

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

England & Wales · Charity number 1088435

Details

Other names	AGE CONCERN REDBRIDGE, AGE UK REDBRIDGE, BARKING & HAVERING, AGE UK REDBRIDGE
Status	Registered
Legal form	Charitable company
Company number	04246504
Registered	2001-09-14
Register	View on the Charity Commission register

Contact

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Website	www.ageuk.org.uk/redbridgebarkinghavering

Activities

Objects: THE OBJECTS FOR WHICH THE CHARITY (THE "OBJECTS") IS ESTABLISHED AND TO WHICH IT IS SPECIFICALLY RESTRICTED ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AND/OR THE PUBLIC IN AND AROUND OUTER EAST LONDON (NAMELY REDBRIDGE, HAVERING, BARKING & DAGENHAM AND NEIGHBOURING BOROUGHES) - PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE; - PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL); - ADVANCING EDUCATION; - PROMOTING HEALTH AND WELLBEING IN OLDER AND DISABLED PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL); - PROMOTING EQUALITY AND DIVERSITY; - ASSISTING OLDER PEOPLE AND OTHERS IN NEED BY REASON OF ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND - SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AND THE PUBLIC AS THE TRUSTEES MAY FROM TIME TO TIME DECIDE THE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLDER PEOPLE

Activities: Provision of a range of services to older people in and around London Boroughs of Redbridge, Barking & Dagenham and Havering to improve and maintain their quality of life.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Elderly/old People

Geography

- **Area of benefit:** OUTER EAST LONDON (NAMELY REDBRIDGE, HAVERING, BARKING & DAGENHAM AND NEIGHBOURING BOROUGHES)
- Barking And Dagenham
- Havering
- Redbridge

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,240,793	£1,233,286	£821,826	57
2024-03-31	£1,280,098	£1,135,021	£814,319	53
2023-03-31	£956,888	£1,014,980	£669,242	47
2022-03-31	£1,021,139	£989,848	£752,362	48
2021-03-31	£1,072,182	£840,061	£721,071	38

Trustees

Name	Role	Appointed
Alima Qureshi	Chair	2019-12-10
Angela Patel		2019-12-10
DAVID JOHN POMFRET		2014-02-06
Geetika Kaushal		2019-12-10
MICHAEL ALAN SMITH		2012-12-06
Tayvanie Nagendran		2019-12-10

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

England & Wales - Charity number 1088435

Accounts

Age UK Redbridge, Barking and Havering Ltd

(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2025

Charity Number: 1088435

Company Number: 04246504

Charity Name: Age UK Redbridge, Barking and Havering Ltd

Charity Registration Number: 1088435

Company Registration Number: 04246504

Principal Address and Registered Office

4th Floor
103 Cranbrook Road
Ilford
Essex
IG1 4PU

Website

www.ageuk.org.uk/redbridgebarkinghavering/

Trustees

Ms Alima Qureshi	Chair, Director
Mr Mike Smith	Treasurer, Director
Mr David Pomfret	Director
Mrs Geetika Kaushal	Director
Mrs Tayvanie Nagendran	Director
Mrs Angela Patel	Director

Senior Management Team

Mrs. A Albu	Chief Executive
Mrs. P Mistry	Senior Manager for Advisory and Wellbeing Services
Mrs M Elliott	Senior Manager for Engagement and Day Opportunities.
Mrs K Walsh	Senior Manager Social Inclusion & and Home Support Service

Auditors

Pocknells Audit Limited, Chartered Accountants, 46 Hullbridge Road, South Woodham Ferrers, Chelmsford Essex, CM3 5NG

Bankers

HSBC Bank plc, 126 High Road, Ilford, Essex, IG1 1DA

Report of the Trustees and Directors for the year ended 31 March 2025

Introduction

The Trustees and Directors are pleased to present their report together with the audited financial statements for the year ending 31 March 2025. The audited financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements, comply with the Charity's governing document, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 2 October 2019.

Structure, Governance and Management

Governing Document

Age UK Redbridge, Barking and Havering Ltd is a company limited by guarantee, Company No. 4246504, governed by its Articles of Association (dated 6th December 2013), and a registered charity, Charity No.1088435.

Appointment of Trustees

The Trustees who have served during the period and since the period end are set out on page 1. The Chair and Trustees are elected at the charity's AGM and serve for three years from the date of their election and are eligible for re-election save that the Chair may serve for a maximum of six consecutive years. Members of the Association are listed in Appendix 1.

All Trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed by Trustees from the Charity are set out in note 4 to the accounts.

Trustee Induction and Training

New Trustees attend an induction meeting with the Chair and Chief Executive. At this meeting they are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the decision making process (including access to recent Trustee Board papers), the Development plan and recent financial performance of the charity. They are provided with copies of: the Articles of Association; the Trustees Annual Report; and the Charity Commission publication 'The Essential Trustee'. Opportunities are provided for them to meet with staff members to familiarise themselves with the day to day operation of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate their role.

Trustee Indemnity Insurance

The charitable company maintains trustee indemnity insurance.

Organisation

The Board of Trustees, which can have up to 9 members, administers the charity. The Trustees meet on a bimonthly basis as an Executive Committee. The Finance and Investment Sub-Group and HR and Remuneration Sub-Group meet as required and report to the Board of Trustees. The Board takes overall responsibility for ensuring that the financial, legal and contractual responsibilities of the charity are met and that there are appropriate systems for financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives.

A scheme of delegation is in place and day to day responsibility for management of the organisation rests with the Chief Executive and Senior Management Team to fulfil the Charity's objectives. The Chief Executive reports to the Chair and Board. The Chief Executive's role is defined in a job description and limits of authority, e.g. Expenditure, are detailed in various organisational policies.

The HR and Remuneration Sub-group periodically reviews the pay and remuneration of all staff including key management personnel, comparing this to charity sector benchmarks. The HR and Remuneration Sub-group will then make recommendations for the Board of Trustees to consider.

Related parties

Age UK Redbridge, Barking and Havering Ltd is a Brand Partner of the national charity Age UK and the relationship is governed by a legal document. Age UK Redbridge, Barking and Havering Ltd is a member of the Age England Association. Age UK Redbridge, Barking and Havering Ltd contributes to the Age England Association and Age UK in a number of ways. As well as paying subscription fees to the Association and contributing to the cost of regional meetings and networks, Age UK Redbridge, Barking and Havering Ltd raises policy and practice issues that may benefit from work at a national or regional level. Age UK Redbridge, Barking and Havering Ltd provides ideas and input into discussions on policy matters affecting older people. Age UK Redbridge, Barking and Havering Ltd can also apply to Age UK for time limited amounts of funding for specific project work and receives support and practical assistance from the national charity.

Risk Management

The Trustees have in place a formal risk management process to assess risks and implement risk management strategies. This process includes review by Trustees and Senior Management. The process identifies the types of risks the Charity faces, prioritises them in terms of likelihood of occurrence and potential impact and identifies the means of mitigating these risks.

Trustees have given consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks.

Reserves

A key element of managing financial risk is the setting of a reserves policy. The charity conducts an annual review of the level of unrestricted reserves in the contingent liability fund by considering risks associated with the various income streams, expenditure items and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient to:

- Allow time for re-organisation in the event of a downturn in income;
- Protect ongoing work programmes; and
- Allow the Charity to meet its objectives.

Risks and issues considered in making the judgement on the level of unrestricted reserves include:

- Over-dependence on any single source of income;
- Likelihood of a down-turn in income streams;
- Period of time required to re-establish income streams;
- Period of time to downsize the Charity operations;
- Requirements for a reasonable level of working capital.

The target for unrestricted level of reserves in the contingent liability fund is estimated at the equivalent of four months of the Charity's general expenditure budget. The unrestricted reserve held in the fund as at 31 March 2025 is £377,000 which represents approximately four months of the general expenditure budget.

Objects and Activities for the Public Benefit

The object of the Charity, as set out in the Charity's Articles of Association (dated 6th December 2013) is to promote the relief of older people in and around the London Boroughs of Redbridge, Havering and Barking & Dagenham.

The Mission Statement of the charity is:

Age UK Redbridge, Barking and Havering Ltd exists to improve and maintain the quality of life for older people living in the London Boroughs of Redbridge, Havering and Barking & Dagenham.

We seek to achieve this aim by:

- Ensuring that older people have dignity, respect, choice and their voices heard
- Ensuring that services are provided in a sensitive and approachable manner
- Being a focus of advice and help for older people.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The majority of the charity's services are provided free to our service users. However where fees are charged, Trustees give careful consideration to the accessibility of the service for those on low incomes when setting those fees. In addition, we provide a 'benefits check' and assistance with claiming social security benefits to all service users where fees apply.

Equal access to our services is important to us. We have had an Equalities and Diversity policy for a number of years and routinely monitor access to our services in terms of gender, age and ethnicity. We compare this information to the community profile of older people in Redbridge, Barking & Dagenham and Havering. We are pleased to report that minority ethnic elders are well represented amongst our service users.

The current context for the charity is a national economic climate of reduced public spending and the funds available to local authorities and the NHS. This is coupled with increased numbers of older people reaching very old age, which can be correlated with frailty and multiple health problems, and increased costs for health and social care. This makes for a very competitive funding environment for our charity whilst the need for our services is growing. Despite these challenges we remain optimistic about the future.

The Charity's principal objectives for 2024-2025 were:

- Advisory services - provide a range of advisory services appropriate to the needs of older people and their carers.
- Preventative and maintaining independence services – to provide a range of services which promote prevention and enable older people to maintain independence.
- Enabling voices of older people to be heard by planners, commissioners and service providers.

Age UK Redbridge, Barking and Havering measures its performance with reference to the above strategic aims. This strategic approach is reflected in the next section on Achievements and Performance. Measures used to assess performance and consequently success are detailed below, but typically include: numbers of older beneficiaries using services; outcomes for older people including additional income generated; and feedback from service users.

Achievements and Performance

1. Objective 1 - Advisory Services

Information and Advice

Our Advice and Information Service is available to residents of Redbridge, Havering and Barking and Dagenham. The service is funded by London Borough of Redbridge, NEL Integrated Care Board, Age UK's E. ON Programme, Age UK Emanuel Hospital Foundation and Age UK Cost of Living Fund.

Advice continues to be through the phone, email, in person at our offices and outreach locations. We also carry out home visits where a disability or a caring responsibility prevents people leaving home.

The holistic, person centred approach in which referrals are dealt with means that, in addition to responding to the initial enquiry (perhaps for help with a benefits form or find out information about local services) we carry out an assessment of the client's situation and ascertain any additional needs they may have.

We offer a holistic approach in assessing the client's needs so a person coming to get a benefit check will not only get advice and support with benefits but the holistic approach means that we will also advise, provide information, signpost and refer to relevant services. We provide support to access Care Needs Assessment, to apply for life line, blue badge, taxi card, grants as well as help register people on utility companies' priority register etc. The client/family member calling is able to get a wide range of information and advice in one place from one allocated Advice & Information Worker. We provide advice on the following topics:

- Community Care
- Benefits
- Health
- Consumer matters
- Leisure & Transport

The Advice & Information Service continues to see an increase in the number of benefit related enquiries. The cost of living, particularly the increasing fuel costs has resulted in enquiries where people are finding it difficult to pay for all their fuel bills whilst also paying rent, mortgage and food costs. This has resulted in the A&I Service being more of an emergency service trying to resolve issue very quickly.

The biggest demand for support has remained the same, being a need for support with applying for Attendance Allowance and Personal Independence payment. We continue to support with online applications for Housing Benefit, Council Tax Support and Blue Badge applications; all three boroughs continue to accept only online applications. We have helped a large number of people complete Council Tax relief, Housing Benefit and Blue Badge applications online. For older people without Internet access we provided support to complete applications via telephone or by creating hotspots using staff work mobiles during home visits.

We continue to attend various meetings, consultations and working groups in relation to Advice & Information as well as other Working Groups across all the 3 boroughs.

Key Successes

- We continue to maintain our Age UK A&I IAQP Quality Mark and AQS Quality Mark.
- Through additional funding we have been able to recruit 2 additional A&I Workers

The A&I Service have had another busy and successful year supporting older people and their carers. The end of 2024 was particularly busy with the change in the Winter Fuel Payment criteria. The Advice team worked hard to meet the demand of the referrals where clients had a deadline to apply for Pension Credit in order to be able to qualify for Winter Fuel Payment.

During the year, 2650 clients have been assisted through signposting and casework. Of these 1240 casework cases involved benefits, finance, Community Care, transport, etc.). 1411 clients were supported with one of signposting and information which was mainly through telephone calls but also outreach events, office visits and email enquiries.

In total, the annual income gained for older people was £2,924,530.44

This does not include clients who have not informed us of outcomes of their benefit applications by the end of the financial year. In addition, the service generated £175,467.10 income from one-off backdated arrears payments.

We continue to work with key partner organisations locally as well as being involved in the Age UK Regional A&I Network and Redbridge Information & Guidance Collective. We continue to have a good relationship with the Regional Age UK Advice & Information Development Adviser via the Senior Manager – Advisory Services as they have worked together locally in partnership projects so there is a good professional relationship for support to the service.

Case study 1:

Male client aged 83, suffering with COPD, mobility issues and experiencing difficulties in getting in and out of bath.

Support provided included:

- Access to Disabled Facilities grant to have bath removed and a walking shower provided
- Higher rate Attendance Allowance (£108.55 p/w and £1153 arrears)
- Council Tax Support (£26.65 p/w)
- Successful Blue Badge Application

Case study 2:

Female client aged 67 in rented accommodation suffering with arthritis in hips, knees and hands and still working nightshifts as cleaner while struggling financially.

Successful applications were made for state pension (client had been eligible since 2022), Pension Credit, Housing Benefits, Council Tax Support, Attendance Allowance and Blue Badge. £24,547 annual income was generated and £7969 in backdated pay.

Client feedback: *"I would have continued to struggle without your support. You have changed my life for the good."*

Case study 3:

Couple in late 70s and 80s, owner occupiers with COPD, Cancer (wife), stroke, balance and memory issues (husband) in financial debt with utility companies (gas/electric).

Support included successful applications for Attendance Allowance, Friends of the Elderly for utility debt, reduction in fuel debt with British Gas, Essex and Suffolk Water Support Plus Social tariff, foodbank vouchers.

Income generated for clients included £5,291 annual income, backdated £900, Friends of the Elderly (£400), British Gas (£2000)

Service User Feedback:

"I can get out in the community and attend appointments, visit my family which I couldn't independently prior to having the Blue Badge. I have more money if I need visits at home and help with shopping. I feel ok to turn heating on without worrying."

"The assistance and advice given made me more confident to manage my life and look after myself."

"Thank you for your help, you are fantastic, patient and life changer. You made our life change with money maximised. I have no worry about my bills and will now live without debts"

Early Intervention Service (Dementia)

Funded by LB Redbridge, this service provides information and support to those who have concerns about their memory, developing memory loss or have had a formal diagnosis of dementia. The service provides support to people with dementia and their families and carers within Redbridge. Age UK produces a range of helpful advice booklets, including 'Living with Early Stage Dementia', 'Caring for Someone with Dementia' and 'At Home with Dementia'. The most important thing for these clients is timely information, which is not overwhelming people with anxiety about the future, but opens the door to services or benefits or enables people to come to terms with their dementia or that of a loved one.

During the year, the service dealt with 467 referrals involving extensive case work to put services and support in place. The work done with clients has also involved liaising closely with carers. We have continued to see an increase in the complexity of the casework including clients for whom their dementia has progressed quite quickly and who need more intense support. The majority of referrals come to us from the memory clinic.

We continue to provide a Drop-In Surgery twice a week at the Redbridge Memory Clinic.

We continue to work in close partnership with the Redbridge Memory Clinic, Community Admiral Nurses and the BHRUT Admiral Nurses as well as key voluntary sector organisations and Adult Social Care.

We have continued to attend the Redbridge Dementia Partnership as well as the BHRUT Dementia Steering Group.

Although the service only covers Redbridge, our Senior Manager for Advisory & Wellbeing Services attends the Dementia Working Groups in Havering and Barking & Dagenham.

Case Study

Client was referred to the Dementia service by the Redbridge Intensive Rehabilitation Service after being discharged from hospital following a fall at home which resulted in multiple fractures. Client was diagnosed with dementia in 2019. Before the fall he was independent and supported his wife who is also disabled.

On discharge from hospital client's mobility was greatly reduced and he was provided with a double handed care package comprising of four calls a day in order to safely manage transfers from bed to chair, and to use the commode. The package was arranged by social services and paid for privately. Client was experiencing low mood as he was either lying in bed all day/night or sitting out in a riser

recliner once per day in between care calls. Despite being with his wife he was experiencing isolation which was contributing to low mood.

During a phone conversation with client's wife she mentioned that that her husband's intensive physio had now stopped and they were waiting for the community physio team to take over his continued need for physio to aid his mobility. Client was spending an increasing amount of time in bed sleeping which was affecting his dementia. Client's wife didn't feel that being placed in the riser/recliner chair was benefitting him especially as he could slip down the chair.

A home visit was carried out by the Dementia Adviser. During the visit the Dementia Adviser client was bedbound and permanently sleeping on a standard bed mattress. Dementia Adviser discussed that he was at high risk of pressure sores as he was not being transferred to a chair at all as the chair was deemed unsafe.

Following the initial Assessment at the home visit the Dementia Adviser achieved the following:

- Got a pressure mattress for the bed and arm chair which was delivered on the same day.
- Arranged respite at home with Redbridge Respite Care Association and also respite support from Tu Vida.
- Age UK RBH Home Support Service was put in to place for help with housework
- Application for Attendance Allowance was made and was awarded Higher Rate Attendance Allowance
- Was supported to apply for the SMI Discount on Council Tax Bill

Early Intervention Service client and carer feedback:

"Dementia Adviser was very informative, gave me leaflets and recommended me to groups and services for my mother. Mum was constantly at home and not going out, she joined Homeshare, which she attends every other week. This also gives her confidence to go out and speak to other people and share activities. "

"I just wanted to say a big thank you for supporting me through my tough time, which has not been too great at times. I am blessed to have an incredible person who truly understands me at this time"

Client's son thanked Dementia Adviser for all the advice/support and remarked out of all the people he has spoken to regarding support for his mum AgeUK dementia adviser had been the most empathetic and helpful.

My Health Matters – Havering

My Health Matters is a community health project commissioned and funded by Public Health Havering. The aim is to promote healthier, more active lifestyles throughout the borough, helping people to lead longer, healthier and more fulfilling lives.

The team attend events around Havering promoting current health campaigns, and giving away free health literature.

We also recruit potential Health Champions from the community (aged 18+), and offer a one-day free training course, leading to a QCA Level 2, RSPH accredited award in Understanding Health

Improvements. Once qualified, Health Champions receive a free directory and additional free training modules on various health related topics.

Health Champions receive training, support and guidance from our dedicated My Health Matters staff to equip them with the with confidence and tools to promote health and wellbeing within the local community, encouraging local people to make positive choices to improve health.

The team trained 56 new Health Champions throughout the contract year ending March 2025. This brings the total number of Health Champions on the Service at 589.

We supported the LB Havering Workplace Wellbeing team with webinars on subjects such as Menopause, Lung Health & Lung Health Checks, Diabetes Awareness, Ovarian Cancer which are just some of the few webinars organised.

We continue to work closely with our colleagues in LB Havering and the NHS by training Social Prescribers, Health & Wellbeing Coaches, Care Coordinators, Local Area Coordinators and Core-20 Health Connectors. We also sit on the Suicide Prevention Group.

This year we have attended 82 Community Events supported by the My Health Matters Team, Health and Campaign Volunteers. This also includes regular attendance at the Havering Community Hubs and Pantry.

Health Champions are trained to have the confidence to start health conversations in their everyday life and be part of the wider Public Health workforce, so signposting and brief interventions are happening daily and will go unrecorded which is why it is difficult to measure the impact of this project.

To assist with signposting to trusted sources, Health Champions receive mail outs at least twice a month plus newsletters to stay informed of the latest health updates, surveys, training opportunities, webinars and Focus Group.

Our Health Directory is updated and sent out regularly as a pdf – this can also be accessed via a link on the Age UK website and is used by not only Champions but also GP receptionists, pharmacists, Core 20+5 Connectors, Social Prescribers and residents.

Throughout the year, we have continued to use our translated leaflets and links with the Food Pantries, Hubs, BME Forum, HASWA, HOPEC, ELOP and Homes for Ukraine help us to strive towards reducing Health Inequalities.

Feedback from Health Champions

“What a great session, have really enjoyed speaking with the community”

“It’s really interesting to see that using a tool kit like the CO tester helps to engage people and get people to think what damage is happening inside their bodies”

“This has been a really productive day, have liked being a part of trying to show people how bad it is for them and chatting with them”

2.Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

We have a longstanding Falls Prevention service in Redbridge jointly commissioned by London Borough of Redbridge and North East London Integrated Care Board. We also provide Strength and Balance exercise opportunities in Barking and Dagenham and Havering, funded by North East London Integrated Care Board.

Between April 2024 and March 2025, the service supported 809 people with 510 referrals received by the service and 358 people screened for the falls pathway at level one across the three boroughs. All referrals are asked to complete the Level One Assessment and from those returned, we are able to establish whether to refer on to NELFT for a Level Two Assessment. All referrals are sent a 'falls pack' which includes Top Tips For Preventing Slips & Trips, a Falls Diary, a flyer on exercises to do at home, an information sheet on risk factors in the home, information on healthy eating, social activities, a flyer of current exercise classes available and the Staying Steady booklet, along with a list of helpful contact numbers of organisations who may be able to support them. A selection of our own service leaflets is also included.

We have 8 tutors working across the three boroughs providing Strength and Balance classes, incorporating Otago. The exercises offered a wide range from easy chair based exercises to Tai Chi and Nordic Walking.

Annual service evaluations evidence positive results on reducing falls and improving balance and wellbeing for older people. E.g. The service evaluation across the three boroughs showed high success in reducing falls with 86.21 % of participants reporting no falls after joining exercise classes, 100% health and wellbeing increase, 96.23% independence increase, 96.47% balance improvements, 97.2% improved mobility and 98.21% stamina increase.

A Get Up and Go Test is carried out when service users first join a class and again at 10 weeks to establish outcomes. A Confident Balance evaluation form is also completed at the beginning and end of 10 weeks. This has proved invaluable in showing how simple, gentle strength and balance classes can have a positive impact on mobility and general health and wellbeing.

We recorded 11,762 attendances to our classes with over 546 people attending 974 exercise sessions.

Our Falls Prevention Co-Ordinator regularly gives talks at sheltered schemes, coffee mornings and various groups across the three boroughs to promote the service and provide advice and information.

Client feedback:

"My balance is so much better and I have more energy. I can lift my legs better and walk more confidently, I have made friends too."

"I absolutely feel "freer" and more mobile after I leave the chair yoga classes at Cranham, I am so glad I found these classes after breaking a bone. The classes have made such a big difference to my health and wellbeing."

"I am under the consultant for my breathing and on my last visit he was going to put me on some tablets but was so happy he didn't need to do so. He asked what I had been doing and I told him chair yoga classes which he said was great. My stamina is so much better and I have had very bad ankles and can't feel the bottom of my feet so this is better."

Befriending Service

This service, funded by LB Redbridge, continues to be provided for people aged 60+ who are socially isolated for a range of reasons, but often through poor health or disability. They are often quite vulnerable, often having no connection via social media, with only the television or radio for

company. Many have dementia and volunteers are trained to manage telephone conversations with people whose memory is limited or who are confused or repetitive. For the majority, the service is a lifeline – sometimes the only conversation they will have during the day.

From April 2024 the service has also been receiving funding from the Headley Trust to support Havering residents.

During April 2024-March 2025, across all three boroughs the service received 483 referrals and supported 711 clients throughout the year with 478 clients receiving regular telephone calls. 18374 phone calls were made by our 42 telephone volunteers.

Each of the referrals received a telephone assessment from the Co-ordinator with signposting and onward referral where the service was not appropriate.

Currently our team of 21 volunteers visiting older people on a weekly basis.

Annual service evaluation evidenced that:

- 95% feel the support from the service has made them feel less isolated
- 94% supported to live independently at home
- 98% feel valued and respected by volunteers

Comments from service users:

“Happy with the calls. Volunteer is friendly and I enjoy the conversations”

“I appreciate the calls. I get on very well with the volunteer. Look forward to speaking with someone”

“Very happy with the service. Thanked everyone at Age UK for the wonderful service.”

“Very happy with the calls and all that Age UK are doing to support me”

Di's Diamonds

The charity continues to support residents across the three boroughs through funding received from London Borough of Havering, North East London ICB Warm Hubs funding and National Lottery.

The service offers coffee mornings, lunch meetings, book clubs and various events such as museum and theatre trips as well as our regular sessions at The Hub in Harold Wood and regular meet ups in Langton's Gardens. We also work with other organisations such as Create and Space Studios, etc. and also independent artists to deliver a programme of activities for older people across the three boroughs. These activities included watercolour, drawing, photography, poetry, embroidery. The service has a full calendar which is circulated to all the members monthly and our Facebook page shares interesting stories, information on services and keeps members connected.

Throughout the year, over 1321 were supported via the service, with both online and face to face activities and telephone support with over 9,909 attendances by over 523 members to our events.

Our last survey showed 98% reported their quality of life has improved and have had more opportunities to socialise.

Member Feedback

“I am very grateful to Age UK RBH Di's Diamonds for offering me up to date information and leaflets at the Hub as I would not have had any idea who to ask and how to proceed”.

“Di's Diamonds has been a lifeline to me, especially if, like me, you are elderly and on your own. It has been so uplifting to try something new. The best part was meeting interesting people and it has been so motivating. Everyone is genuinely friendly.”

“I love the banter of the club and loving feeling of the group, everyone is so caring. I enjoy coming for the chats and the advice we receive. Diamond’s is such a great idea “.

The great benefit of this service is that it keeps people both physically and mentally active, as well as socially involved and supported. Research has shown that isolation, lack of activity and lack of stimulus are triggers for depression, poor health and even, potentially, dementia, so keeping people as active as they can be an excellent way of reducing dependency on services and preventing health problems.

Home Support Services

Our Home Support Service is CQC registered and provides cleaning, shopping, bathing, re-enablement, sitting service, gardening, Nail Cutting Service and hairdressing. These are all charged for services.

Over the course of the financial year 2024/2025, we supported an average of 139 people per month, an increase of 16% from last year.

Domestic Assistance/Personal Care - We received 378 referrals/enquiries to the service from which 61 assessments were undertaken and 46 new service users took up the service with over 2,220 visits being undertaken.

Hairdressing/Gardening – We received 25 new hairdressing referrals and we welcomed 13 new gardening clients to the service with 195.25 hours being delivered by the gardener.

Nail Cutting Service – We welcomed 63 new service users to the service alongside the 218 repeat service users. We held 53 clinics at the Ilford office and Wanstead Activity Centre.

Client Feedback

“We are more than happy with our Home Support Worker. My Dad looks forward to their visits”.

“It is good to know I have a regular visit every week”

“Always goes above and beyond”.

“The service has proved invaluable in helping me”.

Care Navigation

In the last year we have dealt with 2,189 referrals which is an increase from the previous year. These clients have been supported through guided conversations, help to access relevant support through referrals/signposts to other internal and external services being made.

The service continues to work with health and social care partners including BHRUT King George & Queens Hospital.

We are working in partnership with St Georges Hub and now have the 2 Care Navigators integrated with the Virtual Frailty Ward and also the Frailty Unit. They spend 1 day each per week at the hub and they also attend the Virtual Frailty Board Rounds.

The service also continues to work with the Acute Frailty Services at Queens and King George Hospital. The service supports transformational, multiagency working between health, social care and voluntary sectors to improve health outcomes and prevent hospital admissions for over 65s.

We are active members of the Acute Frailty Service Steering Group and Board, attending regular meetings. We continue to attend the Acute Frailty Operational meetings and Steering Group meetings. This work involves working very closely for the Beech Frailty Unit at King George Hospital and also the Queens Hospital Frailty Unit. The Acute Frailty Care Navigator attends weekly Multi-disciplinary team meetings online with the Beech Frailty Unit at King George Hospital. We have been involved in the working group to set up the Virtual Frailty Wards.

We continue to receive a high proportion of referrals from the Home First pathway. We currently run 2 Coffee group meetings at Hornchurch Fire Station once a week for Care Navigation clients who do not feel confident to attend large social groups such as Di's Diamonds.

We continue to attend numerous working groups to promote the work of the Care Navigation Service which includes the Acute Frailty Working Group, Proactive Care MDT, Housebound Patients Working Group Long Term Conditions Board, Ageing Well, Early Intervention First Response Working Group, COCWP Operational Working Group and many more.

Care Navigation Case Study

Referral from the Home First Team Working Group, received for client following hospital admission due to liver and urine infection and previous falls. Client is frail and his wife requested support with his care. An Occupational Therapist has visited to carry out a care needs assessment. The OT has provided aids/adaptations to the home as well as a hospital bed which is downstairs. Client had also been referred to the Falls Clinic and Hospital Social Services for home adaptations. Wife has also requested social inclusion support for herself and husband.

Age UK provided support with:

- Age UK RBH Digital Champion Service: *Wife is now attending Digital Champion sessions.*
- *Made contact with Falls Clinic: The Falls Clinic has now been in touch and a service is now being provided. Age UK RBH Falls Prevention Service are continually giving advice and support.*
- *Referral made to Age UK A&I Service who completed application for Attendance Allowance and he is now in receipt of Higher Rate.*
- *Electric wheelchair application.*
- *Referral made to Social Services regarding a day centre and client is now attending a day centre*

Wife told the Care Navigator that she now feels more confident to tackle things on her own now but she is really enjoying the social support.

Service User Feedback:

"Can't thank the Care Navigation service enough. Care Navigator assisted me with getting in touch with the Redbridge Jewish Care Service. I did not know this service existed. The service has given me a lot of additional support which has helped me to get back on my feet since being discharged from hospital"

"I felt so alone after being discharged from hospital – Care Navigation Service helped me access so many different services, have made a huge difference to me"

"I don't know what I would have done without the Care Navigation Service when my husband came home from hospital, they have been a pillar of strength."

Computer training and digital inclusion

Age UK Digital Champions Programme

Around 3.1 million people in the UK over the age of 65 are not online and face digital exclusion. In November 2023 our participation in a pilot project to promote digital inclusion via workshops, outreach and group learning via Age UK national ended. Due to the mass interest and success of our role in the project, Age UK RBH has continued to provide digital support across the 3 boroughs.

IT support sessions

The programme provides digital training sessions to help those who want to learn how to get online, via laptops, tablets or smart phones, to build their essential digital skills and confidence to live a more included and independent life including online services such as: banking, shopping and health appointment booking. For those without a device, a tablet loan scheme is provided to ensure Services Users can become proficient and understand the benefits of being digitally connected, thus allowing them to make an informed choice about purchasing their own device if they choose so to do.

IT support can be one to one or small groups of no more than five members, we have found that smaller groups encourage learners to support each other, boost participation and lessen embarrassment, we believe a larger group would discourage members from taking part, impact learning and exclude those less able. IT sessions are discussed with learners prior to booking via the project co-ordinator and venues and times are offered to suit.

Data and Venues

For the 24/25 financial year we had 7 volunteer digital champions, working in 4 different locations across the 3 boroughs, as well as one to one home visits for those unable to attend due to mobility or other health issues. Venues are: Age UK office Ilford, two days per week, Wanstead Activity Centre once per week, Romford Baptist Church for one morning per week and Hornchurch Theatre as and when required. We also hold sessions in local libraries, Di's Diamonds Monday Harold Wood Hub, Di's Diamonds Thursday afternoon, Care Navigation Tuesday coffee morning and afternoon groups.

The drop in session held at Wanstead activity centre routinely attracts half a dozen or more different people every week. Across the year from April 2024 – March 2025 the Digital support project received 145 new referrals. With approx. 200 other ad hoc one off individuals being supported at the free drop in sessions. 145 individuals were supported throughout the year at one or more of the 283 IT sessions held.

We have 10 tablets available for loans and chargers so learners can practice what they have learnt over an agreed period. We have 3 laptops with cases and a large plug in keyboard for those with reduced dexterity or poor eyesight, which are also loanable. We have screen protectors, sim cards and virus protection add ons so that all learners are supported safely and at no cost to themselves.

Digital Champion Volunteers

The Digital Champion Volunteers continue to support the programme with success. Each volunteer has their own personal reason for volunteering, whether to share their skills, increase their friendships, improve their own knowledge or connect with the community. Our volunteers enjoy their volunteering roles and continue to improve and add to the Digital Support Programme success. The Digital Champion Volunteers enjoy being part of a team, they are able to share ideas and input for the programme with the freedom of non-commitment responsibility.

Exit Strategy and partnerships

Our small, pre booked IT support sessions, allows learners to form friendships and support one another, empowering those struggling with confidence and supporting those battling with loneliness. We ensure each learner has a relevant contact number for seeking further support in the future. We continue good working relationships and partnerships with external agencies including Redbridge CVS, Housing 21, St Francis Hospice, Carers Hub, NHS Long Covid support teams, Memory Services, Social Prescribing Teams, Local Council departments and more.

A few quotes from members:

“I am completely overwhelmed with the support I have received from AgeUK RBH in particular that of Digital Champion Coordinator, It Volunteer & the IT hub at Wanstead. I have recently been diagnosed with autism, which helps me to understand why I struggle with new situations & new formats of communication. The equipment that has been loaned to myself along with the gentle & patient approach from IT Volunteer has been invaluable to me. Tuesday mornings have become a time I look forward to, being my only interaction apart from my regular hospital visits. Thank you for all your patient help & guidance.”

“I found IT Volunteer very easy to get on with and he discharges the role of adviser very well. Our meetings were at the Queens Theatre in Hornchurch, which I find very suitable as a venue for such meetings. It’s easy for me to get to by public transport, and during the midday period there are quiet corners that were very suitable for our meetings.”

“The course is great for showing you how to use your phone with confidence, I still need help with answering emails but I know I can ask questions no matter how silly and I can get help.”

“Both It Volunteers were very good and patient with us and made us all feel at ease. 10 out of 10.”

Wanstead Activity Centre (The Allan Burgess Centre)

The centre offers: physical activity sessions such as Zumba, seated chair exercise and yoga; Crafts ranging from painting to knitting and sewing, and the social offer including a book club, music, poetry sessions, bridge and chess. As part of our ongoing work to address the ‘digital divide’, IT classes are proving very popular with surplus interest being signposted to our Digital Support programme, in order to accommodate waiting lists. And a digital champion volunteer has been in attendance at the centre once a week for a free drop in session, which has proved very popular.

An average week consists of 9 chargeable classes, 6 free classes in addition to a chargeable toe nail clinic, weekly and various ad hoc monthly talks, group singing, craft sales and comedy shows, afternoon tea and bingo. Over 100 different people attending classes each week.

Lunch, which is made on the premises and served daily, is also very popular with an average weekly attendance of 75 (April 24 - March 25) A Christmas lunch was provided to 90 members in December 2024.

Assisting the Manager have been 3 employed part time cooks, as well as a dedicated team of 15 volunteers.

Our end of year survey for Wanstead members revealed that 95 % were satisfied with the range of activities on offer. 95% said it was excellent value for money. 60% of members visited the centre more than once per week and 100% of attendees surveyed said they felt welcomed into the centre.

Positive Feedback received from Wanstead Activity Centre:

“A Happy Place to be.”

“Very enjoyable, I like the interaction.”

“I value the center more than I can say, lovely dinners, friendly Art class, I would miss this center if it were to close, it is part of my weekly routine, my life, Manager is fantastic.”

“Used to come once a month, Now I visit once a week, always greeted and recognised by usual personnel and gently and sensitively encouraged to join in, try things and voice opinions.”

“I always look forward to the roast on a Friday - volunteers and other visitors are all very pleasant”.

“A truly excellent center in every way.”

“This place has changed my life for the better.”

Safeguarding Older People

In addition to being a member of the Redbridge Safeguarding Board, Age UK Redbridge, Barking and Havering continued to host and chair the Older People’s Safeguarding Forum.

We continue to train all staff and volunteers in the safeguarding policy and procedures, looking at good practice and ensuring an understanding of what mental capacity and deprivation of liberty safeguards are all about. Information explaining to the public what safeguarding is and who to contact if they are worried about someone, has been put up in the Ilford office reception area as well as at The Wanstead Activity centre. This is in response to our Age UK safeguarding awareness survey (Redbridge specific) carried out in early 2024 which revealed that 44% of older age respondents were unable to specify what ‘safeguarding adults’ meant and 26% said they would not know who to contact if they were worried about someone. The findings were passed on to the Redbridge Safeguarding Adults Board.

3.Objective 3 – Enabling Voices of Older People

Age UK Redbridge, Barking and Havering Ltd.’s mission statement includes ‘ensuring that older people have choice and that their voices are heard’. Listening to older people, helping them to consider their options and supporting their choices is therefore a part of all our services, every assessment we carry out and all our interactions with them. At induction, we always tell new staff and volunteers that when doing an assessment of someone’s needs we do an assessment ‘with’ the person, not ‘of’ them, which puts their concerns, needs and choices at the heart of the conversation. Recognising that they are not just recipients of services but people whose lives have been rich and full and who still have much to offer, means that their views and opinions matter to us.

Each year, we carry out satisfaction surveys for our services, with detailed enquiries about how people find the welcome they receive, the friendliness and approachability of staff, whether the service met their need, whether we supplied them with the information that would enable them to make choices about services and support and whether the outcomes they wanted were achieved. Some of the services carry out feedback phone calls or send out feedback forms once we’ve provided the service. This applies to short term services like help with benefits applications and other advice work or assistance in bringing people home from hospital and supporting them to regain their independence. With our digital support, we ask people to complete a small evaluation form at the end of every course.

Our Voices of Experience Service

Our Voices of Experience Service, funded by North East London Integrated Care Board, is specifically designed to consult with those aged 60+. It has a panel of 25 citizens that meets monthly, a larger questionnaire group of approximately 130 people, regular focus groups on a range of topics and several consultation visits each quarter to community groups and any of the 50 or so independent living (sheltered accommodation) units in the London Borough of Redbridge. Its role is to obtain people’s views on local services, proposals for new developments, issues of concern to

older people and strategic developments, so that their voice is heard by planners, service providers, statutory authorities and specialist organisations.

Sometimes we work with our national organisation, Age UK, on a nationwide campaign; on other occasions we may be approached by a local authority or a health trust when they need people's views on changes to services; and sometimes we generate a questionnaire because we have listened to concerns raised by a number of people suggesting that there is an issue that needs to be researched. Reports are generated after the statistics are analysed, and these are forwarded to key personnel who need to be informed where there are local or national concerns.

In the past year, we have consulted on the following topics:

- Public Transport April 2024
- Positive Ageing Sep 2024
- Age UK RBH Service User feedback Oct 2024
- Winter Fuel Payment Jan 2024

We aim to produce 4 questionnaires/reports per year and attend multiple outreach and community meetings monthly both in person and online. Additionally, the Coordinator keeps in contact by phone and email with the Voices of Experience Panel members and all Voices of Experience Questionnaire group members receive the bi monthly newsletter. More information about Voices of Experience reports and Newsletters can be found on our website

<https://www.ageuk.org.uk/redbridgebarkinghavering/our-services/user-involvement/>

Other Achievements

Volunteering

We have 122 volunteers supporting our services and this figure includes 28 new volunteers to the organisation. These include our Trustees, Voices of Experience Panel members, administrative support, telephone and visiting befrienders (around a third), IT tutors, Wanstead Activity Centre volunteers (including Activity Leaders and outreach facilitators), Advice and Information volunteers (including Receptionists), Exercise Class Assistants, Care Navigation volunteers and Di's Diamonds

Additional volunteering support was provided by administration volunteers who regularly attended the office to assist staff with mail outs and any administrative duties needed.

There are new roles emerging all the time so, no matter how many volunteers we already have, we always need more. Roles can be generated by the creation of a new project or an emerging need within one of our traditional services. We cannot praise our volunteers highly enough because many of our volunteers, in addition to their regular weekly roles, step up time and again to meet a specific need, such as covering a gap in the rota created by holidays or illness or someone moving on or help with a one-off task. These emergency requests can, for example, include assisting with our Saturday coffee mornings or helping with a mail-out or assisting with translation when we are carrying out a consultation where English is not an individual's first language.

As a way of thanking our volunteers, we held a social gathering at Wanstead Library and a trip to Hyde Hall for the day.

It is estimated that if we had to pay our volunteers it would cost us over £300k per year. The minimum wage equivalent for the Wanstead Activity centre alone in volunteer hours would be £35,000.

Financial Review

The Charity has continued to operate within a framework of increased constraints on public expenditure.

The principal funding sources for the Charity are currently by way of contract and grant income from London Borough of Redbridge, London Borough of Havering and North East London Integrated Care Board. The charity recognises the risk associated with over dependency on any single source of income and this year has attracted funds from Age UK, Age UK London and a range of trusts and foundations, including National Lottery, City Bridge Trust, Henry Smith Foundation, to support expansion of Di's Diamonds, Advice and Information and Care Navigation services.

The total funds held by the Charity as at 31 March 2025 are £821,826, of which £272,626 are restricted and not available for general purposes. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £80,802.

The charity ended the year with an increase to reserves of £7,507.

Investment Policy

Age UK Redbridge, Barking and Havering Ltd has the power to invest contained within its Articles of Association.

Responsibility for sanctioning and approving investments lies with the Trustees as advised by the Treasurer and Chief Executive. The broad investment policy of the Board is:

- To strike a balance between a good return on investment, capital growth and security;
- To re-invest investment income;
- To review investments at least annually;
- To consider ethical factors only insofar as these reflect the charitable objects of the charity, and are consistent with charity law;
- To ensure that an appropriate level of accessible funds is maintained.

Plans for Future Periods

In line with the charity's strategy and development plan for the period 2022 – 2025 our aims for the next year will be to:

- Implement our Business Development and Strategy for 2025-2028..
- Continue to build capacity for the Advice and Information Team to meet increased demands for support especially in Redbridge and Havering due to the cost of living crisis. The service has secured additional funding from Age UK, North East London Integrated Care Board and Henry Smith Foundation to increase capacity.
- Consolidate existing services such as continue to develop the Care Navigation service across Redbridge, Barking and Dagenham and Havering. The service is funded by London Borough of Havering and North East London Integrated Care Board, and aims to support clients with two or more long term conditions to increase independence and access relevant support services.

- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service is funded by LB Havering and the National Lottery.
- Deliver Older People Prevention Services Contract in Redbridge. This includes Advice and Information, Early Intervention for People with Dementia, Befriending and Wanstead Activity Centre. This includes delivering an increased capacity for Befriending and Dementia service in Redbridge.
- Continue to increase the reach and expand on the programme of activities at the Wanstead Activity Centre and develop outreach activities
- Continue to deliver an expanded programme of strength and balance classes provided by our Falls Prevention Service to residents across the three boroughs. The service is funded by North East London Integrated Care Board and London Borough of Redbridge.
- Expand the Toe Nail Cutting and a Gardening Service as part of our Home Support Services and continue to recruit Home Support Workers to expand the reach of the service
- Secure funding to continue Digital Champions Programme following the success of the project funded by Age UK.
- Develop Energy Doctors Service funded by London Borough of Havering which is delivered in partnership with Age UK East London. The service supports Havering residents across all ages with home energy checks and practical measures to reduce energy bills and keep homes warmer.
- Work in collaboration with Age UK East London and Age UK Waltham Forest to benefit older people in the North East London area.
- Continue to seek funding for increased volunteer recruitment and coordination capacity
- Develop a Legacy Strategy for the organisation.
- Support developments of the new St George's Health Centre in Havering.


Statement of disclosure to auditors

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

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

Approved by the Executive Committee of Trustees and signed on their behalf

Chair of Trustees
28th November 2025



ALINA QURESHI

Appendix 1

Member Organisations

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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 the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 24 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the 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 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 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

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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Auditor's responsibilities for the audit of the financial statements - continued

The following laws and regulations were identified as being of significance to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards, Charity Law, Company Law, and Tax and Pensions legislation.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the business and therefore may have a material effect on the financial statements include the Data Protection Act, Disability Discrimination Act, Employment Law, Equalities and Human Rights legislation, Health & Safety legislation and Domiciliary Care Agency legislation.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of correspondence with regulators; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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.

3rd December 2025



Philip Robert Hern (Senior Statutory Auditor)
for and on behalf of Pocknells Audit Limited
Chartered Accountants and Statutory Auditor
46 Hullbridge Road, South Woodham Ferrers,
Chelmsford, Essex, CM3 5NG

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

- . select suitable accounting policies and then apply them consistently;
- . observe the methods and principles in the Charities SORP;
- . make judgments and accounting estimates that are reasonable and prudent;
- . state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- . prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of financial activities Including the income and expenditure account for the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<u>INCOME FROM:</u>					
Donations and legacies	14	56,299	-	56,299	37,192
Charitable activities					
Grants	13	15,196	273,976	289,172	402,227
Contracts	13	719,820	-	719,820	662,249
Sundry	15	12,724	-	12,724	13,488
Home Support fees	15	112,738	-	112,738	104,140
		860,478	273,976	1,134,454	1,182,104
Other trading activities					
Sale of meals	15	28,579	-	28,579	21,967
Sundry	15	3,010	-	3,010	3,200
		31,589	-	31,589	25,167
Investments					
Bank interest		4,485	-	4,485	4,951
Investment income		11,180	-	11,180	5,790
Change in fair value of current asset investments		2,786	-	2,786	24,894
Total incoming resources		966,817	273,976	1,240,793	1,280,098
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	18,326	-	18,326	12,862
Charitable activities					
Advisory services	17	173,485	95,601	269,086	203,806
Prevention and independence	17	602,234	230,004	832,238	817,090
Enabling voices of older people	17	60,884	-	60,884	51,205
		836,603	325,605	1,162,208	1,072,101
Other					
Governance costs	18	47,696	5,056	52,752	50,058
Total resources expended		902,625	330,661	1,233,286	1,135,021
<u>NET INCOME FOR THE YEAR</u>					
		64,192	(56,685)	7,507	145,077
Total funds brought forward		485,008	329,311	814,319	669,242
Total funds carried forward		549,200	272,626	821,826	814,319

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

**Balance sheet
31 March 2025**

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	5	<u> -</u>	<u> 51</u>
Current assets			
Debtors	6	213,781	157,173
Investments	7	373,585	370,799
Cash at bank and in hand		417,340	406,606
		<u>1,004,706</u>	<u>934,578</u>
Liabilities			
Creditors: Amounts falling due within one year	8	<u>182,880</u>	<u>120,310</u>
Net current assets		<u>821,826</u>	<u>814,268</u>
Total net assets		<u>821,826</u>	<u>814,319</u>
The funds of the Charity			
Restricted income funds	10 (a) / 11	272,626	329,311
Unrestricted funds:	10/11		
Operational reserves		80,802	16,610
Designated Funds		468,398	468,398
Total charity funds		<u>821,826</u>	<u>814,319</u>

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

**Approved by the Board of Trustees on 28th November 2025
and signed on their behalf by**



**Mike Smith
Trustee / Treasurer**

**Charity Number: 1088435
Company Number: 04246504**

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of cash flows for the year ended 31 March 2025

	Notes	2025 £	2024 £
Operating activities:			
Receipts from donations and legacies		56,299	37,192
Receipts from grants		274,758	432,541
Receipts from contracts		759,495	594,018
Receipts from the supply of goods and services		153,074	138,789
Other operating receipts		4,485	4,951
Payments to suppliers of goods and services		(332,875)	(271,099)
Payments to and on behalf of staff		(915,713)	(835,905)
Net cash provided by (used in) operating activities	20	(477)	100,487
Investing activities:			
Purchase of investments		-	(100,000)
Receipts from interest and dividends		11,211	2,990
Net cash provided by (used in) investing activities		11,211	(97,010)
Cash flow for the year		10,734	3,477
Opening cash and cash equivalents		406,606	403,129
Closing cash and cash equivalents		417,340	406,606

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements for the year ended 31 March 2025

1 Accounting policies

The charity is a public benefit entity. The financial statements are prepared under the historical convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (effective January 2019), FRS 102 and the Companies Act 2006. The particular accounting policies adopted in the preparation of the financial statements are set out below:

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Incoming resources

All income is recognised in the statement of financial activities when the conditions for receipt have been met, there is reasonable assurance of receipt and the monetary value can be reliably measured.

Grants together with Central Government, Local Authority and Primary Care Trust Contracts, are recognised in full in the Statement of Financial Activities in the year to which they relate, using the performance model. They are classified as restricted where the terms of the grant require that it be used for a specific purpose.

Voluntary income including donations, gifts and legacies is included in full in the Statement of Financial Activities only where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Resources Expended

All expenditure is accounted for on an accrual basis and has been allocated on the bases indicated below:

Charitable Activities includes expenditure associated with the strategies to meet the objectives of The Charity i.e. Advisory services, Preventative & Maintaining Independence Services; and Enabling Voices of Older People.

Governance costs include those incurred in the governance of the charity and include items such as audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Support costs represent the staffing and associated costs of finance, personnel and general administration in supporting the operational programmes of the charity. These are allocated to the relevant cost area on the basis of headcount.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2025

1 Accounting policies (continued)

Fund Accounting

The Charity maintains various types of funds as follows:

Restricted Funds

Restricted funds represent grants, donations and legacies received which are allocated by the donor for specific purposes.

Unrestricted Funds

Designated funds are amounts which have been put aside at the discretion of the Trustees. General Unrestricted funds represent funds which are expendable at the discretion of the Trustees in the furtherance of the objects of the Charity.

Tangible Fixed Assets

Assets with a cost of under £1,000 are expensed in the year of acquisition, while assets costing over £1,000 are capitalised.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value, of each asset on a straight-line basis over its expected useful life.

An impairment review takes place whenever an asset is found to be damaged. In such a case the useful economic life is reviewed and consideration is given as to whether there should be an immediate write down of the net book value.

Computer equipment

Useful life 3 years

Pensions

The company operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the income and expenditure account in the year they are payable.

Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease

Financial instruments

Financial instruments are carried on the balance sheet at the value of the consideration payable or receivable. Current asset investments represent an investment in a unit investment fund and are valued in accordance with statements from the fund manager.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2025

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
2 Net incoming resources for the year				
Net incoming resources for the year is stated after charging:	£	£	£	£
Auditors' remuneration (audit fees)	3,768	-	3,768	3,768
Auditors' remuneration (non-audit fees)	1,752	-	1,752	1,752
Operating lease payments	54,565	17,719	72,284	69,739
Depreciation (see note 5)	6	45	51	3,882

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
3 Staff costs				
Employee costs during the year amounted to:	£	£	£	£
Wages & salaries	673,136	167,396	840,532	762,366
Social security costs	42,827	10,249	53,076	46,186
Other pension costs	24,506	5,538	30,044	26,431
	740,469	183,183	923,652	834,983

Included in staff costs is remuneration paid to key management of £172,955 (2024 - £170,630).

One employee earned between £60,000 and £70,000 per annum (2024 - no employee earned over £60,000).

The trustees estimate that the cost of paying staff to perform the work of the charity's volunteers would be £352,898 (2024 - £315,151).

	2025	2024
The average number of persons, analysed by function, was:		
Advisory services	7	6
Prevention and independence	43	41
Enabling voices of older people	1	1
Support	5	4
Governance	1	1
	57	53

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2024 - £Nil).

Trustees were reimbursed expenses of £55 (2024 - £nil).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2025

5 Tangible fixed assets

	Office furniture & fittings £	Computer equipment £	Leasehold improve- ments £	Total £
Cost				
As at 1 April 2024 and at 31 March 2025	9,036	13,586	98,960	121,582
Depreciation				
As at 1 April 2024 and at 31 March 2025	9,036	13,535	98,960	121,531
Charge	-	51	-	51
As at 31 March 2025	9,036	13,586	98,960	121,582
Net book value 31 March 2025	-	-	-	-
Net book value 31 March 2024	-	51	-	51
			2025	2024

6 Debtors

The following amounts are included in debtors:

Trade debtors	15,106	12,074
Prepayments and accrued income	198,675	145,099
	£213,781	£157,173

7 Investments

The following amounts are included in investments:

Other investments	£373,585	£370,799
-------------------	----------	----------

The investment is classified as a financial asset measured at fair value through income and expenditure. It consists of investments in a trust that includes a range of different investment types.

During the year, the value of the investment was increased by a fair value adjustment of £2,786.

The most recent valuation report, dated 30 September 2025 shows the value of the investment to be £388,206.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2025

8 Creditors	2025	2024
The following amounts are included in creditors due within one year:	£	£
Trade creditors	15,059	23,211
Accruals and deferred income	149,908	84,377
Taxation and social security	12,762	12,722
Other creditors	5,151	-
	<u>182,880</u>	<u>120,310</u>

Deferred income relates to income received before the year end in respect of grants for periods which straddle the year end. All of the income deferred is recognised in the following year.

9 Financial commitments

At 31 March 2025 the company was committed to making the following payments under non-cancellable operating leases:

	2025	2024
Within one year	71,838	-
Between one and five years	197,555	-
	<u>269,393</u>	<u>-</u>

The lease renewal had not yet been finalised at the 2024 year-end, so the company did not yet have a commitment to make these payments as at 31 March 2024. During the year, the lease term has been extended to 24 December 2033, with a break clause available at 25 December 2028. The cost of the lease is £45,380 p.a. plus VAT. Service charges will also be payable, but are not specified in the lease.

10 Unrestricted income Funds

The intention of the Contingent Liability Fund is to provide a sum equivalent to a certain number of months worth of the Charity's usual annual costs as a resource, to allow time for reorganisation in the event of a downturn in income; to cover possible redundancies; to protect ongoing work programmes; and to allow the Charity to meet its objectives. The Trustees agreed to maintain the contingent liability fund at 4 months cover of current activities required by the Reserves Policy.

The Investment in Charitable Services fund was established to enable the Charity to match funding for projects, where the availability of such funds is a requirement for securing third-party funding.

The Care Navigation Services fund will be used from 2025 - 2027 towards the cost of providing care navigation services where restricted funds are insufficient to cover the whole cost.

The purpose of the Accommodation Fund is to provide funding to cover the costs of renewing the lease or securing alternative accommodation, ongoing lease requirements and disposal of the lease at a subsequent date.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2025

10 Unrestricted income Funds - continued

	Balance 01/04/2024 £	(Transfers)/ new designations £	(Utilised)/ increased £	Balance 31/03/2025 £
Operational Reserves	16,610	-	64,192	80,802
Unrestricted designated funds				
Contingent Liability Fund	377,000	-	-	377,000
Care Navigation Services	33,767	-	-	33,767
Investment In Charitable Services	46,158	-	-	46,158
Accommodation fund	11,473	-	-	11,473
Total unrestricted designated funds	<u>468,398</u>	<u>-</u>	<u>-</u>	<u>468,398</u>
Total unrestricted funds	<u>485,008</u>	<u>-</u>	<u>64,192</u>	<u>549,200</u>

10 (a) Restricted income funds

The Advice and Information HQ Fund was established following a generous donation from a private individual. Its use as previously reported was restricted to the provision of Advice and Information services delivered from our Headquarters at 103 Cranbrook Road. The restriction on location has since been withdrawn by the original donor. The remaining monies will be spent by March 2026.

The Falls and Home Services Support Fund was established by a generous donation from a private individual, to help fund an anticipated shortfall in funding for these services. Other funding has improved since this time and by 31 March 2025, the shortfall across these services is minimal, and has been covered from operational reserves. It is anticipated that this donation will be used over a five year period, but this period may be lengthened or shortened depending on the availability of other funding.

Other restricted funds were provided principally to deliver Care Navigation Services for people with multiple long term conditions to support their independence, wellbeing and reduce loneliness. These funds are normally expended within one year of receipt, but replaced by new restricted funds.

	Balance 01/04/2024 £	Income £	Expenditure £	Transfers £	Balance 31/03/2025 £
Advice and Information Fund	46,681	-	-	-	46,681
Falls and Homes Support Services Fund	92,350	-	-	-	92,350
Other restricted funds	190,280	273,976	(330,661)	-	133,595
Total restricted funds	<u>329,311</u>	<u>273,976</u>	<u>(330,661)</u>	<u>-</u>	<u>272,626</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2025

11 Analysis of net assets between funds

	Unrestricted			Total £
	General £	Designated £	Restricted £	
Tangible fixed assets	-	-	-	-
Debtors	155,750	-	58,031	213,781
Investments	-	373,585	-	373,585
Cash at bank and in hand	3,445	96,346	317,549	417,340
Less: Creditors: Amounts due within one year	(78,393)	(1,533)	(102,954)	(182,880)
Total net assets	80,802	468,398	272,626	821,826

12 Guarantee

The company is limited by guarantee and the members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

	2025	2024
	£	£
13 Grants and income for service provision	Unrestricted Funds	
Grants		
Age UK Big Knit	355	-
Age UK Brand Partner	7,500	10,000
Age UK Cost of Living	-	3,616
Co-op	2,341	-
Tower Hamlets CVS	5,000	1,666
Vision R.C. & Leisure	-	320
Total unrestricted funds	15,196	15,602

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2025

13 Grants and income for service provision - continued

	Restricted Funds	
	2025	2024
	£	£
Age UK Cost of Living	-	40,000
Age UK Digital Partner	30,037	42,200
Age UK East London Havering Energy Doc	560	-
Age UK East London Special Reserve	-	8,940
Age UK Emmanuel Hosp	9,375	12,500
Age UK Eon Fund	25,915	21,172
City Bridge Trust	-	31,500
City Bridge Trust Cost of Living Fund	-	2,520
Henry Smith Advice & Information	57,300	14,325
London Borough of Havering - Roadshows	1,945	-
London Borough of Havering - Warm Hub	12,837	14,014
London Borough of Redbridge - Positive Ageing Week	1,536	-
London Borough of Redbridge - Winter Packs	-	5,000
National Lottery Cost of Living	-	65,400
National Lottery Di's Diamonds	81,439	82,387
NHS Nth East London ICB	34,132	26,667
South Havering PCN Befriending	18,900	20,000
 Total restricted funds	 <u>273,976</u>	 <u>386,625</u>
 Total grants	 <u>289,172</u>	 <u>402,227</u>
	2025	2024
	£	£
Contracts		
Provided for services delivered		
London Borough of Redbridge	277,109	217,259
London Borough of Havering	198,490	198,790
NHS NELICB	244,221	212,428
Age UK London Special Reserve	-	33,772
 Total contracts	 <u>719,820</u>	 <u>662,249</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2025

14	Donations	£	£
	Unrestricted- Sundry	8,293	8,021
	Restricted donations	-	7,500
	Legacies		
	Gay Kennedy	-	21,671
	S Williams	45,242	-
	K Mashra	764	-
	A Sansome	2,000	-
		56,299	37,192

	£	£
Included in donations are the following items of £500 or more:		
In memoriam for C Mitchell	-	603
T & M Linehan	-	500
Redbridge Voluntary Care	-	7,500
Marks & Spencer	-	744
P Yonk-Fook	-	500
Womens Institute Wanstead	2,007	-
M Linehan	1,000	-

15	Other income	Charitable activities		Other trading activities	
		Home			
		Sundry	Support	Sale of	Sundry
		fees	meals etc.	Total	
		£	£	£	£
2025					
	Sale of goods	-	-	28,579	-
	Rendering of services	12,724	112,738	-	3,010
	Other income	-	-	-	-
		12,724	112,738	28,579	3,010
		12,724	112,738	28,579	3,010
					157,051
					157,051
2024					
	Sale of goods	-	-	21,967	-
	Rendering of services	13,488	104,140	-	3,200
	Other income	-	-	-	-
		13,488	104,140	21,967	3,200
		13,488	104,140	21,967	3,200
					142,795
					142,795

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2025

		2025	2024
		£	£
16	Sale of Meals costs		
	Agency Staff	1,120	-
	Food	17,206	12,862
		18,326	12,862

				Total	Total	
				2025	2024	
	Advisory	Preventative	Enabling			
	£	£	£	£	£	
17	Charitable activities costs					
	Staff & volunteers	199,723	607,386	43,927	851,036	770,178
	Office	42,198	143,415	10,734	196,347	189,166
	Other	1,812	12,824	863	15,499	14,240
	Professional fees	-	1,215	-	1,215	-
	Support	25,353	67,398	5,360	98,111	98,517
		269,086	832,238	60,884	1,162,208	1,072,101

2025

Unrestricted funds	173,485	602,234	60,884	836,603
Restricted funds	95,601	230,004	-	325,605
Total 2025	269,086	832,238	60,884	1,162,208

Analysis of support costs

Staff & volunteers	17,308	46,012	3,659	66,979
Office	7,092	18,853	1,499	27,444
Other	953	2,533	202	3,688
	25,353	67,398	5,360	98,111

2024

Unrestricted funds	132,939	596,669	51,205	780,813
Restricted funds	70,867	220,421	-	291,288
Total 2024	203,806	817,090	51,205	1,072,101

Analysis of support costs

Staff & volunteers	12,726	48,212	2,773	63,711
Office	5,990	22,690	1,305	29,985
Other	963	3,648	210	4,821
	19,679	74,550	4,288	98,517

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2025

18	Governance costs	2025	2024
		£	£
	Staff & volunteers	31,946	23,946
	Office	13,366	11,527
	Professional fees	5,569	12,071
	Other	1,871	2,514
	Total	<u>52,752</u>	<u>50,058</u>

19 **Related party transactions**

There have been no related party transactions during the year, which require disclosure.

20 **Reconciliation of cash flow from operating activities to income**

	2025	2024
	£	£
Net Income For The Year	7,507	145,077
Change in debtors	(56,608)	(17,938)
Change in creditors	62,570	(2,650)
Depreciation	51	3,882
Movement in fair value of investment	(2,786)	(24,894)
Investment income	(11,211)	(2,990)
Net cash provided by (used in) operating activities	<u>(477)</u>	<u>100,487</u>

21 **Reconciliation of net debt**

The SORP requires the preparation of a reconciliation of net debt. As the charity has no debts, there is nothing to disclose beyond what is already shown in the statement of cash flows. Because of this, no reconciliation of net debt has been prepared.

22 **Subsequent events**

On 20 May 2025, the charity received an interim payment on a legacy of £350,000. The solicitors are holding a property, the sale of which has not yet completed, as well as some undistributed cash that is being held to settle liabilities of the estate. Therefore it is not possible to quantify what additional payments may be received in the future under this legacy.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

England & Wales - Charity number 1088435

Accounts

Age UK Redbridge, Barking and Havering Ltd

(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2024

Charity Number: 1088435

Company Number: 04246504

Charity Name: Age UK Redbridge, Barking and Havering Ltd

Charity Registration Number: 1088435

Company Registration Number: 04246504

Principal Address and Registered Office

4th Floor
103 Cranbrook Road
Ilford
Essex
IG1 4PU

Website

www.ageuk.org.uk/redbridgebarkinghavering/

Trustees

Ms Alima Qureshi	Chair, Director
Mr Mike Smith	Treasurer, Director
Mr David Pomfret	Director
Mrs Geetika Kaushal	Director
Mrs Tayvanie Nagendran	Director
Mrs Angela Patel	Director

Senior Management Team

Mrs. A Albu	Chief Executive
Mrs. P Mistry	Senior Manager for Advisory and Wellbeing Services
Mrs M Elliott	Senior Manager for Engagement and Day Opportunities.
Mrs K Walsh	Senior Manager Escorted Discharge and Home Support Services,

Auditors

Pocknells Audit Limited, Chartered Accountants, Suite 1 & 2, Nash House, Hackman's Lane, Purleigh, Chelmsford Essex, CM3 6RP

Bankers

HSBC Bank plc, 126 High Road, Ilford, Essex, IG1 1DA

Report of the Trustees and Directors for the year ended 31 March 2024

Introduction

The Trustees and Directors are pleased to present their report together with the audited financial statements for the year ending 31 March 2024. The audited financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements, comply with the Charity's governing document, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 2 October 2019.

Structure, Governance and Management

Governing Document

Age UK Redbridge, Barking and Havering Ltd is a company limited by guarantee, Company No. 4246504, governed by its Articles of Association (dated 6th December 2013), and a registered charity, Charity No.1088435.

Appointment of Trustees

The Trustees who have served during the period and since the period end are set out on page 1. The Chair and Trustees are elected at the charity's AGM and serve for three years from the date of their election and are eligible for re-election save that the Chair may serve for a maximum of six consecutive years. Members of the Association are listed in Appendix 1.

All Trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed by Trustees from the Charity are set out in note 4 to the accounts.

Trustee Induction and Training

New Trustees attend an induction meeting with the Chair and Chief Executive. At this meeting they are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the decision making process (including access to recent Trustee Board papers), the Development plan and recent financial performance of the charity. They are provided with copies of: the Articles of Association; the Trustees Annual Report; and the Charity Commission publication 'The Essential Trustee'. Opportunities are provided for them to meet with staff members to familiarise themselves with the day to day operation of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate their role.

Trustee Indemnity Insurance

The charitable company maintains trustee indemnity insurance.

Organisation

The Board of Trustees, which can have up to 9 members, administers the charity. The Trustees meet on a bimonthly basis as an Executive Committee. The Finance and Investment Sub-Group and HR and Remuneration Sub-Group meet as required and report to the Board of Trustees. The Board takes overall responsibility for ensuring that the financial, legal and contractual responsibilities of the charity are met and that there are appropriate systems for financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives.

A scheme of delegation is in place and day to day responsibility for management of the organisation rests with the Chief Executive and Senior Management Team to fulfil the Charity's objectives. The Chief Executive reports to the Chair and Board. The Chief Executive's role is defined in a job description and limits of authority, e.g. Expenditure, are detailed in various organisational policies.

The HR and Remuneration Sub-group periodically reviews the pay and remuneration of all staff including key management personnel, comparing this to charity sector benchmarks. The HR and Remuneration Sub-group will then make recommendations for the Board of Trustees to consider.

Related parties

Age UK Redbridge, Barking and Havering Ltd is a Brand Partner of the national charity Age UK and the relationship is governed by a legal document. Age UK Redbridge, Barking and Havering Ltd is a member of the Age England Association. Age UK Redbridge, Barking and Havering Ltd contributes to the Age England Association and Age UK in a number of ways. As well as paying subscription fees to the Association and contributing to the cost of regional meetings and networks, Age UK Redbridge, Barking and Havering Ltd raises policy and practice issues that may benefit from work at a national or regional level. Age UK Redbridge, Barking and Havering Ltd provides ideas and input into discussions on policy matters affecting older people. Age UK Redbridge, Barking and Havering Ltd can also apply to Age UK for time limited amounts of funding for specific project work and receives support and practical assistance from the national charity.

Risk Management

The Trustees have in place a formal risk management process to assess risks and implement risk management strategies. This process includes review by Trustees and Senior Management. The process identifies the types of risks the Charity faces, prioritises them in terms of likelihood of occurrence and potential impact and identifies the means of mitigating these risks.

Trustees have given consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks.

Reserves

A key element of managing financial risk is the setting of a reserves policy. The charity conducts an annual review of the level of unrestricted reserves in the contingent liability fund by considering risks associated with the various income streams, expenditure items and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient to:

- Allow time for re-organisation in the event of a downturn in income;
- Protect ongoing work programmes; and
- Allow the Charity to meet its objectives.

Risks and issues considered in making the judgement on the level of unrestricted reserves include:

- Over-dependence on any single source of income;
- Likelihood of a down-turn in income streams;
- Period of time required to re-establish income streams;
- Period of time to downsize the Charity operations;
- Requirements for a reasonable level of working capital.

The target for unrestricted level of reserves in the contingent liability fund is estimated at the equivalent of four months of the Charity's general expenditure budget. The unrestricted reserve held in the fund as at 31 March 2024 is £377,000 which represents approximately four months of the general expenditure budget.

Objects and Activities for the Public Benefit

The object of the Charity, as set out in the Charity's Articles of Association (dated 6th December 2013) is to promote the relief of older people in and around the London Boroughs of Redbridge, Havering and Barking & Dagenham.

The Mission Statement of the charity is:

Age UK Redbridge, Barking and Havering Ltd exists to improve and maintain the quality of life for older people living in the London Boroughs of Redbridge, Havering and Barking & Dagenham.

We seek to achieve this aim by:

- Ensuring that older people have dignity, respect, choice and their voices heard
- Ensuring that services are provided in a sensitive and approachable manner
- Being a focus of advice and help for older people.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The majority of the charity's services are provided free to our service users. However where fees are charged, Trustees give careful consideration to the accessibility of the service for those on low incomes when setting those fees. In addition, we provide a 'benefits check' and assistance with claiming social security benefits to all service users where fees apply.

Equal access to our services is important to us. We have had an Equalities and Diversity policy for a number of years and routinely monitor access to our services in terms of gender, age and ethnicity. We compare this information to the community profile of older people in Redbridge, Barking & Dagenham and Havering. We are pleased to report that minority ethnic elders are well represented amongst our service users.

The current context for the charity is a national economic climate of reduced public spending and the funds available to local authorities and the NHS. This is coupled with increased numbers of older people reaching very old age, which can be correlated with frailty and multiple health problems, and increased costs for health and social care. This makes for a very competitive funding environment for our charity whilst the need for our services is growing. Despite these challenges we remain optimistic about the future.

The Charity's principal objectives for 2023-2024 were:

- Advisory services - provide a range of advisory services appropriate to the needs of older people and their carers.
- Preventative and maintaining independence services – to provide a range of services which promote prevention and enable older people to maintain independence.
- Enabling voices of older people to be heard by planners, commissioners and service providers.

Age UK Redbridge, Barking and Havering measures its performance with reference to the above strategic aims. This strategic approach is reflected in the next section on Achievements and Performance. Measures used to assess performance and consequently success are detailed below, but typically include: numbers of older beneficiaries using services; outcomes for older people including additional income generated; and feedback from service users.

Achievements and Performance

1. Objective 1 - Advisory Services

Information and Advice

Our Advice and Information Service is available to residents of Redbridge, Havering and Barking and Dagenham. The service is funded by London Borough of Redbridge, NEL Integrated Care Board, Age UK's E. ON Programme, Age UK Emanuel Hospital Foundation and Age UK Cost of Living Fund.

Advice continues to be through is phone, email, in person at our offices and outreach locations. We also carry out home visits where a disability or a caring responsibility prevents people leaving home. The holistic, person centred approach in which referrals are dealt with means that, in addition to responding to the initial enquiry (perhaps for help with a benefits form or find out information about local services) we carry out an assessment of the client's situation and ascertain any additional needs they may have.

We offer a holistic approach in assessing the client's needs so a person coming to get a benefit check will not only get advice and support with benefits but the holistic approach means that we will also advise, provide information, signpost and refer to relevant services. We provide support to access Care Needs Assessment, to apply for life line, blue badge, taxi card, grants as well as help register people on utility companies' priority register etc. The client/family member calling is able to get a wide range of information and advice in one place from one allocated Advice & Information Worker. We provide advice on the following topics:

- Community Care
- Benefits
- Health
- Consumer matters
- Leisure & Transport

The Advice & Information Service continues to see an increase in the number number of benefit related enquiries. The cost of living, particularly the increasing fuel costs has resulted in enquiries where people are finding it difficult to pay for all their fuel bills whilst also paying rent, mortgage and food costs. This has resulted in the A&I Service being more of an emergency service trying to resolves issue very quickly.

The biggest demand for support has remained the same, being a need for support with applying for Attendance Allowance and Personal Independence payment. We continue to support with online applications for Housing Benefit, Council Tax Support and Blue Badge applications; all three boroughs continue to accept only online applications. We have helped a large number of people complete Council Tax relief, Housing Benefit and Blue Badge applications online. For older people without Internet access we provided support to complete applications via telephone or by creating hotspots using staff work mobiles during home visits.

We continue to attend various meetings, consultations and working groups in relation to Advice & Information as well as other Working Groups across all the 3 boroughs.

Key Successes

- We continue to maintain our Age UK A&I IAQP Quality Mark and AQS Quality Mark.
- Through additional funding we have been able to recruit 2 additional A&I Workers

It has been a very successful year for the service adapting to changing rules and online applications. 2211 clients have been assisted through signposting and casework of which 1074 was casework cases involved benefits, Finance, Community Care, Transport etc related casework). 1137 clients were supported with one of signposting and information which was mainly through telephone calls.

In total, the annual income gained for older people was £1,576,145.48 (20% increase from the previous year). This does not include clients who have not informed us of outcomes of their benefit applications by the end of the financial year. We have also obtained one-off backdated arrears payments with benefits applications totalling an income of £125,101.83, from clients who have reported details of backdated arrears to us, although most fail to report to this. During the Winter we successfully distributed 600 Winter Warmth Packs to Redbridge Residents on behalf of the London Borough of Redbridge.

We continue to work with key partner organisations locally as well as being involved in the Age UK Regional A&I Network and Redbridge Information & Guidance Collective. We continue to have a good relationship with the Regional Age UK Advice & Information Development Adviser via the Senior Manager – Advisory Services as they have worked together locally in partnership projects so there is a good professional relationship for support to the service.

Case study illustrating the extent of our work:

Client aged 66 years old, with multiple health conditions and homeless. Previous landlord threatened eviction and started removing her belongings. Client was scared and felt she had no choice but to leave – and had been staying at various friends' houses – sleeping on sofa. She works part time and has been trying to apply for a Freedom Pass but is having difficulty because she has no permanent address.

A & I worker assessment revealed client's difficulties with money, travel and housing. A&I worker advised that based on her health conditions and difficulties with day to day personal care tasks she would be eligible for Attendance Allowance. Client mentioned she forgets things easily and not remembering to take her medication, she reported her daughter and son-in-law has to check on her regularly to ensure she is safe.

Advice and Information Worker supported with the following:

Attendance Allowance application – An application for Attendance Allowance was made. Client was successfully awarded AA higher rate of £108.55 and received a backdated payment. Client was very grateful, she expressed her appreciation in words to Advice worker and Manager.

Freedom Pass - Freedom Pass application was made and was successful.

Housing Register - Application for housing was made as Mrs G reported she pays about £600 monthly for a shared room at a friend's house as a personal arrangement and no tenancy agreement. She has since had a response stating that she will be able to bid as the 1-bedroom accommodation becomes available, there is no time frame as this depends on availability. Client has requested to put in auto bid so it will be automatically bid for her once accommodation becomes available.

Sheltered housing - Application under medical grounds with medical evidence was also made to IDS Housing.

Enabled client to access Attendance Allowance and increase her income in order to pay for care and support she requires.

Client was very grateful that Age UK staff listened and advised, whilst giving practical support like getting her Older persons' freedom pass, and exploring various housing options rather than just advising and no obvious positive outcome(s)

Service User Feedback:

"Thank you very much for talking to me. I was so much in depression because I had no help from anyone I contacted regarding my PIP application after being rejected for the PIP award. After talking to you I felt so good and calm. I do appreciate your help and I 'm ever so grateful that you took time out from your busy schedule to talk to me. Bless you once again thank you from the bottom of my heart."

"Thank you so much, you're an angel. There are people who would step over those in the street and pass by, you are one who would stop and help. You and Age UK are marvellous"

"I have peace of mind with financial help. I shall definitely advise my friends and others to contact Age UK RBH for advice & help".

Early Intervention Service (Dementia)

Funded by LB Redbridge, this service provides information and support to those who have concerns about their memory, developing memory loss or have had a formal diagnosis of dementia. The service provides support to people with dementia and their families and carers within Redbridge. Age UK produces a range of helpful advice booklets, including 'Living with Early Stage Dementia', 'Caring for Someone with Dementia' and 'At Home with Dementia'. The most important thing for these clients is timely information, which is not overwhelming people with anxiety about the future, but opens the door to services or benefits or enables people to come to terms with their dementia or that of a loved one.

During the year, the service referrals involving extensive case work to put services and support in place. This is a 20% increase in referrals from the previous year. 483 were people with dementia and 19 were Carers. The work done with clients has also involved liaising closely with carers. We have continued to see an increase in the complexity of the casework including clients for whom their dementia has progressed quite quickly and who need more intense support. The number of referrals has increased from last year and that is due to the fact the majority of referrals come to us from the memory clinic and now more patients are being seen and assessed.

We continue to provide a weekly Drop-In Surgery at the Redbridge Memory Clinic.

We continue to work in close partnership with the Redbridge Memory Clinic, Community Admiral Nurses and the BHRUT Admiral Nurses as well as key voluntary sector organisations and Adult Social Care.

We have supported LBR in the work to re-establish the Redbridge Dementia Partnership and to design the update Redbridge Dementia Information Packs.

We are members of the BHRUT Dementia Steering Group and attend the meetings.

Although the service only covers Redbridge, our Senior Manager for Advisory & Wellbeing Services attends the Dementia Working Groups in Havering and Barking & Dagenham.

Early Intervention Service client and carer feedback:

“Thank you so very much for your help and support during the past months. My wife and I really do appreciate your kindness. I do not think I could have managed the process of dealing with social services. As you know it was a difficult time for all of us. Thank you once again.”

“This is a difficult time for both of us and you made us feel very comfortable and at ease.”

“What’s been incredible for me & so heartening in meeting you, your expertise. Whereas I was a confident, decisive person, within the dementia-land world, I’ve certainly fallen short as daily firefighting is a mind blower but since your meeting here at home, it’s given me back my confidence that my husband & I can do ‘this’.”

“Thank you again Jane, without your expert help we wouldn’t have been awarded the Attendance Allowance, so efficiently, which in turn enabled me to apply for the Council Tax Discount.”

“I wanted to take this opportunity to thank you once again for your assistance, which is greatly appreciated in more ways than one”.

My Health Matters – Havering

My Health Matters is a community health project commissioned and funded by Public Health Havering. The aim is to promote healthier, more active lifestyles throughout the borough, helping people to lead longer, healthier and more fulfilling lives.

The team attend events around Havering promoting current health campaigns, and giving away free health literature.

We also recruit potential Health Champions from the community (aged 18+), and offer a one-day free training course, leading to a QCA Level 2, RSPH accredited award in Understanding Health Improvements. Once qualified, Health Champions receive a free directory and additional free training modules on various health related topics.

Health Champions receive training, support and guidance from our dedicated My Health Matters staff to equip them with the with confidence and tools to promote health and wellbeing within the local community, encouraging local people to make positive choices to improve health.

The team trained 102 new Health Champions throughout the contract year ending March 2024 exceeding the contract target of 80 Health Champions to be trained per year. This brings the total number of Health Champions on the Service at 533.

We supported the LB Havering Workplace Wellbeing team with webinars on Nutrition, Menopause, WorkPlace Wellbeing Event at the Town Hall and also Menopause at Work talk.

Other topics covered in line with Public Health and Workplace Wellbeing calendars included Winter Wellness (vaccinations), Tobacco Harm Reduction, Suicide Prevention, Dry January promotion, Bowel & Prostate Cancer, Time to Talk Day, World Sleep Day, No Smoking Day and Stress Awareness Month (March).

The Public Health Healthy Weight Strategy Consultation was fully supported by My Health Matters and covered in our Focus Group in January.

We continue to work closely with our colleagues in LB Havering and the NHS by training Social Prescribers, Health & Wellbeing Coaches, Care Coordinators, Local Area Coordinators and Core-20 Health Connectors.

With 1,935 people engaged this contract year and 2,946 health conversations, the team and volunteers covered more than 12 health topic areas – and these are just the official figures. Health Champions are trained to have the confidence to start health conversations in their everyday life and be part of the wider Public Health workforce, so signposting and brief interventions are happening daily and will go unrecorded which is why it is difficult to measure the impact of this project.

To assist with signposting to trusted sources, Health Champions receive mailouts at least twice a month plus newsletters to stay informed of the latest health updates, surveys, training opportunities, webinars and Focus Group.

Our Health Directory is updated and sent out regularly as a pdf – this can also be accessed via a link on the Age UK website and is used by not only Champions but also GP receptionists, pharmacists, Core 20+5 Connectors, Social Prescribers and residents.

Throughout the year, we have continued to use our translated leaflets and links with the Food Pantries, Hubs, BME Forum, HASWA, HOPEC, ELOP and Homes for Ukraine help us to strive towards

Pledges from Health Champions following Health Champion Training

“It has been helpful with my client’s as I use open questions to help them more”

“I wore my Health Champion Badge to Weight watchers and have had a few conversations on physical and mental health with others based on my experiences. I now help at the Harold Hill hub once a month”

“I have been using the Decision Based Matrix and smart goals to encourage and empower others”

“I wanted to help at more events and get more involved. I have attended the Nutrition Course and have gone on to qualify as a Nutrition Adviser”

“My commitment is “Every Health Matters” and I have been signposting in the pharmacy”

2. Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

We have a longstanding Falls Prevention service in Redbridge jointly commissioned by London Borough of Redbridge and the Redbridge CCG. We also provide Strength and Balance exercise opportunities in Barking and Dagenham and Havering, funded by the local Barking and Dagenham and Havering CCGs.

Between April 2023 and March 2024, the service supported 861 people across (20% increase from the previous year) with 491 referrals received by the service and 273 people screened for the falls pathway at level one across the three boroughs. All referrals are asked to complete the Level One Assessment and from those returned, we are able to establish whether to refer on to NELFT for a Level Two Assessment. All referrals are sent a ‘falls pack’ which includes Top Tips For Preventing Slips & Trips, a Falls Diary, a flyer on exercises to do at home, an information sheet on risk factors in the home, information on healthy eating, social activities, a flyer of current exercise classes

available and the Staying Steady booklet, along with a list of helpful contact numbers of organisations who may be able to support them. A selection of our own service leaflets is also included.

We have 8 tutors working across the three boroughs providing Strength and Balance classes, incorporating Otago. The exercises offered a wide range from easy chair based exercises to Tai Chi and Nordic Walking.

Annual service evaluations evidence positive results on reducing falls and improving balance and wellbeing for older people. E.g. The service evaluation across the three boroughs showed high success in reducing falls with 86.84 % of participants reporting no falls after joining exercise classes, 100% health and wellbeing increase, 94.29% independence increase, 95.41% balance improvements, 97.2% improved mobility and 99% stamina increase.

A Get Up and Go Test is carried out when service users first join a class and again at 10 weeks to establish outcomes. A Confident Balance evaluation form is also completed at the beginning and end of 10 weeks. This has proved invaluable in showing how simple, gentle strength and balance classes can have a positive impact on mobility and general health and wellbeing.

We recorded 9693 attendances to our classes with over 464 people attending 793 exercise sessions.

Our Falls Prevention Co-Ordinator regularly gives talks at sheltered schemes, coffee mornings and various groups across the three boroughs to promote the service and provide advice and information.

Client feedback:

"I have osteoporosis and this class has improved my overall health. The instructors are very good and offer advice when required. "

"It started in May of this year. I have a lot of illnesses but now I can see a lot of improvement in my ability to do more. I have arthritis in both knees carpal tunnel in both hands anxiety depression and many more, I started to do more walking and get to use my hand more. I am so grateful for my friend who had a fall and was invited to do an exercise class due to her ability to walk on her own I was invited to accompany her to the classes. Sami is a very excellent teacher and her class helps with most of my illness she is a very good teacher we need more like her."

"Great classes with a really big community atmosphere. Heidi is a wonderful teacher and explains what we are actually achieving and encourages us to practice at home. The group is also very friendly and the falls pack useful to refer back to."

Befriending Service

This service, funded by LB Redbridge, continues to be provided for people aged 60+ who are socially isolated for a range of reasons, but often through poor health or disability. They are often quite vulnerable, often having no connection via social media, with only the television or radio for company. Many have dementia and volunteers are trained to manage telephone conversations with people whose memory is limited or who are confused or repetitive. For the majority, the service is a lifeline – sometimes the only conversation they will have during the day.

During April 2023- March 2024 the service also received funding from South Havering Primary Care Network to recruit Befriending Volunteers and support housebound patients in Havering.

Across all three boroughs the service received 519 referrals and supported 523 clients throughout the year with 507 clients receiving regular telephone calls. 21542 phone calls were made by our 43 telephone volunteers.

Annual service evaluation evidenced that:

- 99% feel the support from the service has made them feel less isolated
- 96% supported to live independently at home
- 90% happy with the information received
- 98% feel valued and respected by volunteers

Comments from service users: -

“Very happy with the volunteer, has a nice chat with me. Age UK has helped me a lot since 2003”.
“Very happy with the calls, lifeline for me as I can have a chat. I find everyone very helpful and friendly”.

“I am happy with the calls. Volunteer is very good and we have a chat about all sorts of things”.

“Very happy with the calls. Volunteer is very nice. I appreciate the calls”.

“I am happy with the volunteer. I really value the conversations and they have helped me to remain independent. I enjoy the chats”.

“I get on well with the volunteer and enjoy the conversations”.

“Several different befrienders have been ringing me recently. Their cheerful voices are so uplifting on some of the worst weather days we have had this Autumn/Winter. I so look forward to hearing the phone ring on a Wednesday morning. Thank you all”.

Each of the referrals received a telephone assessment from the Co-Ordinator with signposting and onward referral where the FMN service was not appropriate.

Our team of visiting volunteers continued to support older people with regularly weekly visits.

Di's Diamonds

The charity continues to support Havering residents through London Borough of Havering funding and Redbridge and Barking & Dagenham via National Lottery funds.

We offer coffee mornings, lunch meetings, book clubs and various events such as museum and theatre trips as well as our regular sessions at The Hub in Harold Wood and regular meet ups in Langton's Gardens. We also work with other organisations such as Create and Space Studios, etc. and also independent artists to deliver a programme of activities for older people across the three boroughs. These activities included watercolour, drawing, photography, poetry, embroidery.

The service has a full calendar which is circulated to all the members monthly and our Facebook page shares interesting stories, jokes and keeps members connected. It is also a good tool to advertise the work of the service and the charity generally.

Throughout the year, over 1279 were supported via the service, with both online and face to face activities and telephone support with over 9,300 attendances by over 640 members to our events.

Our last survey showed 98% reported their quality of life has improved and have had more opportunities to socialise.

Member Feedback

"Thank so much for a lovely afternoon, and for all the hard work put into making it a success. See you at another Di's diamonds event somewhere"

"I think without your cheerful faces, kindness, resourcefulness and helping everyone, you make my day when I attend one of the events".

"Since retiring I've found I'm suffering with depression and anxiety and I've much improved since joining. Still suffer sometimes but not as bad".

" Thank you and thank you for everything you all do for Dis Diamonds. It's very much appreciated by us all"

The great benefit of this service is that it keeps people both physically and mentally active, as well as socially involved and supported. Research has shown that isolation, lack of activity and lack of stimulus are triggers for depression, poor health and even, potentially, dementia, so keeping people as active as they can be is an excellent way of reducing dependency on services and preventing health problems.

Home Support Services

Our Home Support Service is CQC registered and provides cleaning, shopping, bathing, re-enablement, sitting service, gardening, Nail Cutting Service and hairdressing. These are all charged for services.

Over the course of the financial year 2023/2024, we supported an average of 120 people per month, an increase of 26% from last year. We received 237 referrals/enquiries to the service from which 47 assessments were undertaken and 51 new service users took up the service. A total of 3333 visits were made by the Home Support Workers and 168 by the hairdressers.

The money received in the previous year from Age UK London Special Reserve to develop the Nail Cutting Service enabled us to employ a Nail Cutting Technician and work with 83 service users since its inception. We were also able to relaunch the Gardening Service this year with 52 visits being made.

Care Navigation

In the last year we have dealt with 1,888 referrals. These clients have been supported through guided conversations, and helped to access relevant support with 726 referrals/signposts to other internal and external services being made.

The service continues to work with health and social care partners including BHRUT King George & Queens Hospital.

We have also developed a link with the Age UK East London Home From Hospital Service so we receive details of all patients living in Redbridge discharged from Whips Cross Hospital.

The service continues to work with the Acute Frailty Service. The service supports transformational, multiagency working between health, social care and voluntary sectors to improve health outcomes and prevent hospital admissions for over 65s. We are active members of the Acute Frailty Service Steering Group and Board, attending regular meetings. We continue to attend the Acute Frailty Operational meetings and Steering Group meetings. This work involves working very closely for the Beech Frailty Unit at King George Hospital and also the Queens Hospital Frailty Unit. The Acute Frailty Care Navigator attends weekly Multi-disciplinary team meetings online with the Beech Frailty

Unit at King George Hospital. We have been involved in the working group to set up the Virtual Frailty Wards.

We continue to be part of the Home First Project at Queens Hospital with the majority of referrals coming from the Home First Project.

We continue to run 2 Coffee group meetings at Hornchurch Fire Station once a week for Care Navigation clients who do not feel confident to attend large social groups such as Di's Diamonds.

We attend numerous working groups to promote the work of the Care Navigation Service which includes the Acute Frailty Working Group, Proactive Care MDT, Housebound Patients Working Group Long Term Conditions Board, Long Covid Support Service Working Group, Early Intervention First Response Working Group, COCWP Operational Working Group and many more.

Care Navigation Case Study

Home First referral- Client was admitted to hospital with congestive cardiac failure and she was not managing to look after herself at home. After discharge she had Re-ablement carers to get her back to her baseline. Client is a widow, she has no children and lives alone.. She suffers with anxiety and depression and is under The Older Adults Mental Health Team. JB lives in a 1st floor flat and is unable to get down the stairs without assistance. She has weakness in her legs and then needs to use a wheelchair.

The Care Navigator visited client at home to establish what support was needed: She mentioned her mattress was too deep and she could not get in and out of bed. The mattress, had been taken off and replaced with a thinner mattress but she needed to get rid of the old one, which had been left leaning against the bedroom wall. She lives in a small 1 bed flat and is sleeping on the sofa at present as there is no room for her to move around in the bedroom, which could increase potential risk of falls.

Care Navigator advised client to contact the council and arrange for the mattress to be taken away. Client contacted the council and the Care Navigator arranged for the mattress to be taken down the stairs and left for the council to take it away. She needed help with housework and so a referral was made to the Age UK RBH Home Support Service.

The Care Navigator made a referral to the Age UK RBH Advice and Information service to assist to with a claim for Attendance Allowance. With the support of the Advice & Information Service client is now in receipt of Higher Rate Attendance Allowance and has also received a significant amount in backdated payment which she said was very helpful towards ongoing costs and bills. She now gets an additional weekly income of £108.55 per week

The Care Navigator discussed- Care line, Age UK RBH Telephone Befriending Service, joining social activities, applying for help with transport eg, Taxi Card or Dial a Ride.

Declined Age UK RBH Home Support Service when they called her.

All suggestions were declined.

Client was grateful for the help to get rid of the mattress and said she is now sleeping better in her bed rather than the sofa.

Service User Feedback:

- *I am calling to say how absolutely grateful I am to you. I received a letter from DWP today to say that I am to get the full amount of Attendance Allowance! I can't express how grateful I am, I never ever thought I would and its only due to all your support and advice. I really am enormously grateful. Thank you*
- *Thank you - you have been a blessing*
- *You have been so helpful to me it is much appreciated*
- *Very glad you are around."*
- *Thank you very much for my ongoing support- I don't know what I would have done without you"*
- *I told my GP I speak to a lady Care Navigator from Age UK she has really helped me, she is a very nice lady and knowing she is there is so helpful. She listens to me and has supported me through some very difficult times. I will be forever grateful*

Computer training and digital inclusion

Age UK Digital Champions Programme

Around 3.1 million people in the UK over the age of 65 are not online and face digital exclusion. In September 2022 we started a 14-month project, funded by Age UK to recruit and train Volunteer Digital Champions and promote older people's access to digital services. The project was overseen by a Project Coordinator supported by a Digital Outreach Workers and a team of Digital Health Champion Volunteers.

In November 2023 our place in the project via Age UK national ended as they prepared to repeat the exercise in different geographical locations. The momentum we had gained from the first 14 months however was considerable with outreach promotional work reaching over 3000 people in the 3 boroughs and 324 individual older people being supported in dedicated sessions. Age UK RBH exceeded all set targets in terms of outreach, participants and tablets loaned out. Due to the success, the decision was made for Age UK RBH to continue the digital champion scheme independently

The 7 volunteer digital champions recruited, have remained in situ and the digital support classes are as popular as ever in various locations throughout the week. An average month comprises of approximately 18 referrals, 20 support sessions held (2 hours each), with 75 different individuals being supported. We have 10 loanable tablets and chargers so learners can practice what they've learnt over an agreed period.

IT support sessions

The programme provides digital training sessions to help those who want to learn how to get online, to build their essential digital skills and confidence to live a more included and independent life including online services such as: banking, shopping and health appointment booking. For those without a device, a tablet loan scheme is provided to ensure Services Users can become proficient and understand the benefits of being digitally connected, thus allowing them to make an informed choice about purchasing their own device if they choose so to do.

IT support can be one to one or small groups of no more than five members, we have found that smaller groups encourage learners to support each other, boost participation and lessen embarrassment, we believe a larger group would discourage members from taking part, impact learning and exclude those less able. IT sessions are discussed with learners prior to booking and

venues and times are offered to suit. We provide home visits for those less physically/medically able and where IT support is required within the home, i.e., support with a home computer, printer etc.

Venues

We continue to provide weekly IT support within our Age UK office Ilford, for two days per week, Wanstead Day Centre for one morning per week, Romford Baptist Church for one morning per week and Hornchurch Theatre as and when required. We also have good links with libraries

We introduced IT support within some Age UK services which was proven a success and now continues regularly. Digital Champion volunteers regularly attend Di's Diamonds Monday Harold Wood Hub, Di's Diamonds Thursday afternoon group along with the Care Navigation Tuesday coffee morning and afternoon groups.

Digital Champion Volunteers

The Digital Champion Volunteers continue to support the programme with success. Each volunteer has their own personal reason for volunteering, whether to share their skills, increase their friendships, improve their own knowledge or connect with the community. Our volunteers enjoy their volunteering roles and continue to improve and add to the Digital Support Programme success. The Digital Champion Volunteers enjoy being part of a team, they are able to share ideas and input for the programme with the freedom of non-commitment responsibility.

Exit Strategy and partnerships

Our small, pre booked IT support sessions, allows learners to form friendships and support one another, empowering those struggling with confidence and supporting those battling with loneliness. We ensure each learner has a relevant contact number for seeking further support in the future. We continue good working relationships and partnerships with external agencies including Redbridge CVS, Housing 21, St Francis Hospice, Carers Hub, NHS Long Covid support teams, Memory Services, Social Prescribing Teams, Local Council departments and more.

A few quotes from members:

"Extremely efficient service from start to finish, both staff and Digital Champion Volunteer were very helpful and I have now purchased my own digital device to enjoy, I would not have had the confidence to do this without attending the IT support sessions and taking part with the tablet loan scheme. A big thank you to all involved"

"I really enjoyed attending Digital Champions, Volunteers have been really helpful and very patient. I need things explained very simply and I have the need to have things repeat. Volunteer will go over things until I am happy, I understand. I thoroughly enjoy these sessions and am extremely grateful I have the opportunity to improve my digital skills"

"I would like to say a big thank you to Digital Champion Volunteers I am now able to use my mobile, look online, I can now use my email account have had it 8 years and never had the confidence to use it"

Wanstead Activity Centre (The Allan Burgess Centre)

The centre offers: physical activity sessions such as Zumba, seated chair exercise and yoga; Crafts ranging from painting to knitting and sewing, and the social offer including a book club, music, poetry sessions, bridge and chess. As part of our ongoing work to address the 'digital divide', IT classes are proving very popular with surplus interest being signposted to our Digital Support programme, in order to accommodate waiting lists. And a digital champion volunteer has been in attendance at

the centre once a week for a free drop in session, which has proved very popular. Our activities operate throughout the week, mornings and afternoons, and remain affordable at £4 per session, to maximise opportunities to attend. An average week consists of 10 classes with approximately 90 different people in attendance.

Lunch, which is made on the premises and served daily is also very popular with an average weekly attendance of 75 and some months April 2023 – March 2024 have exceeded 300 lunches served. A Christmas lunch was provided to nearly 80 members in December 2023.

Assisting the Manager are two employed part time cooks as well as a dedicated team of 15 volunteers, both long-serving and new, representing a diverse range of ages and ethnicities.

Last year 240 service users attended the centre. Our end of year survey for Wanstead members revealed that 85 % felt that the quality of the service at the Activity Centre was exceptional with no negative responses. 95% said it was excellent value for money, which showed that members were able to absorb our nominal increase to classes and meals the previous year. 60% of members visited the centre more than once per week.

Case study

Wanstead Visitor enquired on behalf of her friend who had recently had a fall and had been discharged from hospital about benefits support and Activity Centre offer. Staff provided information on benefits support from our Advice and Information team and Wanstead Centre lunch and activities offer including timetable and pricing information and instructions of how to book for lunch Staff also provided details of the next falls prevention talk at the WAC which may help the person in question. A few weeks later the service user and her friend who had originally enquired on her behalf came in and have been attending for lunch together ever since.

Safeguarding Older People

In addition to being a member of the Redbridge Safeguarding Board, Age UK Redbridge, Barking and Havering continued to host and chair the Older People's Safeguarding Forum.

We continue to train all staff and volunteers in the safeguarding policy and procedures, looking at good practice and ensuring an understanding of what mental capacity and deprivation of liberty safeguards are all about. Information explaining to the public what safeguarding is and who to contact if they are worried about someone, has been put up in the Ilford office reception area as well as at The Wanstead Activity centre. This is in response to our Age UK safeguarding awareness survey (Redbridge specific) carried out in early 2024 which revealed that 44% of older age respondents were unable to specify what 'safeguarding adults' meant and 26% said they would not know who to contact if they were worried about someone. The findings were passed on to the Redbridge Safeguarding Adults Board.

3. Objective 3 – Enabling Voices of Older People

Age UK Redbridge, Barking and Havering Ltd.'s mission statement includes 'ensuring that older people have choice and that their voices are heard'. Listening to older people, helping them to consider their options and supporting their choices is therefore a part of all our services, every assessment we carry out and all our interactions with them. At induction, we always tell new staff and volunteers that when doing an assessment of someone's needs we do an assessment 'with' the person, not 'of' them, which puts their concerns, needs and choices at the heart of the conversation. Recognising that they are not just recipients of services but people whose lives have been rich and full and who still have much to offer, means that their views and opinions matter to us.

Each year, we carry out satisfaction surveys for our services, with detailed enquiries about how people find the welcome they receive, the friendliness and approachability of staff, whether the service met their need, whether we supplied them with the information that would enable them to make choices about services and support and whether the outcomes they wanted were achieved. Some of the services carry out feedback phone calls or send out feedback forms once we've provided the service. This applies to short term services like help with benefits applications and other advice work or assistance in bringing people home from hospital and supporting them to regain their independence. With our digital support, we ask people to complete a small evaluation form at the end of every course.

Our Voices of Experience Service

Our Voices of Experience Service, funded by North East London Integrated Care Board, is specifically designed to consult with those aged 60+. It has a panel of 25 citizens that meets monthly, a larger questionnaire group of approximately 130 people, regular focus groups on a range of topics and several consultation visits each quarter to community groups and any of the 50 or so independent living (sheltered accommodation) units in the London Borough of Redbridge. It's role is to obtain people's views on local services, proposals for new developments, issues of concern to older people and strategic developments, so that their voice is heard by planners, service providers, statutory authorities and specialist organisations.

Sometimes we work with our national organisation, Age UK, on a nationwide campaign; on other occasions we may be approached by a local authority or a health trust when they need people's views on changes to services; and sometimes we generate a questionnaire because we have listened to concerns raised by a number of people suggesting that there is an issue that needs to be researched. Reports are generated after the statistics are analysed, and these are forwarded to key personnel who need to be informed where there are local or national concerns.

In the past year, we have consulted on the following topics:

- Digital skills/access April 2023
- Social isolation Aug 2023
- CVD health inequalities for Redbridge ethnic minorities Nov 2023
- Safeguarding awareness Dec 2023
- Care homes March 2024

We aim to produce 4 questionnaires/reports per year and attend multiple outreach and community meetings monthly both in person and online. Additionally, the Coordinator keeps in contact by phone and email with the Voices of Experience Panel members and all Voices of Experience Questionnaire group members receive the bi monthly newsletter. More information about Voices of Experience reports and Newsletters can be found on our website

<https://www.ageuk.org.uk/redbridgebarkinghavering/our-services/user-involvement/>

Other Achievements

Volunteering

We have 122 volunteers supporting our services and this figure includes 28 new volunteers to the organisation. These include our Trustees, Voices of Experience Panel members, administrative support, telephone and visiting befrienders (around a third), IT tutors, Wanstead Activity Centre volunteers (including Activity Leaders and outreach facilitators), Advice and Information volunteers (including Receptionists), Exercise Class Assistants, Care Navigation volunteers and Di's Diamonds

Additional volunteering support was provided by administration volunteers who regularly attended the office to assist staff with mail outs and any administrative duties needed.

There are new roles emerging all the time so, no matter how many volunteers we already have, we always need more. Roles can be generated by the creation of a new project or an emerging need within one of our traditional services. We cannot praise our volunteers highly enough because many of our volunteers, in addition to their regular weekly roles, step up time and again to meet a specific need, such as covering a gap in the rota created by holidays or illness or someone moving on or help with a one-off task. These emergency requests can, for example, include assisting with our Saturday coffee mornings or helping with a mail-out or assisting with translation when we are carrying out a consultation where English is not an individual's first language.

As a way of thanking our volunteers, we held a social gathering at Wanstead Library and a trip to Hyde Hall for the day.

It is estimated that if we had to pay our volunteers it would cost us over £300k per year. The minimum wage equivalent for the Wanstead Activity centre alone in volunteer hours would be £35,000.

Financial Review

The Charity has continued to operate within a framework of increased constraints on public expenditure.

The principal funding sources for the Charity are currently by way of contract and grant income from London Borough of Redbridge, London Borough of Havering and North East London Integrated Care Board. The charity recognises the risk associated with over dependency on any single source of income and this year has attracted funds from Age UK, Age UK London and a range of trusts and foundations, including National Lottery, City Bridge Trust, Henry Smith Foundation, to support expansion of Di's Diamonds, Advice and Information and Care Navigation services.

The total funds held by the Charity as at 31 March 2024 are £814,319, of which £329,311 are restricted and not available for general purposes. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £16,604.

The charity ended the year with an increase to reserves of £145,077.

Investment Policy

Age UK Redbridge, Barking and Havering Ltd has the power to invest contained within its Articles of Association.

Responsibility for sanctioning and approving investments lies with the Trustees as advised by the Treasurer and Chief Executive. The broad investment policy of the Board is:

- To strike a balance between a good return on investment, capital growth and security;
- To re-invest investment income;
- To review investments at least annually;
- To consider ethical factors only insofar as these reflect the charitable objects of the charity, and are consistent with charity law;
- To ensure that an appropriate level of accessible funds is maintained.

Plans for Future Periods

In line with the charity's strategy and development plan for the period 2022 – 2025 our aims for the next year will be to:

- Co-design our Business Development and Strategy for 2025-2028 in consultation with older people, volunteers, staff and other stakeholders.
- Continue to build capacity for the Advice and Information Team to meet increased demands for support especially in Redbridge and Havering due to the cost of living crisis. The service has secured additional funding from Age UK, North East London Integrated Care Board and Henry Smith Foundation to increase capacity.
- Consolidate existing services such as continue to develop the Care Navigation service across Redbridge, Barking and Dagenham and Havering. The service is funded by London Borough of Havering and North East London Integrated Care Board, and aims to support clients with two or more long term conditions to increase independence and access relevant support services.
- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service is funded by LB Havering and the National Lottery.
- Deliver Older People Prevention Services Contract in Redbridge. This includes Advice and Information, Early Intervention for People with Dementia, Befriending and Wanstead Activity Centre. This includes delivering an increased capacity for Befriending and Dementia service in Redbridge.
- Increase the reach and expand on the programme of activities at the Wanstead Activity Centre.
- Continue to deliver an expanded programme of strength and balance classes provided by our Falls Prevention Service to residents across the three boroughs. The service is funded by North East London Integrated Care Board and London Borough of Redbridge.
- Continue successful delivery of the My Health Matters Service with London Borough of Havering. The service aims to improve the health awareness of local residents by recruiting and training Health Champion Volunteers to provide signposting to relevant resources as well as support residents to adopt healthier lifestyles. Health Champions receive the Royal Society for Public Health(RSPH) Level 2 Understanding Health Improvement accreditation and access to further health related training such as cancer awareness, mental health, smoking, etc.
- Expand the Toe Nail Cutting and a Gardening Service as part of our Home Support Services and continue to recruit Home Support Workers to expand the reach of the service
- Secure funding to continue Digital Champions Programme following the success of the project funded by Age UK.
- Work in collaboration with Age UK East London and Age UK Waltham Forest to benefit older people in the North East London area.
- Continue to seek funding for increased volunteer recruitment and coordination capacity
- Develop a Legacy Strategy for the organisation.
- Support developments of the new St George's Health Centre in Havering.

Statement of disclosure to auditors

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

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

Approved by the Executive Committee of Trustees and signed on their behalf

Chair of Trustees
29th November 2024

A handwritten signature in black ink, appearing to be a stylized name, located below the text of the Chair of Trustees.

Appendix 1

Member Organisations

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Redbridge Voluntary Care

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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 the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 25 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the 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 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 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

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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Auditor's responsibilities for the audit of the financial statements - continued

The following laws and regulations were identified as being of significance to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards, Charity Law, Company Law, and Tax and Pensions legislation.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the business and therefore may have a material effect on the financial statements include the Data Protection Act, Disability Discrimination Act, Employment Law, Equalities and Human Rights legislation, Health & Safety legislation and Domiciliary Care Agency legislation.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of correspondence with regulators; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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.

4th December 2024



**Philip Robert Hern (Senior Statutory Auditor)
for and on behalf of Pocknells Audit Limited
Chartered Accountants and Statutory Auditor
46 Hullbridge Road, South Woodham Ferrers,
Chelmsford, Essex, CM3 5NG**

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

- . select suitable accounting policies and then apply them consistently;
- . observe the methods and principles in the Charities SORP;
- . make judgments and accounting estimates that are reasonable and prudent;
- . state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- . prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of financial activities Including the income and expenditure account for the year ended 31 March 2024

		Unrestricted funds	Restricted funds	Total 2024	Total 2023
Notes	£	£	£	£	£
<u>INCOME FROM:</u>					
Donations and legacies	14	29,692	7,500	37,192	49,066
Charitable activities					
Grants	13	15,602	386,625	402,227	220,207
Contracts	13	662,249	-	662,249	543,377
Sundry	15	13,488	-	13,488	8,498
Home Support fees	15	104,140	-	104,140	91,816
		795,479	386,625	1,182,104	863,898
Other trading activities					
Sale of meals	15	21,967	-	21,967	15,801
Training	15	3,200	-	3,200	14,327
		25,167	-	25,167	30,128
Investments					
Bank interest		4,951	-	4,951	1,282
Investment income		5,790	-	5,790	-
Change in fair value of current asset investments		24,894	-	24,894	(12,514)
Total incoming resources		885,973	394,125	1,280,098	931,860
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	12,862	-	12,862	10,577
Charitable activities					
Advisory services	17	132,939	70,867	203,806	194,962
Prevention and independence	17	596,669	220,421	817,090	707,239
Enabling voices of older people	17	51,205	-	51,205	57,401
		780,813	291,288	1,072,101	959,602
Other					
Governance costs	18	50,058	-	50,058	44,801
Total resources expended		843,733	291,288	1,135,021	1,014,980
<u>NET INCOME / (EXPENDITURE) FOR THE YEAR</u>					
		42,240	102,837	145,077	(83,120)
Total funds brought forward		442,768	226,474	669,242	752,362
Total funds carried forward		485,008	329,311	814,319	669,242

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Balance sheet 31 March 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	5	51	3,933
Current assets			
Debtors	6	157,173	139,235
Investments	7	370,799	245,905
Cash at bank and in hand		406,606	403,129
		934,578	788,269
Liabilities			
Creditors: Amounts falling due within one year	8	120,310	122,960
Net current assets		814,268	665,309
Total net assets		814,319	669,242
The funds of the Charity			
Restricted income funds	10 (a) / 11	329,311	226,474
Unrestricted funds:	10/11		
Operational reserves		16,610	42,219
Designated Funds		468,398	400,549
Total charity funds		814,319	669,242

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

**Approved by the Board of Trustees on 29th November 2024
and signed on their behalf by**



Mike Smith
Trustee / Treasurer

Charity Number: 1088435
Company Number: 04246504

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of cash flows for the year ended 31 March 2024

	Notes	2024 £	2023 £
Operating activities:			
Receipts from donations and legacies		37,192	49,066
Receipts from grants		432,541	158,112
Receipts from contracts		594,018	527,984
Receipts from the supply of goods and services		138,789	146,259
Other operating receipts		4,951	1,282
Payments to suppliers of goods and services		(271,099)	(249,557)
Payments to and on behalf of staff		(835,905)	(763,238)
Net cash provided by (used in) operating activities	20	100,487	(130,092)
Investing activities:			
Purchase of investments		(100,000)	-
Receipts from interest and dividends		2,990	-
Net cash provided by (used in) investing activities		(97,010)	-
Cash flow for the year		3,477	(130,092)
Opening cash and cash equivalents		403,129	533,221
Closing cash and cash equivalents		406,606	403,129

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements for the year ended 31 March 2024

1 Accounting policies

The charity is a public benefit entity. The financial statements are prepared under the historical convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (effective January 2019), FRS 102 and the Companies Act 2006. The particular accounting policies adopted in the preparation of the financial statements are set out below:

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Incoming resources

All income is recognised in the statement of financial activities when the conditions for receipt have been met, there is reasonable assurance of receipt and the monetary value can be reliably measured.

Grants together with Central Government, Local Authority and Primary Care Trust Contracts, are recognised in full in the Statement of Financial Activities in the year to which they relate, using the performance model. They are classified as restricted where the terms of the grant require that it be used for a specific purpose.

Voluntary income including donations, gifts and legacies is included in full in the Statement of Financial Activities only where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Resources Expended

All expenditure is accounted for on an accrual basis and has been allocated on the bases indicated below:

Charitable Activities includes expenditure associated with the strategies to meet the objectives of The Charity i.e. Advisory services, Preventative & Maintaining Independence Services; and Enabling Voices of Older People.

Governance costs include those incurred in the governance of the charity and include items such as audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Support costs represent the staffing and associated costs of finance, personnel and general administration in supporting the operational programmes of the charity. These are allocated to the relevant cost area on the basis of headcount.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

1 Accounting policies (continued)

Fund Accounting

The Charity maintains various types of funds as follows:

Restricted Funds

Restricted funds represent grants, donations and legacies received which are allocated by the donor for specific purposes.

Unrestricted Funds

Designated funds are amounts which have been put aside at the discretion of the Trustees. General Unrestricted funds represent funds which are expendable at the discretion of the Trustees in the furtherance of the objects of the Charity.

Tangible Fixed Assets

Assets with a cost of under £1,000 are expensed in the year of acquisition, while assets costing over £1,000 are capitalised.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value, of each asset on a straight-line basis over its expected useful life.

An impairment review takes place whenever an asset is found to be damaged. In such a case the useful economic life is reviewed and consideration is given as to whether there should be an immediate write down of the net book value.

Leasehold improvements	Useful life December 2023
Computer equipment	Useful life 3 years
Office furniture & fittings	Useful life 4 years

Pensions

The company operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the income and expenditure account in the year they are payable.

Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease

Financial instruments

Financial instruments are carried on the balance sheet at the value of the consideration payable or receivable. Current asset investments represent an investment in a unit investment fund and are valued in accordance with statements from the fund manager.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
2 Net incoming resources for the year				
Net incoming resources for the year is stated after charging:	£	£	£	£
Auditors' remuneration (audit fees)	3,768	-	3,768	3,768
Auditors' remuneration (non-audit fees)	1,752	-	1,752	1,752
Operating lease payments	49,236	20,503	69,739	70,955
Depreciation (see note 5)	2,391	1,491	3,882	4,635
	2,391	1,491	3,882	4,635

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
3 Staff costs				
Employee costs during the year amounted to:	£	£	£	£
Wages & salaries	588,460	173,906	762,366	689,527
Social security costs	35,676	10,510	46,186	38,462
Other pension costs	21,117	5,314	26,431	24,898
	645,253	189,730	834,983	752,887

Included in staff costs is remuneration paid to key management of £170,630 (2023 - £164,742).

No employee earned £60,000 per annum or more.

The trustees estimate that the cost of paying staff to perform the work of the charity's volunteers would be £315,151 (2023 - £300,000).

	2024	2023
The average number of persons, analysed by function, was:		
Advisory services	6	5
Prevention and independence	41	35
Enabling voices of older people	1	1
Support	4	5
Governance	1	1
	53	47

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2023 - £Nil).

Trustees were reimbursed expenses of £nil (2023 - £nil).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

5 Tangible fixed assets

	Office furniture & fittings £	Computer equipment £	Leasehold improve- ments £	Total £
Cost				
As at 1 April 2023 and at 31 March 2024	9,036	13,586	98,960	121,582
Depreciation				
As at 1 April 2023 and at 31 March 2024	9,036	11,546	97,067	117,649
Charge	-	1,989	1,893	3,882
As at 31 March 2024	9,036	13,535	98,960	121,531
Net book value 31 March 2024	-	51	-	51
Net book value 31 March 2023	-	2,040	1,893	3,933
			2024	2023

6 Debtors

The following amounts are included in debtors:

Trade debtors	12,074	7,612
Prepayments and accrued income	145,099	131,623
	£157,173	£139,235

7 Investments

The following amounts are included in investments:

Other investments	£370,799	£245,905
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The investment is classified as a financial asset measured at fair value through income and expenditure. It consists of investments in a trust that includes a range of different investment types.

During the year, the company increased its investment by £100,000 and the value was further increased by a fair value adjustment of £24,894.

The most recent valuation report, dated 30 September 2024 shows the value of the investment to be £378,735.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

8 Creditors	2024	2023
The following amounts are included in creditors due within one year:	£	£
Trade creditors	23,211	21,265
Accruals and deferred income	84,377	92,525
Taxation and social security	12,722	9,170
	<u>120,310</u>	<u>122,960</u>

Deferred income relates to income received before the year end in respect of grants for periods which straddle the year end. All of the income deferred is recognised in the following year.

9 Financial commitments

At 31 March 2024 the company was committed to making the following payments under non-cancellable operating leases:

	2024	2023
Within one year	-	52,868
	<u>-</u>	<u>52,868</u>

A lease renewal has been prepared, extending the lease term to 24 December 2023, with a break clause available at 25 December 2028. The cost of the lease is £45,380 p.a. plus VAT. Service charges will also be payable, but are not specified in the lease. The lease renewal had not yet been finalised at the year-end, so the company did not yet have a commitment to make these payments as at 31 March 2024.

10 Unrestricted income Funds

The intention of the Contingent Liability Fund is to provide a sum equivalent to a certain number of months worth of the Charity's usual annual costs as a resource, to allow time for reorganisation in the event of a downturn in income; to cover possible redundancies; to protect ongoing work programmes; and to allow the Charity to meet its objectives. The Trustees agreed to maintain the contingent liability fund at 4 months cover of current activities required by the Reserves Policy. The turnover had increased in 2023/24 and as a consequence the Board decided to transfer £33,000 from the Investment in Charitable Services Fund which is no longer needed at the higher level and can be reduced.

The Investment in Charitable Services fund was established to enable the Charity to match funding for projects, where the availability of such funds is a requirement for securing third-party funding.

The Care Navigation Services fund will be used from 2024 - 2025 towards the cost of providing care navigation services where restricted funds are insufficient to cover the whole cost.

The purpose of the Accommodation Fund is to provide funding to cover the costs of renewing the lease or securing alternative accommodation in 2024, ongoing lease requirements and disposal of the lease at subsequent date.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

10 Unrestricted income Funds - continued

	Balance 01/04/2023 £	(Transfers)/ new designations £	(Utilised)/ increased £	Balance 31/03/2024 £
Operational Reserves	42,219	(72,000)	46,391	16,610
Unrestricted designated funds				
Contingent Liability Fund	272,000	105,000	-	377,000
Care Navigation Services	33,767	-	-	33,767
Investment In Charitable Services	79,158	(33,000)	-	46,158
Accommodation fund	15,624	-	(4,151)	11,473
Total unrestricted designated funds	<u>400,549</u>	<u>72,000</u>	<u>(4,151)</u>	<u>468,398</u>
Total unrestricted funds	<u>442,768</u>	<u>-</u>	<u>42,240</u>	<u>485,008</u>

10 (a) Restricted income funds

The Advice and Information HQ Fund was established following a generous donation from a private individual. Its use as previously reported was restricted to the provision of Advice and Information services delivered from our Headquarters at 103 Cranbrook Road. The restriction on location has since been withdrawn by the original donor. The remaining monies will be spent by March 2025.

The Falls and Home Services Support Fund was established by a generous donation from a private individual, to help fund an anticipated shortfall in funding for these services. Other funding has improved since this time and by 31 March 2024, the shortfall across these services is minimal, and has been covered from operational reserves. It is anticipated that this donation will be used over a five year period, but this period may be lengthened or shortened depending on the availability of other funding.

Other restricted funds were provided principally to deliver Care Navigation Services for people with multiple long term conditions to support their independence, wellbeing and reduce loneliness. These funds are normally expended within one year of receipt, but replaced by new restricted funds.

	Balance 01/04/2023 £	Income £	Expenditure £	Transfers £	Balance 31/03/2024 £
Advice and Information Fund	46,681	-	-	-	46,681
Falls and Homes Support Services Fund	92,350	-	-	-	92,350
Other restricted funds	87,443	394,125	(291,288)	-	190,280
Total restricted funds	<u>226,474</u>	<u>394,125</u>	<u>(291,288)</u>	<u>-</u>	<u>329,311</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2024

11 Analysis of net assets between funds

	Unrestricted			Total
	General	Designated	Restricted	
	£	£	£	£
Tangible fixed assets	6	-	45	51
Debtors	57,427	71,233	28,513	157,173
Investments	-	370,799	-	370,799
Cash at bank and in hand	6,473	31,861	368,272	406,606
Less: Creditors: Amounts due within one year	(47,296)	(5,495)	(67,519)	(120,310)
Total net assets	16,610	468,398	329,311	814,319

12 Guarantee

The company is limited by guarantee and the members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

	2024	2023
	£	£
13 Grants and income for service provision	Unrestricted Funds	
Grants		
Age UK Brand Partner	10,000	10,000
Age UK Cost of Living	3,616	-
London Borough of Redbridge	-	20,000
Tower Hamlets CVS	1,666	-
Vision R.C. & Leisure	320	-
Total unrestricted funds	15,602	30,000

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

13 Grants and income for service provision - continued

	Restricted Funds	
	2024 £	2023 £
Age UK Cost of Living	40,000	-
Age UK Digital Partner	42,200	31,000
Age UK East London Special Reserve	8,940	-
Age UK Emmanuel Hosp	12,500	10,458
Age UK Eon Fund	21,172	16,616
Age UK Tackling Inequalities	-	1,473
BHR Hospitals Trust Charity	-	29,830
City Bridge Trust	31,500	45,452
City Bridge Trust Cost of Living Fund	2,520	-
Henry Smith Advice & Information	14,325	26,075
London Borough of Barking & Dagenham	-	3,500
London Borough of Havering - Infection Control	-	3,284
London Borough of Havering - Warm Hub	14,014	-
London Borough of Redbridge - Infection Control	-	(1,507)
London Borough of Redbridge - Winter Packs	5,000	-
National Lottery Cost of Living	65,400	-
National Lottery Di's Diamonds	82,387	12,915
NHS Nth East London ICB	26,667	-
South Havering PCN Befriending	20,000	-
The Mercers Company	-	11,111
 Total restricted funds	 386,625	 190,207
 Total grants	 402,227	 220,207
	2024	2023
	£	£
Contracts		
Provided for services delivered		
London Borough of Redbridge	217,259	216,665
London Borough of Havering	198,790	163,687
Redbridge Primary Care Trust	-	32,160
NHS NELICB	212,428	114,680
Age UK London Special Reserve	33,772	16,185
 Total contracts	 662,249	 543,377

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

14	Donations	£	£
	Unrestricted- Sundry	8,021	6,298
	Restricted donations	7,500	-
	Legacy - Betty Griffiths	-	42,768
	Legacy - Gay Kennedy	21,671	-
		37,192	49,066

	£	£
Included in donations are the following items of £500 or more:		
In memoriam for C Mitchell	603	-
T & M Linehan	500	-
Redbridge Voluntary Care	7,500	-
Marks & Spencer	744	-
P Yonk-Fook	500	-
B Gardner	-	1,000
	-	1,000

15	Other income	Charitable activities		Other trading activities		
		Sundry	Home Support fees	Sale of meals etc.	Training	Total
		£	£	£	£	£
2024						
	Sale of goods	-	-	21,967	-	21,967
	Rendering of services	13,488	104,140	-	3,200	120,828
	Other income	-	-	-	-	-
		13,488	104,140	21,967	3,200	142,795
2023						
	Sale of goods	-	-	15,801	-	15,801
	Rendering of services	8,498	91,816	-	14,327	114,641
	Other income	-	-	-	-	-
		8,498	91,816	15,801	14,327	130,442

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

		2024	2023
		£	£
16	Sale of Meals costs		
	Food	12,862	10,577
		12,862	10,577

				Total	Total	
	Advisory	Preventative	Enabling	2024	2023	
	£	£	£	£	£	
17	Charitable activities costs					
	Staff & volunteers	149,453	584,071	36,654	770,178	696,823
	Office	33,319	146,207	9,640	189,166	180,046
	Other	1,355	12,262	623	14,240	19,332
	Support	19,679	74,550	4,288	98,517	63,401
		203,806	817,090	51,205	1,072,101	959,602

2024

Unrestricted funds	132,939	596,669	51,205	780,813
Restricted funds	70,867	220,421	-	291,288
Total 2024	203,806	817,090	51,205	1,072,101

Analysis of support costs

Staff & volunteers	12,726	48,212	2,773	63,711
Office	5,990	22,690	1,305	29,985
Other	963	3,648	210	4,821
	19,679	74,550	4,288	98,517

2023

Unrestricted funds	149,430	561,939	57,401	768,770
Restricted funds	45,532	145,300	-	190,832
Total 2023	194,962	707,239	57,401	959,602

Analysis of support costs

Staff & volunteers	11,126	31,849	3,969	46,944
Office	3,437	9,839	1,226	14,502
Other	464	1,326	165	1,955
	15,027	43,014	5,360	63,401

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2024

18	Governance costs	2024	2023
		£	£
	Staff & volunteers	23,946	28,664
	Office	11,527	8,940
	Professional fees	12,071	5,520
	Other	2,514	1,677
	Total	<u>50,058</u>	<u>44,801</u>

19 **Related party transactions**

There have been no related party transactions during the year, which require disclosure.

20 **Reconciliation of cash flow from operating activities to income**

	2024	2023
	£	£
Net Income / (Expenditure) For The Year	145,077	(83,120)
Change in debtors	(17,938)	(56,858)
Change in creditors	(2,650)	(7,263)
Depreciation	3,882	4,635
Movement in fair value of investment	(24,894)	12,514
Investment income	(2,990)	-
Net cash provided by (used in) operating activities	<u>100,487</u>	<u>(130,092)</u>

The change in debtors includes £2,800 in respect of accrued investment income.

21 **Reconciliation of net debt**

The SORP requires the preparation of a reconciliation of net debt. As the charity has no debts, there is nothing to disclose beyond what is already shown in the statement of cash flows. Because of this, no reconciliation of net debt has been prepared.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

England & Wales - Charity number 1088435

Accounts

Age UK Redbridge, Barking and Havering Ltd

(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2023

Charity Number: 1088435

Company Number: 04246504

Charity Name: Age UK Redbridge, Barking and Havering Ltd

Charity Registration Number: 1088435

Company Registration Number: 04246504

Principal Address and Registered Office

4th Floor
103 Cranbrook Road
Ilford
Essex
IG1 4PU

Website

www.ageuk.org.uk/redbridgebarkinghavering/

Trustees

Ms Alima Qureshi	Chair, Director
Mr Mike Smith	Treasurer, Director
Mr David Pomfret	Director
Mrs Geetika Kaushal	Director
Mrs Tayvanie Nagendran	Director
Mrs Angela Patel	Director

Senior Management Team

Mrs. A Albu	Chief Executive
Mrs. P Mistry	Senior Manager for Advisory and Wellbeing Services
Mr. D Morgan	Senior Manager for Engagement and Day Opportunities. Replaced by Martine Elliott from 1 st October 2022
Mrs K Walsh	Senior Manager Escorted Discharge and Home Support Services,

Auditors

Pocknells Audit Limited, Chartered Accountants, Suite 1 & 2, Nash House, Hackman's Lane, Purleigh, Chelmsford Essex, CM3 6RP

Bankers

HSBC Bank plc, 126 High Road, Ilford, Essex, IG1 1DA

Report of the Trustees and Directors for the year ended 31 March 2023

Introduction

The Trustees and Directors are pleased to present their report together with the audited financial statements for the year ending 31 March 2023. The audited financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements, comply with the Charity's governing document, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 2 October 2019.

Structure, Governance and Management

Governing Document

Age UK Redbridge, Barking and Havering Ltd is a company limited by guarantee, Company No. 4246504, governed by its Articles of Association (dated 6th December 2013), and a registered charity, Charity No.1088435.

Appointment of Trustees

The Trustees who have served during the period and since the period end are set out on page 1. The Chair and Trustees are elected at the charity's AGM and serve for three years from the date of their election and are eligible for re-election save that the Chair may serve for a maximum of six consecutive years. Members of the Association are listed in Appendix 1.

All Trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed by Trustees from the Charity are set out in note 4 to the accounts.

Trustee Induction and Training

New Trustees attend an induction meeting with the Chair and Chief Executive. At this meeting they are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the decision making process (including access to recent Trustee Board papers), the Development plan and recent financial performance of the charity. They are provided with copies of: the Articles of Association; the Trustees Annual Report; and the Charity Commission publication 'The Essential Trustee'. Opportunities are provided for them to meet with staff members to familiarise themselves with the day to day operation of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate their role.

Trustee Indemnity Insurance

The charitable company maintains trustee indemnity insurance.

Organisation

The Board of Trustees, which can have up to 9 members, administers the charity. The Trustees meet on a bimonthly basis as an Executive Committee. The Finance and Investment Sub-Group and HR and Remuneration Sub-Group meet as required and report to the Board of Trustees. The Board takes overall responsibility for ensuring that the financial, legal and contractual responsibilities of the charity are met and that there are appropriate systems for financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives.

A scheme of delegation is in place and day to day responsibility for management of the organisation rests with the Chief Executive and Senior Management Team to fulfil the Charity's objectives. The Chief Executive reports to the Chair and Board. The Chief Executive's role is defined in a job description and limits of authority, e.g. Expenditure, are detailed in various organisational policies.

The HR and Remuneration Sub-group periodically reviews the pay and remuneration of all staff including key management personnel, comparing this to charity sector benchmarks. The HR and Remuneration Sub-group will then make recommendations for the Board of Trustees to consider.

Related parties

Age UK Redbridge, Barking and Havering Ltd is a Brand Partner of the national charity Age UK and the relationship is governed by a legal document. Age UK Redbridge, Barking and Havering Ltd is a member of the Age England Association. Age UK Redbridge, Barking and Havering Ltd contributes to the Age England Association and Age UK in a number of ways. As well as paying subscription fees to the Association and contributing to the cost of regional meetings and networks, Age UK Redbridge, Barking and Havering Ltd raises policy and practice issues that may benefit from work at a national or regional level. Age UK Redbridge, Barking and Havering Ltd provides ideas and input into discussions on policy matters affecting older people. Age UK Redbridge, Barking and Havering Ltd can also apply to Age UK for time limited amounts of funding for specific project work and receives support and practical assistance from the national charity.

Risk Management

The Trustees have in place a formal risk management process to assess risks and implement risk management strategies. This process includes review by Trustees and Senior Management. The process identifies the types of risks the Charity faces, prioritises them in terms of likelihood of occurrence and potential impact and identifies the means of mitigating these risks.

Trustees have given consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks.

Reserves

A key element of managing financial risk is the setting of a reserves policy. The charity conducts an annual review of the level of unrestricted reserves in the contingent liability fund by considering risks associated with the various income streams, expenditure items and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient to:

- Allow time for re-organisation in the event of a downturn in income;
- Protect ongoing work programmes; and
- Allow the Charity to meet its objectives.

Risks and issues considered in making the judgement on the level of unrestricted reserves include:

- Over-dependence on any single source of income;
- Likelihood of a down-turn in income streams;
- Period of time required to re-establish income streams;
- Period of time to downsize the Charity operations;
- Requirements for a reasonable level of working capital.

The target for unrestricted level of reserves in the contingent liability fund is estimated at the equivalent of four months of the Charity's general expenditure budget. The unrestricted reserve held in the fund as at 31 March 2023 is £272,000 which represents approximately four months of the general expenditure budget.

Objects and Activities for the Public Benefit

The object of the Charity, as set out in the Charity's Articles of Association (dated 6th December 2013) is to promote the relief of older people in and around the London Boroughs of Redbridge, Havering and Barking & Dagenham.

The Mission Statement of the charity is:

Age UK Redbridge, Barking and Havering Ltd exists to improve and maintain the quality of life for older people living in the London Boroughs of Redbridge, Havering and Barking & Dagenham.

We seek to achieve this aim by:

- Ensuring that older people have dignity, respect, choice and their voices heard
- Ensuring that services are provided in a sensitive and approachable manner
- Being a focus of advice and help for older people.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The majority of the charity's services are provided free to our service users. However where fees are charged, Trustees give careful consideration to the accessibility of the service for those on low incomes when setting those fees. In addition, we provide a 'benefits check' and assistance with claiming social security benefits to all service users where fees apply.

Equal access to our services is important to us. We have had an Equalities and Diversity policy for a number of years and routinely monitor access to our services in terms of gender, age and ethnicity. We compare this information to the community profile of older people in Redbridge, Barking & Dagenham and Havering. We are pleased to report that minority ethnic elders are well represented amongst our service users.

The current context for the charity is a national economic climate of reduced public spending and the funds available to local authorities and the NHS. This is coupled with increased numbers of older people reaching very old age, which can be correlated with frailty and multiple health problems, and increased costs for health and social care. This makes for a very competitive funding environment for our charity whilst the need for our services is growing. Despite these challenges we remain optimistic about the future.

The Charity's principal objectives for 2022-2023 were:

- Advisory services - provide a range of advisory services appropriate to the needs of older people and their carers.
- Preventative and maintaining independence services – to provide a range of services which promote prevention and enable older people to maintain independence.
- Enabling voices of older people to be heard by planners, commissioners and service providers.

Age UK Redbridge, Barking and Havering measures its performance with reference to the above strategic aims. This strategic approach is reflected in the next section on Achievements and Performance. Measures used to assess performance and consequently success are detailed below, but typically include: numbers of older beneficiaries using services; outcomes for older people including additional income generated; and feedback from service users.

Achievements and Performance

1. Objective 1 - Advisory Services

Information and Advice

Our Advice and Information Service is available to residents of Redbridge, Havering and Barking and Dagenham. The service is funded by London Borough of Redbridge, Age UK's E. ON Programme, North East London Integrated Care Board and Henry Smith Foundation.

Advice is provided by phone, email, video calls and in person at our offices and outreach locations. We also carry out home visits where a disability or a caring responsibility prevents people leaving home.

The holistic, person centred approach in which referrals are dealt with means that, in addition to responding to the initial enquiry (perhaps for help with a benefits form or find out information about local services) we carry out an assessment of the client's situation and ascertain any additional needs they may have.

For example, someone may contact us about applying for Attendance Allowance. While completing this application, by asking questions about health and mobility issues we will get a picture of client's circumstances.

We would also offer a benefit check and also advise on how the Attendance Allowance may affect any other benefits. We would then address issues that may have been discussed whilst completing the form such as difficulty with using the shower, getting on and off the toilet or even difficulty carrying a cup of tea from the kitchen to where they are sitting. We would signpost /refer for an occupational therapy assessment and /or Care Needs Assessment. We would also advise on concessionary transport such as Taxi Card, Dial a Ride, Blue Badge etc. We would then go on to explain what non means-tested benefits are and support with a benefit check. If the benefit check showed entitlement then we would discuss possible applications for benefits such as Pension Credit, Council Tax Support, Housing Benefit. We would then also discuss the link between entitlements to means-tested benefits and other allowances, grants etc. such as Warm Home Discount, Winter Fuel Payments, Boiler grants etc. We would also discuss energy bills and look at a tariff check to see if they could save money on their fuel bills and other discounts. We would then also inform the client about energy providers' Priority Register. We may also refer on to our existing services if they need any additional support such as befriending, Home Support, Social Activities Falls Prevention and so forth. We may also identify external organisations that may also be able to provide support such as Life Line.

This holistic approach means that the client/family member calling is able to get a wide range of information and advice in one place from one allocated Advice & Information Worker. We provide advice on the following topics:

- Community Care
- Benefits
- Health
- Consumer matters
- Leisure & Transport

The Advice & Information Service continues to deal with a large number of benefit related enquiries. The cost of living, particularly the increasing fuel costs has resulted in enquiries where people are finding it difficult to pay for all their fuel bills whilst also paying rent, mortgage and food costs. This has resulted in the A&I Service being more of an emergency service trying to resolve issue very quickly.

The biggest demand for support has remained the same, being a need for support with applying for Attendance Allowance and Personal Independence payment. We continue to support with online applications for Housing Benefit, Council Tax Support and Blue Badge applications; all three boroughs continue to accept only online applications. We have helped a large number of people complete Council Tax relief, Housing Benefit and Blue Badge applications online. For older people without Internet access we provided support to complete applications via telephone or by creating hotspots using staff work mobiles during home visits.

We have seen an increase in requests for financial support for purchasing household items such as fridge, washing machine, mattress, etc. We have utilised the Samaritan Fund for some of these items and in the circumstances where the Samaritan Fund would not cover the cost of everything that is needed then the Advice Workers would look at making applications to other charitable Trusts.

We continue to attend various meetings, consultations and working groups in relation to Advice & Information.

We have continued to attend the Age UK Regional A&I Network Meetings to ensure that we comply with guidelines set by Age UK National on the delivery of A&I services

We have also been attending the collective Approach to Information, Advice & Guidance in Redbridge which is a network of Advice Providing organisations led by London Borough of Redbridge.

We also attended the EU Settlement oversight group meetings on a regular basis to monitor and review the progress of the EU Settlement Scheme Project.

Key Successes

We successfully renewed our Age UK A&I IAQP Quality Mark and AQS Quality Mark.
Comment from IAQP Quality Mark Service Report:

- “The team have delivered and maintained a competent advice response during the pandemic. They have maintained a good standard of case recording.
- This has been achieved through effective teamwork and good, well organised and supportive, management and supervision.
- The Service Manager and Senior staff appear to provide a good structure for support and oversight for the volunteers
- The service monitors and understands service use and trends and evidenced good forward planning, to tackle emerging trends in enquiries.”

It has been a very successful year for the service adapting to changing rules and online applications. 1,920 clients have been assisted through signposting and casework of which 815 cases involved benefit related casework).

In total, the annual income gained for older people was £938,895.44 This does not include clients who have not informed us of outcomes of their benefit applications by the end of the financial year. We have also obtained one-off backdated arrears payments with benefits applications totalling an income of £24,240.25, from clients who have reported details of backdated arrears to us, although most fail to report to this. We have also supported clients to access one-off payment at a time of emergency for a total off £400.

We continue to work with key partner organisations locally as well as being involved in the Age UK Regional A&I Network and Redbridge Information & Guidance Collective. We continue to have a good relationship with the Regional Age UK Advice & Information Development Adviser via the Senior Manager – Advisory Services as they have worked together locally in partnership projects so there is a good professional relationship for support to the service.

Case study illustrating the extent of our work:

Mr. & Mrs. C are both in their late 70's early 80's. They are owner occupiers of a property and both have health conditions. Mrs. C has COPD and is in remission from Cancer resulting in a great loss of weight. Mr. C has suffered a stroke resulting in balance and memory problems.

Initially Mr. C approached Age UK RBH to enquire about an application for Attendance Allowance as he was finding things more difficult. A&I Worker had previously helped Mrs.C with an application for Attendance Allowance and so were contacted for assistance.

At the appointment it became apparent through conversation that the couple were struggling financially leading to the application for Attendance Allowance.

Utility debts of over £3700 combined (water & electric) are causing deprivation of nutritional intake and in addition they are using minimal gas and electric. The small amount of Pension Credit which is being received is being taken directly by the utility companies for payment against the debt. This has caused shortage in finances resulting in food intake including fresh food being minimal and relying on tinned foods. Mrs.C gets very cold but is frightened to put on the heating due to the cost of the fuel. She relies on blankets or resorts to going to bed to stay warm.

This is affecting the mental health of them both and is immensely affecting their relationship.

It was identified that any increase in the finances would make a big difference to them financially and would greatly improve their quality of life. The following interventions were made by the Advice & Information Worker:

- Attendance Allowance Application was made
- An applications was made to Friends of the Elderly for financial support to cover the utility debts.
- An application is being made to the British Gas Trust fund to help request a reduction in the fuel debt. This will hopefully release the Pension credit for use towards food bills and heating.
- Organized weekly Food Bank Vouchers Referral made to the Havering Community Food Shop – Mr. & Mrs. C are awaiting a response from them
- An application was made for the Essex and Suffolk Water SupportPLUS social tariff. This is a tariff to customers on low incomes who pay more than 3% of their income on water bills. As a result of this application a discount of 50% has been added to their water bill.
- Pension Credit - As both Mr & Mrs C are both in receipt of Higher Rate Attendance Allowance and they receive Guarantee Credit as a couple we are in the process of checking with the DWP to ensure that they receive the Severe Disability Premium which will be an additional weekly amount of £152.80

Outcomes:

- Attendance Allowance - Mr. C is now in receipt of Higher Rate Attendance giving him an additional weekly income of £101.75 per week. This is an annual generated income of £5,291 per year. He was also awarded a one off backdated Attendance Allowance payment of just over £900
- Friends of the Elderly – has been awarded of £400 which will be sent directly to the water board bring the debt below £2000. Foodbank Vouchers - Food Voucher had now resulted in weekly food parcels being issued. Client feedback ***“these are a god send as you can get some nice food within them which makes a big difference to us”***.
British Gas Trust fund application made

The initial enquiry was purely for Attendance Allowance. However, building the relationship with the couple gave them the confidence to be able to open up to the Advice Worker about their situation, which led to identifying the other issues with debt. This enabled the couple to feel a sense of relief that there was some help out there and also a way of accessing food to increase their food intake.

An increase in finances from the Attendance Allowance award will make a difference and allow a little peace of mind. The additional money from the trust funds will allow them to reduce their fuel/water debts and allow them to get back on track with their finances.

Feedback received by Advice Worker from clients ***“You are a gem. I’ve been so worried, we have nothing because the Pension Credit is taken, we don’t see it. Any little thing you can do to help us means so much and I thank you, you’re an Angel”***

Early Intervention Service (Dementia)

Funded by LB Redbridge, this service provides information and support to those who have concerns about their memory, developing memory loss or have had a formal diagnosis of dementia. The service provides support to people with dementia and their families and carers within Redbridge. Age UK produces a range of helpful advice booklets, including ‘Living with Early Stage Dementia’, ‘Caring for Someone with Dementia’ and ‘At Home with Dementia’. The most important thing for these clients is timely information, which is not overwhelming people with anxiety about the future, but opens the door to services or benefits or enables people to come to terms with their dementia or that of a loved one.

Age UK RBH continues to work closely with the Intergenerational Project at Downshall School which continues to be a success and has received numerous awards during the last year.

We regularly attend the BHRUT Dementia Working Group as well as other meetings with the Admiral Nurses.

During the year, the service received 418 referrals involving extensive case work to put services and support in place. 399 were people with dementia and 19 were Carers. The work done with clients has also involved liaising closely with carers. We have continued to see an increase in the complexity of the casework including clients for whom their dementia has progressed quite quickly and who need more intense support. The number of referrals has increased from last year and that is due to the fact the majority of referrals come to us from the memory clinic and now more patients are being seen and assessed.

We have resumed the Drop-In Surgeries at the Memory Clinic.

We have also had our first Peer Support Group programme restart following the Pandemic which is a 6 week programme run by the Dementia Adviser which looks at the diagnosis of dementia, coping with dementia, planning for the future, Memory aids etc.

The Early Intervention has generated £141,341.12 annual income from Attendance Allowance claims and £17,570.35 from one off backdated payments from Attendance Allowance claims.

Early Intervention Service client and carer feedback:

Daughter thanked the dementia advisor for all the support provided to obtain a care package to aid personal care for her mother and for the additional information regarding activities/ daycentres that she would be able to access.

She said these services had made a big difference and made her feel reassured that there were activities her mum could attend and be safe.

Son also said he felt like a weight has been lifted off him now that a care package was in place, that it was good to be able to talk to someone who understood the difficulties he was facing caring for his mum as he was feeling very overwhelmed before speaking to Age UK. He thanked dementia advisor for everything that has been done so far to support him and his mum.

Dementia adviser also liaised with Social Services for a referral to Elderberries Day Centre which the client is now attending on a weekly basis allowing son to go out to work.

Carer's Feedback: *"Reassuring to know there are agencies available if I need further help. The staff member was very understanding and spent plenty of time with us. Very professional and non-judgemental. She signposted towards various services that I can approach in the future. I was made to feel comfortable to apply for Blue Badge and Council Tax reduction. This was something I was hesitant to do in the past. I avoided applying for Attendance Allowance for some time until the input from Age UK. Thank you very much."*

Case Study

Mr B who has a dementia diagnosis was referred to the EIS service by his wife who is registered disabled and has poor mobility. They care for each other but Mr B who is still very independent has had to take over the majority of the household tasks due to Mrs. B's declining health and mobility.

Mrs B was concerned that her husband was becoming isolated as the groups he attended prior to the Covid lockdowns had not reopened. She said that he particularly enjoys walking but does need someone to be with him now. Dementia Adviser enquired if he would attend a day service or require a sitting service they both felt these services were not required at this stage.

Power of Attorney is not in place yet, Dementia Advisor stressed the importance of arranging this and advised them to read the Age UK booklet in the information pack that will be given to them.

During the course of the conversation Dementia Adviser assessed and established that Mrs. B struggles with most of her daily living tasks and she was not claiming any disability benefits. Mrs. B wasn't aware that she was entitled to any benefits. Health conditions include: Arthritis, knee replacements, DVT and open heart surgery. Her mobility is very poor, she uses a crutch and recently has had a fall outside. She also has grab rail and seat in the shower, grab rail for the toilet, riser/recliner chair. She is able to climb the stairs slowly but has to crawl down the stairs. At times she requires help with washing and dressing.

She transfers her medication into a weekly dosette box which helps her to manage medication herself.

Client would not be able to manage without her husband as he has taken over running most of the house now. She is unable to leave the house unaccompanied due to her declining mobility.

Adviser also discussed walking groups and husband was referred to the Age UK Nordic Walking group which he has been attending on a weekly basis. He has made new friends and introduced a neighbour to the group who attends with him. He is also aware of the Dementia Walk & Talk group in Valentines Park but hasn't joined this yet. An application for Attendance Allowance was completed for Mrs. B, who was awarded the higher rate, she also received £1,300 in back payment. Mrs. B

was also interested to attend chair based exercise and was referred to Age UK online chair based yoga class which she is regularly attending and feels it is helping her. She enquired about other social groups that she might be able to access. Adviser discussed Di's Diamonds and sent her a calendar of events and referred her to the service. She has joined the group and has enjoyed several events particularly the Christmas Panto. She has been able to use the Attendance Allowance to pay for taxis to get her to events. She has also said that additional money coming in has helped to pay toward their energy bills which they were both concerned how would manage to pay as the house needs to be kept warm for her.

My Health Matters – Havering

Age UK RBH has been running My Health Matters Service since 1st April 2021, building on the success of this community project, which started in Havering in 2014. The project has helped to improve the health awareness of local residents by recruiting and training Health Champion Volunteers to provide signposting to relevant services and resources as well as support residents to adopt healthier lifestyles.

My Health Matters is a community health project commissioned and funded by Public Health Havering. The aim is to promote healthier, more active lifestyles throughout the borough, helping people to lead longer, healthier and more fulfilling lives.

The team attend events around Havering promoting current health campaigns, and giving away free health literature.

We also recruit potential Health Champions from the community (aged 18+), and offer a one-day free training course, leading to a QCA Level 2, RSPH accredited award in Understanding Health Improvements. Once qualified, Health Champions receive a free directory and additional free training modules on various health related topics.

Health Champions receive excellent quality training, support and guidance from our dedicated My Health Matters staff to equip them with the with confidence and tools to promote health and wellbeing within the local community, encouraging local people to make positive choices to improve health.

The team trained 73 new Health Champions (over 7 courses) throughout the contract year ending March 2023 bringing the total number to **431**. Face to face training resumed in November 2022 which brought its own challenges due to post-Covid changes at the Town Hall, but the numbers have been steady.

The year has very much been a hybrid of online webinars and in-person outreach events to inform, promote healthy behaviours and recruit for new Champions. Our trusted Campaign Volunteers helped at **86** events (61 live, 25 online) throughout the year, engaging with 1,847 Havering residents over 11 specified health topics. We support many of our community partners providing talks, training and information to staff and peer groups including Havering MIND, Macmillan, Primary Schools, HOFF, church groups, care home staff and, of course, Di's Diamonds.

Our wellbeing webinars included topics on Resilience, Eating on a Budget, Sleep, Bowel Cancer and Winter Illness as well as offering online drop-in sessions for World Mental Health Day on 10th October – a total of 206 people attended these webinars and sessions.

We supported the LBH workplace wellbeing team with webinars on hydration, stress, healthy eating and financial anxiety, reaching 175 staff members and continue to take calls as Mental Health First

Aiders. This coming year, we will be involved with the borough's 3 main strategies: Healthy Weight, Smoking Cessation and Suicide Prevention.

Our quarterly Focus Groups (online and in-person) are used to gain valuable feedback from our Health Champions, enabling us to evolve and improve. The topic areas for the free additional training modules have expanded as a result of this feedback and in this contract year, 223 Champions attended the following:

Mental Health, Diabetes Awareness, Nutrition for Health (Level 2), Dementia Awareness, Lupus, Autism, Long Covid, Glaucoma/Eye Health, Sickle Cell and Smoking Cessation.

Future topics will focus on Drugs & Alcohol awareness, Rough Sleepers, a Communication Skills refresher session for those long-term Health Champions and a Health & Networking Event to thank and celebrate all our volunteers is being planned for late 2023.

A small grant has been awarded to utilise towards improving our ethnic diversity with some leaflets translated into Hindi. Our regular presence at the Community Hubs in Rainham and Harold Hill keeps a good working relationship with partners such as Local Area Coordinators, Social Prescribers and NHS Core Connectors who have all taken our Level 2 RSPH training as part of their inductions and CPD. We intend to have a more visible presence at HASWA, HOPEC, ELOP, Homes for Ukraine, the foodbanks and with our community partners at the BME Forum and continue to strive towards reducing health inequalities in Havering.

Feedback Comments:

*"I just wanted to say a big thank you for continuing to support the voluntary sector, your dedication and fun sessions have been just brilliant. Thank you xxx"
(St Francis Hospice)*

"The Health Champion online training was a brilliant course, the background on health issues, particularly local information, the resources that I feel that I can now tap into etc. was really great. And very engaging delivery from both of you.

I do wish more of the practice staff were able to do a course like this, especially the reception staff as they are in so much contact with patients and yet rarely get an opportunity to develop skills - think I may just drop it into a conversation with our new PCN manager."

"Thank you very much for the opportunity to do this course. Very valuable.

The support and information has, as usual been invaluable. Thank you for all your hard work and dedication, you have enabled us to help so many people, it is greatly appreciated especially during these difficult times"

2. Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

We have a longstanding Falls Prevention service in Redbridge jointly commissioned by London Borough of Redbridge and the Redbridge CCG. We also provide Strength and Balance exercise opportunities in Barking and Dagenham and Havering, funded by the local Barking and Dagenham and Havering CCGs.

Between April 2022 and March 2023, the service supported 718 people across (60% increase from the previous year) with 539 referrals received by the service (38.5% increase from previous year), and 245 people screened for the falls pathway at level one across the three boroughs. All referrals

are asked to complete the Level One Assessment and from this, we are able to establish whether to refer on to NELFT for a Level Two Assessment. All referrals are sent a 'falls pack' which includes Top Tips For Preventing Slips & Trips, a Falls Diary, a flyer on exercises to do at home, an information sheet on risk factors in the home, information on healthy eating, social activities, a flyer of current exercise classes available and the Staying Steady booklet, along with a list of helpful contact numbers of organisations who may be able to support them. A selection of our own service leaflets is also included.

We have eight tutors working across the three boroughs providing Strength and Balance classes, incorporating Otago. The exercises offered a wide range from easy chair based exercises to Tai Chi and Nordic Walking.

Annual service evaluations evidence positive results on reducing falls and improving balance and wellbeing for older people. E.g. The service evaluation across the three boroughs showed high success in reducing falls with 86.42 % of participants reporting no falls after joining exercise classes, 96.2% health and wellbeing increase, 94.74% independence increase, 98.72% balance improvements, 98% improved mobility and 90% stamina increase

A Get Up and Go Test is carried out when service users first join a class and again at 10 weeks to establish outcomes. A Confident Balance evaluation form is also completed at the beginning and end of 10 weeks. This has proved invaluable in showing how simple, gentle strength and balance classes can have a positive impact on mobility and general health and wellbeing.

We recorded 9525 attendances to our classes with over 584 people attending 899 exercise sessions.

Our Falls Prevention Co-Ordinator regularly gives talks at sheltered schemes, coffee mornings and various groups across the three boroughs to promote the service and provide advice and information.

Client feedback:

- *“These sessions helped my recovery after RT treatment, my confidence has improved too my balance / stretching and sociability. Getting out and about again has improved in helping prevent falls as I was previously very unstable on my feet. I am learning to build confidence and be 100% more confident.”*
- *“Everything I couldn't do in 2020 I can now do in 2022” “Since starting the classes I feel happier and more mobile. I have improved my mobility and self-confidence.”*
- *“Have had moments where I go off balance but managed to keep upright due to Tai Chi.”*
- *“Nordic walking is a great idea. Good upper and lower body exercise for balance and posture. Also lovely to be in the great outdoors meeting a nice group of people.”*

Befriending Service

This service, funded by LB Redbridge, continues to be provided for people aged 60+ who are socially isolated for a range of reasons, but often through poor health or disability. They are often quite vulnerable, often having no connection via social media, with only the television or radio for company. Many have dementia and volunteers are trained to manage telephone conversations with people whose memory is limited or who are confused or repetitive. For the majority, the service is a lifeline – sometimes the only conversation they will have during the day.

As restrictions eased and life got back to some kind of normality the demand for the service slowed down a little but nonetheless was still in demand.

The service received 710 referrals (58% increase from previous year) and supported 533 clients throughout the year with 521 clients receiving regular telephone calls. 23232 phone calls were made by our 45 telephone volunteers.

Annual service evaluation evidenced that:

- 94% feel the support from the service has made them feel less isolated
- 82% supported to live independently at home
- 92% happy with the information received
- 96% feel valued and respected by volunteers

Comments from service users: -

“My volunteer phones on a Wednesday. She has taken the time to know me and a really appreciate the calls. I would like her to know that her calls make a huge difference to me.”

“The volunteers always treat me with respect. I look forward to these calls and look backwards with a smile when we say goodbye. These calls are a lifeline to me. I have no other adult chats on a regular basis. For me they are good and helpful and a moral lifter.”

“I am housebound so I am very grateful for the service.”

“I enjoy the calls; it makes me feel connected to the outside world.”

“The calls have helped me to overcome depression”

“Being able to talk to someone makes me feel more secure in my home.”

It breaks the day to be able to talk to someone.”

“The service has helped me cope with the loss of my husband last year.”

“The calls make me feel less isolated in my small flat.”

“I look forward to speaking to the volunteers and sharing experiences.”

I appreciate the calls; I feel someone cares.”

The service received in excess of 710 referrals each receiving a telephone assessment from the Co-Ordinator with signposting and onward referral where the FMN service was not appropriate.

Our team of visiting volunteers continued to support older people with regularly weekly visits.

Di's Diamonds

The charity is continuing to support Havering residents through London Borough of Havering funding and Redbridge and Barking & Dagenham via National Lottery funds.

As restrictions lifted, more and more face-to-face events were possible, although we have continued with some Zoom events, for example, Tai Chi. We have adapted and continued our work with such organisations as Create and Space Studios, etc. and also independent artists to deliver a programme of activities for older people across the three boroughs. The activities included watercolour, drawing, photography, poetry, embroidery, lunches and museum visits as well as regular meet ups in Langton's Gardens. The service has a full calendar which is circulated to all the members monthly and our Facebook page shares interesting stories, jokes and keeps members connected. It is also a good tool to advertise the work of the service and the charity generally.

Throughout the year, over 641 were supported via the service, with both online and face to face activities, with over 6791 attendances to our events.

In addition, we worked with individual artists to run online Watercolour and Drawing sessions. Online Watercolour participants created an online exhibition of their artwork and shared experiences to encourage others to join. The online exhibition as well as the Art Newsletters and Tutorials are available on our website on the links below:

Last Autumn 2021 survey results evidenced that 72.73% reported their quality of life has improved and have had more opportunities to socialise.

Client Feedback

"I am so lucky to be able to use this service and think the staff who manage these events are wonderful. Thank you so very much for this opportunity to say how much I appreciate everything you do."

"Joining the group has opened up so many opportunities for me"

"The opportunity is there to socialise as much as one would like"

"This service has been a lifeline during lockdown and it has been great now we can meet seeing people in person from our zoom sessions. I still use zoom sessions for company and different sessions. I think the mix of alternatives is excellent"

"I could not do without this service, it has made my life so much better helping me met people and making my quality of life so much better Thank you"

The great benefit of this service is that it keeps people both physically and mentally active, as well as socially involved and supported. Research has shown that isolation, lack of activity and lack of stimulus are triggers for depression, poor health and even, potentially, dementia, so keeping people as active as they can be is an excellent way of reducing dependency on services and preventing health problems.

Home Support Services

Our Home Support Service is CQC registered and provides cleaning, shopping, bathing, re-enablement, sitting service and hairdressing. These are all charged for services.

Over the course of the financial year 2022/2023, we supported an average of 95 people per month. A total of 2820 visits were made throughout the year.

The service received 12 months funding from Age UK London Special Reserve from December 2022 to recruit a Business Development Manager to support the expansion of the service including developing a recruitment strategy for Home Support Workers as well as testing new area of support such as developing a Toe Nail Cutting and a Gardening service.

Care Navigation

In the last year we have had 1,738 referrals. These clients have been supported through guided conversations, and helped to access relevant support with 1,444 referrals/signposts to other internal and external services being made.

The service continues to work with health and social care partners including BHRUT King George & Queens Hospital.

The service has been extended further to work with the Acute Frailty Service. The service supports transformational, multiagency working between health, social care and voluntary sectors to improve health outcomes and prevent hospital admissions for over 65s. Through this project, we are members of the Acute Frailty Service Steering Group and Board, attending regular meetings. We continue to attend the Acute Frailty Operational meetings and Steering Group meetings. This work involves working very closely for the Beech Frailty Unit at King George Hospital and also the Queens Hospital Frailty Unit. The Acute Frailty Care Navigator attends weekly Multi-disciplinary team

meetings online with the Beech Frailty Unit at King George Hospital. We are also involved in the working group which is looking at the development of Community Frailty Hubs.

We have also been part of the Home First Pilot project at Queens Hospital which has been a huge success, with the majority of referrals coming from the Home First Project.

We continue to run Coffee group meetings at Hornchurch Fire Station.

We attend numerous working groups to promote the work of the Care Navigation Service which includes the Acute Frailty Working Group, Proactive Care MDT, Housebound Patients Working Group Long Term Conditions Board, Long Covid Support Service Working Group, Early Intervention First Response Working Group, COCWP Operational Working Group and many more.

Case Study

Client, aged 71-year-old lives with her husband in their own property in Elm Park Hornchurch. Their daughter visits them regularly.

Client has relapsing and remitting MS. She was admitted into hospital due to a fall, and was now receiving care 4 times daily from the re-ablement team.

When the Care Navigator rang the home number the daughter was visiting. She said her mum would rather the Care Navigator talk to her daughter as she gets anxious.

Daughter told the Navigator that her dad would like to get out of the house and hasn't been out for 4 weeks. They needed a sitter as her mum was now immobile, incontinent and anxious if left on her own.

Daughter said the re-ablement care package was coming to an end soon and she was unsure of the next stage. The Care Navigator discussed a care needs financial assessment from Havering Social Services.

They also discussed alternative options including private carers/sitters as well as receiving respite care and benefits

Navigator discussed Havering Carers Hub for additional family support caring for their loved ones, especially with information on respite care.

Navigator discussed other options of client getting out using a wheelchair and aids/adaptations around the home. Daughter said her mum needs grab rails, and would also need a ramp for a wheelchair

Care Navigation intervention

- Care Needs Financial Assessment -Referral made to Havering Social Services.
- Private carers/Respite care- Referral to Havering Carers Hub for respite information and further support, Havering Carers List provided for additional information for private carers.
- OT Assessment-Referral made to Havering Social Services
- Aids/adaptation Further aids discussed including ramp for wheelchair – 1st Mobility and additional brochures given.
- Wheelchair- Wheelchair service contacted – wheelchair ordered waiting for delivery.
- Benefits, - Application for Attendance Allowance benefit.
- Social inclusion: -Di's Diamonds Activities Age UK RBH referral for both client and husband.

- Referral made to Sparko Age UK RBH – for additional access to outside interests/hobbies and social inclusion. SPARKO provide a combination of easy-to-use technology which is integrated with charities' services to improve quality of life for older people, reaching across the digital divide and allowing older people to remain independent and active within the local community.

The following outcomes were achieved:

- Care Needs Financial Assessment-Financial assessment has now been completed from Social services – is now receiving a care package.
- Private carers/Respite care - Havering Carers Hub-Respite care information and support received.
- Havering Carers Hub Additional support for families of loved ones
- OT Assessment-OT assessment completed and aids/adaptations for home delivered and fitted.
- Aids/Adaptations-Further aids discussed for around the home -1st Mobility brochure-information received.
- Wheelchair-Wheelchair assessment visit completed – waiting for delivery.
- Benefits-Attendance Allowance has now been completed - awaiting outcome.
- Sparko installed

Additional benefits:

Client also suffers from anxiety. Navigator discussed other support networks that are available. They suggested Anxiety Association UK organisation. This organisation has now been contacted for their expert advice

Service User Feedback:

"Thank you for giving me and my family peace of mind. It is a relief to know we can turn to you for any further guidance & support."

"If it had not been for you my blood pressure would of be sky high and I would be back in hospital as I was getting so stressed out, thankful for you being so caring and thoughtful"

Computer training and digital inclusion

During the pandemic we have started a Pilot project with Sparko, offering a combination of easy-to-use technology which is integrated with Age UK RBH services to improve quality of life for older people, reaching across the digital divide and allowing older people to remain independent and active within the local community. This innovative technology supports the older person to connect to family, friends, activities and services from their own home using their TV. For example, the technology gives the older person the ability to take part in activities, e.g. armchair exercise and art workshops from their own home. Sparko technology works via the HDMI port of a TV in the home of the individual. It has the potential of helping older people who may not be able to navigate a desktop computer or those with mobility problems to use this simple technology for TV video calls and activities. The older person can also use the platform to find out about the activities available outdoors or in community venues. Via the caregiver app, Age UK support staff, family members and carers can set up reminders, including information about local activities, healthy living and wellbeing tips and more, which pop up on the television.

Last year we received 113 referrals for Sparko and 58 people were supported through the service

Daily Activity Sessions taking place include:

Seated exercise; Relaxation & meditation, Bingo, Quiz time, Coffee Afternoon – group chat, Virtual Art Exhibitions – The Wallace Collection London, Current Affairs – topical discussion around events/news taking place around the world, Wellness Wednesday – topical discussions around health & well-being, to include awareness sessions, nutrition etc., Scam awareness – , Trading Standards Information – Public protection Officer, Advice & Information – information session on benefit advice, dial a ride, disability badges, attendance allowance etc., supported by Age UK Advice & Information Staff, etc.

Our Customer Survey for the Sparko service evidenced that:

83% have reported feeling more confident as a person after having used Sparko

53% report that they are exercising with Sparko

84% feel connected to the outside world using technology

66% feel more confident socially connecting to others

100% reported that Sparko is easy to use. It is easy to navigate the services/options available. The remote control is easy to use

100% are re happy with Sparko

Client feedback

“I don't know where I would be without Sparko. It's been the highlight of my week, I get dressed up and it's made me think about my appearance again. It's made me feel more confident in myself socially - I now feel more confident talking to friends and family”

“Sparko gives me a reason to look forward to the next day”-

“If it wasn't for Sparko and Age UK RBH, I would feel lost” –

“Sparko gives me something to look forward to. Would happily tell others who are considering it to try it; it's as simple as using a remote control”-

Age UK Digital Champions Programme

In September 2022 we started a 14-months project funded by Age UK to recruit and train Volunteer Digital Champions and promote older people's access to digital services. Around 3.1 million people in the UK over the age of 65 are not online and face digital exclusion. The project is overseen by a Project Coordinator supported by Digital Outreach Workers and a team of Digital Health Champion Volunteers

IT support sessions

The programme provides digital training sessions to help those who want to learn how to get online, to build their essential digital skills and confidence to live a more included and independent life. Vital services such as banking, shopping and health services have become increasingly 'digital first', accessed on smart phones via apps or on tablets, I pads or home computers, and the speed of this transition to digital services increased since the COVID-19 pandemic.

For those without a device, a tablet loan scheme is provided to ensure Services Users can become proficient and understand the benefits of being digitally connected, thus allowing them to make an informed choice about purchasing their own device if they choose so to do.

Between September 2022 – March 2023 the service recruited and trained 10 Health Champions Volunteers and received 215 referrals. Over 200 clients were supported and via one to one or group sessions. 104 awareness sessions were provided in the community.

IT support can be one to one or small groups of no more than five members, we have found that smaller groups encourage learners to support each other, boost participation and lessen

embarrassment, we believe a larger group would discourage members from taking part, impact learning and exclude those less able. IT sessions are discussed with learners prior to booking and venues and times are offered to suit. We provide home visits for those less physically/medically able and where IT support is required within the home, i.e., support with a home computer, printer etc.

Venues

IT support is provided over all three Boroughs, including our Age UK Ilford office and Wanstead Day Centre, Ilford library, Wanstead library, Dagenham Library, Hainault Library, Romford Baptist Church, The Queens Theatre Hornchurch and Forest Rowe Centre Collier Row. We continue to source and secure venues.

Digital Champion Volunteers

Success story; a member attended a 5-weeks digital support held at the Ilford office, it was recognised by the volunteer holding the sessions how supportive, patient and understanding this member was, they were approached and are currently completing the Digital Champion Volunteer recruitment process, soon to become a volunteer themselves and support others.

Exit Strategy and partnerships

We have good working relationships with local libraries and introduce those interested to further learning and courses. We have close working partnerships with: Housing 21, St Francis Hospice, Carers Hub, NHS Long Covid support teams, Memory Services, Social Prescribing Teams, Local Council departments, etc.

A few quotes from members:

"Life Changing"

"Thank you so much, I had given up hope of ever understanding my phone"

"The volunteer was amazing, so kind and understanding"

"The volunteer spent time with each person, and encouraged us to support each other, it was like they knew us individually"

"I not only learnt how to send an email I met a lovely friend and we now support each other"

"Your call has made my day; I feel like it's a Christmas gift early"

Wanstead Activity Centre (The Allan Burgess Centre)

The centre offers: physical sessions such as Zumba, chair exercise and yoga, crafts ranging from painting to knitting and sewing, and the social offer including a book club, music and poetry sessions, bridge and chess. As part of our ongoing work to address the 'digital divide', IT classes are proving very popular with surplus interest being signposted to our new Digital champions programme, (see further details below) in order to accommodate waiting lists. Our activities operate throughout the week, mornings and afternoons, and remain affordable at £4 per session, to maximise opportunities to attend. An average week consists of 10 classes with approximately 90 different people in attendance

Lunch, which is made on the premises and served daily, has seen a steady increase in numbers per month from 213 in April 2022 to 298 in March 2023. During this period prices remained at £5 for a 2 course meal. However, notice was given in March 2023 that the price will increase to £7 from April 2023 due to cost of living increases.

Assisting the Manager is a dedicated team of volunteers, both long-serving and new, representing a diverse range of ages and ethnicities.

Our end of year survey for Wanstead members revealed that 96% were happy with the activities on offer, 92% felt staff and volunteers were helpful and welcoming (8%) left this blank. Half of our members visit at least twice per week. Suggestions for new classes or meals included; more vegetarian variety and a board game group. We are keenly acting on this feedback.

Wanstead Case study: a regular attendee who has lunch a couple of times a week, wanted to know about bereavement support groups in the local area. They were provided with information on local support groups, one in Wanstead and one in nearby South Woodford. They were also signposted to our Di's Diamonds Social group for support..

Going into next year, we aim to publicise the service widely, to build attendance levels

Safeguarding Older People

In addition to being a member of the Redbridge Safeguarding Board, Age UK Redbridge, Barking and Havering continued to host and chair the Older People's Safeguarding Forum.

We continue to train all staff and volunteers in the safeguarding policy and procedures, looking at good practice and ensuring an understanding of what mental capacity and deprivation of liberty safeguards are all about.

3. Objective 3 – Enabling Voices of Older People

Age UK Redbridge, Barking and Havering Ltd.'s mission statement includes 'ensuring that older people have choice and that their voices are heard'. Listening to older people, helping them to consider their options and supporting their choices is therefore a part of all our services, every assessment we carry out and all our interactions with them. At induction, we always tell new staff and volunteers that when doing an assessment of someone's needs we do an assessment 'with' the person, not 'of' them, which puts their concerns, needs and choices at the heart of the conversation. Recognising that they are not just recipients of services but people whose lives have been rich and full and who still have much to offer means that their views and opinions matter to us.

Each year, we carry out satisfaction surveys for our services, with detailed enquiries about how people find the welcome they receive, the friendliness and approachability of staff, whether the service met their need, whether we supplied them with the information that would enable them to make choices about services and support and whether the outcomes they wanted were achieved. Some of the services carry out feedback phone calls or send out feedback forms once we've provided the service. This applies to short term services like help with benefits applications and other advice work or assistance in bringing people home from hospital and supporting them to regain their independence. With our IT training, we ask people to complete a small evaluation form at the end of every 10 week course.

Our Voices of Experience Service

Our Voices of Experience Service, funded by North East London Integrated Care Board, is specifically designed to consult with those aged 60+. It has a panel of 25 citizens that meets monthly, a larger questionnaire group of approximately 130 people, regular focus groups on a range of topics and several consultation visits each quarter to community groups and any of the 50 or so independent living (sheltered accommodation) units in London Borough of Redbridge. Its role is to obtain people's views on local services, proposals for new developments, issues of concern to older people and strategic developments, so that their voice is heard by planners, service providers, statutory authorities and specialist organisations.

Sometimes we work with our national organisation, Age UK, on a nationwide campaign; on other occasions we may be approached by a local authority or a health trust when they need people's views on changes to services; and sometimes we generate a questionnaire because we have listened to concerns raised by a number of people suggesting that there is an issue that needs to be researched. Reports are generated after the statistics are analysed, and these are forwarded to key personnel who need to be informed where there are local or national concerns.

In the past year, we consulted on the following topics:

- Barking, Havering and Redbridge Falls Prevention Strategy
- High Blood Pressure North East London Mental Health Survey
- GP access
- Poly Users
- Cost of living
- Social Care
- Digital Skills
- Access denied (in partnership with Age UK London)
- GP Surgeries access

Additionally, the Coordinator kept in contact by phone and email with the Voices of Experience Panel members and all Voices of Experience Questionnaire group members received the bi monthly newsletter. More information about Voices of Experience reports and Newsletters can be found on our website <https://www.ageuk.org.uk/redbridgebarkinghavering/our-services/user-involvement/>

Other Achievements

Volunteering

We have 180 volunteers supporting our services and this figure includes 29 new volunteers to the organisation. These include our Trustees, Voices of Experience Panel members, administrative support, telephone and visiting befrienders (around a third), IT tutors, Wanstead Activity Centre volunteers (including Activity Leaders and outreach facilitators), Advice and Information volunteers (including Receptionists), Exercise Class Assistants, Care Navigation volunteers and Di's Diamonds

As restrictions lifted activities such as visiting befriending increased in addition to the volunteers who attended the office to support the Befriending Service and also those who continued to support the service from home.

Additional volunteering support was provided by administration volunteers who regularly attended the office to assist staff with mail outs and any administrative duties needed.

There are new roles emerging all the time so, no matter how many volunteers we already have, we always need more. Roles can be generated by the creation of a new project or an emerging need within one of our traditional services. It is impossible to praise our volunteers highly enough because many of them, in addition to their regular weekly roles, step up time and again to meet a specific need, such as covering a gap in the rota created by holidays or illness or someone moving on or help with a one-off task. These emergency requests can, for example, include assisting with our Saturday coffee mornings or helping with a mail-out or assisting with translation when we are carrying out a consultation where English is not an individual's first language.

Our Volunteer Co-Ordinator has streamlined our volunteer recruitment process and regularly holds introduction and induction training sessions.

As a way of thanking our volunteers, we held a social gathering at Wanstead Library.

It is estimated that if we had to pay our volunteers it would cost us over £300k per year.

Financial Review

The Charity has continued to operate within a framework of increased constraints on public expenditure.

The principal funding sources for the Charity are currently by way of contract and grant income from London Borough of Redbridge, London Borough of Havering and North East London Integrated Care Board. The charity recognises the risk associated with over dependency on any single source of income and this year has attracted funds from Age UK, Age UK London and a range of trusts and foundations, including National Lottery, City Bridge Trust, Mercers Trust, Henry Smith Foundation, to support expansion of Di's Diamonds, Advice and Information and Care Navigation services.

The total funds held by the Charity as at 31 March 2023 are £669,242, of which £226,474 are restricted and not available for general purposes. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £39,822.

The charity ended the year with a decrease to reserves of £83,120.

Investment Policy

Age UK Redbridge, Barking and Havering Ltd has the power to invest contained within its Articles of Association.

Responsibility for sanctioning and approving investments lies with the Trustees as advised by the Treasurer and Chief Executive. The broad investment policy of the Board is:

- To strike a balance between a good return on investment, capital growth and security;
- To re-invest investment income;
- To review investments at least annually;
- To consider ethical factors only insofar as these reflect the charitable objects of the charity, and are consistent with charity law;
- To ensure that an appropriate level of accessible funds is maintained.

Plans for Future Periods

In line with the charity's strategy and development plan for the period 2022 – 2025 our aims for the next year will be to:

- Increase capacity for the Advice and Information Team to meet increased demands for support especially in Redbridge and Havering due to the cost of living crisis. The service has secured additional funding from Age UK and North East London Integrated Care Board to increase capacity.
- Consolidate existing services such as continue to develop the Care Navigation service across Redbridge, Barking and Dagenham and Havering. The service is funded by London Borough of Havering, North East London Integrated Care Board, City Bridge Trust, Mercers Foundation, Barking, Havering and Redbridge NHS Charity and aims to support clients with two or more long term conditions to increase independence and access relevant support services.

- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service is funded by LB Havering and the National Lottery.
- Deliver Older People Prevention Services Contract in Redbridge. This includes Advice and Information, Early Intervention for People with Dementia, Befriending and Wanstead Activity Centre.
- Increase the reach and expand on the programme of activities at the Wanstead Activity Centre.
- Expand the programme of strength and balance classes provided by our Falls Prevention Service to residents across the three boroughs. The service is funded by North East London Integrated Care Board and London Borough of Redbridge.
- Continue successful delivery of the My Health Matters Contract with London Borough of Havering. The service aims to improve the health awareness of local residents by recruiting and training Health Champion Volunteers to provide signposting to relevant resources as well as support residents to adopt healthier lifestyles. Health Champions receive the Royal Society for Public Health(RSPH) Level 2 Understanding Health Improvement accreditation and access to further health related training such as cancer awareness, mental health, smoking, etc.
- Develop a Toe Nail Cutting and a Gardening Service as part of our Home Support Services and expand the reach of the service
- Secure funding to continue Digital Champions Programme following the success of the project funded by Age UK.
- Continue to seek funding for increased volunteer recruitment and coordination capacity
- Develop a Legacy Strategy for the organisation.

Statement of disclosure to auditors

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

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

Approved by the Executive Committee of Trustees and signed on their behalf



Chair of Trustees
24th November 2023

Appendix 1

Member Organisations

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Redbridge Voluntary Care

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinion

We have audited the financial statements of Age UK Redbridge, Barking and Havering Ltd (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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 the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 27 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the 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 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 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

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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Auditor's responsibilities for the audit of the financial statements - continued

The following laws and regulations were identified as being of significance to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards, Charity Law, Company Law, and Tax and Pensions legislation.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the business and therefore may have a material effect on the financial statements include the Data Protection Act, Disability Discrimination Act, Employment Law, Equalities and Human Rights legislation, Health & Safety legislation and Domiciliary Care Agency legislation.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of correspondence with regulators; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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.



30th November 2023

Philip Robert Hern (Senior Statutory Auditor)
for and on behalf of Pocknells Audit Limited
Chartered Accountants and Statutory Auditor
46 Hullbridge Road, South Woodham Ferrers,
Chelmsford, Essex, CM3 5NG

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

- . select suitable accounting policies and then apply them consistently;
- . observe the methods and principles in the Charities SORP;
- . make judgments and accounting estimates that are reasonable and prudent;
- . state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- . prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of financial activities Including the income and expenditure account for the year ended 31 March 2023

		Unrestricted funds	Restricted funds	Total 2023	Total 2022
Notes	£	£	£	£	£
<u>INCOME FROM:</u>					
Donations and legacies	14	49,066	-	49,066	18,327
Charitable activities					
Grants	13	30,000	190,207	220,207	365,379
Contracts	13	543,377	-	543,377	476,714
Sundry	15	8,498	-	8,498	594
Home Support fees	15	91,816	-	91,816	103,924
		673,691	190,207	863,898	946,611
Other trading activities					
Sale of meals	15	15,801	-	15,801	12,220
Training	15	14,327	-	14,327	35,936
		30,128	-	30,128	48,156
Investments					
Bank interest		1,282	-	1,282	40
Change in fair value of current asset investments		(12,514)	-	(12,514)	8,005
Total incoming resources		741,653	190,207	931,860	1,021,139
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	10,577	-	10,577	8,431
Charitable activities					
Advisory services	17	149,430	45,532	194,962	195,704
Prevention and independence	17	561,939	145,300	707,239	679,367
Enabling voices of older people	17	57,401	-	57,401	54,322
		768,770	190,832	959,602	929,393
Other					
Governance costs	18	44,801	-	44,801	52,024
Total resources expended		824,148	190,832	1,014,980	989,848
<u>NET (EXPENDITURE) / INCOME FOR THE YEAR</u>					
		(82,495)	(625)	(83,120)	31,291
Total funds brought forward		525,263	227,099	752,362	721,071
Total funds carried forward		442,768	226,474	669,242	752,362

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Balance sheet 31 March 2023

	Notes	2023 £	2022 £
Fixed assets			
Tangible assets	5	<u>3,933</u>	<u>8,568</u>
Current assets			
Debtors	6	139,235	82,377
Investments	7	245,905	258,419
Cash at bank and in hand		403,129	533,221
		<u>788,269</u>	<u>874,017</u>
Liabilities			
Creditors: Amounts falling due within one year	8	<u>122,960</u>	<u>130,223</u>
Net current assets		<u>665,309</u>	<u>743,794</u>
Total net assets		<u>669,242</u>	<u>752,362</u>
The funds of the Charity			
Restricted income funds	10 (a) / 11	226,474	227,099
Unrestricted funds:	10/11	442,768	525,263
Total charity funds		<u>669,242</u>	<u>752,362</u>

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

Approved by the Board of Trustees on 24th November 2023
and signed on their behalf by



Mike Smith
Trustee / Treasurer

Charity Number: 1088435
Company Number: 04246504

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of cash flows for the year ended 31 March 2023

	Notes	2023 £	2022 £
Operating activities:			
Receipts from donations and legacies		49,066	18,327
Receipts from grants		158,112	376,251
Receipts from contracts		527,984	456,195
Receipts from the supply of goods and services		146,259	139,568
Other operating receipts		1,282	40
Payments to suppliers of goods and services		(249,557)	(237,217)
Payments to and on behalf of staff		(763,238)	(743,767)
Net cash provided by (used in) operating activities	20	(130,092)	9,397
Investing activities:			
Purchase of property, plant and equipment		-	-
Purchase of investments		-	-
Net cash provided by (used in) investing activities		-	-
Cash flow for the year		(130,092)	9,397
Opening cash and cash equivalents		533,221	523,824
Closing cash and cash equivalents		403,129	533,221

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements for the year ended 31 March 2023

1 Accounting policies

The charity is a public benefit entity. The financial statements are prepared under the historical convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (effective January 2019), FRS 102 and the Companies Act 2006. The particular accounting policies adopted in the preparation of the financial statements are set out below:

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Incoming resources

All income is recognised in the statement of financial activities when the conditions for receipt have been met, there is reasonable assurance of receipt and the monetary value can be reliably measured.

Grants together with Central Government, Local Authority and Primary Care Trust Contracts, are recognised in full in the Statement of Financial Activities in the year to which they relate, using the performance model. They are classified as restricted where the terms of the grant require that it be used for a specific purpose.

Voluntary income including donations, gifts and legacies is included in full in the Statement of Financial Activities only where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Resources Expended

All expenditure is accounted for on an accrual basis and has been allocated on the bases indicated below:

Charitable Activities includes expenditure associated with the strategies to meet the objectives of The Charity i.e. Advisory services, Preventative & Maintaining Independence Services; and Enabling Voices of Older People.

Governance costs include those incurred in the governance of the charity and include items such as audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Support costs represent the staffing and associated costs of finance, personnel and general administration in supporting the operational programmes of the charity. These are allocated to the relevant cost area on the basis of headcount.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

1 Accounting policies (continued)

Fund Accounting

The Charity maintains various types of funds as follows:

Restricted Funds

Restricted funds represent grants, donations and legacies received which are allocated by the donor for specific purposes.

Unrestricted Funds

Designated funds are amounts which have been put aside at the discretion of the Trustees. General Unrestricted funds represent funds which are expendable at the discretion of the Trustees in the furtherance of the objects of the Charity.

Tangible Fixed Assets

Assets with a cost of under £1,000 are expensed in the year of acquisition, while assets costing over £1,000 are capitalised.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value, of each asset on a straight-line basis over its expected useful life.

An impairment review takes place whenever an asset is found to be damaged. In such a case the useful economic life is reviewed and consideration is given as to whether there should be an immediate write down of the net book value.

Leasehold improvements	Useful life December 2023
Computer equipment	Useful life 3 years
Office furniture & fittings	Useful life 4 years

Pensions

The company operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the income and expenditure account in the year they are payable.

Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease

Financial instruments

Financial instruments are carried on the balance sheet at the value of the consideration payable or receivable. Current asset investments represent an investment in a unit investment fund and are valued in accordance with statements from the fund manager.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
2 Net incoming resources for the year				
Net incoming resources for the year is stated after charging:	£	£	£	£
Auditors' remuneration (audit fees)	3,768	-	3,768	3,948
Auditors' remuneration (non-audit fees)	1,752	-	1,752	1,752
Operating lease payments	43,832	27,123	70,955	68,101
Depreciation (see note 5)	3,144	1,491	4,635	5,312
	3,144	1,491	4,635	5,312

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
3 Staff costs				
Employee costs during the year amounted to:	£	£	£	£
Wages & salaries	524,256	165,271	689,527	683,114
Social security costs	26,395	12,067	38,462	41,830
Other pension costs	18,406	6,492	24,898	23,892
	569,057	183,830	752,887	748,836

Included in staff costs is remuneration paid to key management of £164,742 (2022 - £160,896).

No employee earned £60,000 per annum or more.

The trustees estimate that the cost of paying staff to perform the work of the charity's volunteers would be £300,000 (2022 - £300,000).

	2023	2022
The average number of persons, analysed by function, was:		
Advisory services	5	4
Prevention and independence	35	34
Enabling voices of older people	1	1
Support	5	6
Governance	1	1
	47	46

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2022 - £Nil).

Trustees were reimbursed expenses of £nil (2022 - £nil).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

5 Tangible fixed assets

	Office furniture & fittings £	Computer equipment £	Leasehold improve- ments £	Total £
Cost				
As at 1 April 2022 and at 31 March 2023	9,036	13,586	98,960	121,582
Depreciation				
As at 1 April 2022 and at 31 March 2023	9,036	9,507	94,471	113,014
Charge	-	2,039	2,596	4,635
As at 31 March 2023	9,036	11,546	97,067	117,649
Net book value 31 March 2023	-	2,040	1,893	3,933
Net book value 31 March 2022	-	4,079	4,489	8,568
			2023	2022

6 Debtors

The following amounts are included in debtors:

Trade debtors	7,612	11,838
Prepayments and accrued income	131,623	70,539
	<u>£139,235</u>	<u>£82,377</u>

7 Investments

The following amounts are included in investments:

Other investments	<u>£245,905</u>	<u>£258,419</u>
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The investment is classified as a financial asset measured at fair value through income and expenditure. It consists of investments in a trust that includes a range of different investment types.

The most recent valuation report, dated 30 September 2023 shows the value of the investment to be £244,051.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

8 Creditors	2023	2022
The following amounts are included in creditors due within one year:	£	£
Trade creditors	21,265	13,175
Accruals and deferred income	92,525	106,452
Taxation and social security	9,170	10,596
	122,960	130,223

Deferred income relates to income received before the year end in respect of grants for periods which straddle the year end. All of the income deferred is recognised in the following year.

9 Financial commitments

At 31 March 2023 the company was committed to making the following payments under non-cancellable operating leases:

	2023	2022
Within one year	52,868	69,413
Between one and five years	-	52,060
	52,868	121,473

10 Unrestricted income Funds

The intention of the Contingent Liability Fund is to provide a sum equivalent to a certain number of months worth of the Charity's usual annual costs as a resource, to allow time for reorganisation in the event of a downturn in income; to cover possible redundancies; to protect ongoing work programmes; and to allow the Charity to meet its objectives. The trustees decided that 4 months was appropriate.

The Investment in Charitable Services fund was established to enable the Charity to match funding for projects, where the availability of such funds is a requirement for securing third-party funding.

The Care Navigation Services fund will be used from 2023 - 2024 towards the cost of providing care navigation services where restricted funds are insufficient to cover the whole cost.

The purpose of the Accommodation Fund is to provide funding to cover the costs of renewing the lease or securing alternative accommodation in 2023, when the current lease for the main office expires.

	Balance	(Transfers)/	(Utilised)/	Balance
	01/04/2022	new	increased	31/03/2023
	£	designations	£	£
Operational Reserves	124,714	-	(82,495)	42,219
Contingent Liability Fund	272,000	-	-	272,000
Care Navigation Services	33,767	-	-	33,767
Investment In Charitable Services	79,158	-	-	79,158
Accommodation fund	15,624	-	-	15,624
Total unrestricted funds	525,263	-	(82,495)	442,768

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

10 (a) Restricted income funds

The Advice and Information HQ Fund was established following a generous donation from a private individual. Its use as previously reported was restricted to the provision of Advice and Information services delivered from our Headquarters at 103 Cranbrook Road. The restriction on location has since been withdrawn by the original donor. The remaining monies will be spent by March 2025.

The Falls and Home Services Support Fund was established by a generous donation from a private individual, to help fund an anticipated shortfall in funding for these services. Other funding has improved since this time and by 31 March 2022, the shortfall across these services is minimal, and has been covered from operational reserves. It is anticipated that this donation will be used over a five year period, but this period may be lengthened or shortened depending on the availability of other funding.

Other restricted funds were provided principally to deliver Care Navigation Services for people with multiple long term conditions to support their independence, wellbeing and reduce loneliness. These funds are normally expended within one year of receipt, but replaced by new restricted funds.

	Balance 01/04/2022	Income	Expenditure	Transfers	Balance 31/03/2023
	£	£	£	£	£
Advice and Information Fund	49,549	-	(2,868)	-	46,681
Falls and Homes Support Services Fund	100,000	-	(7,650)	-	92,350
Other restricted funds	77,550	190,207	(180,314)	-	87,443
Total restricted funds	227,099	190,207	(190,832)	-	226,474

11 Analysis of net assets between funds

	Unrestricted			Total
	General	Designated	Restricted	
	£	£	£	£
Tangible fixed assets	2,397	-	1,536	3,933
Debtors	126,718	-	12,517	139,235
Investments	-	245,905	-	245,905
Cash at bank and in hand	-	155,900	247,229	403,129
Less: Creditors: Amounts due within one year	(86,896)	(1,256)	(34,808)	(122,960)
Total net assets	42,219	400,549	226,474	669,242

12 Guarantee

The company is limited by guarantee and the members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

13 Grants and income for service provision (continued)

	2023	2022
	£	£
Contracts		
Provided for services delivered		
London Borough of Redbridge	216,665	261,316
London Borough of Havering	163,687	137,735
CCG Redbridge	-	42,880
Redbridge Primary Care Trust	32,160	-
NHS NELICB	114,680	-
Age UK London Special Reserve	16,185	34,783
Total contracts	543,377	476,714

14 Donations

	£	£
Unrestricted- Sundry	6,298	6,239
Legacy - Lorna Bartlett	-	10,000
Legacy - M Inns	-	2,088
Legacy - Betty Griffiths	42,768	
	49,066	18,327

	£	£
Included in donations are the following items of £500 or more:		
Hills of Woodford	-	1,050
E Oughton	-	500
B Gardner	1,000	-
	1,000	-

15 Other income

Charitable activities

Other trading activities

	Sundry	Home Support fees	Sale of meals etc.	Training	Total
2023	£	£	£	£	£
Sale of goods	-	-	15,801	-	15,801
Rendering of services	8,498	91,816	-	14,327	114,641
	8,498	91,816	15,801	14,327	130,442
2022	£	£	£	£	£
Sale of goods	-	-	12,220	-	12,220
Rendering of services	594	103,924	-	35,936	140,454
	594	103,924	12,220	35,936	152,674

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

		2023	2022
16	Sale of Meals costs	£	£
	Agency Staff	-	741
	Food	10,577	7,690
		10,577	8,431

				Total	Total
17	Charitable activities costs	£	£	£	£
		Advisory	Preventative	Enabling	2023
		£	£	£	2022
	Staff & volunteers	147,011	508,305	41,507	696,823
	Office	31,323	139,152	9,571	180,046
	Other	1,601	16,768	963	29,479
	Support	15,027	43,014	5,360	71,448
		194,962	707,239	57,401	959,602

2023

Unrestricted funds	149,430	561,939	57,401	768,770
Restricted funds	45,532	145,300	-	190,832
Total 2023	194,962	707,239	57,401	959,602

Analysis of support costs

Staff & volunteers	11,126	31,849	3,969	46,944
Office	3,437	9,839	1,226	14,502
Other	464	1,326	165	1,955
	15,027	43,014	5,360	63,401

2022

Unrestricted funds	135,014	456,568	54,322	645,904
Restricted funds	60,690	222,799	-	283,489
Total 2022	195,704	679,367	54,322	929,393

Analysis of support costs

Staff & volunteers	9,940	39,522	1,530	50,992
Office	2,538	10,093	391	13,022
Other	1,450	5,761	223	7,434
	13,928	55,376	2,144	71,448

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

18	Governance costs	2023	2022
		£	£
	Staff & volunteers	28,664	31,389
	Office	8,940	8,075
	Professional fees	5,520	10,497
	Other	1,677	2,063
	Total	<u>44,801</u>	<u>52,024</u>

Other costs for 2022 include £978 disbursed from a restricted fund grant. All other governance costs are from unrestricted funds.

19 **Related party transactions**

There have been no related party transactions during the year, which require disclosure.

20 **Reconciliation of cash flow from operating activities to income**

Net (Expenditure) / Income For The Year	(83,120)	31,291
Change in debtors	(56,858)	4,752
Change in creditors	(7,263)	(23,953)
Depreciation	4,635	5,312
Movement in fair value of investment	12,514	(8,005)
Net cash provided by (used in) operating activities	<u>(130,092)</u>	<u>9,397</u>

21 **Reconciliation of net debt**

The SORP requires the preparation of a reconciliation of net debt. As the charity has no debts, there is nothing to disclose beyond what is already shown in the statement of cash flows. Because of this, no reconciliation of net debt has been prepared.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

England & Wales - Charity number 1088435

Accounts

Age UK Redbridge, Barking and Havering Ltd

(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2022

Charity Number: 1088435

Company Number: 04246504

Charity Name: Age UK Redbridge, Barking and Havering Ltd

Charity Registration Number: 1088435

Company Registration Number: 04246504

Principal Address and Registered Office

4th Floor
103 Cranbrook Road
Ilford
Essex
IG1 4PU

Website

www.ageuk.org.uk/redbridgebarkinghavering/

Trustees

Ms Alima Qureshi	Chair, Director
Mr Mike Smith	Treasurer, Director
Mr David Pomfret	Director
Mrs Geetika Kaushal	Director
Mrs Tayvanie Nagendran	Director
Mrs Angela Patel	Director

Senior Management Team

Mrs. A Albu	Chief Executive
Mrs. P Mistry	Senior Manager for Advisory and Wellbeing Services
Mrs J West	Senior Manager for Engagement and Day Opportunities (retired 31 March 2022) Replaced by Darren Morgan from 1 st April 2022
Mrs K Walsh	Senior Manager Escorted Discharge and Home Support Services,

Auditors

Pocknells Audit Limited, Chartered Accountants, Suite 1 & 2, Nash House, Hackman's Lane, Purleigh, Chelmsford Essex, CM3 6RP

Bankers

HSBC Bank plc, 126 High Road, Ilford, Essex, IG1 1DA

Report of the Trustees and Directors for the year ended 31 March 2022

Introduction

The Trustees and Directors are pleased to present their report together with the audited financial statements for the year ending 31 March 2022. The audited financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements, comply with the Charity's governing document, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 2 October 2019.

Structure, Governance and Management

Governing Document

Age UK Redbridge, Barking and Havering Ltd is a company limited by guarantee, Company No. 4246504, governed by its Articles of Association (dated 6th December 2013), and a registered charity, Charity No.1088435.

Appointment of Trustees

The Trustees who have served during the period and since the period end are set out on page 1. The Chair and Trustees are elected at the charity's AGM and serve for three years from the date of their election and are eligible for re-election save that the Chair may serve for a maximum of six consecutive years. Members of the Association are listed in Appendix 1.

All Trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed by Trustees from the Charity are set out in note 4 to the accounts.

Trustee Induction and Training

New Trustees attend an induction meeting with the Chair and Chief Executive. At this meeting they are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the decision making process (including access to recent Trustee Board papers), the Development plan and recent financial performance of the charity. They are provided with copies of: the Articles of Association; the Trustees Annual Report; and the Charity Commission publication 'The Essential Trustee'. Opportunities are provided for them to meet with staff members to familiarise themselves with the day to day operation of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate their role.

Trustee Indemnity Insurance

The charitable company maintains trustee indemnity insurance.

Organisation

The Board of Trustees, which can have up to 9 members, administers the charity. The Trustees meet on a bimonthly basis as an Executive Committee. The Finance and Investment Sub-Group and HR and Remuneration Sub-Group meet as required and report to the Board of Trustees. The Board takes overall responsibility for ensuring that the financial, legal and contractual responsibilities of the charity are met and that there are appropriate systems for financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives.

A scheme of delegation is in place and day to day responsibility for management of the organisation rests with the Chief Executive and Senior Management Team to fulfil the Charity's objectives. The Chief Executive reports to the Chair and Board. The Chief Executive's role is defined in a job description and limits of authority, e.g. Expenditure, are detailed in various organisational policies.

The HR and Remuneration Sub-group periodically reviews the pay and remuneration of all staff including key management personnel, comparing this to charity sector benchmarks. The HR and Remuneration Sub-group will then make recommendations for the Board of Trustees to consider.

Related parties

Age UK Redbridge, Barking and Havering Ltd is a Brand Partner of the national charity Age UK and the relationship is governed by a legal document. Age UK Redbridge, Barking and Havering Ltd is a member of the Age England Association. Age UK Redbridge, Barking and Havering Ltd contributes to the Age England Association and Age UK in a number of ways. As well as paying subscription fees to the Association and contributing to the cost of regional meetings and networks, Age UK Redbridge, Barking and Havering Ltd raises policy and practice issues that may benefit from work at a national or regional level. Age UK Redbridge, Barking and Havering Ltd provides ideas and input into discussions on policy matters affecting older people. Age UK Redbridge, Barking and Havering Ltd can also apply to Age UK for time limited amounts of funding for specific project work and receives support and practical assistance from the national charity.

Risk Management

The Trustees have in place a formal risk management process to assess risks and implement risk management strategies. This process includes review by Trustees and Senior Management. The process identifies the types of risks the Charity faces, prioritises them in terms of likelihood of occurrence and potential impact and identifies the means of mitigating these risks.

Trustees have given consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks.

Reserves

A key element of managing financial risk is the setting of a reserves policy. The charity conducts an annual review of the level of unrestricted reserves in the contingent liability fund by considering risks associated with the various income streams, expenditure items and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient to:

- Allow time for re-organisation in the event of a downturn in income;
- Protect ongoing work programmes; and
- Allow the Charity to meet its objectives.

Risks and issues considered in making the judgement on the level of unrestricted reserves include:

- Over-dependence on any single source of income;
- Likelihood of a down-turn in income streams;
- Period of time required to re-establish income streams;
- Period of time to downsize the Charity operations;
- Requirements for a reasonable level of working capital.

The target for unrestricted level of reserves in the contingent liability fund is estimated at the equivalent of four months of the Charity's general expenditure budget. The unrestricted reserve held in the fund as at 31 March 2022 is £272,000 which represents approximately four to five months of the general expenditure budget.

Objects and Activities for the Public Benefit

The object of the Charity, as set out in the Charity's Articles of Association (dated 6th December 2013) is to promote the relief of older people in and around the London Boroughs of Redbridge, Havering and Barking & Dagenham.

The Mission Statement of the charity is:

Age UK Redbridge, Barking and Havering Ltd exists to improve and maintain the quality of life for older people living in the London Boroughs of Redbridge, Havering and Barking & Dagenham.

We seek to achieve this aim by:

- Ensuring that older people have dignity, respect, choice and their voices heard
- Ensuring that services are provided in a sensitive and approachable manner
- Being a focus of advice and help for older people.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The majority of the charity's services are provided free to our service users. However where fees are charged, Trustees give careful consideration to the accessibility of the service for those on low incomes when setting those fees. In addition, we provide a 'benefits check' and assistance with claiming social security benefits to all service users where fees apply.

Equal access to our services is important to us. We have had an Equalities and Diversity policy for a number of years and routinely monitor access to our services in terms of gender, age and ethnicity. We compare this information to the community profile of older people in Redbridge, Barking & Dagenham and Havering. We are pleased to report that minority ethnic elders are well represented amongst our service users.

The current context for the charity is a national economic climate of reduced public spending and the funds available to local authorities and the NHS. This is coupled with increased numbers of older people reaching very old age, which can be correlated with frailty and multiple health problems, and increased costs for health and social care. This makes for a very competitive funding environment for our charity whilst the need for our services is growing. Despite these challenges we remain optimistic about the future.

The Charity's principal objectives for 2021-2022 were:

- Advisory services - provide a range of advisory services appropriate to the needs of older people and their carers.
- Preventative and maintaining independence services – to provide a range of services which promote prevention and enable older people to maintain independence.
- Enabling voices of older people to be heard by planners, commissioners and service providers.

Age UK Redbridge, Barking and Havering measures its performance with reference to the above strategic aims. This strategic approach is reflected in the next section on Achievements and Performance. Measures used to assess performance and consequently success are detailed below, but typically include: numbers of older beneficiaries using services; outcomes for older people including additional income generated; and feedback from service users.

Achievements and Performance

1. Objective 1 - Advisory Services

Information and Advice

Our Advice and Information Service is available five days per week in Redbridge, two days per week in Havering and two days per week in Barking and Dagenham. The service is funded by LB Redbridge, Age UK's E. ON Programme, Age UK Covid Funding, London Community Fund, Henry Smith Foundation, Postcode Neighbourhood Trust, Home Office EU Settlement Scheme Funding. Postcode Neighbourhood Trust and a generous private donation.

Advice is provided by phone, email and in person at our offices and outreach locations. We also carry out home visits where disability or a caring responsibility prevents people leaving home.

The holistic, person centred approach in which referrals are dealt with means that, in addition to responding to the initial enquiry (perhaps for help with a benefits form or find out information about local services) we carry out an assessment of the client's situation and ascertain any additional needs they may have.

For example, someone may contact us about applying for a Blue Badge; while completing this application by asking questions about their health and mobility issues we will get a picture of their circumstances. We would then advise on Taxi Card and any other concessionary transport schemes. As we identify health and mobility problems, we would speak to the person about disability benefits and explain the criteria and that this is a non-means tested benefit. If we then go on to complete a Personal Independence Payment or Attendance Allowance Application based on their responses we would signpost /refer for an occupational therapy assessment and /or Care Needs Assessment. We would then go on to explain what non means-tested benefits are and support with a benefit check; if the benefit check showed entitlement then we would discuss possible applications for benefits such as Pension Credit, Council Tax Support, Housing Benefit. We would then also discuss the link between entitlements to means-tested benefits and other allowances, grants etc. such as Warm Home Discount, Winter Fuel Payments, Boiler grants etc. We would also discuss energy bills and look at a tariff check to see if they could save money on their fuel bills and other discounts. We would then also inform the client about energy providers' Priority Register. We may also refer on to our existing services if they need any additional support such as befriending, Home Support, Social Activities Falls Prevention and so forth. We may also identify external organisations that may also be able to provide support such as Life Line.

This holistic approach means that the client/family member calling is able to get a wide range of information and advice in one place from one allocated Advice & Information Worker. We provide advice on the following topics:

- Community Care
- Benefits
- Health
- Consumer matters
- Leisure & Transport

The Advice & Information Service continues to deal with a large number of benefit related enquiries. The pandemic and rise in cost of living, particularly the increasing fuel costs has brought along with it new challenges to the service. As we move forward from the pandemic we continued to provide advice and information over the telephone and video calls. We have continued with doorstep visits and home visits.

The biggest demand for support has remained the same, being a need for support with applying for Attendance Allowance and Personal Independence payment. We continue to support with online applications for Housing Benefit, Council Tax Support and Blue Badge applications; all three boroughs continue to accept only online applications. We have helped a large number of people complete Council Tax relief, Housing Benefit and Blue Badge applications online. For many older people who have not got wifi at home, we have had to complete applications with them over the phone rather than video calls.

We have continued to be involved in various meetings, consultations and working groups in relation to Advice & Information working with the DWP,

We have continued to attend the Age UK Regional A&I Network Meetings to ensure that we comply with guidelines set by Age UK National on the delivery of A&I services

We have also been attending the collective Approach to Information, Advice & Guidance in Redbridge which is a network of Advice Providing organisations which is led by London Borough of Redbridge.

We also attended the EU Settlement oversight group meetings on a regular basis to monitor and review the progress of the EU Settlement Scheme Project.

It has been a very successful year for the service adapting to changing rules and online applications. 1,877 clients have been assisted through signposting and casework (697 of these involved casework, most of which was benefits-related). There continues to be a demand for one-off signposting.

In total, the annual income gained for older people was £869,368.24 This does not include clients who have not informed us of outcomes of their benefit applications by the end of the financial year. We have also obtained one-off backdated arrears payments with benefits applications totalling an income of £32,663.37, from clients who have reported details of backdated arrears to us. We have also supported clients to access one-off payments from the Samaritan Fund at a time of emergency for a total off £749.98 for two clients.

We continue to work with key partner organisations locally as well as being involved in the Age UK Regional A&I Network and Redbridge Information & Guidance Collective. We continue to have a good relationship with the Regional Age UK Advice & Information Development Adviser via the Senior Manager – Advisory Services as they have worked together locally in partnership projects so there is a good professional relationship for support to the service.

Case study illustrating the extent of our work:

Mr. X is an 82 year old Indian gentleman who has been a victim of financial abuse by his daughter. As a result he has had no access to his money; all his personal ID such as passport, driving license etc. have been taken by the daughter as well as bank cards and statements and he has not managed to get them back. He was served a Section 42 Notice for eviction, as the daughter had not been paying the rent for property. Social Services were not providing any support or feedback and so the son contacted us for support for his father.

Mr. X currently lives alone. His wife passed away in 2021. He was living in a rental property with his daughter and the tenancy agreement was in his name. Mr. X is a quiet individual who enjoyed attending his local Gujarati Community Centre to socialise, although due to Covid it has closed, which has increased his isolation. Mr X has a daughter and two sons. He is independent and tries to cook his own meals but due to the passing of his wife and the situation with his daughter, he has

become increasingly depressed and frailer. His daughter is now estranged because of the family making a safeguarding referral. Mr X has two very supportive sons with whom he has a good supportive relationship.

Mr X had been a victim of financial abuse and the perpetrator was his daughter. His daughter had been using his money for her personal use. She had access to his money so that the rent and bills could be paid, however this had not been happening. Once the sons became aware of this, they made a safeguarding referral to social services. Because of rent arrears of which Mr X was unaware, he then received a Section 42 Notice to vacate the property. The financial abuse and the eviction notice was made even worse as he had no access to bank cards, statements, ID etc. Although his sons had made a safeguarding referral to social services there seemed to be a lack of coordination in supporting Mr X. His case was also passed on to Action Fraud. Mr X relied on his sons to communicate with the social services and Action Fraud. Despite this, the sons were able to get answers from the organisations involved.

A few months after the sons had made a safeguarding referral to social services they made contact with our Advice & Information service, as they needed support because there had been no communication from Social Services and it was getting close to the eviction time. They said that social services had been to meet but are unaware of the outcome of any investigation is. Mr X was reluctant to answer the phone and so the son arranged to go to his dad's house on the weekend when he is not at work and the Adviser arranged for him to call the Adviser on a Saturday. During the call Mr X was extremely emotional and crying when we made contact as he was worried about what was going to happen, in particular with his housing situation. He did not want to be dependent on his sons. Coming from an Asian background, these things are not disclosed and discussed with others in the community and so Mr X was unable to talk to friends about this and so was dealing with this is with great difficulty.

The Adviser supporting this case is also the Safeguarding Leader, who is a member of the Advice & Information Team.

Having sought consent from Mr X to support with his case, we initially we made contact with social services; however the response was very unsatisfactory. They were unwilling to share any information despite having a signed consent form. We were also given conflicting information initially, stating that the case was closed, then that it was open but that we would need to speak to Action Fraud for an explanation. The Adviser explained that we were hoping to support Mr X with a benefit check but also wanted to know if he was already in receipt of any benefits as they may have this information. (The family were not sure what he was receiving other than a state pension.) The adviser was told that there was no information and that a referral had been made to the council's Welfare Benefit Team. The adviser also alerted the social worker to the Section 42 Notice, but they did not seem concerned.

The adviser then contacted the Welfare Benefits team, who said that they had not received any referral at all. However, we communicated with each other and we both contacted the safeguarding team for further information. Despite this, there was no response. No further communication was received from social services to either the family, ourselves or the Welfare Benefit Team. We contacted Action Fraud who eventually replied to say that the case had been passed on to the police. It was getting closer to the eviction date and the family had heard nothing from the police or social services. Eventually the police escorted Mr X and his sons to go to the daughter's property to reclaim his ID etc., but they were unable to gain access to the property. Following this nothing happened. The Adviser spoke to Mr X and his sons about finding alternative housing options such as sheltered housing. The son raised this with social services and was referred to Housing who sent a Housing application. However, the issue was that Mr X was due to be evicted and did not have time to wait for a sheltered scheme flat to be made available and he needed to be in a safer environment. Also, Mr X had no ID which Housing would want for the housing application. Despite this, there was still

no social worker allocated to Mr X. The family had no copy of the telephone assessment initially made following the safeguarding referral. Eventually the family received a copy of the assessment and this was emailed to us by the family. Having read the assessment it stated that Mr X was in receipt of other means-tested and non means-tested benefits, which they had not disclosed to the sons or us. The sons had no access to bank statements, bank accounts or National Insurance details so they were unable to find out. However, social services could have supported the family with this but failed to do so. Despite continual efforts by the family, Age UK and the Welfare Benefits team there was still no communication and no allocation of a Social Worker. The sons kept receiving emails from the Housing Department saying that they had not received the housing application. The situation was causing tremendous stress to Mr X and his sons. The sons paid off the arrears but still needed to find more suitable housing.

The Age UK Adviser logged a complaint to social services. Following the complaint a response was received from the Complaints Manager, who emailed Age UK and copied in the Safeguarding Lead and other Social Work Practitioners to make contact with Age UK RBH to resolve the issue. They also apologised for the bad experience that Mr X and Age UK RBH had had whilst trying to support Mr X.

The Age UK RBH Adviser then received a call from a Senior Practitioner from the locality team. The Adviser raised concerns that it would have been helpful if social services could have liaised with Housing especially as we had informed the social worker on 12th October that a section 21 notice had been sent to Mr X, while she was stating that the son had called to tell them on 11th November. The adviser stressed that the family had completed the Sheltered Housing application but this was not a normal case and that the client had other issues affecting the urgency with which alternative housing was needed, due to the safeguarding issue, Section 21 Notice and increased needs due to dementia. The Senior Practitioner then said that we were assuming that Mr X does not have Mental Capacity and that was not the case. The adviser stressed that at no point had the adviser implied this at all. The adviser also stressed we have concerns that as well as the dementia, Mr X is overwhelmed with all that has happened and so is unable to understand what is happening and what to do. Also, that based on the circumstances of his case a social worker should have liaised with the Housing Section to explain the changing circumstances of the case.

Eventually the Senior Practitioner said that she will take this on board, and that a social worker will be allocated and will arrange to visit Mr X and assess him.

Following this communication, a social worker visited. Finally, in December Mr X was offered a flat in a local Extra Sheltered Scheme. He would be able to move in after some work had been carried out in the flat. Mr X and his son were pleased, as we had concerns that he would be refused the flat due to not having ID.

Mr X has now moved to the Extra Sheltered Scheme and the sons have said that he has settled in well and is eating at the dining room with other residents where meals are provided. Mr X's son mentioned that they need to purchase some white goods for him. The Age UK adviser advised that we would be able to support him through the Samaritan Fund and so an application has been made for a refrigerator and we are waiting for the order to go through. The family are pleased that their father now has suitable housing and is safe and well looked after at the scheme. They have also mentioned that he seems happier in himself.

They are still waiting for the Police to try to get his ID, and waiting on the outcome of the police investigation and trying to get some of his money back.

Mr X was eventually allocated a Social Worker and was offered a flat at an Extra Sheltered Housing Scheme. Age UK RBH facilitated this to happen through their complaint to Social Services.

He is more settled and is eating well and has contact with other older people with whom he can socialise.

His flat is a five-minute walk from his Gujarati Community Centre and so, hopefully, when it reopens he can continue to attend.

The adviser completed an application for the Samaritan Fund which was approved. Age UK RBH ordered a refrigerator which has now been delivered to Mr. X.

Although the Police investigation is ongoing, Mr. X is now settled into housing suitable to his needs. His family are now content that their dad is being looked after in a safe environment. The Police have also arranged an appointment for Mr. X to be interviewed at the Police Station to proceed with the investigation.

Early Intervention Service (Dementia)

Funded by LB Redbridge, this service provides information and support to those who have concerns about their memory, developing memory loss or have had a formal diagnosis of dementia. The service provides support to people with dementia and their families and carers within Redbridge. Age UK produces a range of helpful advice booklets, including 'Living with Early Stage Dementia', 'Caring for Someone with Dementia' and 'At Home with Dementia'. The most important thing for these clients is timely information, which is not overwhelming people with anxiety about the future, but opens the door to services or benefits or enables people to come to terms with their dementia or that of a loved one.

Age UK RBH has been involved with The Intergenerational Project at Downshall School, which continues to be a success and has received numerous awards during the last year. The project was paused during the pandemic but is due to start again soon.

During the year, the service received 374 referrals involving extensive case work to put services and support in place. 363 were people with dementia and 11 were Carers. The work done with clients has also involved liaising closely with carers. We have continued to see an increase in the complexity of the casework including clients for whom their dementia has progressed quite quickly and who need more intense support. The number of referrals has increased from last year and that is due to the fact the majority of referrals come to us from the memory clinic and now more patients are being seen and assessed. During the early part of the pandemic the memory service was not seeing many clients and so this is reflected in our figures. With things going back to normal the numbers of referrals have picked up again.

Early Intervention Service client feedback:

J called to inform she has now been awarded the higher rate of AA. She was delighted and thanked me for all my help in guiding through the application form.

S thanked me for speaking to DWP and arranging for a new AA form to be sent. She will contact for support to complete it when it arrives. She said the service so far had been five star.

A thanked me for all the information which had been very helpful and helped her to understand her mother's behaviours.

A daughter thanked me for all my efforts in speaking to Social Services, the GP and Intensive Rehab Team and letting her know what to expect in the next few days, and for the contact numbers. She

said she is feeling a bit calmer now and how good it was to talk to someone who understood the difficulties she was facing getting the support she needs.

A sister said our call came at the right time as she was beginning to feel very concerned about privately funding her brother's care. She thanked me for speaking to Social Services and arranging for a funding assessment to be completed to provide a personal budget/direct payment. She said that she feels much better after talking to someone who understood the pressures she was under.

My Health Matters – Havering

Age UK RBH has been running My Health Matters Service since 1st April 2021, building on the success of this community project, which started in Havering in 2014. The project has helped to improve the health awareness of local residents by recruiting and training Health Champion Volunteers to provide signposting to relevant services and resources as well as support residents to adopt healthier lifestyles.

My Health Matters is a community Health project commissioned and funded by Public Health Havering. The aim is to promote healthier, more active lifestyles throughout the borough, helping people to lead longer, healthier and more fulfilling lives.

The team attend events around Havering promoting current health campaigns, and giving away free health literature.

We also recruit potential Health Champions from the community (aged 18+), and offer a one-day free training course, leading to a QCA Level 2, RSPH accredited award in Understanding Health Improvements. Once qualified, Health Champions receive a free directory and additional free training modules on various health related topics.

Health Champions receive excellent quality training, support and guidance from our dedicated My Health Matters staff to equip them with the with confidence and tools to promote health and wellbeing within the local community, encouraging local people to make positive choices to improve health.

During 2021-2022, the team trained 66 new Health Champions (over six courses). Due to COVID restrictions, courses were held over Zoom and we trialled afternoon, evening and weekend sessions to be more inclusive for all. This brought the total number of Health Champions to **358**, all trained to signpost, promote good health & wellbeing and have the skills and resources to help reduce health inequalities in Havering - 16 of those are registered with us as pro-active Campaign Volunteers, to attend events and assist where needed - they are also supported by the Age UK Volunteer Manager. Despite restrictions, the team managed to attend 6 face to face outreach events between October 2021 and March 2022, including the BME Forum, HOFF, Harold Hill Community Hub, MyPlace and Romford Market.

Technology is used effectively to deliver regular, important health information to all Health Champions, community members and local organisations. Our social media accounts have over 130 members and we can reach out via our partners with inclusion on websites, newsletters and physical events. Added to the 6 events, 19 webinars were presented throughout the year, covering National and Public Health campaigns and resulting in over 750 conversations on a variety of health topics.

As well as taking MHFA calls, the team also provide a free, online weight management support service (Thursday evenings) for anybody in the community needing motivation and tips with their chosen nutrition programme.

We ran quarterly Focus Groups to gain valuable feedback from our Health Champions, enabling us to respond and improve. The topic areas for the free additional training modules have expanded as a result of this feedback and in this contract year, 101 Champions attended the following:

Mental Health, Diabetes Awareness, Nutrition for Health (Level 2), Dementia Awareness, Health Literacy, Drugs & Alcohol Training and some became trained Vaccination Ambassadors in collaboration with Public Health Havering.

Moving forward for 2022/23, a small grant has been secured to expand outreach and health promotion to activate change for minority ethnic groups and historically under-served communities which will include translated literature and a more relevant selection of awareness sessions, e.g.: Lupus and Sickle Cell.

Feedback Comments:

*"I just wanted to say a big thank you for continuing to support the voluntary sector, your dedication and fun sessions have been just brilliant. Thank you xxx"
(St Francis Hospice)*

"The Health Champion online training was a brilliant course, the background on health issues, particularly local information, the resources that I feel that I can now tap into etc. was really great. And very engaging delivery from both of you.

I do wish more of the practice staff were able to do a course like this, especially the reception staff as they are in so much contact with patients and yet rarely get an opportunity to develop skills - think I may just drop it into a conversation with our new PCN manager."

"Thank you very much for the opportunity to do this course. Very valuable.

The support and information has, as usual been invaluable. Thank you for all your hard work and dedication, you have enabled us to help so many people, it is greatly appreciated especially during these difficult times"

2. Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

We have a longstanding Falls Prevention service in Redbridge jointly commissioned by London Borough of Redbridge and the Redbridge CCG. We also provide Strength and Balance exercise opportunities in Barking and Dagenham and Havering, funded by the local Barking and Dagenham and Havering CCGs.

Between April 2021 and March 2022, 395 referrals were received by the service, with 243 people screened for the falls pathway at level one across the three boroughs. All referrals are asked to complete the Level One Assessment and from this, we are able to establish whether to refer on to NELFT for a Level Two Assessment. All referrals are sent a 'falls pack' which includes Top Tips For Preventing Slips & Trips, a Falls Diary, a flyer on exercises to do at home, an information sheet on risk factors in the home, information on healthy eating, social activities, a flyer of current exercise classes available and the Staying Steady booklet, along with a list of helpful contact numbers of organisations who may be able to support them. A selection of our own service leaflets is also included.

We have eight tutors working across the three boroughs providing Strength and Balance classes, incorporating PSI. The exercises offered range from easy chair based exercises to Tai Chi and we have plans to commence a Nordic Walking class in both Redbridge and Havering.

Annual service evaluations evidence positive results on reducing falls and improving balance and wellbeing for older people. E.g. The service evaluation across the three boroughs showed high success in reducing falls with 88% of participants reporting no falls after joining exercise classes, 100% health and wellbeing increase, 92% independence increase, 86% balance improvements and 90% stamina increase

A Get Up and Go Test is carried out when service users first join a class and again at 10 weeks to establish outcomes. A Confident Balance evaluation form is also completed at the beginning and end of 10 weeks. This has proved invaluable in showing how simple, gentle strength and balance classes can have a positive impact on mobility and general health and wellbeing.

We recorded 5,333 attendances to our classes with over 200 people attending and, of this, 49 attended more than one class.

Our Falls Prevention Co-Ordinator regularly gives talks at sheltered schemes, coffee mornings and various groups across the three boroughs to promote the service and provide advice and information.

Client feedback:

“Breaking my ankle 2 years ago my Tai Chi on a Monday has given me the confidence to walk unaided and my balance has improved greatly. Karl is a great and understanding teacher”.

“I do find the sit down yoga class run by Heidi and the Tai Chi class run by Karl very beneficial. My movement, after attending both these classes is easier and more free after doing stretching and exercises I would not have previously known about. I go home from both classes energised and educated about how to get the best from my body. Heidi and Karl are both excellent tutors. They ensure the whole class are performing the exercises correctly and push us to be our best while ensuring we know our own personal limits and feel comfortable within our own skins. An added benefit is they are both fun people. We laugh and really enjoy our environment. I look forward to both these classes every week. Thank you”.

(Online Chair Based Exercise participants)

Befriending Service

This service, funded by LB Redbridge, continues to be provided for people aged 60+ who are socially isolated for a range of reasons, but often through poor health or disability. They are often quite vulnerable, often having no connection via social media, with only the television or radio for company. Many have dementia and volunteers are trained to manage telephone conversations with people whose memory is limited or who are confused or repetitive. For the majority, the service is a lifeline – sometimes the only conversation they will have during the day.

As restrictions eased and life got back to some kind of normality the demand for the service slowed down a little but nonetheless was still in demand.

The service received 416 referrals and supported 602 clients throughout the year with 405 clients receiving regular telephone calls. 31,244 phone calls were made by our 45 telephone volunteers.

Annual service evaluation evidenced that:

- 97% feel the support from the service has made them feel less isolated
- 90% supported to live independently at home
- 83% happy with the information received
- 98% feel valued and respected by volunteers

Comments from service users:-

"I am absolutely delighted with my befriender, he is so interesting and is really interested in me. We have lengthy chats every Friday, it gives me something to look forward to. We have so much in common, it's the best thing that has happened to me."

"The volunteer who phones is thought of as a member of the family. This is a wonderful service for those who feel isolated and lonely."

Very good service. It's nice to get a phone call when you are on your own"

"I am very satisfied with the befriending service. Thank God for this service."

"Volunteer is brilliant and fantastic with my mum"

"My Volunteer is a most delightful person with a genuine, honest voice"

"Volunteer is helpful patient and his particularly attentive ways always make me feel better"

"The volunteers helped me through a very difficult time and now I am better"

"I enjoy the conversations as they break the day and as I am housebound I am so very grateful for the service"

The service received in excess of 416 referrals each receiving a telephone assessment from the Co-Ordinator with signposting and onward referral where the FMN service was not appropriate.

Our team of visiting volunteers continued to support older people after lockdowns eased with regularly weekly visits.

Last year the service also received funding from People Postcode Lottery, for Barking and Dagenham and Havering residents.

Di's Diamonds

The charity is continuing to support Havering residents through London Borough of Havering funding and Redbridge and Barking & Dagenham via National Lottery funds.

As restrictions lifted, more and more face-to-face events were possible, although we have continued with some Zoom events, for example, Tai Chi. We have adapted and continued our work with such organisations as Create and Space Studios, etc. and also independent artists to deliver a programme of activities for older people across the three boroughs. The activities included watercolour, drawing, photography, poetry, embroidery, lunches and museum visits as well as regular meet ups in Langtons Gardens. The service has a full calendar which is circulated to all the members monthly and our Facebook page shares interesting stories, jokes and keeps members connected. It is also a good tool to advertise the work of the service and the charity generally.

Throughout the year, over 485 were supported via the service, with both online and face to face activities, with over 3,887 attendances to our events.

In addition, we worked with individual artists to run online Watercolour and Drawing sessions. Online Watercolour participants created an online exhibition of their artwork and shared experiences to encourage others to join. The online exhibition as well as the Art Newsletters and Tutorials are available on our website on the links below:

Age UK Redbridge, Barking & Havering | [Activities-and-events](#) | [Art-videos](#)

Age UK Redbridge, Barking & Havering | [Activities-and-events](#) | [On-line-activities](#)

Last Autumn 2021 survey results evidenced that 72.73% reported their quality of life has improved and have had more opportunities to socialise.

Client Feedback

"I am so lucky to be able to use this service and think the staff who manage these events are wonderful. Thank you so very much for this opportunity to say how much I appreciate everything you do."

"Joining the group has opened up so many opportunities for me"

"The opportunity is there to socialise as much as one would like"

"This service has been a lifeline during lockdown and it has been great now we can meet seeing people in person from our zoom sessions. I still use zoom sessions for company and different sessions. I think the mix of alternatives is excellent".

"I could not do without this service, it has made my life so much better helping me meet people and making my quality of life so much better Thank you"

The great benefit of this service is that it keeps people both physically and mentally active, as well as socially involved and supported. Research has shown that isolation, lack of activity and lack of stimulus are triggers for depression, poor health and even, potentially, dementia, so keeping people as active as they can be is an excellent way of reducing dependency on services and preventing health problems.

Home Support Services

Our Home Support Service is CQC registered and provides cleaning, shopping, bathing, re-enablement, sitting service and hairdressing. These are all charged for services.

Over the course of the financial year 2021/2022, we supported an average of 108 people per month. This was an increase of 35 over the previous year as the service recovers after the pandemic. 65 assessments were undertaken and a total of 3,490 visits were made throughout the year.

Care Navigation

In the last year we have had 1,809 referrals (an exponential increase from 370 in the previous year). These clients have been supported through guided conversations, and helped to access relevant support with 1,444 referrals/signposts to other internal and external services being made.

The service continues to work with health and social care partners including BHRUT King George & Queens Hospital.

The service has been extended further to work with the Acute Frailty Service. The service supports transformational, multiagency working between health, social care and voluntary sectors to improve health outcomes and prevent hospital admissions for over 65s. Through this project, we are members of the Acute Frailty Service Steering Group and Board, attending regular meetings. We continue to attend the Acute Frailty Operational meetings and Steering Group meetings. This work involves working very closely for the Beech Frailty Unit at King George Hospital and also the Queens Hospital Frailty Unit. The Acute Frailty Care Navigator attends weekly MDT meetings online with the Beech Frailty Unit at King George Hospital. We are also involved in the working group which is looking at the development of Community Frailty Hubs.

We have also been part of the Home First Pilot project at Queens Hospital which has been a huge success, with the majority of referrals coming from the Home First Project.

We have managed to restart the Coffee group meetings at Hornchurch Fire Station; due to the size, we have had to run 2 groups on a Tuesday. The Senior Manager and Chief Executive have continued to attend numerous working groups to promote the work of the Care Navigation Service

which includes the Acute Frailty Working Group, Long Term Conditions Board, Long Covid Support Service Working Group, Early Intervention First Response Working Group, COCWP Operational Working Group and many more.

We have also worked closely with Social Prescribers in the community attending their team meetings to promote the service and this has been really positive and this is evident in referrals from them.

With the Sparko service the Care Navigators continue to play a big part in supporting the development of this service and many Care Navigation clients have benefited from Sparko.

Service User Feedback:

"I cannot believe how much you have helped me, the wheelchair is being delivered tomorrow and make a huge difference to our lives thank you so much"

thank you so much for all your effort and support you have given to my dad today, really appreciate it"

"I'm so impressed with all the support and services being offered to my mum since she has been discharged from hospital it has been truly amazing!"

"What a fantastic service we offer can't thank you enough its been a brilliant help"

"Everyone has been really kind and supportive I cannot believe all the support we have received!"

"I really appreciate the call. Its been great to be able to talk to someone about my mum and off load onto you, thank you so much"

" Thanks for all your advice you have been very helpful"

"Thank you for your time and understanding today, much appreciated".

said" Can't believe how fantastic the service has been, it has been really brilliant! thank you"

"You have helped me to get back on track. I have something to aim for. I can not wait to be strong enough to drive my car again.

I'm looking forward to becoming a Di's Diamonds member and joining the Sparko family too thank you!"

"You have been excellent! thank you so much"

"Thank you for helping me to get things put in place"

"Thank you so much for chasing up my blue badge referral - much appreciated"

One off contact -Dennis rang at 8.30pm last night to say"Thank you so much you have been so kind to do an emergency shop for me because I was in trouble with my online shopping.

I wanted to let you know that I am so happy as I now have managed to order my shopping on line. thank you for all your help and support during a desperate time"

- thank you for being there for me"

Computer training and digital inclusion

During the pandemic we have started a Pilot project with Sparko, offering a combination of easy-to-use technology which is integrated with Age UK RBH services to improve quality of life for older people, reaching across the digital divide and allowing older people to remain independent and active within the local community. This innovative technology supports the older person to connect to family, friends, activities and services from their own home using their TV. For example, the technology gives the older person the ability to take part in activities, e.g. armchair exercise and art workshops from their own home. Sparko technology works via the HDMI port of a TV in the home of the individual. It has the potential of helping older people who may not be able to navigate a desktop computer or those with mobility problems to use this simple technology for TV video calls and activities. The older person can also use the platform to find out about the activities available outdoors or in community venues. Via the caregiver app, Age UK support staff, family members and carers can set up reminders, including information about local activities, healthy living and wellbeing tips and more, which pop up on the television.

Last year we received 113 referrals for Sparko and 58 people were supported through the service

Daily Activity Sessions taking place include:

Seated exercise; Relaxation & meditation

Bingo

Quiz time

Coffee Afternoon – group chat

Virtual Art Exhibitions – The Wallace Collection London, guide us around specific exhibits of choice

Current Affairs – topical discussion around events/news taking place around the world

Wellness Wednesday – topical discussions around health & well-being, to include awareness sessions, nutrition etc.

Scam awareness – Fraud Investigator

Trading Standards Information – Public protection Officer

Advice & Information – information session on benefit advice, dial a ride, disability badges, attendance allowance etc., supported by Age UK Advice & Information Staff

Hobby Hour – crochet & cross stitch, non-baking recipes etc.

Monday Boost – Members share positive news for the week ahead

Armchair travel – members choice of destination, we enjoy points of interest, culture, food, dance, a quiz and videos on the destination of choice

Star gazing

Our Customer Survey for the Sparko service evidenced that:

83% have reported feeling feel more confident as a person after having used Sparko

53% report that they are exercising with Sparko

84% feel connected to the outside world using technology

66% feel more confident socially connecting to others

100% reported that Sparko is easy to use. It is easy to navigate the services/options available. The remote control is easy to use

100% are re happy with Sparko

Client feedback

"I don't know where I would be without Sparko. It's been the highlight of my week, I get dressed up and it's made me think about my appearance again. It's made me feel more confident in myself socially - I now feel more confident talking to friends and family"

Sparko gives me a reason to look forward to the next day"-

"If it wasn't for Sparko and Age UK RBH, I would feel lost" –

"Sparko gives me something to look forward to. Would happily tell others who are considering it to try it; it's as simple as using a remote control"-

"I am fine with using Sparko, enjoying learning along the way as I use it. I enjoy playing the bingo."

"I'm very happy with Sparko, I really enjoy the exercise classes and my daughter is putting lots of family photos on it now."

"I was not doing any online activities until I had Sparko installed. I think it will help me get through the winter months"

"Sparko is very good, I like it when I go on a live session its like having a visitor, it perks me up I like Sparko, I am able to speak to and see my niece."

"I feel like I've mastered SPARKO! I am using it more than the TV now."

"I have been going on SPARKO daily. I am growing in confidence, and enjoying the varied topics available on there. It's wonderful to see people face to face and to get to know them and form new friendships."

"I'm really enjoying SPARKO and participating in the daily discussions."

I've always wanted to learn Bridge and SPARKO has allowed me to do this."

“Sparko is absolutely wonderful especially with the lockdown. There is something to look forward to every day with the live classes and I love seeing everyones faces, it's keeping me going.

“I enjoy seeing familiar faces on the session every week” Subject: Afternoon tea

“I've always loved dancing, so I really enjoy the dance class” Subject: Latin Dance class

“It feels like you're there, it's so interactive”

Subject: Chair Yoga

Case study 1

Mrs X age 55 reiterated how great Sparko is for disabled people.

Due to medical condition Spondylosis, Mrs X does not leave the house, her sleep pattern is hugely affected and therefore finds herself sleeping during the day and awake during through the night. Sleepless nights can extremely lonely for with the added worry on the family as it was felt they should remain awake to comfort Mrs X.

Sparko now occupies Mrs X with her love for arts & crafts, Mrs X is enjoying the varied tutorials and has taught herself some new skills, if Mrs X becomes tired, she can simply save the tutorial and then pick back up once she has rested, Mrs X can now spend sleepless nights on Sparko.

Case study 2

Mr D age 89 was pleasantly surprised and extremely grateful that the system setup was arranged and managed so efficiently. Mr D was over whelmed with emotion when he saw his great grandchildren in Australia via the video calls, this was the very first time Mr D had seen them face to face and enjoyed watching “4-year-old little Frankie was showing me all his toys, it was absolutely fantastic, we chatted for ages and I could see all his movements and little facial expressions”

Member led sessions;

Three members have received training to manage and host live sessions:

- One member has introduced a weekend session, for those to attend and enjoy topical discussions, we supported this lady with training and she now holds a monthly social group,
- One member has introduced a DJ session, the member sources music of interest and discusses this with the group, reminiscing on time lines,
- One member has introduced a cross stitch session, this lady posted all required material to members, this lady then supported the session and encouraged others to take part with the cross stitch

Prior to the pandemic we provided IT classes for those wishing to learn how to send and receive emails, use smart phones and tablets, access the internet, talk to friends and family on Skype or benefit from a range of applications. At the Wanstead Activity Centre, support was provided one to one, but in our Ilford office we operate in small classes, one dedicated to phones and tablets.

We are aware that not only are there still many people who are digitally excluded, but the task of keeping skills up to date is one that never ends. For those who have access to the internet, they can find health information, look up local services, access cheaper insurance, banking and travel and keep in touch with the news. For those who have email, Skype, WhatsApp or social media, they can connect with family and friends even when they may no longer be able to travel. With these skills and facilities, people are likely to be more independent and less reliant on services as can happen through isolation, poor health or depression. People are encouraged to bring in their own equipment to learn on. For those who only have a desktop computer at home, we can provide a laptop for them to work on during the lessons.

Wanstead Activity Centre (The Allan Burgess Centre)

As with most services, we began the year with a 'hybrid' combination of in-person and remote activity. Our offer from April – August included lunch at the centre, and online sessions including exercise opportunities, art and craft, and a digital programme in partnership with Sparko TV.

Following health and safety planning and much hard work, we re-opened the centre fully in September 2021 for in-person activities and events. Since then we have welcomed some 207 local people back. While this number is around two-thirds of the previous year's membership (310), we believe this is a very good start, with numbers rising steadily on a per-quarter basis.

A full range of activities has resumed – with physical sessions such as zumba, chair exercise and yoga, crafts ranging from painting to knitting and sewing, and the social offer including a book club, music and poetry sessions, bridge and chess. As part of our ongoing work to address the 'digital divide', our popular computer classes have also resumed. Our activities operate throughout the week, morning and afternoon, and remain affordable at £3 per session, to maximise opportunities to attend. The two-course lunch has remained at £5, with numbers steadily rising to reflect the good quality and value.

Assisting the Manager, Jackie, is a dedicated team of volunteers, both long-serving and new, representing a diverse range of ages and ethnicities. Our end of year survey for members suggests that they feel respected, valued and included by all staff and volunteers.

Going into next year, we aim to publicise the service widely, to rebuild attendance levels

Safeguarding Older People

In addition to being a member of the Redbridge Safeguarding Board, Age UK Redbridge, Barking and Havering continued to host and chair the Older People's Safeguarding Forum.

We continue to train all staff and volunteers in the safeguarding policy and procedures, looking at good practice and ensuring an understanding of what mental capacity and deprivation of liberty safeguards are all about.

3. Objective 3 – Enabling Voices of Older People

Age UK Redbridge, Barking and Havering Ltd.'s mission statement includes 'ensuring that older people have choice and that their voices are heard'. Listening to older people, helping them to consider their options and supporting their choices is therefore a part of all our services, every assessment we carry out and all our interactions with them. At induction, we always tell new staff and volunteers that when doing an assessment of someone's needs we do an assessment 'with' the person, not 'of' them, which puts their concerns, needs and choices at the heart of the conversation. Recognising that they are not just recipients of services but people whose lives have been rich and full and who still have much to offer means that their views and opinions matter to us.

Each year, we carry out satisfaction surveys for our services, with detailed enquiries about how people find the welcome they receive, the friendliness and approachability of staff, whether the service met their need, whether we supplied them with the information that would enable them to make choices about services and support and whether the outcomes they wanted were achieved. Some of the services carry out feedback phone calls or send out feedback forms once we've provided the service. This applies to short term services like help with benefits applications and other advice work or assistance in bringing people home from hospital and supporting them to regain

their independence. With our IT training, we ask people to complete a small evaluation form at the end of every 10 week course.

Our Voices of Experience Service

Our Voices of Experience Service, funded by Redbridge Clinical Commissioning Group, is specifically designed to consult with those aged 60+. It has a panel of citizens that meets monthly, a larger questionnaire group of approximately 130 people, regular focus groups on a range of topics and several consultation visits each quarter to community groups and any of the 50 or so independent living (sheltered accommodation) units in London Borough of Redbridge. Its role is to obtain people's views on local services, proposals for new developments, issues of concern to older people and strategic developments, so that their voice is heard by planners, service providers, statutory authorities and specialist organisations.

Sometimes we work with our national organisation, Age UK, on a nationwide campaign; on other occasions we may be approached by a local authority or a health trust when they need people's views on changes to services; and sometimes we generate a questionnaire because we have listened to concerns raised by a number of people suggesting that there is an issue that needs to be researched. Reports are generated after the statistics are analysed, and these are forwarded to key personnel who need to be informed where there are local or national concerns.

In the past year, during the pandemic, we were able to involve service users in consultations on line, and we also sent out paper copies to those without internet access. We consulted on the following topics:

- London Borough Redbridge Service prioritisation
- Digital Inclusion with Age UK London
- Transport for older people
- Disability with Healthwatch
- Redbridge Safer Neighbourhoods with RCVS
- Age UK Your Voice Engagement Panel
- Hainault and Seven Kings Community Hubs
- GP Surgeries access

Additionally the Coordinator kept in contact by phone and email with the Voices of Experience Panel members and all Voices of Experience Questionnaire group members received the bi monthly newsletter.

Other Achievements

Volunteering

We have 180 volunteers supporting our services and this figures includes 29 new volunteers to the organisation. These include our Trustees, Voices of Experience Panel members, administrative support, telephone and visiting befrienders (around a third), IT tutors, Wanstead Activity Centre volunteers (including Activity Leaders and outreach facilitators), Advice and Information volunteers (including Receptionists), Exercise Class Assistants, Care Navigation volunteers and Di's Diamonds

As restrictions lifted activities such as visiting befriending increased in addition to the volunteers who attended the office to support the Befriending Service and also those who continued to support the service from home.

Additional volunteering support was provided by administration volunteers who regularly attended the office to assist staff with mail outs and any administrative duties needed.

There are new roles emerging all the time so, no matter how many volunteers we already have, we always need more. Roles can be generated by the creation of a new project or an emerging need within one of our traditional services. It is impossible to praise our volunteers highly enough because many of them, in addition to their regular weekly roles, step up time and again to meet a specific need, such as covering a gap in the rota created by holidays or illness or someone moving on or help with a one-off task. These emergency requests can, for example, include assisting with our Saturday coffee mornings or helping with a mail-out or assisting with translation when we are carrying out a consultation where English is not an individual's first language.

Our Volunteer Co-Ordinator has streamlined our volunteer recruitment process and regularly holds introduction and induction training sessions.

As a way of thanking our volunteers, we held a social gathering at Wanstead Library.

It is estimated that if we had to pay our volunteers it would cost us over £300k per year.

Financial Review

The Charity has continued to operate within a framework of increased constraints on public expenditure.

The principal funding sources for the Charity are currently by way of contract and grant income from London Borough of Redbridge, London Borough of Havering and Barking, Havering and Redbridge Clinical Commissioning Groups NHS Redbridge, NHS Barking & Dagenham and NHS Havering. The charity recognises the risk associated with over dependency on any single source of income and this year has attracted funds from Age UK, Age UK London and a range of trusts and foundations, including National Lottery, City Bridge Trust, Mercers Trust, Henry Smith Foundation, to support expansion of Di's Diamonds, Advice and Information and Care Navigation services.

The total funds held by the Charity as at 31 March 2022 are £752,362, of which £227,099 are restricted and not available for general purposes. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £119,173.

The charity ended the year with an increase to reserves of £31,291 an improvement on the operational deficit budgeted for the year, before donations

Investment Policy

Age UK Redbridge, Barking and Havering Ltd has the power to invest contained within its Articles of Association.

Responsibility for sanctioning and approving investments lies with the Trustees as advised by the Treasurer and Chief Executive. The broad investment policy of the Board is:

- To strike a balance between a good return on investment, capital growth and security;
- To re-invest investment income;
- To review investments at least annually;
- To consider ethical factors only insofar as these reflect the charitable objects of the charity, and are consistent with charity law;
- To ensure that an appropriate level of accessible funds is maintained.

Plans for Future Periods

The Trustees will be starting the process of producing the charity's strategy and development plan for the period 2022 – 2025 following consultations with service users, staff, volunteers and other stakeholders. The plan will take into consideration emerging needs of the older population across the three boroughs, especially post pandemic. The aim will be to:

- Consolidate existing services such as continue to develop the Care Navigation service across Redbridge, Barking and Dagenham and Havering. The service is funded by London Borough of Havering, North East London Clinical Commissioning Groups, City Bridge Trust, Mercers Foundation, Barking, Havering and Redbridge NHS Charity and aims to support clients with two or more long term conditions to increase independence and access relevant support services.
- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service is funded by LB Havering and the National Lottery. We will continue to offer a blended approach of online and face to face activities.
- Deliver Older People Prevention Services Contract in Redbridge. This includes Advice and Information, Early Intervention for People with Dementia, Befriending and Wanstead Activity Centre.
- Expand the Falls Prevention Service to Barking & Dagenham and Havering residents funded by Barking & Dagenham and Havering Clinical Commissioning Groups.
- Successful delivery of the My Health Matters Contract with London Borough of Havering. The service will run for 3 years and started 1st April 2021 and aims to improve the health awareness of local residents by recruiting and training Health Champion Volunteers to provide signposting to relevant resources as well as support residents to adopt healthier lifestyles. Health Champions receive the Royal Society for Public Health(RSPH) Level 2 Understanding Health Improvement accreditation and access to further health related training such as cancer awareness, mental health, smoking, etc.
- Secure funding to develop digital inclusion projects including Sparko pilot.
- Continue to seek funding for increased volunteer recruitment and coordination capacity
- Increase capacity for the Advice and Information Team to meet increased demands for support especially in Havering area.
- Update the Fundraising strategy and the Digital Strategy for the organisation

Statement of disclosure to auditors

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

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

Approved by the Executive Committee of Trustees and signed on their behalf



ALINA DURESTI

Chair of Trustees
25th November 2022

Appendix 1

Member Organisations

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Redbridge Voluntary Care

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinion

We have audited the financial statements of Age UK Redbridge, Barking and Havering Ltd (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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 the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 27 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the 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 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 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

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

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

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Auditor's responsibilities for the audit of the financial statements - continued

The following laws and regulations were identified as being of significance to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards, Charity Law, Company Law, and Tax and Pensions legislation.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the business and therefore may have a material effect on the financial statements include the Data Protection Act, Disability Discrimination Act, Employment Law, Equalities and Human Rights legislation, Health & Safety legislation and Domiciliary Care Agency legislation.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of correspondence with regulators; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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.



5 December 2022

Philip Robert Hern (Senior Statutory Auditor)
for and on behalf of Pocknells Audit Limited
Chartered Accountants and Statutory Auditor
Suites 1 & 2, Nash House, Hackman's Lane,
Purleigh, Chelmsford, Essex, CM3 6RP

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

- . select suitable accounting policies and then apply them consistently;
- . observe the methods and principles in the Charities SORP;
- . make judgments and accounting estimates that are reasonable and prudent;
- . state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- . prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of financial activities Including the income and expenditure account for the year ended 31 March 2022

		Unrestricted funds	Restricted funds	Total 2022	Total 2021
	Notes	£	£	£	£
<u>INCOME FROM:</u>					
Donations and legacies	14	18,327	-	18,327	155,160
Charitable activities					
Grants	13	29,999	335,380	365,379	426,191
Contracts	13	476,714	-	476,714	381,142
Sundry	15	594	-	594	(174)
Home Support fees	15	103,924	-	103,924	66,356
		611,231	335,380	946,611	873,515
Other trading activities					
Sale of meals	15	12,220	-	12,220	1,377
Training	15	35,936	-	35,936	-
		48,156	-	48,156	1,377
Investments					
Bank interest		40	-	40	31
Change in fair value of current asset investments		8,005	-	8,005	42,099
Total incoming resources		685,759	335,380	1,021,139	1,072,182
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	8,431	-	8,431	1,756
Charitable activities					
Advisory services	17	135,014	60,690	195,704	169,973
Prevention and independence	17	456,568	222,799	679,367	581,002
Enabling voices of older people	17	54,322	-	54,322	50,096
		645,904	283,489	929,393	801,071
Other					
Governance costs	18	51,046	978	52,024	37,234
Total resources expended		705,381	284,467	989,848	840,061
<u>NET INCOME FOR THE YEAR</u>					
		(19,622)	50,913	31,291	232,121
Total funds brought forward		544,885	176,186	721,071	488,950
Total funds carried forward		525,263	227,099	752,362	721,071

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

**Balance sheet
31 March 2022**

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	5	<u>8,568</u>	<u>13,880</u>
Current assets			
Debtors	6	82,377	87,129
Investments	7	258,419	250,414
Cash at bank and in hand		533,221	523,824
		<u>874,017</u>	<u>861,367</u>
Liabilities			
Creditors: Amounts falling due within one year	8	<u>130,223</u>	<u>154,176</u>
Net current assets		<u>743,794</u>	<u>707,191</u>
Total net assets		<u>752,362</u>	<u>721,071</u>
The funds of the Charity			
Restricted income funds	10 (a) / 11	227,099	176,186
Unrestricted funds:	10/11	525,263	544,885
Total charity funds		<u>752,362</u>	<u>721,071</u>

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

**Approved by the Board of Trustees on 25th November 2022
and signed on their behalf by**



**Mike Smith
Trustee / Treasurer**

**Charity Number: 1088435
Company Number: 04246504**

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of cash flows for the year ended 31 March 2022

	Notes	2022 £	2021 £
Operating activities:			
Receipts from donations and legacies		18,327	155,186
Receipts from grants		376,251	451,198
Receipts from contracts		456,195	391,720
Receipts from the supply of goods and services		139,568	70,831
Other operating receipts		40	31
Payments to suppliers of goods and services		(237,217)	(174,928)
Payments to and on behalf of staff		(743,767)	(646,181)
Net cash provided by (used in) operating activities	20	9,397	247,857
Investing activities:			
Purchase of property, plant and equipment		-	(1,102)
Purchase of investments		-	-
Net cash provided by (used in) investing activities		-	(1,102)
Cash flow for the year		9,397	246,755
Opening cash and cash equivalents		523,824	277,069
Closing cash and cash equivalents		533,221	523,824

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements for the year ended 31 March 2022

1 Accounting policies

The charity is a public benefit entity. The financial statements are prepared under the historical convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (effective January 2019), FRS 102 and the Companies Act 2006. The particular accounting policies adopted in the preparation of the financial statements are set out below:

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Incoming resources

All income is recognised in the statement of financial activities when the conditions for receipt have been met, there is reasonable assurance of receipt and the monetary value can be reliably measured.

Grants together with Central Government, Local Authority and Primary Care Trust Contracts, are recognised in full in the Statement of Financial Activities in the year to which they relate, using the performance model. They are classified as restricted where the terms of the grant require that it be used for a specific purpose.

Voluntary income including donations, gifts and legacies is included in full in the Statement of Financial Activities only where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Resources Expended

All expenditure is accounted for on an accrual basis and has been allocated on the bases indicated below:

Charitable Activities includes expenditure associated with the strategies to meet the objectives of The Charity i.e. Advisory services, Preventative & Maintaining Independence Services; and Enabling Voices of Older People.

Governance costs include those incurred in the governance of the charity and include items such as audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Support costs represent the staffing and associated costs of finance, personnel and general administration in supporting the operational programmes of the charity. These are allocated to the relevant cost area on the basis of headcount.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

1 Accounting policies (continued)

Fund Accounting

The Charity maintains various types of funds as follows:

Restricted Funds

Restricted funds represent grants, donations and legacies received which are allocated by the donor for specific purposes.

Unrestricted Funds

Designated funds are amounts which have been put aside at the discretion of the Trustees. General Unrestricted funds represent funds which are expendable at the discretion of the Trustees in the furtherance of the objects of the Charity.

Tangible Fixed Assets

Assets with a cost of under £1,000 are expensed in the year of acquisition, while assets costing over £1,000 are capitalised.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value, of each asset on a straight-line basis over its expected useful life.

An impairment review takes place whenever an asset is found to be damaged. In such a case the useful economic life is reviewed and consideration is given as to whether there should be an immediate write down of the net book value.

Leasehold improvements	Useful life December 2023
Computer equipment	Useful life 3 years
Office furniture & fittings	Useful life 4 years

Pensions

The company operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the income and expenditure account in the year they are payable.

Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease

Financial instruments

Financial instruments are carried on the balance sheet at the value of the consideration payable or receivable. Current asset investments represent an investment in a unit investment fund and are valued in accordance with statements from the fund manager.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
2 Net incoming resources for the year				
Net incoming resources for the year is stated after charging:	£	£	£	£
Auditors' remuneration (audit fees)	3,948	-	3,948	3,810
Auditors' remuneration (non-audit fees)	1,752	-	1,752	1,530
Operating lease payments	41,295	26,806	68,101	69,413
Depreciation (see note 5)	3,821	1,491	5,312	5,701
	3,821	1,491	5,312	5,701

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
3 Staff costs				
Employee costs during the year amounted to:	£	£	£	£
Wages & salaries	524,784	158,330	683,114	592,483
Social security costs	30,124	11,706	41,830	36,346
Other pension costs	18,526	5,366	23,892	22,639
	573,434	175,402	748,836	651,468

Included in staff costs is remuneration paid to key management of £160,896 (2021 - £160,768).

No employee earned £60,000 per annum or more.

The trustees estimate that the cost of paying staff to perform the work of the charity's volunteers would be £300,000 (2021 - £300,000).

	2022	2021
The average number of persons, analysed by function, was:		
Advisory services	4	4
Prevention and independence	34	29
Enabling voices of older people	1	1
Support	6	3
Governance	1	1
	46	38

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2021 - £Nil).

Trustees were reimbursed expenses of £nil (2021 - £nil).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

5 Tangible fixed assets

	Office furniture & fittings £	Computer equipment £	Leasehold improve- ments £	Total £
Cost				
As at 1 April 2021 and at 31 March 2022	9,036	13,586	98,960	121,582
Depreciation				
As at 1 April 2021 and at 31 March 2022	9,036	6,792	91,874	107,702
Charge	-	2,715	2,597	5,312
As at 31 March 2022	9,036	9,507	94,471	113,014
Net book value 31 March 2022	-	4,079	4,489	8,568
Net book value 31 March 2021	-	6,794	7,086	13,880
			2022	2021

6 Debtors

The following amounts are included in debtors:

Trade debtors	11,838	9,066
Prepayments and accrued income	70,539	78,063
	£82,377	£87,129

Included in accrued income is £21,440 in respect of the Voices of Experience programme. Due to a reorganisation of the NHS, as a result of which the original contracting body no longer exists, this balance had not been received as at the date of the financial statements being signed. The trustees believe that this amount will be paid, but are uncertain of when it will be paid.

7 Investments

The following amounts are included in investments:

Other investments	£258,419	£250,414
-------------------	-----------------	-----------------

The investment is classified as a financial asset measured at fair value through income and expenditure. It consists of investments in a trust that includes a range of different investment types.

The most recent valuation report, dated 30 September 2022 shows the value of the investment to be £230,766.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

8 Creditors	2022	2021
The following amounts are included in creditors due within one year:	£	£
Trade creditors	13,175	14,653
Accruals and deferred income	106,452	133,303
Taxation and social security	10,596	6,220
	130,223	154,176

Deferred income relates to income received before the year end in respect of grants for periods which straddle the year end. All of the income deferred is recognised in the following year.

9 Financial commitments

At 31 March 2022 the company was committed to making the following payments under non-cancellable operating leases:

	2022	2021
Within one year	69,413	69,413
Between one and five years	52,060	121,473
	121,473	190,886

10 Unrestricted income Funds

The intention of the Contingent Liability Fund is to provide a sum equivalent to a certain number of months worth of the Charity's usual annual costs as a resource, to allow time for reorganisation in the event of a downturn in income; to cover possible redundancies; to protect ongoing work programmes; and to allow the Charity to meet its objectives. The trustees decided that 4 months was appropriate.

The Investment in Charitable Services fund was established to enable the Charity to match funding for projects, where the availability of such funds is a requirement for securing third-party funding.

The Care Navigation Services fund will be used from 2021 - 2023 towards the cost of providing care navigation services where restricted funds are insufficient to cover the whole cost.

The purpose of the Accommodation Fund is to provide funding to cover the costs of renewing the lease or securing alternative accommodation in 2023, when the current lease for the main office expires.

	Balance	(Transfers)/		Balance
	01/04/2021	new	(Utilised)/	31/03/2022
	£	designations	increased	£
		£	£	
Operational Reserves	144,336	-	(19,622)	124,714
Contingent Liability Fund	272,000	-	-	272,000
Care Navigation Services	33,767	-	-	33,767
Investment In Charitable Services	79,158	-	-	79,158
Accommodation fund	15,624	-	-	15,624
Total unrestricted funds	544,885	-	(19,622)	525,263

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

10 (a) Restricted income funds

The Advice and Information HQ Fund was established following a generous donation from a private individual. Its use as previously reported was restricted to the provision of Advice and Information services delivered from our Headquarters at 103 Cranbrook Road. The restriction on location has since been withdrawn by the original donor. The remaining monies will be spent by March 2024.

The Falls and Home Services Support Fund was established by a generous donation from a private individual, to help fund an anticipated shortfall in funding for these services. Other funding has improved since this time and by 31 March 2022, the shortfall across these services is minimal, and has been covered from operational reserves. It is anticipated that this donation will be used over a five year period, but this period may be lengthened or shortened depending on the availability of other funding.

Other restricted funds were provided to deliver Care Navigation Services for people with multiple long term conditions to support their independence, wellbeing and reduce loneliness. This project is funded until July 2022, with additional funding to be received over the next year. There were also funds received to help deal with the pandemic and to run the Di's Diamonds programme.

	Balance 01/04/2021	Income	Expenditure	Transfers	Balance 31/03/2022
	£	£	£	£	£
Advice and Information Fund	49,549	-	-	-	49,549
Falls and Homes Support Services Fund	100,000	-	-	-	100,000
Other restricted funds	26,637	335,380	(284,467)	-	77,550
Total restricted funds	176,186	335,380	(284,467)	-	227,099

11 Analysis of net assets between funds

	Unrestricted			Total
	General	Designated	Restricted	
	£	£	£	£
Tangible fixed assets	5,541	-	3,027	8,568
Debtors	71,471	-	10,906	82,377
Investments	-	258,419	-	258,419
Cash at bank and in hand	95,209	143,799	294,213	533,221
Less: Creditors: Amounts due within one year	(47,507)	(1,669)	(81,047)	(130,223)
Total net assets	124,714	400,549	227,099	752,362

12 Guarantee

The company is limited by guarantee and the members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2022

		2022	2021
		£	£
13	Grants and income for service provision	Unrestricted Funds	
	Grants		
	Age UK	-	-
	Age UK Brand Partner	10,000	15,000
	Age UK Covid Emergency Appeal	-	33,072
	Age UK London	-	26,495
	Citizens Advice Redbridge	-	15,000
	Ford	-	725
	London Borough of Redbridge	19,999	20,000
	London Community Foundation	-	4,980
	Total unrestricted funds	29,999	115,272
		Restricted Funds	
		£	£
	Age UK Covid Grant	-	37,071
	Age UK Emmanuel Hosp	6,667	-
	Age UK Eon Fund	15,624	20,956
	Age UK Tackling Inequalities	4,000	-
	BHR Hospitals Trust Charity	10,000	-
	CCG Barking and Dagenham	14,855	14,855
	CCG Havering	14,855	14,855
	CCG Redbridge	14,855	14,855
	City Bridge Trust	42,172	41,947
	Co-op Local Community Fund	-	2,953
	Edward Gostling Trust	5,000	-
	Florence Nightingale Trust	978	-
	Grace Trust	1,500	-
	Henry Smith Advice & Information	44,700	44,875
	London Borough of Barking & Dagenham	7,500	-
	London Borough of Havering - Infection Control	8,600	10,000
	London Borough of Redbridge - Infection Control	25,570	-
	London Borough of Redbridge - Omicron Grant	3,150	-
	London Borough of Redbridge - Rapid Testing Fund	5,466	-
	London Borough of Redbridge - Workforce Recruitment and Retention Fund	25,289	-
	London Catalyst	-	1,500
	London Community Foundation	-	24,865
	National Lottery Di's Diamonds	37,934	35,954
	Postcode Neighbourhood Trust	13,332	6,666
	Sports England Lottery	-	3,068
	Tescos Bags for Help	-	1,166
	The Mercers Company	33,333	33,333
	Toyota Advice & Information	-	2,000
	Total restricted funds	335,380	310,919
	Total grants	365,379	426,191

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

13 Grants and income for service provision (continued)

	2022	2021
	£	£
Contracts		
Provided for services delivered		
London Borough of Redbridge	261,316	230,230
London Borough of Havering	137,735	79,348
CCG Barking and Dagenham	-	3,603
CCG Havering	-	9,897
CCG Redbridge	42,880	42,880
Age UK London Special Reserve	34,783	15,184
Total contracts	476,714	381,142

14 Donations

	£	£
Unrestricted- Sundry	6,239	9,039
Restricted - anonymous donation, falls and home support services fund	-	100,000
Legacy Share - L Stafford	-	46,121
Legacy - Lorna Bartlett	10,000	-
Legacy - M Inns	2,088	-
	18,327	155,160

Included in donations are the following items of £500 or more:

	£	£
Hills of Woodford	1,050	-
E Oughton	500	-
Athona Recruiting	-	3,206
Hindu Cultural Society Havering	-	500
S Berrecloth	-	542
	-	542

15 Other income

Charitable activities Other trading activities

	Home		Sale of			
2022	Sundry	Support fees	meals etc.	Training	Total	
	£	£	£	£	£	£
Sale of goods	-	-	12,220	-	12,220	
Rendering of services	594	103,924	-	35,936	140,454	
	594	103,924	12,220	35,936	152,674	
2021	£	£	£	£	£	£
Sale of goods	-	-	1,377	-	1,377	
Rendering of services	(174)	66,356	-	-	66,182	
	(174)	66,356	1,377	-	67,559	

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

		2022	2021
16	Sale of Meals costs	£	£
	Agency Staff	741	285
	Food	7,690	1,471
		8,431	1,756

				Total	Total	
17	Charitable activities costs	Advisory	Preventative	Enabling	2022	2021
		£	£	£	£	£
	Staff & volunteers	148,052	491,917	41,052	681,021	589,409
	Office	28,922	110,002	8,521	147,445	116,473
	Other	4,802	22,072	2,605	29,479	23,078
	Support	13,928	55,376	2,144	71,448	72,111
		195,704	679,367	54,322	929,393	801,071

2022

Unrestricted funds	135,014	456,568	54,322	645,904
Restricted funds	60,690	222,799	-	283,489
Total 2022	195,704	679,367	54,322	929,393

Analysis of support costs

Staff & volunteers	9,940	39,522	1,530	50,992
Office	2,538	10,093	391	13,022
Other	1,450	5,761	223	7,434
	13,928	55,376	2,144	71,448

2021

Unrestricted funds	101,253	352,381	50,096	503,730
Restricted funds	68,720	228,621	-	297,341
Total 2021	169,973	581,002	50,096	801,071

Analysis of support costs

Staff & volunteers	10,455	37,679	3,043	51,177
Office	3,954	14,249	1,151	19,354
Other	323	1,163	94	1,580
	14,732	53,091	4,288	72,111

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

18	Governance costs	2022	2021
		£	£
	Staff & volunteers	31,389	22,395
	Office	8,075	8,540
	Professional fees	10,497	5,340
	Other	2,063	959
	Total	<u>52,024</u>	<u>37,234</u>

Other costs include £978 disbursed from a restricted fund grant (2021 - £nil). All other governance costs are from unrestricted funds.

19 Related party transactions

There have been no related party transactions during the year, which require disclosure.

20 Reconciliation of cash flow from operating activities to income

Net Income For The Year	31,291	232,121
Change in debtors	4,752	1,914
Change in creditors	(23,953)	50,220
Depreciation	5,312	5,701
Movement in fair value of investment	(8,005)	(42,099)
Net cash provided by (used in) operating activities	<u>9,397</u>	<u>247,857</u>

The change in creditors excludes £nil in respect of fixed asset creditors (2021 - £5,076).

21 Reconciliation of net debt

The SORP requires the preparation of a reconciliation of net debt. As the charity has no debts, there is nothing to disclose beyond what is already shown in the statement of cash flows. Because of this, no reconciliation of net debt has been prepared.

22 Subsequent events

On 14 November 2022, the charity received confirmation from the national Age UK charity, that it was due to receive a legacy of £42,768. It is expected that this will be received by 1 December 2022.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

England & Wales - Charity number 1088435

Accounts

Age UK Redbridge, Barking and Havering Ltd

(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2021

Charity Number: 1088435

Company Number: 04246504

Charity Name: Age UK Redbridge, Barking and Havering Ltd

Charity Registration Number: 1088435

Company Registration Number: 04246504

Principal Address and Registered Office

4th Floor
103 Cranbrook Road
Ilford
Essex
IG1 4PU

Website

www.ageuk.org.uk/redbridgebarkinghavering/

Trustees

Ms Alima Qureshi	Chair, Director
Mr Mike Smith	Treasurer, Director
Mr David Pomfret	Director
Mrs Geetika Kaushal	Director
Mrs Tayvanie Nagendran	Director
Mrs Angela Patel	Director

Senior Management Team

Mrs. A Albu	Chief Executive
Mrs. P Mistry	Senior Manager for Advisory and Wellbeing Services
Mrs J West	Senior Manager for Engagement and Day Opportunities
Mrs K Walsh	Senior Manager Escorted Discharge and Home Support Services,

Auditors

Hern & Company, Chartered Certified Accountants, 3 Buckingham Court, Rectory Lane, Loughton, Essex, IG10 2QZ

Bankers

HSBC Bank plc, 126 High Road, Ilford, Essex, IG1 1DA

Report of the Trustees and Directors for the year ended 31 March 2021

Introduction

The Trustees and Directors are pleased to present their report together with the audited financial statements for the year ending 31 March 2021. The audited financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements, comply with the Charity's governing document, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 2 October 2019.

Structure, Governance and Management

Governing Document

Age UK Redbridge, Barking and Havering Ltd is a company limited by guarantee, Company No. 4246504, governed by its Articles of Association (dated 6th December 2013), and a registered charity, Charity No.1088435.

Appointment of Trustees

The Trustees who have served during the period and since the period end are set out on page 1. The Chair and Trustees are elected at the charity's AGM and serve for three years from the date of their election and are eligible for re-election save that the Chair may serve for a maximum of six consecutive years. Members of the Association are listed in Appendix 1.

All Trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed by Trustees from the Charity are set out in note 4 to the accounts.

Trustee Induction and Training

New Trustees attend an induction meeting with the Chair and Chief Executive. At this meeting they are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the decision making process (including access to recent Trustee Board papers), the Development plan and recent financial performance of the charity. They are provided with copies of: the Articles of Association; the Trustees Annual Report; and the Charity Commission publication 'The Essential Trustee'. Opportunities are provided for them to meet with staff members to familiarise themselves with the day to day operation of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate their role.

Trustee Indemnity Insurance

The charitable company maintains trustee indemnity insurance.

Organisation

The Board of Trustees, which can have up to 9 members, administers the charity. The Trustees meet on a bimonthly basis as an Executive Committee. The Finance and Investment Sub-Group and HR and Remuneration Sub-Group meet as required and report to the Board of Trustees. The Board takes overall responsibility for ensuring that the financial, legal and contractual responsibilities of the charity are met and that there are appropriate systems for financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives.

A scheme of delegation is in place and day to day responsibility for management of the organisation rests with the Chief Executive and Senior Management Team to fulfil the Charity's objectives. The Chief Executive reports to the Chair and Board. The Chief Executive's role is defined in a job description and limits of authority, e.g. Expenditure, are detailed in various organisational policies.

The HR and Remuneration Sub-group periodically reviews the pay and remuneration of all staff including key management personnel, comparing this to charity sector benchmarks. The HR and Remuneration Sub-group will then make recommendations for the Board of Trustees to consider.

Related parties

Age UK Redbridge, Barking and Havering Ltd is a Brand Partner of the national charity Age UK and the relationship is governed by a legal document. Age UK Redbridge, Barking and Havering Ltd is a member of the Age England Association. Age UK Redbridge, Barking and Havering Ltd contributes to the Age England Association and Age UK in a number of ways. As well as paying subscription fees to the Association and contributing to the cost of regional meetings and networks, Age UK Redbridge, Barking and Havering Ltd raises policy and practice issues that may benefit from work at a national or regional level. Age UK Redbridge, Barking and Havering Ltd provides ideas and input into discussions on policy matters affecting older people. Age UK Redbridge, Barking and Havering Ltd can also apply to Age UK for time limited amounts of funding for specific project work and receives support and practical assistance from the national charity.

Risk Management

The Trustees have in place a formal risk management process to assess risks and implement risk management strategies. This process includes review by Trustees and Senior Management. The process identifies the types of risks the Charity faces, prioritises them in terms of likelihood of occurrence and potential impact and identifies the means of mitigating these risks.

Trustees have given consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks.

Reserves

A key element of managing financial risk is the setting of a reserves policy. The charity conducts an annual review of the level of unrestricted reserves in the contingent liability fund by considering risks associated with the various income streams, expenditure items and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient to:

- Allow time for re-organisation in the event of a downturn in income;
- Protect ongoing work programmes; and
- Allow the Charity to meet its objectives.

Risks and issues considered in making the judgement on the level of unrestricted reserves include:

- Over-dependence on any single source of income;
- Likelihood of a down-turn in income streams;
- Period of time required to re-establish income streams;
- Period of time to downsize the Charity operations;
- Requirements for a reasonable level of working capital.

The target for unrestricted level of reserves in the contingent liability fund is estimated at the equivalent of four months of the Charity's general expenditure budget. The unrestricted reserve held in the fund as at 31 March 2021 is £272,000 which represents approximately four months of the general expenditure budget.

Objects and Activities for the Public Benefit

The object of the Charity, as set out in the Charity's Articles of Association (dated 6th December 2013) is to promote the relief of older people in and around the London Boroughs of Redbridge, Havering and Barking & Dagenham.

The Mission Statement of the charity is:

Age UK Redbridge, Barking and Havering Ltd exists to improve and maintain the quality of life for older people living in the London Boroughs of Redbridge, Havering and Barking & Dagenham.

We seek to achieve this aim by:

- Ensuring that older people have dignity, respect, choice and their voices heard
- Ensuring that services are provided in a sensitive and approachable manner
- Being a focus of advice and help for older people.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The majority of the charity's services are provided free to our service users. However where fees are charged, Trustees give careful consideration to the accessibility of the service for those on low incomes when setting those fees. In addition, we provide a 'benefits check' and assistance with claiming social security benefits to all service users where fees apply.

Equal access to our services is important to us. We have had an Equalities and Diversity policy for a number of years and routinely monitor access to our services in terms of gender, age and ethnicity. We compare this information to the community profile of older people in Redbridge, Barking & Dagenham and Havering. We are pleased to report that minority ethnic elders are well represented amongst our service users.

The current context for the charity is a national economic climate of reduced public spending and the funds available to local authorities and the NHS. This is coupled with increased numbers of older people reaching very old age, which can be correlated with frailty and multiple health problems, and increased costs for health and social care. This makes for a very competitive funding environment for our charity whilst the need for our services is growing. Despite these challenges we remain optimistic about the future.

The Charity's principal objectives for 2020-2021 were:

- Advisory services - provide a range of advisory services appropriate to the needs of older people and their carers.
- Preventative and maintaining independence services – to provide a range of services which promote prevention and enable older people to maintain independence.
- Enabling voices of older people to be heard by planners, commissioners and service providers.

Age UK Redbridge, Barking and Havering measures its performance with reference to the above strategic aims. This strategic approach is reflected in the next section on Achievements and Performance. Measures used to assess performance and consequently success are detailed below, but typically include: numbers of older beneficiaries using services; outcomes for older people including additional income generated; and feedback from service users.

Achievements and Performance

1. Objective 1 - Advisory Services

Information and Advice

Our Advice and Information Service is available five days per week in Redbridge, two days per week in Havering and two days per week in Barking and Dagenham. The service is funded by LB Redbridge, Age UK's E. ON Programme, Age UK Covid Funding, London Community Fund, Henry Smith Foundation, Postcode Neighbourhood Trust, Home Office EU Settlement Scheme Funding and a generous private donation.

Advice is provided by phone, email and in person at our offices and outreach locations. We also carry out home visits where disability or a caring responsibility prevents people leaving home.

The holistic, person centred approach in which referrals are dealt with means that, in addition to responding to the initial enquiry (perhaps for help with a benefits form or find out information about local services) we carry out an assessment of the client's situation and ascertain any additional needs they may have.

For example, someone may contact us about a family member/partner being in hospital and that they will need care and support at home. The advice worker will advise on the process of being assessed for a care package, the financial assessment that would take place, occupational therapy assessment and care needs assessment. They would also ask questions about the person's health and the support that they need and then discuss disability benefits such as Attendance Allowance and Personal Independence Payment, we would offer a benefit check to look at any non means tested benefits and discuss Life Line/Tele care needs. Where the client needs a reassessment of their care needs we would support the client and family to ask for the assessment to be looked at again but also giving them the confidence to ask for copies and challenge decisions that may not be in the best interest of the client. Clients will also then be signposted and referred to internal and external services.

This holistic approach means that the client/family is able to get a wide range of information and advice in one place from one advice worker. We provide advice on the following topics:

- Community Care
- Benefits
- Health
- Consumer matters

The Advice & Information Service continues to deal with a large number of benefit related enquiries. The pandemic brought along with it new challenges to the service. During the pandemic we continued to provide advice and information over the telephone and video calls. When it was permitted we began to carry out doorstep visits in order to get signatures and documents for ID purposes for the applications that clients were supported with. At the beginning of the pandemic the majority of calls were regarding support such as shopping, prescription collection etc. which were referred to services assisting with shopping. We developed a set of welfare check questions which was added on to Charitylog and all clients would have a welfare check completed which asked about their health, the support they had in place, any support needed, health issues, how they get their medication etc. This was then regularly reviewed. The Welfare check was used by all services as useful tool to assess the needs of individuals during the lockdown and work closely with each boroughs Covid support services to ensure that the service user had shopping, food, etc.

The biggest demand for support has remained the same, being needing support with applying for Attendance Allowance and Personal Independence Payment. We continue to support with online applications for Housing Benefit, Council Tax Support and Blue Badge applications and the local authorities no longer accept paper applications. We have helped a large number of people complete Council Tax relief, Housing Benefit and Blue Badge applications online. For many older people the lack of wifi at home means that we have had to complete applications with them over the phone rather than video calls.

We have continued to be involved in various meetings, consultations and working groups in relation to Advice & Information. We were part of a consultation with the DWP and local Age UKs through Age UK which focused on looking at making changes to the Attendance Allowance to make it easier to apply for. This was extremely useful for us as a service to be able to raise concerns that we had about the form but also to be able to contribute towards making positive changes to the form to ensure that the application form is more user friendly and to make it easier for people to make an application.

We have continued to attend the Age UK Regional Advice and Information Network Meetings to ensure that we comply with guidelines set by Age UK National on the delivery of A&I services during the pandemic.

We have also been attending the collective Approach to Information, Advice & Guidance in Redbridge which is a network of advice providing organisations which is led by London Borough of Redbridge.

We also attended the EU Settlement oversight group meetings on a regular basis to monitor and review the progress of the EU Settlement Scheme Project.

It has been a very successful year for the service adapting to changing rules and online applications. 1,480 clients have been assisted through signposting and casework (565 of these involved casework, most of which was benefits-related). During the lockdown there was an increase in the need for one-off signposting and with a slight drop in the demand for support with casework which we put down to people shielding and also being reluctant to see anyone face to face.

In total, the annual income gained for older people was £766,701. This does not include clients who have not informed us of outcomes of their benefit applications by the end of the financial year. We have also obtained one-off backdated arrears payments with benefits applications totalling an income of £48,366.67, from clients who have reported details of backdated arrears to us. The figures are lower than last year and this has been due to the pandemic.

We continue to work in partnership with key partner organisations locally as well as being involved the Age UK Regional Advice & Information Network and the Redbridge Information & Guidance Collective. We continue to have a good relationship with the Regional Age UK Advice & Information Development Adviser via the Senior Manager – Advisory Services as they have worked together locally in partnership projects so there is a good professional relationship for support to the service.

Case study illustrating the extent of our work:

The client suffers with multiple health conditions including dementia, diabetes, arthritis as well as incontinence problems. She has been living in a council flat for the last 20 years. Her son who is also her registered carer and his family also live with her. The client is from Bengali background and does not speak English. The flat has issues with damp and has a leaky tap. The landlord refused to come out to assess the property due to Covid-19. They have been placed on a maintenance list. The son has replaced the washer but the tap is still leaking.

The house, which is in the client's name, is overcrowded. The council are aware of this arrangement. The client's grandson sleeps in the same bed as the client while the younger grandson sleeps with the son and his wife. The youngest grandson has asthma which has led him to be hospitalised several times this year. The son has spoken to both the landlord and the council about them all being rehoused and been told to bid for a new home. They do not want to move to a flat as having a garden is important. He is prepared to move boroughs but has been told he can only bid in Redbridge. He is becoming increasingly frustrated by their living conditions which impacts on his son. He has spoken to the landlord and the council who are being helpful. He has even contacted the mayor for assistance. They had an occupational therapy assessment and are waiting for the report as the property cannot be adapted due to size. The client was not on the shielded list.

The client has been given an additional hand rail for the stairs which are narrow and steep, grab rails in the bathroom and a bath chair. She suffers from incontinence and there isn't currently room for a commode downstairs.

The son is a bus driver and has reduced his hours to three days a week to care for his mum but is not currently working due to Covid 19. The client receives a state pension and PIP for mobility middle rate. The client's daughter-in-law does not work or claim any benefits due to not being in the country long enough.

The Advice and Information worker advised on:

- Registering client on moderate vulnerable person registration list on government website
- Applying for Universal Credit for the son.
- Carers' Allowance application which will give mum the carer's premium on her current entitlements.
- Mum being the main tenant and therefore their priority, most Housing association transfers are done through bidding. She is most likely to be moved because OT cannot adapt the property due to narrow stairs, however until the report is sent to L&Q and the council they will not be able to do anything until work resumes after the lockdown
- Advised the client's son to register for housing with the local authority under his own right, providing medical evidence for his son's condition and explaining the property is overcrowded.

Outcomes

The client's son felt empowered to make applications and contact relevant departments. He was also happy with benefits advice because he was worried about his savings reducing and will not be able to afford his wife's immigration application. He is now addressing the impact on immigration claims for his wife if making a joint claim for means tested benefit. Most housing transfers are now made through bidding and banding regardless of illness. The client's son could also rent privately when he resumes work as he has an income.

Early Intervention Service (Dementia)

Funded by LB Redbridge, this service provides information and support to those who have concerns about their memory, developing memory loss or have had a formal diagnosis of dementia. The service provides support to people with dementia and their families and carers within Redbridge. Age UK produces a range of helpful advice booklets, including 'Living with Early Stage Dementia', 'Caring for Someone with Dementia' and 'At Home with Dementia'. The most important thing for these clients is timely information, which is not overwhelming people with anxiety about the future, but opens the door to services or benefits or enabling people to come to terms with their dementia or that of a loved one.

Age UK RBH has been involved with The Intergenerational Project at Downshall School which continues to be a success and has received numerous awards during the last year. The project was paused during the pandemic but is due to start again soon.

During the year, the service received 308 referrals involving extensive case work to put services and support in place. 288 were people with dementia and 20 were Carers. The work done with the 288 has also involved liaising closely with carers. We have continued to see an increase in the complexity of the casework including clients for whom their dementia has progressed quite quickly and need more intense support. There has been a drop in the number of referrals; the majority of referrals come to us from the memory clinic and, during the early part of the pandemic, the memory service was not seeing many clients, and so this is reflected in our figures. With things going back to normal the numbers of referrals are now picking up again.

Early Intervention Service client feedback:

“Thank you so much for all your assistance, I really do appreciate it.”

“Adviser has been fantastic and the advice/support are very much appreciated, so helpful I can't even tell you- thank you so much for your time and assistance.”

“Thank you again for your tremendous help with filling in my Dad's Attendance Allowance form.”

“Thank you for the useful information on Attendance Allowance and Council Tax exemption.”

“Thank you for being kind, caring and supporting and offering good advice.”

“Many thanks for all the support with my parents. It's truly appreciated.”

“The Attendance Allowance money are very useful and help me pay for my care which I can now increase for further support.”

2. Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

We have a longstanding Falls Prevention service in Redbridge jointly commissioned by London Borough of Redbridge and the Redbridge CCG. In July 2019, our Strength and Balance exercise opportunities were extended to Barking and Dagenham and Havering residents through a pilot funded by the local Barking and Dagenham and Havering CCGs.

Last year 84 people were screened for the falls pathway at either level one or two across the three boroughs. We carry out level one falls assessments with people or send them the forms to complete themselves. They were each sent a 'falls pack' which includes information on healthy eating, social activities, exercise options, staying steady booklet and well-being information and contact numbers to support them.

During the pandemic we engaged with over 400 service users by providing welfare calls, sending out information on prevention of falls including the Public Health Staying Active at Home Booklet, Age UK Staying Steady Booklet and Home Exercise Flyers and sending out regular Newsletters with information on services provided.

In addition, throughout Redbridge, Barking and Havering 145 clients were supported during the pandemic (April 2020 - March 2021) through online classes including chair based exercise Otago

and PSI, tai chi, mindful movement and also a limited number of face to face chair based exercises in Covid19 secure venues such as Cranham Centre and Romford Methodist Church (outside lockdowns), walking groups (two levels of ability) and Nordic Walking in the park.

The annual evaluation of the online chair based and tai chi classes showed that 85% clients have not had a fall since attending classes, with 95% reporting positive effects on health and wellbeing, 90% increased confidence and independence and 100% increased stamina.

Client feedback:

"Thank you for the varied online exercise programme. The imposed Covid-19 restrictions have left many suffering with a lockdown adjustment disorder. After your classes, I felt exhilarated and much better both physically and mentally. I wish I had known your classes a long time ago. They are so uplifting!" (Redbridge client attending Chair Based online classes).

"I have been joining the chair based exercises on zoom twice a week now. It has been as good as it is during normal times. Tutor still makes sure everyone can do it by giving us alternative ways of doing it if we have specific problems.

It has relieved the isolation as we can see the familiar faces and it helps to have relaxation or chat at the end. Besides all of this it is keeping me mobile and flexible.

Thank you it is a god send at this isolating time." (Online Chair Based Exercise participant)

Hospital Discharge Service

LB Redbridge commissioned this service for people who had no one to take them home from hospital or any relative nearby who could help them, once home. Where people could get in and out of a taxi, our staff booked this to take them home, after checking they had their medication, had been discharged and all their belongings were to hand. When people could not manage the transfers, they were taken home by patient transport and then our staff would provide the service from their home. We would undertake up to 6 visits per client. These would involve shopping, sorting out issues that had arisen, contacting local services or helping people regain confidence that would lead to increased independence. The initial visit was for a full assessment, checking on: the person's capacity to use their facilities (getting in and out of chairs, going to the toilet, managing to use the microwave, climbing the stairs etc.), whether food has gone stale and needs replacing, liaising with friends, family and local services to ensure a network of support was available and seeing if there were unmet needs (financial concerns, lack of information about what help is available or need for smoke alarms or other practical help). Sometimes, where they had been given exercises to do, we would support them in order for them to regain mobility or strength.

Between the period from the 1st April to the 31st May (during the start of the pandemic) 13 people were referred for this service and 40 visits were made. We were able to contact 67 services users during this time over the telephone to see how they were getting on and whether any other needs had arisen in the meantime. Very few had to return to hospital and satisfaction with the service remained very high.

After 20+ years of delivering the service to Redbridge residents the service was incorporated into a NHS/Local Authority three borough tendering exercise and the new contract was awarded to a new provider.

Befriending Service

This service, funded by LB Redbridge, continues to be provided for people aged 60+ who are socially isolated for a range of reasons, but often through poor health or disability. They are often quite vulnerable, often having no connection via social media, with only the television or radio for company. Many have dementia and volunteers are trained to manage telephone conversations with

people whose memory is limited or who are confused or repetitive. For the majority, the service is a lifeline – sometimes the only conversation they will have during the day.

During the pandemic the service has seen a 51% increase in demand and the number of clients receiving support in a year doubled throughout the pandemic compared to previous years. The service worked closely with the London Borough of Redbridge Covid-19 Wellbeing Line to support isolated older people throughout the pandemic

An average of 500 clients received befriending telephone calls throughout the year, of which 170 were new to the service. Clients received approximately 29,714 phone calls made by our 51 telephone volunteers.

Our team of visiting volunteers continued to support older people during lockdowns by providing telephone support and welfare checks. Those who would have made weekly visits, instead kept telephone contact with their clients where required as visits needed to be suspended due to the shielding of our service users during the pandemic.

Last year the service also received funding from People Postcode Lottery, London Community Foundation and Age UK, for Barking and Dagenham and Havering residents.

Di's Diamonds

The charity is continuing to support Havering residents through London Borough of Havering funding. A successful National Lottery bid meant we have now successfully expanded the service into Redbridge and Barking & Dagenham with the assistance of two new members of staff.

During the pandemic, the Di's Diamonds team successfully worked with other organisations such as Create, Space Studios, Vegetarian for Life, Museum of Brands, etc. and independent artists to develop a programme of online activities for older people delivered via Zoom. The programme included watercolour, drawing, photography, poetry, embroidery, exercise sessions (chair based, tai chi), cooking sessions, history talks, health and wellbeing talks such as public health awareness sessions on Covid-19, test and trace and testing venues and the vaccination campaign.

The team provided one-to-one IT support to those interested in attending online classes to help them use video conferencing technology. A members' only Facebook page was set up enabling staff to share news about activities, hold watch parties and to keep open a line of communication for those who had access to the internet. Additionally, all Di's Diamonds members (550+) received a regular newsletter and phone calls from the Di's Diamonds team throughout lockdown. 206 service users took part in activities throughout the year.

One of the art projects was delivered in partnership with Space Studios during lockdown. Making in Isolation, Together was an artist-led 5 week programme of workshops that provided opportunities for Redbridge residents over the age of 65 to make art, learn new skills and socialise remotely from their homes during the COVID-19 lockdown, March – July 2020. Participants received a package posted to their homes with the materials and instructions to create a collaborative batik. Participants learned to draw patterns, moving from room to room in their homes, outlining objects of importance. Mimicking collectives of people that congregate to exchange ideas, designs and make quilts together, the group created their own pieces from the patterns drawn by others. During the weekly 14-person conference phone calls, trust and camaraderie developed between members. The resulting work which is now proudly displayed at Age UK RBH office in Ilford and at Allan Burgess Centre is the outcome of an inspiring group of people making together in the isolation of their own homes. The programme supported older people creating something together that archived the lockdown period, through both textiles and conversations, offered a chance to reflect on personal circumstances and varied experiences of this unprecedented moment.

In addition, we worked with individual artists to run online Watercolour and Drawing sessions. Online Watercolour participants created an online exhibition of their artwork and shared experiences to encourage others to join. The online exhibition as well as the Art Newsletters and Tutorials are available on our website on the links below:

[Age UK Redbridge, Barking & Havering | Activities-and-events | Art-videos](#)

[Age UK Redbridge, Barking & Havering | Activities-and-events | On-line-activities](#)

Client Feedback

“Thank you for the weekly watercolour sessions. A novice in art but very encouraged by the ease and the therapeutic effect for me. My time was well spent with others enjoying a calorie free creative two hours. Looking forward to a weekly chat and chill out painting”. Redbridge resident.

“Thanks to Di’s Diamonds and Age UK I did a watercolour class this morning and painted beach huts. This afternoon’s Zoom class was photography where we took a boring ordinary object and photographed it from all different angles.” Havering resident

The great benefit of this service is that it keeps people both physically and mentally active, as well as socially involved. Research has shown that isolation, lack of activity and lack of stimulus are triggers for depression, poor health and even, potentially, dementia, so keeping people as active as they can be is an excellent way of reducing dependency on services and preventing health problems.

Home Support Services

Our Home Support Service is CQC registered and provides cleaning, shopping, bathing, re-enablement, sitting service and hairdressing. These are all charged for services.

Over the course of the financial year 2020/2021 we supported an average of 80 people per month. This was 24% lower than in the previous year due to pandemic disruption as clients were shielding throughout the year and some opted to pause the service during lockdowns.

With additional Covid-19 funding from London Community Foundation and Age UK the service was also able to provide free support with shopping and medication collection during lockdowns to clients who were new to the service for a limited period.

35 assessments were undertaken as the lockdowns eased and shielding ceased. In total 1267 visits were made throughout the year.

Computer training and digital inclusion

During the pandemic we have started a pilot project with SPARKO, offering easy-to-use technology, which is integrated with Age UK RBH services to improve quality of life for older people, reaching across the digital divide and allowing older people to remain independent and active within the local community. This innovative technology supports the older person to connect to family, friends, activities and services from their own home using their TV. For example, the technology gives the older person the ability to take part in activities, e.g., armchair exercise and art workshops from their own home. SPARKO technology works via a HDMI port that is plugged into a TV in the home of the individual. It has the potential of helping older people who may not be able to navigate a desktop computer or those with mobility problems to use this simple technology for TV video calls and activities. The older person can also use the platform to find out about the activities available outdoors or in community venues. Via the caregiver app, Age UK support staff, family members and carers can set up reminders, including information about local activities, healthy living and wellbeing tips and more, which pop up on the television. Currently we have 35 active users in the pilot and 17

weekly activities available for older people and we aim to scale up the pilot. We are promoting the service to all our Redbridge service users. We are using the platform to interact with and offer activities and support service users and we aim to pilot using the platform for providing Advice and Information sessions.

Prior to the pandemic, we provided IT classes for those wishing to learn how to send and receive emails, use smart phones and tablets, access the internet, talk to friends and family on Skype or benefit from a range of applications. At the Wanstead Activity Centre, support was provided one-to-one, but in our Ilford office we operate in small classes, with one dedicated to phones and tablets. We are aware that not only are there still many people who are digitally excluded, but the task of keeping skills up to date is one that never ends. For those who have access to the internet, they can find health information, look up local services, access cheaper insurance, banking and travel and keep in touch with the news. For those who have email, skype, WhatsApp or social media, they can connect with family and friends even when they may no longer be able to travel. With these skills and facilities, people are likely to be more independent and less reliant on services as can happen through isolation, poor health or depression. During the lock down, face to face IT sessions were paused; however these are restarting in Ilford from September 2021. People are encouraged to bring in their own equipment to learn on. For those who only have a desktop computer at home, we can provide a laptop for them to work on during the lessons.

Care Navigation

Following the success of the Age UK Integrated Care Pilot during 2015-2017 in supporting clients with multiple long term conditions including end of life patients we secured 3 years funding from London Borough of Havering to deliver Care Navigation for Havering residents starting from April 2018. From January 2019 we extended the service to Redbridge and Barking & Dagenham residents with an additional three years funding from City Bridge Trust and Mercers Foundation .

In the last year we have had 370 referrals. These clients have been supported through guided conversations, and clients have been helped to access relevant support with 1480 referrals/signposts to other internal and external services being made. 515 clients have accessed the service during the year.

The service continues to work with health and social care partners including Gold Standard Framework Palliative Care Service at Queens and King George Hospitals.

The service has been extended further to work with the Acute Frailty Service. The pilot supports transformational, multiagency working between health, social care and the voluntary sector to improve health outcomes and prevent hospital admissions for over 65s. Through this pilot project we are members of the Acute Frailty Service Steering Group, attending regular meetings. We continue to attend the Acute Frailty Operational meetings and Steering Group meetings. This work involves working very closely with the Beech Frailty Unit at King George Hospital and also the Queens Hospital Frailty Unit. The Acute Frailty Care Navigator attends weekly multidisciplinary meetings meetings online with the Beech Frailty Unit at King George Hospital. We are also involved in the working group which is looking at the development of Community Frailty Hubs.

We have also been part of the Home First Pilot project at Queens Hospital which has been a huge success.

During the pandemic the Care Navigation focused on providing a large amount of telephone support as well as doorstep visits when possible. We did commence the coffee afternoon groups during the lockdown which met outdoors at Langtons Park as they could not meet indoors, and this was greatly appreciated by those attending. We also had a small walking group in Valentines Park when this was permitted and again this was very well received.

The Senior Manager and Chief Executive have continued to attend numerous working groups to promote the work of the Care Navigation Service which includes the Acute Frailty Working Group, Long Term Conditions Board, Long Covid Support Service Working Group, Early Intervention First Response Working Group, COCWP Operational Working Group and many more.

During this time the Care Navigators have spent time delivering shopping, newsletters and goodie bags to their service users. We were asked by London Borough of Havering to deliver some frozen meals at very short notice and we were able to deliver frozen meals to service users living in Havering.

We have also worked closely with Social Prescribers in the community, attending their team meetings to promote the service and this has been really positive and this is evident in referrals from them.

With the Sparko service, the Care Navigators have played a big part in supporting the development of this service and many Care Navigation clients have benefited from Sparko.

Case Study:

The client (EH) is a 75 year-old widow who lives on her own. She has been missing face to face contact with people and feels very isolated. She has two sons but has no contact with one of them and one is living in New Zealand so she has never met her grandchildren. EH is independent; she still drives and does her own shopping.

She used to attend many groups before lockdown but these closed due to the pandemic. She is missing the social contact and interaction with people. Belonging to these groups has been instrumental in her well-being. The daily interactions have kept her physically active and mentally fit. Because of the closures, EH has been feeling very lonely and isolated. She does not see anyone and would like to get out more. EH said how quiet it is around where she lives. When we spoke, she had just returned from the shops and said she hadn't spoken to a single person. EH said, "it's like that around here no one speaks to you."

Care Navigation support included:

- Referral to Age UK RBH Befriending service. EH receives twice weekly phone chats from the befriending service. She said she really looks forward to getting the calls and says they are really comforting.
- Referral to Reengaged organisation providing weekend calls either on a Saturday or Sunday. EH had previously said she would like to get weekend calls as it can be a very lonely time.
- Park weekly meet ups at Valentines park hosted by Age UK RBH weekly.
- One-to-one "walk and talk session" with the Care Navigator (CN). EH said she really enjoyed her walk.
- Buddy system –The Buddy System, run by Di's Diamonds with the hope they may be able to link/match her up with someone from the same area for chats and walks.
- NHS Responder referral. It was also suggested to EH that instead of her doing her own shopping the CN could refer her to the NHS Responders service for shopping assistance. Client said she enjoyed going out and seeing people even if they were strangers to her.
- Trust Mark referral and Redbridge Handyman Service. EH asked the Care Navigator to provide any contact numbers for small general jobs around the home and was referred to Trust Mark and Redbridge Handyman service

Client outcomes:

EH has been enjoying accessing the different topics available to her, and is going to get in touch with Di's Diamonds service for further zoom training/advice for Age UK RBH online activities.

Through an Age UK RBH digital pilot delivered in partnership with SPARKO, EH was also supported to get in touch with family and friends and also join online activities.

EH's son in New Zealand has also downloaded the SPARKO app and sent her a message. She hopes to video call him soon. She is looking forward to using it to communicate and see her grandchildren

"Since joining Age UK RBH (July 2020) my confidence and ability to try new things have grown. I feel a lot happier now, and I'm looking forward to making new connections with found new friends".

Care Navigation Service User Feedback:

"Thank you for your help (applying for telecare) my daughter is so pleased too, I fell, recently, and help came within 10 minutes"

"You have been so helpful listening to me wittering on thank you so much!"

"You're the one that got me the wheelchair, your smashing you are!"

"Thank you so much – you spurred me on and I contacted my bank to put my finances in order."

"I'm thrilled to bits so pleased with my commode. It arrived so quickly and is so neat."

"I never expected anyone to phone me back when they say they are as they never do. You have been amazing, and so helpful with all the information I needed thank you."

"I am absolutely delighted with my befriender, he is so interesting and is really interested in me. We have lengthy chats every Friday, it gives me something to look forward to. We have so much in common, it's the best thing that has happened to me."

"I am fine with using Sparko, enjoying learning along the way as I use it. I enjoy playing the bingo."

"I'm very happy with it, I really enjoy the exercise classes and my daughter is putting lots of family photos on it now."

"I was not doing any online activities until I had Sparko installed. I think it will help me get through the winter months"

"Sparko is very good, I like it when I go on a live session its like having a visitor, it perks me up I like Sparko, I am able to speak to and see my niece."

"I feel like I've mastered SPARKO! I am using it more than the TV now."

"I have been going on SPARKO daily. I am growing in confidence, and enjoying the varied topics available on there. It's wonderful to see people face to face and to get to know them and form new friendships."

"I'm really enjoying SPARKO and participating in the daily discussions."

"I've always wanted to learn Bridge and SPARKO has allowed me to do this."

"You need a gold medal for sorting out my shopping, its working really well now"

" You are the only one that has truly helped me. You are a fantastic woman"

"Thank you so much for calling, you have made me feel a lot better today. It's so lonely living all alone.,

Thank you so so much. I feel 100% better since talking to you, you understand me."

"Sparko is absolutely wonderful especially with the lockdown. There is something to look forward to every day with the live classes and I love seeing everyones faces, it's keeping me going."

"I didn't even realise there were such things as dementia friendly remote controls! Thank you so much! I will buy one tonight. It will help my dad enormously."

"I really appreciate you getting my taxi card done for me. I've used it to have my covid jab last week and will be using it again to take me to hospital for my knee operation in a few days' time."

"Really looking forward to getting my new wheelchair can't thank you enough"

"I'm so pleased and relieved to have received my taxi card. Especially during lockdown now, as I don't have to rely on London transport for my hospital appointments."

"Thanks ever so much for all this information, I never knew half of this existed. You have been ever so helpful".

I'm so grateful - my niece tried to get the fire brigade to check my alarms but I didn't hear anything, so thank you very much for sorting that. I am incredibly grateful.

I am quite surprised when someone keeps their word - I am delighted you phoned. You make me laugh and you make me think differently. We have a proper conversation!

Thank you for saying you would be there for me on that phone call (phone review of PIP award), it really meant something. Thank you for being there and for helping. Thank goodness for Age UK!

"Thank you so much for chasing up with my application with housing. I am so desperate to move and you standing up for me has been greatly appreciated - Thank you!"

"I am so grateful you helped me to sort out the assistance with the garden waste collection."

"My care is so much better since you emailed the company".

"The continence products have helped so much; thank you for helping mum to get them."

"Talking to you is lovely, I felt quite low and I hoped someone would ring and then you rang!"

Thank you for helping my son arrange for me to go and visit my husband in the care home - I was so grateful.

"I really do appreciate all the calls I get from Age UK RBH I really do appreciate it and thank you all from the bottom of my heart"

Wanstead Activity Centre (The Allan Burgess Centre)

The centre has supported 310 people during the year, with telephone calls, welfare checks and newsletters, whilst the centre has been closed most part of the year due to the pandemic. Clients were kept informed of support services available and Covid-19 related updates as well as our programme of online activities including exercise opportunities, art and craft, digital programme via partnership with SPARKO, etc. In addition, those previously attending our art classes received our art newsletters which included watercolour art tutorials.

We worked with London Borough of Redbridge and our Health and Safety Consultant to ensure the premises are Covid-19 secure. The centre re opened in March for lunches only. In line with government guidelines, we are restarting activities in September 2021.

Safeguarding Older People

During the year, we appointed a new Safeguarding Lead, and we refreshed our Policy and Procedures for the Protection of Adults at Risk of Abuse, in the light of the guidance that followed the Care Act 2014. Although we now work across three boroughs, the number of referrals for safeguarding support has slightly decreased – perhaps because there is greater awareness of support available and because a range of professionals are more alert and intervene early to protect a vulnerable person.

In addition to being a member of the Redbridge Safeguarding Board, Age UK Redbridge, Barking and Havering continued to host and chair the Older People's Safeguarding Forum.

We continue to train all staff and volunteers in the safeguarding policy and procedures, looking at good practice and ensuring an understanding of what mental capacity and deprivation of liberty safeguards are all about. Training is updated every three years for every staff member.

3. Objective 3 – Enabling Voices of Older People

Age UK Redbridge, Barking and Havering Ltd's mission statement includes 'ensuring that older people have choice and that their voices are heard'. Listening to older people, helping them to consider their options and supporting their choices is therefore a part of all our services, every assessment we carry out and all our interactions with them. At induction, we always tell new staff and volunteers that when doing an assessment of someone's needs, we do an assessment 'with' the person, not 'of' them, which puts their concerns, needs and choices at the heart of the conversation. Recognising that they are not just recipients of services but people whose lives have been rich and full and who still have much to offer means that their views and opinions matter to us. Each year, we carry out satisfaction surveys for our services, with detailed enquiries about how people find the welcome they receive, the friendliness and approachability of staff, whether the service met their need, whether we supplied them with the information that would enable them to make choices about services and support and whether the outcomes they wanted were achieved. Some of the services carry out feedback phone calls or send out feedback forms once we've provided the service. This applies to short term services, like help with benefits applications and other advice work or assistance in bringing people home from hospital and supporting them to regain their independence. With our IT training, we ask people to complete a small evaluation form at the end of every 10 week course.

Our Voices of Experience Service

Our Voices of Experience Service, funded by Redbridge Clinical Commissioning Group, is specifically designed to consult with those aged 60+. It has a panel of citizens that meets monthly, a larger questionnaire group of approximately 130 people, regular focus groups on a range of topics and several consultation visits each quarter to community groups and any of the 50 or so independent living (sheltered accommodation) units in London Borough of Redbridge. Its role is to obtain people's views on local services, proposals for new developments, issues of concern to older people and strategic developments, so that their voice is heard by planners, service providers, statutory authorities and specialist organisations.

Sometimes we work with our national organisation, Age UK, on a nationwide campaign; on other occasions we may be approached by a local authority or a health trust when they need people's views on changes to services; and sometimes we generate a questionnaire because we have listened to concerns raised by a number of people suggesting that there is an issue that needs to be researched. Reports are generated after the statistics are analysed, and these are forwarded to key personnel who need to be informed where there are local or national concerns.

In the past year, during the pandemic, we were able to involve service users in consultations online, and we also sent out paper copies to those without internet access. We consulted on the following topics:

- London Borough Redbridge Service prioritisation
- Digital Inclusion with LBR
- Disability with Healthwatch
- Frailty with Care City London
- Redbridge Safer Neighbourhoods with Redbridge Council for Voluntary Services
- Age UK Your Voice Engagement Panel
- Hainault and Seven Kings Community Hubs
- Memory Survey – with a doctoral student on Dementia

Additionally, the Coordinator kept in contact by phone and email with the Voices of Experience Panel members and all Voices of Experience Questionnaire group members received the bi monthly newsletter.

Other Achievements

Volunteering

We have 180 volunteers supporting our services. These include our Trustees, Voices of Experience Panel members, administrative support, telephone and visiting befrienders (around a third), IT tutors, Wanstead Activity Centre volunteers, including activity leaders and outreach facilitators, Advice and Information volunteers including receptionists, exercise class assistants, care navigation volunteers, Di's Diamonds and the intergenerational project volunteers based at Downshall School in Seven Kings, being run in partnership with Redbridge Council.

During the pandemic, face-to-face activities were paused and we enabled our volunteers who work on our Telephone and Visiting Befriending service to work remotely and continue to support clients through telephone calls and welfare checks. Over the course of the year the service managed a 51% increase in demand supporting over 500 clients.

During the first nine months of the pandemic (to December 2020), we also received 107 offers of help for shopping during lockdowns and 52 new volunteers provided shopping for vulnerable clients who were shielding. 11 of those volunteers applied for roles with Age UK RBH once lockdown was lifted.

Additional volunteering support was provided by administrative volunteers, who regularly attended the office to assist staff with mail outs and any administrative duties needed. There was an increased number of volunteers assisting with the telephone befriending as noted under this service.

There are new roles emerging all the time so, no matter how many volunteers we already have, we always need more. Roles can be generated by the creation of a new project or an emerging need within one of our traditional services. It is impossible to praise our volunteers highly enough because many of them, in addition to their regular weekly roles, step up time and again to meet a specific need, such as covering a gap in the rota created by holidays or illness or someone moving on, or help with a one-off task. These emergency requests can, for example, include assisting with our Saturday coffee mornings, helping with a mail-out or assisting with translation when we are carrying out a consultation where English is not an individual's first language.

As a way of thanking our volunteers, we arrange an annual summer outing. Due to the pandemic, we were unable to do this nor were we able to host our usual Award Ceremony. Instead, we sent all of our volunteers a thank you card and gift certificate.

It is estimated that if we had to pay our volunteers it would cost us over £300k per year.

Financial Review

The Charity has continued to operate within a framework of increased constraints on public expenditure.

The principal funding sources for the Charity are currently by way of contract and grant income from London Borough of Redbridge, London Borough of Havering and NHS Redbridge, NHS Barking & Dagenham and NHS Havering. The charity recognises the risk associated with over dependency on any single source of income and this year has attracted funds from Age UK, Age UK London and a range of trusts and foundations including National Lottery, City Bridge Trust, Mercers Trust, Henry

Smith Foundation, Postcode Neighbourhood Trust, to support expansion of Di's Diamonds, Advice and Information and Care Navigation services.

The total funds held by the Charity as at 31 March 2021 are £721,071, of which £176,186 are restricted and not available for general purposes. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £134,974. Designated funds amounted to £400,549. The Contingent Liability Fund has been put in place to allow for restructuring in the event of a downturn in income. As such, there is no set time by which the funds are expected to be used. Other designated funds are expected to be used by 2023.

The charity ended the year with an increase to reserves of £232,121 an improvement on the operational deficit budgeted for the year, before donations.

The Charity has been successful in attracting income from new sources mainly from grant giving charities and private donations. This will enable us to increase the size of the contingent liability fund, in unrestricted reserves, to allow for more time to restructure the charity's activities and to protect its existing work. This is in recognition that the Public Sector contracts which the charity has won are all short term and all subject to competition.

Investment Policy

Age UK Redbridge, Barking and Havering Ltd has the power to invest contained within its Articles of Association.

Responsibility for sanctioning and approving investments lies with the Trustees as advised by the Treasurer and Chief Executive. The broad investment policy of the Board is:

- To strike a balance between a good return on investment, capital growth and security;
- To re-invest investment income;
- To review investments at least annually;
- To consider ethical factors only insofar as these reflect the charitable objects of the charity, and are consistent with charity law;
- To ensure that an appropriate level of accessible funds is maintained.

Plans for Future Periods

The Trustees will be starting the process of producing the charity's strategy and development plan for the period 2022 – 2025 following consultations with service users, staff, volunteers and other stakeholders. The plan will take into consideration emerging needs of the older population across the three boroughs, especially post pandemic. The aim will be to:

- Consolidate existing services such as continue to develop the Care Navigation service across Redbridge, Barking and Dagenham, and Havering. The service is funded by London Borough of Havering, North East London Clinical Commissioning Groups, City Bridge Trust, Mercers Foundation, Barking, Havering and Redbridge NHS Charity, and aims to support clients with two or more long term conditions to increase independence and access relevant support services.
- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service is funded by LB Havering and the National Lottery. We will continue to offer a blended approach of online and face to face activities.

- Deliver Older People Prevention Services Contract in Redbridge. This includes Advice and Information, Early Intervention for People with Dementia, Befriending and Wanstead Activity Centre.
- Expand the Falls Prevention Service to Barking & Dagenham and Havering residents funded by Barking & Dagenham and Havering Clinical Commissioning Groups.
- Successful delivery of the My Health Matters Contract with London Borough of Havering. The service will run for 3 years starting 1st April 2021 and aims to improve the health awareness of local residents by recruiting and training Health Champion Volunteers to provide signposting to relevant resources as well as support residents to adopt healthier lifestyles. Health Champions receive the Royal Society for Public Health (RSPH) Level 2 Understanding Health Improvement accreditation and access to further health related training such as cancer awareness, mental health, smoking, etc.
- Secure funding to develop digital inclusion projects including the SPARKO pilot.
- Continue to seek funding for increased volunteer recruitment and coordination capacity
- Increase capacity for the Advice and Information Team to meet increased demands for support especially in Havering area.
- Update the Fundraising strategy and the Digital Strategy for the organisation

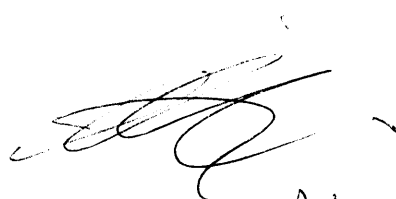
Statement of disclosure to auditors

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

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

Approved by the Executive Committee of Trustees and signed on their behalf

Chair of Trustees
26th November 2021



ALIMA QURESHI

Appendix 1

Member Organisations

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujerati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Redbridge Voluntary Care

Southwest Essex Townswomen's Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinion

We have audited the financial statements of Age UK Redbridge, Barking and Havering Ltd (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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 the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 24 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the 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 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 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

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

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

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

**INDEPENDENT AUDITORS REPORT (CONTINUED) TO THE MEMBERS OF
AGE UK REDBRIDGE, BARKING AND HAVERING LTD
A COMPANY LIMITED BY GUARANTEE**

Auditor's responsibilities for the audit of the financial statements - continued

The following laws and regulations were identified as being of significance to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards, Charity Law, Company Law, and Tax and Pensions legislation.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the business and therefore may have a material effect on the financial statements include the Data Protection Act, Disability Discrimination Act, Employment Law, Equalities and Human Rights legislation, Health & Safety legislation and Domiciliary Care Agency legislation.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of correspondence with regulators; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting

Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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.



Philip Robert Hern (Senior Statutory Auditor)
for and on behalf of **Hern & Company**
Chartered Certified Accountants and Statutory Auditor
3 Buckingham Court, Rectory Lane, Loughton
Essex, IG10 2QZ

30 November 2021

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

- . select suitable accounting policies and then apply them consistently;
- . observe the methods and principles in the Charities SORP;
- . make judgments and accounting estimates that are reasonable and prudent;
- . state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- . prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of financial activities Including the income and expenditure account for the year ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<u>INCOME FROM:</u>					
Donations and legacies	14	55,160	100,000	155,160	39,791
Charitable activities					
Grants	13	115,272	310,919	426,191	276,279
Contracts	13	381,142	-	381,142	437,835
Sundry	15	(174)	-	(174)	31,427
Home Support fees	15	66,356	-	66,356	75,114
		562,596	310,919	873,515	820,655
Other trading activities					
Sale of meals	15	1,377	-	1,377	21,979
Sundry	15	-	-	-	4,497
		1,377	-	1,377	26,476
Investments					
Bank interest		31	-	31	110
Change in fair value of current asset investments		42,099	-	42,099	(1,329)
Total incoming resources		661,263	410,919	1,072,182	885,703
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	1,756	-	1,756	25,002
Charitable activities					
Advisory services	17	101,253	68,720	169,973	154,149
Prevention and independence	17	352,381	228,621	581,002	554,660
Enabling voices of older people	17	50,096	-	50,096	46,895
		503,730	297,341	801,071	755,704
Other					
Governance costs	18	37,234	-	37,234	33,427
Total resources expended		542,720	297,341	840,061	814,133
<u>NET INCOME FOR THE YEAR</u>		118,543	113,578	232,121	71,570
<u>NET MOVEMENT IN FUNDS</u>					
Total funds brought forward		426,342	62,608	488,950	417,380
Total funds carried forward		544,885	176,186	721,071	488,950

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Balance sheet 31 March 2021

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	5	<u>13,880</u>	<u>13,403</u>
Current assets			
Debtors	6	87,129	89,043
Investments	7	250,414	208,315
Cash at bank and in hand		523,824	277,069
		<u>861,367</u>	<u>574,427</u>
Liabilities			
Creditors: Amounts falling due within one year	8	<u>154,176</u>	<u>98,880</u>
Net current assets		<u>707,191</u>	<u>475,547</u>
Total net assets		<u>721,071</u>	<u>488,950</u>
The funds of the Charity			
Restricted income funds	10 (a) / 11	176,186	62,608
Unrestricted funds:	10/11	544,885	426,342
Total charity funds		<u>721,071</u>	<u>488,950</u>

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

**Approved by the Board of Trustees on 26th November 2021
and signed on their behalf by**



Mike Smith
Trustee / Treasurer

Charity Number: 1088435
Company Number: 04246504

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of cash flows for the year ended 31 March 2021

	Notes	2021 £	2020 £
Operating activities:			
Receipts from donations and legacies		155,186	39,865
Receipts from grants		451,198	289,179
Receipts from contracts		391,720	447,512
Receipts from the supply of goods and services		70,831	127,536
Other operating receipts		31	1,010
Payments to suppliers of goods and services		(174,928)	(220,268)
Payments to and on behalf of staff		(646,181)	(597,609)
Net cash provided by (used in) operating activities	20	247,857	87,225
Investing activities:			
Purchase of property, plant and equipment		(1,102)	-
Purchase of investments		-	-
Net cash provided by (used in) investing activities		(1,102)	-
Cash flow for the year		246,755	87,225
Opening cash and cash equivalents		277,069	189,844
Closing cash and cash equivalents		523,824	277,069

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements

for the year ended 31 March 2021

1 Accounting policies

The charity is a public benefit entity. The financial statements are prepared under the historical convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (effective January 2019), FRS 102 and the Companies Act 2006. The particular accounting policies adopted in the preparation of the financial statements are set out below:

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Incoming resources

All income is recognised in the statement of financial activities when the conditions for receipt have been met, there is reasonable assurance of receipt and the monetary value can be reliably measured.

Grants together with Central Government, Local Authority and Primary Care Trust Contracts, are recognised in full in the Statement of Financial Activities in the year to which they relate, using the performance model. They are classified as restricted where the terms of the grant require that it be used for a specific purpose.

Voluntary income including donations, gifts and legacies is included in full in the Statement of Financial Activities only where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Resources Expended

All expenditure is accounted for on an accrual basis and has been allocated on the bases indicated below:

Charitable Activities includes expenditure associated with the strategies to meet the objectives of The Charity i.e. Advisory services, Preventative & Maintaining Independence Services; and Enabling Voices of Older People.

Governance costs include those incurred in the governance of the charity and include items such as audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Support costs represent the staffing and associated costs of finance, personnel and general administration in supporting the operational programmes of the charity. These are allocated to the relevant cost area on the basis of headcount.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2021

1 Accounting policies (continued)

Fund Accounting

The Charity maintains various types of funds as follows:

Restricted Funds

Restricted funds represent grants, donations and legacies received which are allocated by the donor for specific purposes.

Unrestricted Funds

Designated funds are amounts which have been put aside at the discretion of the Trustees. General Unrestricted funds represent funds which are expendable at the discretion of the Trustees in the furtherance of the objects of the Charity.

Tangible Fixed Assets

Assets with a cost of under £1,000 are expensed in the year of acquisition, while assets costing over £1,000 are capitalised.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value, of each asset on a straight-line basis over its expected useful life.

An impairment review takes place whenever an asset is found to be damaged. In such a case the useful economic life is reviewed and consideration is given as to whether there should be an immediate write down of the net book value.

Leasehold improvements	Useful life December 2023
Computer equipment	Useful life 3 years
Office furniture & fittings	Useful life 4 years

Pensions

The company operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the income and expenditure account in the year they are payable.

Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease

Financial instruments

Financial instruments are carried on the balance sheet at the value of the consideration payable or receivable. Current asset investments represent an investment in a unit investment fund and are valued in accordance with statements from the fund manager.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2021

		Unrestricted funds	Restricted funds	Total 2021	Total 2020
2	Net incoming resources for the year				
	Net incoming resources for the year is stated after charging:	£	£	£	£
	Auditors' remuneration (audit fees)	3,810	-	3,810	3,810
	Auditors' remuneration (non-audit fees)	1,530	-	1,530	1,530
	Operating lease payments	46,432	22,981	69,413	72,391
	Depreciation (see note 5)	5,701	-	5,701	5,906
		5,701	-	5,701	5,906

		Unrestricted funds	Restricted funds	Total 2021	Total 2020
3	Staff costs				
	Employee costs during the year amounted to:	£	£	£	£
	Wages & salaries	412,114	180,369	592,483	534,422
	Social security costs	22,917	13,429	36,346	33,174
	Other pension costs	16,227	6,412	22,639	21,697
		451,258	200,210	651,468	589,293

Included in staff costs is remuneration paid to key management of £160,768 (2020 - £156,071).

No employee earned £60,000 per annum or more.

The trustees estimate that the cost of paying staff to perform the work of the charity's volunteers would be £300,000 (2020 - £405,222).

	2021	2020
The average number of persons, analysed by function, was:		
Advisory services	4	5
Prevention and independence	29	26
Enabling voices of older people	1	1
Support	3	2
Governance	1	1
	38	35

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2020 - £Nil).

Trustees were reimbursed expenses of £nil (2020 - £nil).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2021

5 Tangible fixed assets

	Office furniture & fittings £	Computer equipment £	Leasehold improve- ments £	Total £
Cost				
As at 1 April 2020	9,036	7,408	98,960	115,404
Additions	-	6,178	-	6,178
As at 31 March 2021	9,036	13,586	98,960	121,582
Depreciation				
As at 1 April 2020	6,777	5,947	89,277	102,001
Charge	2,259	845	2,597	5,701
As at 31 March 2021	9,036	6,792	91,874	107,702
Net book value 31 March 2021	-	6,794	7,086	13,880
Net book value 31 March 2020	2,259	1,461	9,683	13,403
			2021	2020

6 Debtors

The following amounts are included in debtors:

Trade debtors	9,066	9,160
Prepayments and accrued income	78,063	79,883
	£87,129	£89,043

7 Investments

The following amounts are included in investments:

Other investments	£250,414	£208,315
-------------------	----------	----------

The investment is classified as a financial asset measured at fair value through income and expenditure. It consists of investments in a trust that includes a range of different investment types.

The most recent valuation report, dated 30 September 2021 shows the value of the investment to be £257,771.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2021

8 Creditors	2021	2020
The following amounts are included in creditors due within one year:	£	£
Trade creditors	14,653	9,927
Accruals and deferred income	133,303	78,964
Taxation and social security	6,220	9,989
	154,176	98,880

Deferred income relates to income received before the year end in respect of grants for periods which straddle the year end. All of the income deferred is recognised in the following year.

9 Financial commitments

At 31 March 2021 the company was committed to making the following payments under non-cancellable operating leases:

	2021	2020
Within one year	69,413	69,413
Between one and five years	121,473	190,886
	190,886	260,299

The comparative figure for between one and five years has been restated.

10 Unrestricted income Funds

The intention of the Contingent Liability Fund is to provide a sum equivalent to a certain number of months worth of the Charity's usual annual costs as a resource, to allow time for reorganisation in the event of a downturn in income; to cover possible redundancies; to protect ongoing work programmes; and to allow the Charity to meet its objectives. The trustees decided that 4 months was appropriate.

The Investment in Charitable Services fund was established to enable the Charity to match funding for projects, where the availability of such funds is a requirement for securing third-party funding.

The Care Navigation Services fund will be used from 2020 - 2022 towards the cost of providing care navigation services where restricted funds are insufficient to cover the whole cost.

The purpose of the Accommodation Fund is to provide funding to cover the costs of renewing the lease or securing alternative accommodation in 2023, when the current lease for the main office expires.

	Balance 01/04/2020	(Transfers)/ new designations	(Utilised)/ increased	Balance 31/03/2021
	£	£	£	£
Operational Reserves	25,793	-	118,543	144,336
Contingent Liability Fund- Designated	272,000	-	-	272,000
Care Navigation Services	33,767	-	-	33,767
Investment In Charitable Services	79,158	-	-	79,158
Accommodation fund	15,624	-	-	15,624
Total unrestricted funds	426,342	-	118,543	544,885

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2021

10 (a) Restricted income funds

The Advice and Information HQ Fund was established following a generous donation from a private individual. Its use as previously reported was restricted to the provision of Advice and Information services delivered from our Headquarters at 103 Cranbrook Road. An additional donation was received during the year and the restriction on location was withdrawn by the original donor. The remaining monies will be spent by March 2022.

The Falls and Home Services Support Fund was established by a generous donation from a private individual, to help fund an anticipated shortfall in funding for these services. Other funding has improved since this time and by 31 March 2021, the shortfall across these services amounted to £986, which has been covered from operational reserves. It is anticipated that this donation will be used over a five year period, but this period may be lengthened or shortened depending on the availability of other funding.

Other restricted funds were provided to deliver Care Navigation Services for people with multiple long term conditions to support their independence, wellbeing and reduce loneliness. This project is funded until July 2022, with additional funding to be received over the next year. There were also funds received to help deal with the pandemic and to run the Di's Diamonds programme.

	Balance 01/04/2020	Income	Expenditure	Transfers	Balance 31/03/2021
	£	£	£	£	£
Advice and Information Fund	49,549	-	-	-	49,549
Falls and Homes Support Services Fund	-	100,000	-	-	100,000
Other restricted funds	13,059	310,919	(297,341)	-	26,637
Total restricted funds	62,608	410,919	(297,341)	-	176,186

11 Analysis of net assets between funds

	Unrestricted			Total
	General	Designated	Restricted	£
	£	£	£	£
Tangible fixed assets	9,362	-	4,518	13,880
Debtors	61,927	-	25,202	87,129
Investments	-	250,414	-	250,414
Cash at bank and in hand	127,003	153,105	243,716	523,824
Less: Creditors: Amounts due within one year	(53,956)	(2,970)	(97,250)	(154,176)
Total net assets	144,336	400,549	176,186	721,071

12 Guarantee

The company is limited by guarantee and the members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2021

		2021	2020
		£	£
13	Grants and income for service provision	Unrestricted Funds	
	Grants		
	London Borough of Redbridge	20,000	34,000
	Age UK	-	1,440
	Age UK Brand Partner	15,000	15,000
	Age UK Covid Emergency Appeal	33,072	-
	Age UK London	26,495	17,538
	Age UK Winter Pressures	-	4,059
	Charles French Foundation	-	1,500
	London Catalyst	-	5,000
	Vision R.C. & Leisure	-	106
	Redbridge Primary Care Trust	-	11,141
	CCG Barking and Dagenham	-	11,141
	CCG Havering	-	11,141
	Citizens Advice Redbridge	15,000	-
	Ford	725	-
	London Community Foundation	4,980	-
	Total unrestricted funds	115,272	112,066
		Restricted Funds	
		£	£
	Age UK Covid Grant	37,071	-
	Age UK Eon Fund	20,956	27,714
	Charles French Foundation	-	2,000
	Garfield Weston Foundation	-	10,000
	City Bridge Trust	41,947	42,248
	Awards for All for FMN	-	10,000
	GLFB	-	10,000
	Henry Smith Advice & Information	44,875	18,750
	National Lottery Di's Diamonds	35,954	19,728
	The Mercers Company	33,333	22,223
	Toyota Advice & Information	2,000	1,550
	London Catalyst	1,500	-
	London Borough of Havering - Infection Control	10,000	-
	London Community Foundation	24,865	-
	Redbridge Primary Care Trust	14,855	-
	CCG Barking and Dagenham	14,855	-
	CCG Havering	14,855	-
	Co-op Local Community Fund	2,953	-
	Postcode Neighbourhood Trust	6,666	-
	Sports England Lottery	3,068	-
	Tescos Bags for Help	1,166	-
	Total restricted funds	310,919	164,213
	Total grants	426,191	276,279

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2021

13	Grants and income for service provision (continued)		
		2021	2020
		£	£
	Contracts		
	Provided for services delivered		
	London Borough of Redbridge	230,230	284,113
	London Borough of Havering	79,348	79,348
	Redbridge Primary Care Trust	42,880	42,880
	CCG Barking and Dagenham	3,603	8,404
	CCG Havering	9,897	23,090
	Age UK London Special Reserve	15,184	-
	Total contracts	381,142	437,835
14	Donations	£	£
	Unrestricted- Sundry	9,039	5,276
	Restricted - anonymous donation, falls and home support services fund	100,000	-
	Legacy - Stacey	-	800
	Legacy - E Craig	-	1,600
	Legacy Share - Dipper	-	32,115
	Legacy Share - L Stafford	46,121	-
		155,160	39,791
15	Other income	Charitable activities Other trading activities	
		Home	Sale of
		Sundry	meals etc.
		Support fees	Sundry
2021		£	£
		£	£
	Sale of goods	-	1,377
	Rendering of services	(174)	-
		(174)	1,377
		66,356	-
		66,356	-
		1,377	-
		-	67,559
2020		£	£
		£	£
	Sale of goods	-	21,979
	Rendering of services	31,427	-
	Other income	-	4,497
		31,427	21,979
		75,114	4,497
		21,979	4,497
		4,497	133,017
16	Sale of Meals costs	2021	2020
		£	£
	Agency Staff	285	12,966
	Food	1,471	12,036
		1,756	25,002

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2021

	Advisory	Preventative	Enabling	Total 2021	Total 2020
	£	£	£	£	£
17 Charitable activities costs					
Staff & volunteers	123,781	427,662	37,966	589,409	545,777
Office	29,929	79,005	7,539	116,473	131,793
Other	1,531	21,244	303	23,078	7,924
Support	14,732	53,091	4,288	72,111	70,210
	169,973	581,002	50,096	801,071	755,704
2021					
Unrestricted funds	101,253	352,381	50,096	503,730	
Restricted funds	68,720	228,621	-	297,341	
Total 2021	169,973	581,002	50,096	801,071	
Analysis of support costs					
Staff & volunteers	10,455	37,679	3,043	51,177	
Office	3,954	14,249	1,151	19,354	
Other	323	1,163	94	1,580	
	14,732	53,091	4,288	72,111	
2020					
Unrestricted funds	96,336	460,047	46,895		603,278
Restricted funds	57,813	94,613	-		152,426
Total 2020	154,149	554,660	46,895		755,704
Analysis of support costs					
Staff & volunteers	9,171	34,773	2,859		46,803
Office	4,052	15,357	1,262		20,671
Other	537	2,032	167		2,736
	13,760	52,162	4,288		70,210

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2021

18	Governance costs	2021	2020
		£	£
	Staff & volunteers	22,395	18,756
	Office	8,540	8,570
	Professional fees	5,340	5,490
	Other	959	611
	Total (unrestricted)	<u>37,234</u>	<u>33,427</u>

19 **Related party transactions**

There have been no related party transactions during the year, which require disclosure.

20 **Reconciliation of cash flow from operating activities to income**

Net Income For The Year	232,121	71,570
Change in debtors	1,914	250
Change in creditors	50,220	8,170
Depreciation	5,701	5,906
Movement in fair value of investment	(42,099)	1,329
Net cash provided by (used in) operating activities	<u>247,857</u>	<u>87,225</u>

The change in creditors excludes £5,076 in respect of fixed asset creditors (2020 - £nil).

21 **Reconciliation of net debt**

The SORP requires the preparation of a reconciliation of net debt. As the charity has no debts, there is nothing to disclose beyond what is already shown in the statement of cash flows. Because of this, no reconciliation of net debt has been prepared.