

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 Gujarati 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

		Unrestricted funds	Restricted funds	Total 2021	Total 2020
	Notes	£	£	£	£
<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	<u>247,857</u>	<u>87,225</u>
Investing activities:			
Purchase of property, plant and equipment		(1,102)	-
Purchase of investments		-	-
Net cash provided by (used in) investing activities		<u>(1,102)</u>	<u>-</u>
Cash flow for the year		246,755	87,225
Opening cash and cash equivalents		277,069	189,844
Closing cash and cash equivalents		<u>523,824</u>	<u>277,069</u>

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

	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	<u>9,036</u>	<u>13,586</u>	<u>98,960</u>	<u>121,582</u>
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	<u>9,036</u>	<u>6,792</u>	<u>91,874</u>	<u>107,702</u>
Net book value 31 March 2021	<u>-</u>	<u>6,794</u>	<u>7,086</u>	<u>13,880</u>
Net book value 31 March 2020	<u>2,259</u>	<u>1,461</u>	<u>9,683</u>	<u>13,403</u>
			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
	<u>£87,129</u>	<u>£89,043</u>

7 Investments

The following amounts are included in investments:

Other investments	<u>£250,414</u>	<u>£208,315</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 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
	<u>154,176</u>	<u>98,880</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 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
	<u>190,886</u>	<u>260,299</u>

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	(Transfers)/	(Utilised)/	Balance
	01/04/2020	new	increased	31/03/2021
	£	designations	£	£
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	<u>426,342</u>	<u>-</u>	<u>118,543</u>	<u>544,885</u>

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

	General	Unrestricted Designated	Restricted	Total
	£	£	£	£
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

	Sundry £	Home Support fees £	Sale of meals etc. £	Sundry £	Total £
2021					
Sale of goods	-	-	1,377	-	1,377
Rendering of services	(174)	66,356	-	-	66,182
	(174)	66,356	1,377	-	67,559
2020					
Sale of goods	-	-	21,979	-	21,979
Rendering of services	31,427	75,114	-	-	106,541
Other income	-	-	-	4,497	4,497
	31,427	75,114	21,979	4,497	133,017

	2021 £	2020 £
16 Sale of Meals costs		
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
	<u>169,973</u>	<u>581,002</u>	<u>50,096</u>	<u>801,071</u>	<u>755,704</u>
2021					
Unrestricted funds	101,253	352,381	50,096	503,730	
Restricted funds	68,720	228,621	-	297,341	
Total 2021	<u>169,973</u>	<u>581,002</u>	<u>50,096</u>	<u>801,071</u>	
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	
	<u>14,732</u>	<u>53,091</u>	<u>4,288</u>	<u>72,111</u>	
2020					
Unrestricted funds	96,336	460,047	46,895		603,278
Restricted funds	57,813	94,613	-		152,426
Total 2020	<u>154,149</u>	<u>554,660</u>	<u>46,895</u>		<u>755,704</u>
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
	<u>13,760</u>	<u>52,162</u>	<u>4,288</u>		<u>70,210</u>

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.