data Erasure requests	2	3
Number of Data Subject Access requests	3	3

We saw data breaches increase by 48% with an extra 12 discovered during the year. No breaches were reported to the ICO (Information Commissioner Office) as the majority of them were internal, low level risk breaches. We believe that the increase in reported rates of data breaches is reflective of better awareness and improved reporting. NHS Data Security and Protection standards were met.

Awareness of Data Protection responsibilities increased during the reporting period with continuous learning messages being given and process improvements being implemented following the breaches that occurred.

During the year the Senior Operational Manager (ICT) retired on 31st March 2025 leading to a review of the ICT support provision. This resulted in a Hybrid ICT support structure being agreed with 60 hours internal ICT staff support plus a 3rd line external support contract being initiated with an external ICT provider to be provided from 1st April 2025.

SERVICES REVIEW (cont)

Core Services (cont)

The Lifestyle Centre (TLC)

The Lifestyle Centre continued to host our Office Hub and advice sessions within The Bridgeway Centre in the Meadows. Regular drop-in days were available to older and/or vulnerable people and the newly installed meeting room enabled us to reduce room rental costs for small meetings.

Hosted within Advantage, the Lifestyle Centre also provided access to information and advice about mobility and living aids.

Complaints and Compliments

We received 3 complaints in the reporting period with a further one carried forward from the previous year. All were satisfactorily resolved and relevant learning and continuous improvement mechanisms put in place.

We decided to stop recording compliments in our customary way and, instead, began work on a more streamlined process for collating the information. Compliments were still shared when relevant and continued to be used in monitoring reports and impact messages and we will launch our new system in the next reporting period.

Estates, Compliance and Resources (ECR)

Always a busy core function, our Estates, Compliance and Resources Manager delivered on infrastructure and social elements of our overall services. Infrastructure involved maintaining and managing service contracts, health and safety, building maintenance, insurance cover and supporting PAT testing. All contracts and services were kept under review for best price, value for money and compliance with our legal and best practice obligations. Our ECR manager also committed much of her own time to facilitating our much loved Christmas hamper deliveries and orchestrating the delivery of over 500 gifts donated by Dunelm customers in their Delivering Joy Christmas campaign (together with our fundraising team). She also supported the Big Knit campaign (run by Age UK in partnership with Innocent), the results of which will be seen in the next reporting period.



INCOME GENERATION

Fundraising

We are registered with the Fundraising Regulator and include a clear Fundraising Promise on our website. Copies of relevant policies are available on our website for the general public to review.

We follow the Code of Fundraising Practice and will develop a more detailed system for internally auditing our processes against the Code in the next reporting period in light of the planned Code updates.

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

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

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 Corporate Fundraising Co-ordinator and 1 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.

We negotiated 1 Commercial Proprietor Agreement at the end of the reporting period which will be operational during the following financial year.

It was an exciting year with our new fundraising team fully embedded and active in both Community and Corporate delivery. In total, £20,545 was raised with a further £29,500 in Trust applications pending a decision in the next reporting period.

The revenue was generated through a range of activities:

- Donations and collections
- Fundraising by individuals and community organisations
- Organised, ticketed events and associated raffles
- Applications to grant-making organisations and Trusts
- Sponsored walks

Much of what was delivered can be replicated and bettered in future years which will bring greater revenue into the Charity.

INCOME GENERATION AND FUNDRAISING (cont)

We focussed on engaging with potential corporate partners in our Corporate Connections event delivered in November, rebuilt our approach to Will Writing and Legacy income through extensive reviews of process, and implemented changes to our Donor acknowledgement protocols, all of which will bring opportunity in the next reporting period.

We benefitted from partnerships negotiated by Age UK at national level but delivered locally by our Fundraising team. Building our relationship with Dunelm was important and this will pay dividends in the remaining 2 years of the partnership. We began our relationship with JLL Partners in the final month of the reporting period and we look forward to those developments in the coming year.

We explored local opportunities to become Charity of the Year for local organisations in the County and expect that work to continue in the next reporting period. We supported other areas of the Charity through community talks, sharing leaflets, signposting and promoting opportunities, all of which help us hit our overall contract and delivery targets. The lessons learned during this first full year of operation bode well for the future and we are excited to see more of this work come to fruition.

Other notable income raising achievements were successful grant applications and business case proposals which led to new contracts totalling £204,770. These included Home Sweet Home funding from Age UK (via our national partnership with Dunelm), Nottingham City Winter Support Fund, Household Support Fund and an Omaze donation (via the partnership with Age UK).

Charged-for external training

We developed a new pre-retirement course which was trialled and then delivered in conjunction with a local branch of a national Union, bringing in £1,350 during this reporting period. Feedback was positive and 2 charged-for services were delivered in the reporting period with further bookings for the next financial year.

The learning materials were developed in-house and pre-retirement courses are and will remain part of our corporate offer as a small source of additional revenue.



INCOME GENERATION AND FUNDRAISING (cont)

Age Co

We signed an agreement with Age Co (Age UK's trading company) in December 2024 and received our first commission at the end of the reporting period. Our relationship allows staff to make referrals to Age Co for specialist advice on living and mobility aids but does not involve any selling of items. We continued to encourage people to seek a range of advice to enable them to make an informed decision and were transparent about the possibility of receiving commissions.

Retail

The charity retail environment was certainly volatile for all charities across the reporting period. Rising costs, lower quality and volume of donations, the ongoing cost of living crisis plus static incomes certainly affected our retail offering and we had to make the difficult decision to close our West Bridgford shop after 30 years of trading. Income had remained steady but costs rose significantly and our efforts to mitigate this impact still left us 31% below target by the time we closed the doors at the end of August 2024. The closure resulted in one redundancy and other staff transferred to the Sutton shop. We were grateful for the commitment and dedication shown by staff and volunteers over the years and for the difference their support made to the lives of local older and/or vulnerable people.

Our shop in Sutton in Ashfield continued to expand operations as it celebrated its second birthday in December 2024 by opening from Monday to Saturday with the support of existing staff and 2 volunteers recruited during the reporting period. Footfall grew steadily but the shop finished the financial year -37% behind target (although this was an improvement on the 2023-4 period when it was -57% against target). We continued to be impacted by cost increases in running the shop and the ongoing cost of living crisis which affected sales and donations. Although the sub-let contract with Advantage Mobility ceased during the reporting period we continued to offer pre-owned mobility aids for the benefit of local people.

The shop offered more than items for sale. We collected data on the reasons why people visited the shop and identified that 190 customers were supported with social interaction, 176 signposted to other services and 148 helped with Mobility advice/information. 7 customers benefited from face-to-face contact with drop-in services.

We benefited from corporate donations in this period and expect that to continue in the next financial year. Gift Aid remained flat during the year but did pick up in the final quarter. The mid-Notts area has traditionally been a challenging environment for Gift Aid in our experience so any gains were of benefit.

INCOME GENERATION (cont)

Age UK Business Directory (AUBD) Ltd

Our Business Directory continued to support local people by connecting them with reputable traders checked and approved by Age UK Notts staff. Members are monitored through customer feedback and reviews to ensure they continue to meet the standards of the Directory. Any surplus is donated back to the charity which helps to fund other services.

It continued to be a challenging year but the Nottinghamshire Directory retained 82% of its members upon their renewal anniversary and 95 customers sent in reviews for the trades with whom they'd engaged. 24 companies enquired about joining the Directory and 3 converted into live, paying members (a 13% conversation rate).

- Our regional Facebook page reached 11,300 people, gaining 20 new followers and 843 page visits
- Our newsletters were opened 828 times, with 90 content clicks
- Our personalised Christmas e-Card was received by 62 Nottinghamshire Members
- We displayed 20,996 search results to 6,783 users of our website
- Our hub/telephone service supported 1,054 customers by providing the details of local tradespeople
- We generated £1066 to repay the loan (which stood at £128,700 as at 31 March 2025)

We also continued to offer Business Directories in London, Birmingham, Derbyshire, and Leicestershire (comprising 154 members in total).

Total staff hours reduced to 19 hours during this period.

**“I picked up one of your recommended services Mashworth Services for Nottingham, and I just wanted to tell you what an excellent service it was! He was very well priced and charged me less then what he quoted me for. He was very nice, very polite and he did everything I needed doing.
I would REALLY REALLY recommend him!”**

- 5-star review from a customer

“We have been in the Age UK Directory for over 10-years and love looking after the elderly and vulnerable wherever possible. We have continued to receive work and interact with Age UK Notts all these years and that's why we continue our membership with them.”

- Elaine Langridge (Near and Far Removals)

CONSULTATION ACTIVITIES

Age UK Notts Community Advisory Panel (formerly Older People's Advisory Committee)

Our consultation group changed its name during the reporting period to reflect the inclusion of a younger cohort in some of our commissioned contracts. The group felt that they were representatives of the wider community acting as a bridge between it and the Charity and were pleased to reflect that in the name. The group had 6 members at the end of the reporting period with a wide variety of experiences and backgrounds.

As part of our governance protocols, each member completed an annual Declaration of Interest form and were asked to declare any conflicts at each meeting (noted during the formal minutes).

Recruitment activity was lively during the period but only 1 new member was recruited. Another transitioned to a Trustee role (an overall positive for the Charity). 5 applicants showed an interest in the role and went through the initial informal stages of the application process but did not proceed to appointment. The Panel looks forward to the challenges ahead in the next reporting period and making sure that voices from our communities are represented.

Employee Forum

Our Employee Forum is made up of members from across the Charity acting as representatives of staff in matters of concern and interest to all. The Forum was tasked with choosing the winner of the Room to Reward volunteer awards and the volunteer Christmas gift, and collating examples of our Values in Action amongst other topics of interest. The group met 4 times in the reporting period and minutes were posted on our staff online Oracle resource to maintain openness and transparency. We continued to advertise for new members throughout the year in our Inside Loop e-newsletter and at the September 2024 staff conference – we want to have as wide a representation as possible for the benefit of all staff.

Pay and Benefits Committee

This committee exists to support staff to understand how pay and benefits are incorporated into our budget setting process and to provide clarity on the issues the Senior Leadership Team need to consider when drawing up budgets. Although the details of the discussions themselves were confidential, the 2 staff members were able to share information about the process and bring any general staff concerns to the table as part of the planning process. Our recommendations were passed to the Board of Trustees for their consideration, confident in the knowledge that staff had been included in the process.

CONSULTATION ACTIVITIES (cont)

Informal consultation

There were informal opportunities to participate in reviews on topics such as Charity Induction – work which will be taken forward in the next reporting period. Staff who began work with us in 2024 (across all levels of responsibility) were invited to offer their thoughts on what worked and what could be improved which will be useful in future iterations of the process.

During staff meetings, we asked questions for groups to discuss without the presence of the Senior Leadership Team, such as ‘What makes you happy at work?’ and responses to policy statements. These opportunities were appreciated in the reporting period and will be carried over into the next one.

Equality, Diversity and Inclusion Working Group

This topic received a much higher profile in this reporting period and good progress was made in laying solid foundations for future work. An Equality, Diversity and Inclusion Forum was established comprising of staff and volunteers with a remit to review our practice and co-ordinate our EDI practice and initiatives.

We reviewed our data collection methodologies and towards the end of the reporting period, and saw more meaningful data. We were pleased to confirm our workforce is diverse and representative of our area.



DEVELOPMENT PLANS FOR 2025 - 2026

Sybil Levin Specialist Dementia Day Service	1. Maintain 18 attendees per day 2. Continue to promote the service to people with dementia, their carers and loved ones, and professionals
Companion Service	1. Continue to grow the Companion Service 2. Increase the Companion offer to include more home-based services
Advocacy	1. To increase the number of referrals across all hospital and care home provisions
Wellbeing at Home	1. Continue to raise awareness of the service with Nottingham City Council staff teams
Connect	• Increase promotion of services to those with learning difficulties and neurodiversity • Pilot delivery of support services in group settings • Increase hospital link work in South Notts • Reduce service wait times by improving triage process
Housing	• Source continuation funding for the Warm and Wise Service • Source continuation funding for the Scams project
Volunteering	1. Restructure volunteering to create a charity-wide talent pool rather than department specific volunteers (with the exception of specialist volunteers)
Training	1. Complete the review of a new online training provider 2. Undertake a compliance training and bespoke training needs review across all departments
AUBD Ltd	1. Continue to ensure key trades are represented across the county 2. Raise awareness of AUBD through in-person sessions with potential members and customers 3. Implement new website to improve the user/customer experience 4. Introduce an incubator scheme to support new businesses and build member loyalty

DEVELOPMENT PLANS FOR 24-25 (cont)

Information, Signposting and Advice (Known as Advice in the next period)	1. Deliver next phase of Household Support Fund 2. Increase the number of live calls answered 3. Launch more face-to-face sessions at community venues across the City and County
HR	1. Review Induction process and contents 2. Complete Performance Management review (possibly using ADP)
Governance	1. Board to implement Board Review process
ICT / Data Protection	1. To achieve Cyber Essentials accreditation
Equality, Diversity and Inclusion (EDI)	1. Include quarterly EDI data in the Data Dashboard 2. Carry out EDI survey with all staff and volunteers 3. Increase diversity of Trustees as vacancies arise 4. Develop understanding of potential services users we don't currently reach 5. Deliver a series of short, live training sessions on EDI concepts 6. Provide resources/ training to managers on managing people with neurodiversity
Estates, Compliance and Resources	1. Scope potential of new Sybil Levin Centre kitchen 2. Complete survey of Sybil Levin Centre roof 3. Improve facilities in all Office Hubs to facilitate greater use
Finance	1. To ensure the SAGE accounting package is fully utilised in terms of efficiency savings
Retail	• Expand House Clearance services through awareness raising activities • Build stronger relationships with local estate agents and solicitors to attract more donations from house sales and estate activities • Complete a feasibility study on the costs/benefit of opening across 7 days per week

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees' Responsibilities in Relation to the Financial Statements

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 4 potential new Trustees who are likely to begin their formal terms at the AGM in October 2025.

We advertised the opportunity widely across recognised platforms, invited those interested in the position for an informal conversation with our Joint Chief Executives team and, finally, a formal interview. Once those stages were passed, the potential Trustees were able to begin to familiarise themselves with the charity and attend 2 Trustee meetings as guests (after which the formal induction process begins if approved by the existing Trustees). Their official term begins at their appointment at the annual 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 our 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 or of Age UK Men in Sheds CIC received remuneration from the company during the reporting period.

STRUCTURE, GOVERNANCE AND MANAGEMENT (cont)

Statement of the responsibilities of the Trustees

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.

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

STRUCTURE, GOVERNANCE AND MANAGEMENT (cont)

Statement of the responsibilities of the Trustees (cont)

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 2025 was 4 (2024:6). The Trustees are members of the Charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the Charity.

The Board began work on developing a process for formally reviewing their own performance on an annual basis (underpinned by CCS The Essential Trustee Guidance and '15 Essential Questions'.) The full process will be finalised in the next reporting period. Peer reviews will continue to take place annually.



STRUCTURE, GOVERNANCE AND MANAGEMENT (cont)

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 appropriate) throughout the year and the full management team reviewed the whole Risk Register during the period.

In the reporting period **121** risks were considered.

14 highest risks with a score between 15-20 (2024:116) were identified in **7** of these areas (2024:16):

Area containing highest risk	Number of highest risks
External risk	3
Finance	1
Health and Safety	2
Human Resources	1
Information and Communication Technology	2
Quality Standards	1
Services	4

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 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.

STRUCTURE, GOVERNANCE AND MANAGEMENT (cont)

Fraud

The yearly fraud risk assessment was carried out by the Senior Leadership Team covering corruption, income generation (retail, fundraising, legacies and grants), expenditure, accounting, ICT, payroll and recruitment.

Again, 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.

A total of **83 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 Shoplifting from our Charity shops (which scored 11) and Cyber Attacks (which scored 10).

Upon review, the Trustees decided whether the residual risk could be tolerated (after mitigating factors were applied), treated (additional mitigations put in place to reduce exposure), transferred (using contractual terms to transfer some or all of the risks impact) or terminated (a system or process redesign to completely eliminate the risk).

The Trustees also decided to continue to publicise our zero tolerance approach to fraud via our website and to keep shop processes under review to reduce risks. We took our Cyber Security responsibilities seriously with a range of mitigating actions such as training, virus detection systems, regular updates, encryption systems, passwords etc.



STRUCTURE, GOVERNANCE AND MANAGEMENT (cont)

Key Governance Actions – Review and Update

1	Organisational purpose	• Our Values are discussed at each supervision with each staff member encouraged to identify examples • Our Employee Forum continued to gather examples of our Values in Action to populate our planned on-line library • Operational Strategies are shared across departments to facilitate co-ordinated planning
2	Leadership	• A major restructure of our Information, Signposting and Advice functions was undertaken to improve service to external customers • Working flexibly across departments was trialled within key delivery areas with results under review prior to wider roll out
3	Integrity	• Changes were made to the CEO roles and effected at minimal disruption to the Charity and with the full support of the Executive Team and Board of Trustees • Staff were asked ‘what makes you happy at work?’ in the March 25 all-staff meeting; the results were a commendable reflection of our culture and our commitment to staff • Our staff valued our September 2024 conference with its emphasis on work-life balance
4	Decision-making, risk, and control	• The Charity Commission accepted changes in our Memorandum and Articles of Association to reflect our work with a wider range of age groups
5	Board effectiveness	• Trustee recruitment processes were reviewed and updates will be available in the next recruiting period • Trustee recruitment was effective with 4 potential new Trustees recruited and further applications to be considered in the new reporting period
6	Equality, Diversity and Inclusion	• Initial demographic analysis from November 2024 highlighted our broad alignment with local communities and indicated areas for more work in the future • A Working Group was established to take forward EDI work in the next reporting period

STRUCTURE, GOVERNANCE AND MANAGEMENT (cont)

Key Governance Actions – Review and Update

7	Openness and Accountability	• OPAP members attended the AGM and found the experience enriching • Staff valued consultations about the challenges posed by the budget setting process
8	Register of Interests	• Trustees and Strategic Directors complete an annual declaration (stored within the CEO Sharepoint file) • All Staff members and Volunteers complete declarations • Checks are completed in all management meetings on possible conflicts of interests • A specific Declaration of Interest has been created for the Advice Teams as part of our quality assurance process • All information is updated either annually or as new information becomes available



FINANCIAL REVIEW

The Consolidated Statement of Financial Activities (SOFA) on page 56 shows that income was lower this year with total incoming resources for the year of £3.29m compared with £3.35m for the previous year, a decrease of 2%. The change from last year can be broken down as follows:

- Donations increased by £47k, 12% to £454k mainly due to higher legacy income received during the year
- Income from charitable activities which includes grants & service agreements and fee income decreased by £95k, 4% to £2.6m– whilst the impact of a full 12 months of the higher Connect contract brought in an extra £486k during the year, there was a loss of £566k from contracts ending as expected before the start of the new year. Fee income decreased by £15k to £273k, due to reduced charging within departments but we were pleased to see an increase in fees from the SPECAL day service of £18.3k to £188.5k over the year.
- Fundraising, Shops and Trading income fell by £15k, 8% to £179k with shop income decreasing by £23.5k, 29% to £58k due to the closure of the West Bridgford shop in September 2024, the Business Directory income fell by £7k, 7% to £92k due to traders not renewing their membership, however fundraising income increased by £15.5k, 111%.
- Investment income increased by £8k, 13% to £70k – due to taking advantage of high interest rates within the Flagstone platform giving interest of £60k during the year and £15k dividend income from the Brewin Dolphin investment.

Within resources expended charitable expenditure increased from £3.1m in 2023/24 to £3.2m in 2024/25 mainly due to the new Connect contract. The number of full-time equivalent employees employed by the charity increased from 83 to 91 during the year also related to the new Connect contract being in place for a full 12 months.

Despite the downturn in business directory sales AUBD Ltd made a profit of £1k which was used to make a further repayment to the Charity of part of the long-term loan which stood at £128.7k.

Of the £1.1m designated funds at the start of the year £318k were spent as planned. See note 20a on page 73 for full details of all the designated funds which total £1m at 31st March 2025.

The deficit for 2024/25 was £187k which was £130k lower than the budget deficit for 2024/25 of £317k, with an increase in free reserves to £1.23m see note 19a of the accounts which is in line with our reserves policy.

Cash & investments remain very healthy at £1.65m but are lower than the £1.8m last year, due to the cash deficit during 2024/25.

FINANCIAL REVIEW (cont)

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 2025 were £52.4k permanent endowments. The charity received £2.5k in the form of bank and dividend interest during the year and made 77 (62 last year) grants to individuals who were resident in the District of Mansfield costing £2.1k (£1.6k during 2023/24).

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:

Actons Solicitors

Advantage Social Enterprise C.I.C.

Age England Association

Age UK

Age UK Leicester Shire & Rutland – Warm & Wise

Age UK Lincoln & South Lincolnshire- Warm & Wise

Amazon

Bassetlaw Community & Voluntary Service

Boots Company PLC

Bluecoat Singers

Bramcote Crematorium

Broxtowe Borough Council

Business in the Community

Capital One

Charlotte Bakewell

Chungs

Collingham Community Trust

Department of Health

Dunelm

E.ON

Energy Savings Trust (The)

Experian

Forman Hardy Holdings Ltd (Past & Present Employees Trust)

Freeths

Friends of the Elderley

Gas Safe Foundations Independent Living Trust

Gedling Borough Council

Geoff Ball (Stationery suppliers)

George Henry Francis Payling's

George Square Financial Management

Hudson Wealth Management Ltd

Indian Community Centre Association

Innocent

J N Derbyshire Trust (The)

Jayne Pearson

Jessie Spencer Trust (The)

Jani King Cleaning

Jones 1996 Charity (The)

Margaret Gaskell

Mary Robertson Trust (The)

Mansfield Building Society

Morrisons

Newark & Sherwood District Council

Nelsons Solicitors

Nottingham CityCare Partnership

Nottingham City Council

Nottingham Energy Partnership

Notts Ladies Golf Club Hollinwell

Nottingham Trent University

Nottingham University Hospitals NHS Trust

Nottinghamshire County Council

Nottinghamshire Healthcare NHS Foundation Trust

Omaze

PAPET (The Forman Hardy Holdings)

PCN 5

Platform Housing

Rotheras

Santander UK

Skerritt Trust (The)

Sky Community Fund

Sir John Eastwood Foundation (The)

St. James's Place Wealth Management Ltd

Theatre Royal and Royal Concert Hall

Thomas Farr Trust (The)

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

Brian Dinsmore - Finance Trustee

RECURRING FINANCIAL POLICIES AND PROCEDURES

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 an 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.

We sought to minimise the cost of paid-for services in the reporting period whenever we could. Applicable charges were made clear in advance of delivering the service. A discretionary fund was set aside to top up payments on charges where people had been offered discounts to enable access to services. Free services were available to all and discounts were usually available to those in receipt of means-tested benefits.

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 £903,545 held within the Flagstone platform was invested in 11 banks each giving up to the maximum £85,000 protection. £60,644 of total interest was accrued during the reporting period via these accounts as the Charity tracked prevailing UK rates.

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 £15,228 was received in dividend income which was reinvested, management fees of £5,919 were charged. With a total gain on the initial £450,000 investment (March 2023) of £52,242 giving the final portfolio value at 31st March 2025 of £502,242.

RECURRING FINANCIAL POLICIES AND PROCEDURES (cont)

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 vulnerable people.

Based on the 2025-26 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 = £564,409

5 months’ running costs = £1,411,022

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 2025 = £1,226,185 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.

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



[linkedin.com/company/age-uk-nottingham-&-nottinghamshire](https://www.linkedin.com/company/age-uk-nottingham-&-nottinghamshire)



[Twitter.com/ageuknotts](https://twitter.com/ageuknotts)



[Instagram.com/ageuknotts](https://www.instagram.com/ageuknotts)



info@ageuknotts.org.uk



[Facebook.com/ageuknotts](https://www.facebook.com/ageuknotts)



0115 8440011



www.ageuknotts.org.uk

Age UK Nottingham & Nottinghamshire is a registered charity number 1067881, registered in England & 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 0TG

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

Len Simmonds

Anil Ghelani

REFERENCE AND ADMINISTRATIVE DETAILS (cont)

Directors, Trustees and Officers

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

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

Chris Dorkes (Chair)	Graham Cox (Vice Chair)
Brian Dinsmore (Finance)	Steve Hambleton (Vice Finance)
Gemma Hopper (until 17.10.24)	Brian Burdus (until 25.6.24)
Margaret Mitchell (from 17.04.2025)	Michelle Freer (from 24.07.2025)

In attendance

Michelle Elliott – Joint Chief Executive
Di Trinder – Joint Chief Executive (until 31.03.2025)
Martyn Illingworth (from 01.03.2025)

Finance and Audit Committee

Brian Dinsmore (Trustee - Finance)
Steve Hambleton (Trustee - Vice Finance)
Chris Dorkes (Trustee - Chair)
Michelle Elliott – Joint Chief Executive
Di Trinder – Joint Chief Executive (until 31.03.2025)
Martyn Illingworth - Joint Chief Executive (from 01.03.2025)
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 (from 17.4.25)

Company Secretary

Maria Cooke

Key Management Personnel (Executive Team)

Age UK Men in Sheds CIC

Board of Directors

Maria Cooke
Michelle Elliott
Di Trinder

REFERENCE AND ADMINISTRATIVE DETAILS (cont)

Age UK Local Trading Limited

Board of Directors

Michelle Elliott
Maria Cooke
Di Trinder

The George Henry Francis Paling’s Charity

Trustees and Directors

The Trustees of Age UK Nottingham & Nottinghamshire (detailed above)

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 CIC
Di Trinder Joint CEO					
Michelle Elliott Joint CEO					
Maria Cooke Strategic Director Innovations and Communications					
Martyn Illingworth Senior Strategic Director (Services)					

THANK YOU

At the conclusion of the 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 who helped people feel less lonely at Christmas by participating in our Dear Christmas Friend 2024 project, and those customers who purchased gifts for strangers in the Dunelm Delivering Joy campaign. We look forward to working with partners, old and new, in the coming year.

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

We thank our Trustees for the time, knowledge, expertise and support they brought to the governance of the charity. Thank you to the members of our Age UK Notts Community Advisory Panel (formally Older People's Advisory Group) for supporting our governance goals and providing links with groups and bodies external to the charity that also support older and/or vulnerable people.

We continued to work hard on embedding our Values which were collated and monitored by our Employee Forum (formerly Employee Council) and the Pay and Benefits Committee continued to inform the process of setting budgets and salaries. We continued to develop our culture and checked in with staff to see how that was going – staff responded positively to our levels of support, flexibility, camaraderie and work-life balance and confirmed their enthusiasm for seeing the impact of our work and the difference it makes to local people. Our thanks go to all staff members who participated so enthusiastically.

We began the challenging work of restructuring our services to be ready for the opportunities of the future and this work will continue to be rolled out in the new reporting period. Dozens of staff were involved in this process, both front-line and core, and we are grateful to everyone for their commitment to the consultation and planning processes which will pay dividends in terms of efficiencies and service improvements for the benefit of older and/or vulnerable people well into the future.

We agreed changes to the most senior levels of management in our organisation and all involved remain grateful for the positive and supportive spirit in which those changes were agreed to enable the charity's growth plans and We look forward to the impact these changes will have in the next reporting period. We welcomed a new Strategic Director who has settled well and made significant contributions to our development.

THANK YOU (cont)

Our thanks also 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 the Charity, deploy our resources properly and manage the increasing demands of the services on which people rely so much. We know this work helped local people have a higher quality of life and enjoy better health and wellbeing.

We refurbished one of our Office Hubs to support hybrid and remote working and our IT team continued to maintain safe and effective ICT networks.

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.

This report has been prepared in accordance with the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP (FRS102)), and in accordance with provisions applicable to companies entitled to smaller companies' exemptions.

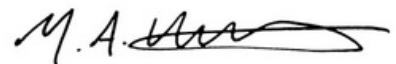
By order of the Board of Trustees



Michelle Elliott
Joint Chief Executive



Di Trinder
Joint Chief Executive



Martyn Illingworth
Joint Chief Executive



Chris Dorkes
Chair of Trustees

Date of Signatures: 16th October 2025

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 2025 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 2025 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.

Independent auditor's report

To the members of

Age UK Nottingham & Nottinghamshire

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

Independent auditor's report

To the members of

Age UK Nottingham & Nottinghamshire

- 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 Charities 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

Independent auditor's report

To the members of

Age UK Nottingham & Nottinghamshire

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.

Independent auditor's report

To the members of

Age UK Nottingham & Nottinghamshire

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)

DATE

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

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

For the year ended 31 March 2025

		Unrestricted £	Designated £	Restricted £	George Henry Francis Payling's Charity Endowment £	2025 Total £	2024 Total £
Note							
Income from:							
Donations and legacies	3	399,998	–	54,093	–	454,091	406,678
Charitable activities							
Housing Services	4a	21,439	–	324,009	–	345,448	363,768
Advice	4b	101,200	–	76,542	–	177,742	263,906
Advocacy	4c	165,764	–	–	–	165,764	209,973
Health & Wellbeing	4d	1,814,286	–	33,975	–	1,848,261	1,769,774
Core Services	4e	54,363	–	–	–	54,363	77,782
Shops	4f	175	–	–	–	175	1,231
Other trading activities							
Merchandising Income		58,069	–	–	–	58,069	81,689
Fundraising Income		20,545	–	9,060	–	29,604	14,053
Sale of Business Directory listings		91,655	–	–	–	91,655	98,729
Investments		67,149	–	–	2,516	69,665	61,639
Other		–	–	–	–	–	4,583
Total income		2,794,644	–	497,677	2,516	3,294,837	3,353,805
Expenditure on:							
Cost of raising funds:	5	251,266	16,496	–	–	267,762	259,980
Charitable activities:							
Housing Services		19,106	20,836	350,849	–	390,792	414,398
Advice	5	102,185	72,921	107,656	2,054.57	284,817	284,061
Advocacy	5	166,816	–	60	–	166,876	190,939
Health & Wellbeing	5	1,791,648	98,454	46,277	–	1,936,379	1,858,680
Core Services	5	328,420	109,744	1,502	465.00	440,131	388,073
Total expenditure		2,659,441	318,452	506,344	2,520	3,486,757	3,396,130
Net income / (expenditure) before net gains / (losses) on investments		135,203	(318,452)	(8,667)	(4)	(191,920)	(42,325)
Net gains / (losses) on investments		4,696	–	–	(237)	4,459	29,254
Net income / (expenditure) for the year	9	139,899	(318,452)	(8,667)	(241)	(187,460)	(13,071)
Transfers between funds		(283,343)	283,343	–	–	–	–
Net movement in funds		(143,443)	(35,109)	(8,667)	(241)	(187,460)	(13,071)
Reconciliation of funds:							
Total funds brought forward		1,369,629	1,079,173	35,244.28	52,665	2,536,711	2,549,782
Total funds carried forward		1,226,185	1,044,064	26,578	52,424	2,349,250	2,536,711

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.

As at 31 March 2025

	Note	The group 2025 £	2024 £	The charity 2025 £	2024 £
Fixed assets:					
Age UK Nottingham & Nottinghamshire					
Tangible assets	11	159,601	171,446	159,537	171,360
Investments	12	502,242	488,237	502,344	488,339
George Henry Francis Payling's Charity					
Investments	12	9,674	9,911	9,674	9,911
		<u>671,517</u>	<u>669,594</u>	<u>671,555</u>	<u>669,610</u>
Current assets:					
Age UK Nottingham & Nottinghamshire					
Stock		25,271	24,301	25,271	24,301
Debtors (including due after one year)	15	626,446	520,184	753,324	645,890
Short term deposits		306,160	–	306,160	–
Cash at bank and in hand		790,662	1,357,276	786,291	1,355,893
George Henry Francis Payling's Charity					
Debtors (including due after one year)	15	1,232	772	1,232	772
Cash at bank and in hand		44,171	42,154	44,171	42,154
		<u>1,793,943</u>	<u>1,944,687</u>	<u>1,916,449</u>	<u>2,069,010</u>
Creditors: amounts falling due within one year					
Age UK Nottingham & Nottinghamshire					
	16	(113,556)	(77,399)	(105,681)	(70,253)
George Henry Francis Payling's Charity					
		(2,654)	(172)	(2,654)	(172)
		<u>1,677,733</u>	<u>1,867,117</u>	<u>1,808,114</u>	<u>1,998,586</u>
Net current assets					
		<u>2,349,250</u>	<u>2,536,711</u>	<u>2,479,669</u>	<u>2,668,196</u>
Total assets less current liabilities					
		<u>2,349,250</u>	<u>2,536,711</u>	<u>2,479,669</u>	<u>2,668,196</u>
Total net assets					
		<u>2,349,250</u>	<u>2,536,711</u>	<u>2,479,669</u>	<u>2,668,196</u>
Funds:					
Age UK Nottingham & Nottinghamshire					
Restricted income funds	28a	26,578	35,244	26,578	35,244
Unrestricted income funds:					
Designated funds		1,044,063	1,079,173	1,044,063	1,079,173
General funds		1,226,186	1,369,629	1,356,605	1,501,113
George Henry Francis Payling's Charity					
Permanent Endowment		52,424	52,424	52,424	52,424
Expendable Endowment		–	241	–	241
		<u>2,349,250</u>	<u>2,536,711</u>	<u>2,479,669</u>	<u>2,668,196</u>
Total funds					
		<u>2,349,250</u>	<u>2,536,711</u>	<u>2,479,669</u>	<u>2,668,196</u>

Approved by the trustees on 16 October 2025 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 2025

	Note	2025 £	£	2024 £	£
Cash flows from operating activities					
Net Income/(expenditure) for the year (as per the SOFA)		(187,460)		735	
Adjustments for:					
Dividends, interest and rents from investments		(69,676)		(66,249)	
Depreciation charges		42,844		47,383	
(Gains)/losses on investments		(4,459)		(29,254)	
Loss on sale of fixed assets		2,562		1,945	
(Increase) in stocks		(970)		(315)	
(Increase) in debtors		(106,723)		(68,163)	
Increase/(decrease) in creditors		38,639		(209,497)	
Net cash used in operating activities		(285,244)		(323,414)	
Cash flows from investing activities:					
Dividends, interest and rents from investments		69,676		66,249	
Proceeds from the sale of property, plant and equipment		167		–	
Purchase of property, plant and equipment		(33,727)		(17,797)	
Proceeds from sales of investments		–		(10)	
Movement into short term deposits		(306,160)		–	
Purchase of investments		(9,309)		(7,435)	
Net cash provided by investing activities		(279,353)		41,007	
Change in cash and cash equivalents in the year		(564,597)		(282,407)	
Cash and cash equivalents at the beginning of the year		1,399,430		1,681,837	
Cash and cash equivalents at the end of the year		834,833		1,399,430	
Analysis of cash and cash equivalents and of net debt					
	At 1 April 2024 £	Cash flows £	Other non- cash changes £	At 31 March 2025 £	
Age UK Nottingham & Nottinghamshire	1,357,276	(566,614)	–	790,662	
George Henry Francis Payling's Charity	42,154	2,017	–	44,171	
Total	1,399,430	(564,597)	–	834,833	

Notes to the financial statements

For the year ended 31 March 2025

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 £1,226,185 at 31st March 2025 (2024:£1,208,692) which is within the reserve policy parameter of between 2 and 5 months running costs. The trustees have budgeted for a £418,588 deficit for the year to 31st March 2026 (2025: £299,227) with a plan to use £241,710 (2024: £257,709) 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 2025, 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 accrual's 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 an 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 £	2024 Total £
Income from:					
Donations and legacies	321,445	–	85,233	–	406,678
Charitable activities					
Housing Services	27,993	–	335,775	–	363,768
Advice	139,468	–	124,438	–	263,906
Advocacy	209,973	–	–	–	209,973
Health & Wellbeing	1,699,945	–	69,829	–	1,769,774
Core Services	75,282	–	2,500	–	77,782
Shops	1,231	–	–	–	1,231
Other trading activities					
Merchandising Income	81,689	–	–	–	81,689
Fundraising Income	8,839	–	5,214	–	14,053
Sale of Business Directory listings	98,729	–	–	–	98,729
Investments	59,557	–	–	2,082	61,639
Other (sale of head office in 2023/24)	4,583	–	–	–	4,583
Total income	2,728,734	–	622,989	2,082	3,353,805
Expenditure on:					
Cost of raising funds:	257,994	1,774	212	–	259,980
Charitable activities:					
Housing Services	29,343	–	385,055	–	414,398
Advice	150,959	–	131,454	1,647	284,061
Advocacy	190,560	–	380	–	190,939
Health & Wellbeing	1,720,336	23,804	114,539	–	1,858,680
Core Services	305,706	68,792	13,298	277	388,073
Total expenditure	2,654,898	94,370	644,937	1,925	3,396,130
Net income / expenditure before gains / (losses) on investments	73,836	(94,370)	(21,949)	157	(42,325)
Net gains / (losses) on investments	29,174	–	–	80	29,254
Net income / expenditure	103,010	(94,370)	(21,949)	237	(13,071)
Transfers between funds	(44,389)	44,389	–	–	–
Net movement in funds	58,621	(49,981)	(21,949)	237	(13,071)
Total funds brought forward	1,311,007	1,129,154	57,192.86	52,428	2,549,782
Total funds carried forward	1,369,629	1,079,173	35,244	52,665	2,536,711

Notes to the financial statements

For the year ended 31 March 2025

3 Income from donations and legacies

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Advantage Social Enterprise CIC	8,500	-	8,500	-	-	-
Anonymous Individuals	-	-	-	1,500	-	1,500
The Gray Trust	-	-	-	-	-	-
Others <£500	3,039	-	3,039	3,115	-	3,115
Legacies	381,927	-	381,927	304,169	1,020	305,188
Housing Services						
The Skerritt Trust	-	9,000	9,000	-	36,000	36,000
Foundations Independent Living Trust						
- Gas Safe	-	3,300	3,300	-	1,600	1,600
Individuals	-	-	-	-	120	120
National Grid Community Matters Fund	-	-	-	-	8,376	8,376
Advice						
The Jones 1996 Charity	-	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	-	2,000	2,000
The Sir John Eastwood Foundation	-	2,000	2,000	-	-	-
The George Payling's Charity	-	2,055	2,055	-	1,647	1,647
The PAPET Trust	-	2,060	2,060	-	2,060	2,060
Advocacy						
Individuals	-	60	60	-	380	380
Health & Wellbeing						
<i>Wellbeing at Home</i>						
Individuals	-	-	-	-	131	131
<i>Best Foot Forward</i>						
Individuals	-	110	110	-	1,654	1,654
Sky Community Fund	-	2,500	2,500	-	-	-
<i>Volunteer Prevention:</i>						
Individuals	-	-	-	-	446	446
<i>Connect:</i>						
Individuals	-	190	190	-	170	170
<i>Men in Sheds:</i>						
Individuals	-	791	791	-	305	305
Councillors	-	-	-	-	200	200
Lindhurst Windfarm Trust	-	-	-	-	2,000	2,000
Thomas Farr Trust	-	1,333	1,333	-	667	667
Sky Community Fund	-	-	-	-	2,500	2,500
Veolia Group	-	-	-	-	990	990
Mansfield Building Society	-	3,000	3,000	-	-	-
Platform Housing	-	200	200	-	-	-
<i>The Sybil Levin Centre:</i>						
Individuals	-	1,493	1,493	-	720	720
Jayne Pearson	-	1,000	1,000	-	-	-
Screwfix Foundation	-	-	-	-	-	-
Jani King	-	-	-	-	1,000	1,000
Solon Security Ltd	-	-	-	-	198	198
Legacy - Geoffrey Bolton	-	-	-	-	21,050	21,050
Shops	6,532	-	6,532	12,662	-	12,662
	399,998	54,093	454,091	321,445	85,233	406,678

Notes to the financial statements

For the year ended 31 March 2025

4 Income from charitable activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Housing Services						
Contracts:						
Age UK National – Home Energy Checks	8,858	–	8,858	10,379	–	10,379
Grants:						
Age UK National – Scams Awareness Raising	–	40,600	40,600	–	40,030	40,030
Nottingham City Council – Winter Warmth	–	2,770	2,770	–	–	–
Friends of the Elderley – Client Grant	–	353	353	–	–	–
Energy Saving Trust – Warm & Wise	–	280,286	280,286	–	295,745	295,745
Fees and Contributions	12,581	–	12,581	17,614	–	17,614
Sub-total for Housing Services	21,439	324,009	345,448	27,993	335,775	363,768
Advice						
Contracts:						
Age UK National – Benefits Checks	53,250	–	53,250	60,568	–	60,568
Grants:						
Age UK National – Building Financial Resilience	–	36,250	36,250	–	34,813	34,813
Age UK National – Cost of Living Scheme	–	–	–	–	40,000	40,000
Age UK National – Digital Inclusion	–	–	–	–	36,000	36,000
Age UK National – Home Sweet Home	–	26,667	26,667	–	–	–
Nottingham City Council – Household Support Vouchers	40,409	–	40,409	45,000	–	45,000
PCN 5 – Bestwood & Sherwood	7,500	–	7,500	22,500	–	22,500
Nottinghamshire County Council – Grant Aid (Government Grant)	–	13,625	13,625	–	13,625	13,625
Fees and Contributions	42	–	42	11,400	–	11,400
Sub-total for Advice	101,200	76,542	177,742	139,468	124,438	263,906
Advocacy						
Contracts:						
Nottingham City Care Partnership – City Care Homes	56,331	–	56,331	56,331	–	56,331
Nottingham University Hospitals NHS Trust – QMC	41,988	–	41,988	38,492	–	38,492
Nottinghamshire Healthcare NHS Foundation Trust – Lings Bar	29,599	–	29,599	29,040	–	29,040
Nottinghamshire Healthcare NHS Foundation Trust – Worry Catcher	37,847	–	37,847	35,538	–	35,538
Nottinghamshire Healthcare NHS Foundation Trust – MHSOP Hospital Discharge	–	–	–	50,572	–	50,572
Fees and Contributions	–	–	–	–	–	–
Sub-total for Advocacy	165,764	–	165,764	209,973	–	209,973

Notes to the financial statements

For the year ended 31 March 2025

4 Income from charitable activities (continued)

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Health & Wellbeing						
Contracts:						
Nottinghamshire Country Council – Connect	1,446,430	–	1,446,430	959,612	–	959,612
NHS Nottingham & Nottinghamshire CCG:						–
Social Prescribing Service	–	–	–	109,231	–	109,231
QMC Emergency Department Support Worker	–	–	–	16,128	–	16,128
UCR– Home Response	23,351	–	23,351	196,191	–	196,191
Nottinghamshire Healthcare NHS Foundation Trust –Carers Support	–	–	–	88,508	–	88,508
Nottingham City Council – Wellbeing at Home	127,200	–	127,200	127,200	–	127,200
Nottingham City Council –Best Foot Forward	–	–	–	–	2,000	2,000
Nottingham CityCare Partnership – Footcare Service	–	–	–	6,010	–	6,010
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
Nottinghamshire Country Council – One Step at a Time	–	–	–	–	18,750	18,750
Bassetlaw Community & Voluntary Service (Government Grant)	–	1,000	1,000	–	1,650	1,650
Collingham Community Trust – Men in Sheds	–	1,000	1,000	–	–	–
Active Partners Trust – Best Foot Forward	–	–	–	–	1,651	1,651
Age UK National:						–
Walking Programme	–	–	–	–	13,803	13,803
Fees and Contributions	217,305	–	217,305	197,065	–	197,065
Sub-total for Health & Wellbeing	1,814,286	33,975	1,848,261	1,699,945	69,829	1,769,774
Core Services						
Grants:						
Age UK National –Supporting Friends of Age UK	–	–	–	1,500	–	1,500
Age UK National – Brand Partner Retainer	7,500	–	7,500	10,000	–	10,000
Age UK National – Volunteer Steering Committee	4,000	–	4,000	1,667	–	1,667
Age UK National – Core Grant	–	–	–	–	–	–
Age England Association – Meetings in the East Midlands	–	–	–	–	2,500	2,500
Fees and Contributions	42,863	–	42,863	62,116	–	62,116
Sub-total for Core Services	54,363	–	54,363	75,282	2,500	77,782
Shops – Grant Income	–	–	–	1,000	–	1,000
Shops – Fees and Contributions	175	–	175	231	–	231
Total income from charitable activities	2,157,227	434,525	2,591,753	2,153,892	532,542	2,686,434

5a Analysis of expenditure (current year)

	Charitable activities								2025 Total £	2024 Total £
	Raising funds £	Housing Services £	Advice £	Advocacy £	Health & Wellbeing £	Core Services £	Governance costs £	Support costs £		
Staff costs (Note 7)	174,766	164,335	228,995	129,012	1,420,469	213,392	21,460	338,205	2,690,633	2,496,655
Depreciation	3,627	80	147	-	4,398	34,592	-	-	42,844	47,383
Advertising & Recruitment	2,447	3,521	3,982	759	6,630	2,697	-	-	20,037	19,404
Audit & Tax Work Fees	-	-	-	-	-	525	12,067	-	12,592	14,660
Donated Stock	5,680	-	-	-	-	-	-	-	5,680	10,021
Grants-home repair works	-	48,628	-	-	-	-	-	-	48,628	48,661
Legal & Professional	51	129,272	1,381	-	2,420	19,374	4,363	-	156,861	196,180
Miscellaneous	781	3,498	-	-	5,351	3,869	11	-	13,510	15,546
Office Expenditure	8,656	3,764	6,656	3,201	60,562	113,444	1,123	-	197,405	223,737
Property Costs	21,190	7,311	13,041	-	51,907	35,810	-	-	129,258	137,557
Training	457	606	850	357	11,574	4,753	3,646	-	22,242	13,853
Transport/Shed Costs	4,980	-	-	-	27,431	-	-	-	32,411	30,506
Travel and Volunteer Expenses	3,041	6,597	4,999	7,387	69,350	4,427	2,256	-	98,057	112,057
Business Directory non-staff costs	16,598	-	-	-	-	-	-	-	16,598	29,909
	242,274	367,612	260,050	140,716	1,660,091	432,883	44,925	338,205	3,486,757	3,396,130
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)	-	0	-
Total expenditure 2025	267,762	390,792	284,817	166,876	1,936,379	440,131	-	-	3,486,757	
Total expenditure 2024	259,980	414,398	284,061	190,939	1,858,680	388,073	-	-		3,396,130

5b Analysis of expenditure (prior year)

	Charitable activities							Support costs £	2024 Total £
	Raising funds £	Housing Services £	Advice £	Advocacy £	Health & Wellbeing £	Core Services £	Governance costs £		
Staff costs (Note 7)	159,524	160,801	225,231	147,158	1,289,789	152,903	21,039	340,209	2,496,655
Depreciation	3,799	80	174	–	12,300	30,938	92	–	47,383
Advertising & Recruitment	1,334	2,764	2,423	495	8,477	3,447	464	–	19,404
Audit & Tax Work Fees	–	–	–	–	–	413	14,247	–	14,660
Donated Stock	10,021	–	–	–	–	–	–	–	10,021
Grants-home repair works	–	48,661	–	–	–	–	–	–	48,661
Legal & Professional	38	147,591	4,009	–	18,704	25,825	13	–	196,180
Miscellaneous	55	8,599	23	11	6,751	106	–	–	15,546
Office Expenditure	9,955	4,615	8,529	4,266	96,927	98,254	1,192	–	223,737
Property Costs	26,909	3,234	14,018	21	47,821	45,554	–	–	137,557
Training	631	646	1,386	506	5,199	3,757	1,729	–	13,853
Transport/Shed Costs	5,142	–	–	–	25,364	–	–	–	30,506
Travel and Volunteer Expenses	3,126	5,049	7,174	6,514	82,357	6,422	1,416	–	112,057
Business Directory non-staff costs	16,431	–	–	–	–	13,478	–	–	29,909
	236,964	382,041	262,967	158,971	1,593,690	381,097	40,192	340,209	3,396,130
Support costs	19,847	28,938	18,865	28,590	236,992	6,976	–	(340,209)	–
Governance costs	3,169	3,419	2,229	3,378	27,998	–	(40,192)	–	–
Total expenditure 2024	259,980	414,398	284,061	190,939	1,858,680	388,073	–	–	3,396,130

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2025 £	2024 £
Depreciation	42,844	47,383
Profit on disposal of fixed assets	2,562	1,945
Operating lease rentals:		
Property	17,138	40,538
Other	107,065	29,403
Auditor's remuneration (excluding VAT):		
Audit	12,300	11,750

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

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	2,390,324	2,256,898
Redundancy and termination costs	33,271	1,147
Social security costs	179,126	160,955
Employer's contribution to defined contribution pension schemes	87,912	77,655
	2,690,633	2,496,655

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

	2025 No.	2024 No.
£60,000 – £69,999	2	2

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £251,562 (2024: £230,936).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2024: £nil) incurred by 0 (2024: 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 120 (2024: 120).

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

	2025 No.	2024 No.
Direct Charitable Services	68.1	60.6
Fundraising and Publicity	3.7	3.9
Management and Administration of the Charity	19.0	18.9
	90.8	83.4

Volunteers

During the year 114 volunteers (2024: 179) supported the Charity in a variety of roles.

9 Related party transactions

During the year the charity recharged management charges totalling £8,292 (2024: £8,052), rent £nil (2024: £540), salaries of £57,204 (2024: £60,771), loan interest of £6,396 (2024: £7,204) and other recharges of £2,506 (2024: £3,609) to AUBD Limited and received commission from AUBD Limited of £2,078 (2024: £2,127). Included within amounts due from subsidiary undertakings and owed to the charity at year end was £128,700 (2024: £127,775) 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:

	2025 £	2024 £
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	101,930	458,845	119,107	241,686	58,403	979,972
Additions in year	4,200	27,883	–	1,644	–	33,727
Disposals in year	–	–	(11,477)	(21,594)	–	(33,071)
At the end of the year	106,130	486,728	107,630	221,737	58,403	980,629
Depreciation						
At the start of the year	54,935	399,463	85,500	222,195	46,433	808,527
Charge for the year	10,613	13,287	6,460	8,476	4,007	42,843
Eliminated on disposal	–	–	(9,513)	(20,829)	–	(30,342)
At the end of the year	65,548	412,751	82,447	209,842	50,440	821,028
Net book value						
At the end of the year	40,582	73,978	25,183	11,895	7,963	159,601
At the start of the year	46,995	59,382	33,608	19,491	11,970	171,445
The charity						
Cost						
At the start of the year	101,930	458,845	118,569	219,770	58,403	957,518
Additions in year	4,200	27,883	–	1,644	–	33,727
Disposals in year	–	–	(11,477)	(21,594)	–	(33,071)
At the end of the year	106,130	486,728	107,092	199,821	58,403	958,174
Depreciation						
At the start of the year	54,935	399,463	85,046	200,279	46,433	786,157
Charge for the year	10,613	13,287	6,439	8,476	4,007	42,822
Eliminated on disposal	–	–	(9,513)	(20,829)	–	(30,342)
At the end of the year	65,548	412,751	81,972	187,926	50,440	798,637
Net book value						
At the end of the year	40,582	73,978	25,119	11,895	7,963	159,537
At the start of the year	46,995	59,382	33,522	19,491	11,970	171,360

All assets are held for charitable activities.

12 Investments

	The group		The charity		George Henry Francis Payling's Charity	
	2025	2024	2025	2024	2025	2024
	£	£	£	£	£	£
Cost and net book value						
At 1 April 2024	498,148	461,459	488,339	451,720	9,911	9,831
Additions	15,228	12,110	15,228	12,120	–	–
Disposals	(5,919)	(4,674)	(5,919)	(4,674.37)	–	–
Gain/(loss) on investments	4,459	29,254	4,696	29,174	(237)	80
At 31 March 2025	511,916.01	498,148	502,344	488,339	9,674	9,911

Group investments comprise:

	2025	2024
	£	£
UK Common investment funds	502,242	488,237
Cash	9,674	9911
	511,916	498,148

Notes to the financial statements

For the year ended 31 March 2025

13 Subsidiary Companies

	2025	2024
	£	£
Investments		
Age UK Local Trading Limited	2	2
AUBD Limited	100	100
Total	<u>102</u>	<u>102</u>

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. Note VISAV received a 10% share of the 2023 profit. During the year VISAV transferred its 10% share of AUBD Ltd to the Parent Company, thereby ending this relationship.

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

	2025	2024
	£	£
Turnover	91,655	98,729
Cost of sales	(5,522)	(6,123)
Gross profit	86,134	92,606
Administrative expenses	(78,672)	(82,109)
Profit on ordinary activities before interest and taxation	7,462	10,498
Interest payable to parent undertaking	(6,396)	(7,204)
Profit / (loss) on ordinary activities before taxation	1,066	3,294
Taxation on profit on ordinary activities	-	-
Profit for the financial year	1,066	3,294
Retained earnings		
Total retained earnings brought forward	(131,483)	(134,777)
Profit for the financial year	1,066	3,294
Total retained earnings carried forward	(130,417)	(131,483)
The aggregate of the assets, liabilities and reserves was:		
Assets	6,258	3,754
Liabilities	(136,574)	(135,137)
Reserves	(130,317)	(131,383)

14 Parent charity

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

	2025 £	2024 £
Gross income	3,217,432	3,273,119
Result for the year	(191,017)	(2,887)

15 Debtors

	The group		The charity	
	2025 £	2024 £	2025 £	2024 £
Other debtors due after one year	25,441	39,962	25,441	39,962
Debtors due within one year:				
Age UK Nottingham & Nottinghamshire				
Accrued Income	549,526	381,406	549,526	381,406
Prepayments	13,215	24,746	12,799	24,119
Other debtors	38,264	74,070	36,679	72,423
Amounts due from subsidiary undertakings	-	-	128,879	127,980
George Henry Francis Payling's Charity				
Other debtors	1,232	772	1,232	772
	627,679	520,956	754,556	646,662

16 Creditors: amounts falling due within one year

	The group		The charity	
	2025 £	2024 £	2025 £	2024 £
Age UK Nottingham & Nottinghamshire				
Accruals and deferred income	110,350	69,172	102,475	62,027
Taxation and social security	3,206	8,226	3,206	8,226
George Henry Francis Payling's Charity				
Accruals and deferred income	2,654	172	2,654	172
	116,209	77,570	108,334	70,425

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 2025. AUBD Ltd also has deferred income in the form of company fees paid for their Directory listing after 31 March 2025.

	The group		The charity	
	2025 £	2024 £	2025 £	2024 £
Balance at the beginning of the year	22,991	161,780	17,935	154,152
Amount released to income in the year	(22,991)	(161,780)	(17,935)	(154,152)
Amount deferred in the year	8,560	22,991	3,333	17,935
Balance at the end of the year	8,560	22,991	3,333	17,935

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 £85,948 (2024: £77,655).

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

	General unrestricted £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	0	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	2,349,250

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

	General unrestricted £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	160,937		10,509	171,446
Investments	488,237	–	9,911	498,148
Net current assets	720,455	1,079,173	67,489	1,867,117
Net assets at 31 March 2024	1,369,629	1,079,173	87,909	2,536,711

20a Movements in funds (current 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

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 2 April 2023	Income & gains	Expenditure & losses	Transfers	Minority Interest	At 31 March 2024
	£	£	£	£		£
Restricted funds:						
Housing	19,276	382,161	(385,055)	-	-	16,382
Advice	1,269	130,186	(131,454)	-	-	-
Advocacy	-	380	(380)	-	-	-
Health & Wellbeing	22,221	106,743	(114,751)	-	-	14,212
Core Services	14,428	3,520	(13,298)	-	-	4,650
Total restricted funds	57,193	622,989	(644,937)	-	-	35,244
George Henry Francis Payling's Charity Endowment Funds	52,428	2,162	(1,925)	-	-	52,665
Unrestricted funds:						
Designated funds:						
Employers Liability Fund	40,000	-	(1,147)	5,399	-	44,252
Additional Staff Time Contingency	41,184	-	(10,949)	16,759	-	46,994
Management Restructure Training & Staff Conference	10,000	-	(2,564)	2,564	-	10,000
EDI – Communications	10,000	-	-	-	-	10,000
Health & Safety	3,000	-	(386)	386	-	3,000
Eric Hallam Services Investment Fund	442,180	-	-	-	-	442,180
Men In Sheds	4,767	-	(4,767)	-	-	-
AUBD – Website Development	25,000	-	-	(25,000)	-	-
Lease for City Centre Site – 10 years rent	386,816	-	(22,103)	-	-	364,713
Asset reinvestment funds:						
Information Technology	38,140	-	(10,466)	16,667	-	44,340
Building	56,067	-	(23,331)	13,583	-	46,320
Vehicles	52,000	-	(15,826)	11,200	-	47,374
Property Refurbishment	20,000	-	(2,831)	2,831	-	20,000
Total designated funds	1,129,154	-	(94,370)	44,389	-	1,079,173
General funds Parent Charity	1,445,685	2,659,179	(2,559,463)	(44,389)	-	1,501,012
Overdrawn non-charitable trading subsidiary reserves	(134,677)	98,729	(95,435)	-	-	(131,383)
Total unrestricted funds	2,440,162	2,757,908	(2,749,268)	-	-	2,448,802
Minority Interest	(13,468)	-	-	-	13,468	-
Total funds	2,536,314	3,383,059	(3,396,130)	-	13,468	2,536,711

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 to help those struggling to keep warm during the energy crisis.

Advice – restricted funds awarded are used to provide benefits advice to older people to ensure they are receiving all the funds which they are entitled to.

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 this is calculated at 10% of the total redundancy and notice costs as at 1st April 2025. 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 West Bridgford shop and a restructure within the Housing team costing a combined total £27,596.

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.

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 is likely to be spent within the next two years.

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 two years.

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,
- vehicles for the replacement of Charities vehicles needing to be replaced every 4 years,
- building asset reinvestment fund 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. The windows at the Sybil Levin centre were replaced during 2024 costing £27883.

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 2024 the West Bridgford shop was closed with dilapidations costing £9,452.

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	
	2025	2024	2025	2024
	£	£	£	£
Less than one year	17,138	30,938	39,674	23,011
One to five years	–	9,600	67,391	6,391
	17,138	40,538	107,065	29,403

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.