

Age UK Redbridge, Barking and Havering Ltd

(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2022

Charity Number: 1088435

Company Number: 04246504

Charity Name: Age UK Redbridge, Barking and Havering Ltd

Charity Registration Number: 1088435

Company Registration Number: 04246504

Principal Address and Registered Office

4th Floor
103 Cranbrook Road
Ilford
Essex
IG1 4PU

Website

www.ageuk.org.uk/redbridgebarkinghavering/

Trustees

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

Senior Management Team

Mrs. A Albu	Chief Executive
Mrs. P Mistry	Senior Manager for Advisory and Wellbeing Services
Mrs J West	Senior Manager for Engagement and Day Opportunities (retired 31 March 2022) Replaced by Darren Morgan from 1 st April 2022
Mrs K Walsh	Senior Manager Escorted Discharge and Home Support Services,

Auditors

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

Bankers

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

Report of the Trustees and Directors for the year ended 31 March 2022

Introduction

The Trustees and Directors are pleased to present their report together with the audited financial statements for the year ending 31 March 2022. The audited financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements, comply with the Charity's governing document, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 2 October 2019.

Structure, Governance and Management

Governing Document

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

Appointment of Trustees

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

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

Trustee Induction and Training

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

Trustee Indemnity Insurance

The charitable company maintains trustee indemnity insurance.

Organisation

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

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

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

Related parties

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

Risk Management

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

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

Reserves

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

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

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

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

The target for unrestricted level of reserves in the contingent liability fund is estimated at the equivalent of four months of the Charity's general expenditure budget. The unrestricted reserve held in the fund as at 31 March 2022 is £272,000 which represents approximately four to five months of the general expenditure budget.

Objects and Activities for the Public Benefit

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

The Mission Statement of the charity is:

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

We seek to achieve this aim by:

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

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

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

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

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

The Charity's principal objectives for 2021-2022 were:

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

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

Achievements and Performance

1. Objective 1 - Advisory Services

Information and Advice

Our Advice and Information Service is available five days per week in Redbridge, two days per week in Havering and two days per week in Barking and Dagenham. The service is funded by LB Redbridge, Age UK's E. ON Programme, Age UK Covid Funding, London Community Fund, Henry Smith Foundation, Postcode Neighbourhood Trust, Home Office EU Settlement Scheme Funding, Postcode Neighbourhood Trust and a generous private donation.

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

For example, someone may contact us about applying for a Blue Badge; while completing this application by asking questions about their health and mobility issues we will get a picture of their circumstances. We would then advise on Taxi Card and any other concessionary transport schemes. As we identify health and mobility problems, we would speak to the person about disability benefits and explain the criteria and that this is a non-means tested benefit. If we then go on to complete a Personal Independence Payment or Attendance Allowance Application based on their responses we would signpost /refer for an occupational therapy assessment and /or Care Needs Assessment. We would then go on to explain what non means-tested benefits are and support with a benefit check; if the benefit check showed entitlement then we would discuss possible applications for benefits such as Pension Credit, Council Tax Support, Housing Benefit. We would then also discuss the link between entitlements to means-tested benefits and other allowances, grants etc. such as Warm Home Discount, Winter Fuel Payments, Boiler grants etc. We would also discuss energy bills and look at a tariff check to see if they could save money on their fuel bills and other discounts. We would then also inform the client about energy providers' Priority Register. We may also refer on to our existing services if they need any additional support such as befriending, Home Support, Social Activities Falls Prevention and so forth. We may also identify external organisations that may also be able to provide support such as Life Line.

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

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

The Advice & Information Service continues to deal with a large number of benefit related enquiries. The pandemic and rise in cost of living, particularly the increasing fuel costs has brought along with it new challenges to the service. As we move forward from the pandemic we continued to provide advice and information over the telephone and video calls. We have continued with doorstep visits and home visits.

The biggest demand for support has remained the same, being a need for support with applying for Attendance Allowance and Personal Independence payment. We continue to support with online applications for Housing Benefit, Council Tax Support and Blue Badge applications; all three boroughs continue to accept only online applications. We have helped a large number of people complete Council Tax relief, Housing Benefit and Blue Badge applications online. For many older people who have not got wifi at home, we have had to complete applications with them over the phone rather than video calls.

We have continued to be involved in various meetings, consultations and working groups in relation to Advice & Information working with the DWP,

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

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

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

It has been a very successful year for the service adapting to changing rules and online applications. 1,877 clients have been assisted through signposting and casework (697 of these involved casework, most of which was benefits-related). There continues to be a demand for one-off signposting.

In total, the annual income gained for older people was £869,368.24 This does not include clients who have not informed us of outcomes of their benefit applications by the end of the financial year. We have also obtained one-off backdated arrears payments with benefits applications totalling an income of £32,663.37, from clients who have reported details of backdated arrears to us. We have also supported clients to access one-off payments from the Samaritan Fund at a time of emergency for a total off £749.98 for two clients.

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

Case study illustrating the extent of our work:

Mr. X is an 82 year old Indian gentleman who has been a victim of financial abuse by his daughter. As a result he has had no access to his money; all his personal ID such as passport, driving license etc. have been taken by the daughter as well as bank cards and statements and he has not managed to get them back. He was served a Section 42 Notice for eviction, as the daughter had not been paying the rent for property. Social Services were not providing any support or feedback and so the son contacted us for support for his father.

Mr. X currently lives alone. His wife passed away in 2021. He was living in a rental property with his daughter and the tenancy agreement was in his name. Mr. X is a quiet individual who enjoyed attending his local Gujarati Community Centre to socialise, although due to Covid it has closed, which has increased his isolation. Mr X has a daughter and two sons. He is independent and tries to cook his own meals but due to the passing of his wife and the situation with his daughter, he has

become increasingly depressed and frailer. His daughter is now estranged because of the family making a safeguarding referral. Mr X has two very supportive sons with whom he has a good supportive relationship.

Mr X had been a victim of financial abuse and the perpetrator was his daughter. His daughter had been using his money for her personal use. She had access to his money so that the rent and bills could be paid, however this had not been happening. Once the sons became aware of this, they made a safeguarding referral to social services. Because of rent arrears of which Mr X was unaware, he then received a Section 42 Notice to vacate the property. The financial abuse and the eviction notice was made even worse as he had no access to bank cards, statements, ID etc. Although his sons had made a safeguarding referral to social services there seemed to be a lack of coordination in supporting Mr X. His case was also passed on to Action Fraud. Mr X relied on his sons to communicate with the social services and Action Fraud. Despite this, the sons were able to get answers from the organisations involved.

A few months after the sons had made a safeguarding referral to social services they made contact with our Advice & Information service, as they needed support because there had been no communication from Social Services and it was getting close to the eviction time. They said that social services had been to meet but are unaware of the outcome of any investigation is. Mr X was reluctant to answer the phone and so the son arranged to go to his dad's house on the weekend when he is not at work and the Adviser arranged for him to call the Adviser on a Saturday. During the call Mr X was extremely emotional and crying when we made contact as he was worried about what was going to happen, in particular with his housing situation. He did not want to be dependent on his sons. Coming from an Asian background, these things are not disclosed and discussed with others in the community and so Mr X was unable to talk to friends about this and so was dealing with this is with great difficulty.

The Adviser supporting this case is also the Safeguarding Leader, who is a member of the Advice & Information Team.

Having sought consent from Mr X to support with his case, we initially we made contact with social services; however the response was very unsatisfactory. They were unwilling to share any information despite having a signed consent form. We were also given conflicting information initially, stating that the case was closed, then that it was open but that we would need to speak to Action Fraud for an explanation. The Adviser explained that we were hoping to support Mr X with a benefit check but also wanted to know if he was already in receipt of any benefits as they may have this information. (The family were not sure what he was receiving other than a state pension.) The adviser was told that there was no information and that a referral had been made to the council's Welfare Benefit Team. The adviser also alerted the social worker to the Section 42 Notice, but they did not seem concerned.

The adviser then contacted the Welfare Benefits team, who said that they had not received any referral at all. However, we communicated with each other and we both contacted the safeguarding team for further information. Despite this, there was no response. No further communication was received from social services to either the family, ourselves or the Welfare Benefit Team. We contacted Action Fraud who eventually replied to say that the case had been passed on to the police. It was getting closer to the eviction date and the family had heard nothing from the police or social services. Eventually the police escorted Mr X and his sons to go to the daughter's property to reclaim his ID etc., but they were unable to gain access to the property. Following this nothing happened. The Adviser spoke to Mr X and his sons about finding alternative housing options such as sheltered housing. The son raised this with social services and was referred to Housing who sent a Housing application. However, the issue was that Mr X was due to be evicted and did not have time to wait for a sheltered scheme flat to be made available and he needed to be in a safer environment. Also, Mr X had no ID which Housing would want for the housing application. Despite this, there was still

no social worker allocated to Mr X. The family had no copy of the telephone assessment initially made following the safeguarding referral. Eventually the family received a copy of the assessment and this was emailed to us by the family. Having read the assessment it stated that Mr X was in receipt of other means-tested and non means-tested benefits, which they had not disclosed to the sons or us. The sons had no access to bank statements, bank accounts or National Insurance details so they were unable to find out. However, social services could have supported the family with this but failed to do so. Despite continual efforts by the family, Age UK and the Welfare Benefits team there was still no communication and no allocation of a Social Worker. The sons kept receiving emails from the Housing Department saying that they had not received the housing application. The situation was causing tremendous stress to Mr X and his sons. The sons paid off the arrears but still needed to find more suitable housing.

The Age UK Adviser logged a complaint to social services. Following the complaint a response was received from the Complaints Manager, who emailed Age UK and copied in the Safeguarding Lead and other Social Work Practitioners to make contact with Age UK RBH to resolve the issue. They also apologised for the bad experience that Mr X and Age UK RBH had had whilst trying to support Mr X.

The Age UK RBH Adviser then received a call from a Senior Practitioner from the locality team. The Adviser raised concerns that it would have been helpful if social services could have liaised with Housing especially as we had informed the social worker on 12th October that a section 21 notice had been sent to Mr X, while she was stating that the son had called to tell them on 11th November. The adviser stressed that the family had completed the Sheltered Housing application but this was not a normal case and that the client had other issues affecting the urgency with which alternative housing was needed, due to the safeguarding issue, Section 21 Notice and increased needs due to dementia. The Senior Practitioner then said that we were assuming that Mr X does not have Mental Capacity and that was not the case. The adviser stressed that at no point had the adviser implied this at all. The adviser also stressed we have concerns that as well as the dementia, Mr X is overwhelmed with all that has happened and so is unable to understand what is happening and what to do. Also, that based on the circumstances of his case a social worker should have liaised with the Housing Section to explain the changing circumstances of the case.

Eventually the Senior Practitioner said that she will take this on board, and that a social worker will be allocated and will arrange to visit Mr X and assess him.

Following this communication, a social worker visited. Finally, in December Mr X was offered a flat in a local Extra Sheltered Scheme. He would be able to move in after some work had been carried out in the flat. Mr X and his son were pleased, as we had concerns that he would be refused the flat due to not having ID.

Mr X has now moved to the Extra Sheltered Scheme and the sons have said that he has settled in well and is eating at the dining room with other residents where meals are provided. Mr X's son mentioned that they need to purchase some white goods for him. The Age UK adviser advised that we would be able to support him through the Samaritan Fund and so an application has been made for a refrigerator and we are waiting for the order to go through. The family are pleased that their father now has suitable housing and is safe and well looked after at the scheme. They have also mentioned that he seems happier in himself.

They are still waiting for the Police to try to get his ID, and waiting on the outcome of the police investigation and trying to get some of his money back.

Mr X was eventually allocated a Social Worker and was offered a flat at an Extra Sheltered Housing Scheme. Age UK RBH facilitated this to happen through their complaint to Social Services.

He is more settled and is eating well and has contact with other older people with whom he can socialise.

His flat is a five-minute walk from his Gujarati Community Centre and so, hopefully, when it reopens he can continue to attend.

The adviser completed an application for the Samaritan Fund which was approved. Age UK RBH ordered a refrigerator which has now been delivered to Mr. X.

Although the Police investigation is ongoing, Mr. X is now settled into housing suitable to his needs. His family are now content that their dad is being looked after in a safe environment. The Police have also arranged an appointment for Mr. X to be interviewed at the Police Station to proceed with the investigation.

Early Intervention Service (Dementia)

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

Age UK RBH has been involved with The Intergenerational Project at Downshall School, which continues to be a success and has received numerous awards during the last year. The project was paused during the pandemic but is due to start again soon.

During the year, the service received 374 referrals involving extensive case work to put services and support in place. 363 were people with dementia and 11 were Carers. The work done with clients has also involved liaising closely with carers. We have continued to see an increase in the complexity of the casework including clients for whom their dementia has progressed quite quickly and who need more intense support. The number of referrals has increased from last year and that is due to the fact the majority of referrals come to us from the memory clinic and now more patients are being seen and assessed. During the early part of the pandemic the memory service was not seeing many clients and so this is reflected in our figures. With things going back to normal the numbers of referrals have picked up again.

Early Intervention Service client feedback:

J called to inform she has now been awarded the higher rate of AA. She was delighted and thanked me for all my help in guiding through the application form.

S thanked me for speaking to DWP and arranging for a new AA form to be sent. She will contact for support to complete it when it arrives. She said the service so far had been five star.

A thanked me for all the information which had been very helpful and helped her to understand her mother's behaviours.

A daughter thanked me for all my efforts in speaking to Social Services, the GP and Intensive Rehab Team and letting her know what to expect in the next few days, and for the contact numbers. She

said she is feeling a bit calmer now and how good it was to talk to someone who understood the difficulties she was facing getting the support she needs.

A sister said our call came at the right time as she was beginning to feel very concerned about privately funding her brother's care. She thanked me for speaking to Social Services and arranging for a funding assessment to be completed to provide a personal budget/direct payment. She said that she feels much better after talking to someone who understood the pressures she was under.

My Health Matters – Havering

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

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

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

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

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

During 2021-2022, the team trained 66 new Health Champions (over six courses). Due to COVID restrictions, courses were held over Zoom and we trialled afternoon, evening and weekend sessions to be more inclusive for all. This brought the total number of Health Champions to **358**, all trained to signpost, promote good health & wellbeing and have the skills and resources to help reduce health inequalities in Havering - 16 of those are registered with us as pro-active Campaign Volunteers, to attend events and assist where needed - they are also supported by the Age UK Volunteer Manager. Despite restrictions, the team managed to attend 6 face to face outreach events between October 2021 and March 2022, including the BME Forum, HOFF, Harold Hill Community Hub, MyPlace and Romford Market.

Technology is used effectively to deliver regular, important health information to all Health Champions, community members and local organisations. Our social media accounts have over 130 members and we can reach out via our partners with inclusion on websites, newsletters and physical events. Added to the 6 events, 19 webinars were presented throughout the year, covering National and Public Health campaigns and resulting in over 750 conversations on a variety of health topics.

As well as taking MHFA calls, the team also provide a free, online weight management support service (Thursday evenings) for anybody in the community needing motivation and tips with their chosen nutrition programme.

We ran quarterly Focus Groups to gain valuable feedback from our Health Champions, enabling us to respond and improve. The topic areas for the free additional training modules have expanded as a result of this feedback and in this contract year, 101 Champions attended the following:

Mental Health, Diabetes Awareness, Nutrition for Health (Level 2), Dementia Awareness, Health Literacy, Drugs & Alcohol Training and some became trained Vaccination Ambassadors in collaboration with Public Health Havering.

Moving forward for 2022/23, a small grant has been secured to expand outreach and health promotion to activate change for minority ethnic groups and historically under-served communities which will include translated literature and a more relevant selection of awareness sessions, e.g.: Lupus and Sickle Cell.

Feedback Comments:

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

*"The Health Champion online training was a brilliant course, the background on health issues, particularly local information, the resources that I feel that I can now tap into etc. was really great. And very engaging delivery from both of you.
I do wish more of the practice staff were able to do a course like this, especially the reception staff as they are in so much contact with patients and yet rarely get an opportunity to develop skills - think I may just drop it into a conversation with our new PCN manager."*

*"Thank you very much for the opportunity to do this course. Very valuable.
The support and information has, as usual been invaluable. Thank you for all your hard work and dedication, you have enabled us to help so many people, it is greatly appreciated especially during these difficult times"*

2. Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

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

Between April 2021 and March 2022, 395 referrals were received by the service, with 243 people screened for the falls pathway at level one across the three boroughs. All referrals are asked to complete the Level One Assessment and from this, we are able to establish whether to refer on to NELFT for a Level Two Assessment. All referrals are sent a 'falls pack' which includes Top Tips For Preventing Slips & Trips, a Falls Diary, a flyer on exercises to do at home, an information sheet on risk factors in the home, information on healthy eating, social activities, a flyer of current exercise classes available and the Staying Steady booklet, along with a list of helpful contact numbers of organisations who may be able to support them. A selection of our own service leaflets is also included.

We have eight tutors working across the three boroughs providing Strength and Balance classes, incorporating PSI. The exercises offered range from easy chair based exercises to Tai Chi and we have plans to commence a Nordic Walking class in both Redbridge and Havering.

Annual service evaluations evidence positive results on reducing falls and improving balance and wellbeing for older people. E.g. The service evaluation across the three boroughs showed high success in reducing falls with 88% of participants reporting no falls after joining exercise classes, 100% health and wellbeing increase, 92% independence increase, 86% balance improvements and 90% stamina increase

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

We recorded 5,333 attendances to our classes with over 200 people attending and, of this, 49 attended more than one class.

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

Client feedback:

“Breaking my ankle 2 years ago my Tai Chi on a Monday has given me the confidence to walk unaided and my balance has improved greatly. Karl is a great and understanding teacher”.

“I do find the sit down yoga class run by Heidi and the Tai Chi class run by Karl very beneficial. My movement, after attending both these classes is easier and more free after doing stretching and exercises I would not have previously known about. I go home from both classes energised and educated about how to get the best from my body. Heidi and Karl are both excellent tutors. They ensure the whole class are performing the exercises correctly and push us to be our best while ensuring we know our own personal limits and feel comfortable within our own skins. An added benefit is they are both fun people. We laugh and really enjoy our environment. I look forward to both these classes every week. Thank you”.

(Online Chair Based Exercise participants)

Befriending Service

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

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

The service received 416 referrals and supported 602 clients throughout the year with 405 clients receiving regular telephone calls. 31,244 phone calls were made by our 45 telephone volunteers.

Annual service evaluation evidenced that:

- 97% feel the support from the service has made them feel less isolated
- 90% supported to live independently at home
- 83% happy with the information received
- 98% feel valued and respected by volunteers

Comments from service users:-

"I am absolutely delighted with my befriender, he is so interesting and is really interested in me. We have lengthy chats every Friday, it gives me something to look forward to. We have so much in common, it's the best thing that has happened to me."

"The volunteer who phones is thought of as a member of the family. This is a wonderful service for those who feel isolated and lonely."

"Very good service. It's nice to get a phone call when you are on your own"

"I am very satisfied with the befriending service. Thank God for this service."

"Volunteer is brilliant and fantastic with my mum"

"My Volunteer is a most delightful person with a genuine, honest voice"

"Volunteer is helpful patient and his particularly attentive ways always make me feel better"

"The volunteers helped me through a very difficult time and now I am better"

"I enjoy the conversations as they break the day and as I am housebound I am so very grateful for the service"

The service received in excess of 416 referrals each receiving a telephone assessment from the Co-Ordinator with signposting and onward referral where the FMN service was not appropriate.

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

Last year the service also received funding from People Postcode Lottery, for Barking and Dagenham and Havering residents.

Di's Diamonds

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

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

Throughout the year, over 485 were supported via the service, with both online and face to face activities, with over 3,887 attendances to our events.

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

Age UK Redbridge, Barking & Havering | [Activities-and-events](#) | [Art-videos](#)

Age UK Redbridge, Barking & Havering | [Activities-and-events](#) | [On-line-activities](#)

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

Client Feedback

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

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

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

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

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

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

Home Support Services

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

Over the course of the financial year 2021/2022, we supported an average of 108 people per month. This was an increase of 35 over the previous year as the service recovers after the pandemic. 65 assessments were undertaken and a total of 3,490 visits were made throughout the year.

Care Navigation

In the last year we have had 1,809 referrals (an exponential increase from 370 in the previous year). These clients have been supported through guided conversations, and helped to access relevant support with 1,444 referrals/signposts to other internal and external services being made.

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

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

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

We have managed to restart the Coffee group meetings at Hornchurch Fire Station; due to the size, we have had to run 2 groups on a Tuesday. The Senior Manager and Chief Executive have continued to attend numerous working groups to promote the work of the Care Navigation Service

which includes the Acute Frailty Working Group, Long Term Conditions Board, Long Covid Support Service Working Group, Early Intervention First Response Working Group, COCWP Operational Working Group and many more.

We have also worked closely with Social Prescribers in the community attending their team meetings to promote the service and this has been really positive and this is evident in referrals from them.

With the Sparko service the Care Navigators continue to play a big part in supporting the development of this service and many Care Navigation clients have benefited from Sparko.

Service User Feedback:

"I cannot believe how much you have helped me, the wheelchair is being delivered tomorrow and make a huge difference to our lives thank you so much"

thank you so much for all your effort and support you have given to my dad today, really appreciate it"

"I'm so impressed with all the support and services being offered to my mum since she has been discharged from hospital it has been truly amazing!"

"What a fantastic service we offer can't thank you enough it's been a brilliant help"

"Everyone has been really kind and supportive I cannot believe all the support we have received!"

"I really appreciate the call. It's been great to be able to talk to someone about my mum and offload onto you, thank you so much"

"Thanks for all your advice you have been very helpful"

"Thank you for your time and understanding today, much appreciated".

said" Can't believe how fantastic the service has been, it has been really brilliant! thank you"

"You have helped me to get back on track. I have something to aim for. I can not wait to be strong enough to drive my car again.

I'm looking forward to becoming a Di's Diamonds member and joining the Sparko family too thank you!"

"You have been excellent! thank you so much"

"Thank you for helping me to get things put in place"

"Thank you so much for chasing up my blue badge referral - much appreciated"

One off contact -Dennis rang at 8.30pm last night to say"Thank you so much you have been so kind to do an emergency shop for me because I was in trouble with my online shopping.

I wanted to let you know that I am so happy as I now have managed to order my shopping on line. thank you for all your help and support during a desperate time"

- thank you for being there for me"

Computer training and digital inclusion

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

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

Daily Activity Sessions taking place include:

Seated exercise; Relaxation & meditation

Bingo

Quiz time

Coffee Afternoon – group chat

Virtual Art Exhibitions – The Wallace Collection London, guide us around specific exhibits of choice

Current Affairs – topical discussion around events/news taking place around the world

Wellness Wednesday – topical discussions around health & well-being, to include awareness sessions, nutrition etc.

Scam awareness – Fraud Investigator

Trading Standards Information – Public protection Officer

Advice & Information – information session on benefit advice, dial a ride, disability badges, attendance allowance etc., supported by Age UK Advice & Information Staff

Hobby Hour – crochet & cross stitch, non-baking recipes etc.

Monday Boost – Members share positive news for the week ahead

Armchair travel – members choice of destination, we enjoy points of interest, culture, food, dance, a quiz and videos on the destination of choice

Star gazing

Our Customer Survey for the Sparko service evidenced that:

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

53% report that they are exercising with Sparko

84% feel connected to the outside world using technology

66% feel more confident socially connecting to others

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

100% are re happy with Sparko

Client feedback

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

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

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

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

"I am fine with using Sparko, enjoying learning along the way as I use it. I enjoy playing the bingo."

"I'm very happy with Sparko, I really enjoy the exercise classes and my daughter is putting lots of family photos on it now."

"I was not doing any online activities until I had Sparko installed. I think it will help me get through the winter months"

"Sparko is very good, I like it when I go on a live session its like having a visitor, it perks me up I like Sparko, I am able to speak to and see my niece."

"I feel like I've mastered SPARKO! I am using it more than the TV now."

"I have been going on SPARKO daily. I am growing in confidence, and enjoying the varied topics available on there. It's wonderful to see people face to face and to get to know them and form new friendships."

"I'm really enjoying SPARKO and participating in the daily discussions."

I've always wanted to learn Bridge and SPARKO has allowed me to do this."

“Sparko is absolutely wonderful especially with the lockdown. There is something to look forward to every day with the live classes and I love seeing everyones faces, it's keeping me going.

“I enjoy seeing familiar faces on the session every week” Subject: Afternoon tea

“I’ve always loved dancing, so I really enjoy the dance class” Subject: Latin Dance class

“It feels like you’re there, it’s so interactive”

Subject: Chair Yoga

Case study 1

Mrs X age 55 reiterated how great Sparko is for disabled people.

Due to medical condition Spondylosis, Mrs X does not leave the house, her sleep pattern is hugely affected and therefore finds herself sleeping during the day and awake during through the night. Sleepless nights can extremely lonely for with the added worry on the family as it was felt they should remain awake to comfort Mrs X.

Sparko now occupies Mrs X with her love for arts & crafts, Mrs X is enjoying the varied tutorials and has taught herself some new skills, if Mrs X becomes tired, she can simply save the tutorial and then pick back up once she has rested, Mrs X can now spend sleepless nights on Sparko.

Case study 2

Mr D age 89 was pleasantly surprised and extremely grateful that the system setup was arranged and managed so efficiently. Mr D was over whelmed with emotion when he saw his great grandchildren in Australia via the video calls, this was the very first time Mr D had seen them face to face and enjoyed watching “4-year-old little Frankie was showing me all his toys, it was absolutely fantastic, we chatted for ages and I could see all his movements and little facial expressions”

Member led sessions;

Three members have received training to manage and host live sessions:

- One member has introduced a weekend session, for those to attend and enjoy topical discussions, we supported this lady with training and she now holds a monthly social group,
- One member has introduced a DJ session, the member sources music of interest and discusses this with the group, reminiscing on time lines,
- One member has introduced a cross stitch session, this lady posted all required material to members, this lady then supported the session and encouraged others to take part with the cross stitch

Prior to the pandemic we provided IT classes for those wishing to learn how to send and receive emails, use smart phones and tablets, access the internet, talk to friends and family on Skype or benefit from a range of applications. At the Wanstead Activity Centre, support was provided one to one, but in our Ilford office we operate in small classes, one dedicated to phones and tablets.

We are aware that not only are there still many people who are digitally excluded, but the task of keeping skills up to date is one that never ends. For those who have access to the internet, they can find health information, look up local services, access cheaper insurance, banking and travel and keep in touch with the news. For those who have email, Skype, WhatsApp or social media, they can connect with family and friends even when they may no longer be able to travel. With these skills and facilities, people are likely to be more independent and less reliant on services as can happen through isolation, poor health or depression. People are encouraged to bring in their own equipment to learn on. For those who only have a desktop computer at home, we can provide a laptop for them to work on during the lessons.

Wanstead Activity Centre (The Allan Burgess Centre)

As with most services, we began the year with a 'hybrid' combination of in-person and remote activity. Our offer from April – August included lunch at the centre, and online sessions including exercise opportunities, art and craft, and a digital programme in partnership with Sparko TV.

Following health and safety planning and much hard work, we re-opened the centre fully in September 2021 for in-person activities and events. Since then we have welcomed some 207 local people back. While this number is around two-thirds of the previous year's membership (310), we believe this is a very good start, with numbers rising steadily on a per-quarter basis.

A full range of activities has resumed – with physical sessions such as zumba, chair exercise and yoga, crafts ranging from painting to knitting and sewing, and the social offer including a book club, music and poetry sessions, bridge and chess. As part of our ongoing work to address the 'digital divide', our popular computer classes have also resumed. Our activities operate throughout the week, morning and afternoon, and remain affordable at £3 per session, to maximise opportunities to attend. The two-course lunch has remained at £5, with numbers steadily rising to reflect the good quality and value.

Assisting the Manager, Jackie, is a dedicated team of volunteers, both long-serving and new, representing a diverse range of ages and ethnicities. Our end of year survey for members suggests that they feel respected, valued and included by all staff and volunteers.

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

Safeguarding Older People

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

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

3. Objective 3 – Enabling Voices of Older People

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

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

their independence. With our IT training, we ask people to complete a small evaluation form at the end of every 10 week course.

Our Voices of Experience Service

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

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

In the past year, during the pandemic, we were able to involve service users in consultations on line, and we also sent out paper copies to those without internet access. We consulted on the following topics:

- London Borough Redbridge Service prioritisation
- Digital Inclusion with Age UK London
- Transport for older people
- Disability with Healthwatch
- Redbridge Safer Neighbourhoods with RCVS
- Age UK Your Voice Engagement Panel
- Hainault and Seven Kings Community Hubs
- GP Surgeries access

Additionally the Coordinator kept in contact by phone and email with the Voices of Experience Panel members and all Voices of Experience Questionnaire group members received the bi monthly newsletter.

Other Achievements

Volunteering

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

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

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

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

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

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

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

Financial Review

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

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

The total funds held by the Charity as at 31 March 2022 are £752,362, of which £227,099 are restricted and not available for general purposes. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £119,173.

The charity ended the year with an increase to reserves of £31,291 an improvement on the operational deficit budgeted for the year, before donations

Investment Policy

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

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

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

Plans for Future Periods

The Trustees will be starting the process of producing the charity's strategy and development plan for the period 2022 – 2025 following consultations with service users, staff, volunteers and other stakeholders. The plan will take into consideration emerging needs of the older population across the three boroughs, especially post pandemic. The aim will be to:

- Consolidate existing services such as continue to develop the Care Navigation service across Redbridge, Barking and Dagenham and Havering. The service is funded by London Borough of Havering, North East London Clinical Commissioning Groups, City Bridge Trust, Mercers Foundation, Barking, Havering and Redbridge NHS Charity and aims to support clients with two or more long term conditions to increase independence and access relevant support services.
- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service is funded by LB Havering and the National Lottery. We will continue to offer a blended approach of online and face to face activities.
- Deliver Older People Prevention Services Contract in Redbridge. This includes Advice and Information, Early Intervention for People with Dementia, Befriending and Wanstead Activity Centre.
- Expand the Falls Prevention Service to Barking & Dagenham and Havering residents funded by Barking & Dagenham and Havering Clinical Commissioning Groups.
- Successful delivery of the My Health Matters Contract with London Borough of Havering. The service will run for 3 years and started 1st April 2021 and aims to improve the health awareness of local residents by recruiting and training Health Champion Volunteers to provide signposting to relevant resources as well as support residents to adopt healthier lifestyles. Health Champions receive the Royal Society for Public Health(RSPH) Level 2 Understanding Health Improvement accreditation and access to further health related training such as cancer awareness, mental health, smoking, etc.
- Secure funding to develop digital inclusion projects including Sparko pilot.
- Continue to seek funding for increased volunteer recruitment and coordination capacity
- Increase capacity for the Advice and Information Team to meet increased demands for support especially in Havering area.
- Update the Fundraising strategy and the Digital Strategy for the organisation

Statement of disclosure to auditors

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

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

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

 , ALINA DURESTI

Chair of Trustees
25th November 2022

Appendix 1

Member Organisations

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Redbridge Voluntary Care

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

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

Opinion

We have audited the financial statements of Age UK Redbridge, Barking and Havering Ltd (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

We have nothing to report in this regard.

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 27 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting

Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

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



5 December 2022

Philip Robert Hern (Senior Statutory Auditor)
for and on behalf of Pocknells Audit Limited
Chartered Accountants and Statutory Auditor
Suites 1 & 2, Nash House, Hackman's Lane,
Purleigh, Chelmsford, Essex, CM3 6RP

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of Trustees' Responsibilities

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

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

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

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

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of financial activities Including the income and expenditure account for the year ended 31 March 2022

		Unrestricted funds	Restricted funds	Total 2022	Total 2021
Notes	£	£	£	£	
<u>INCOME FROM:</u>					
Donations and legacies	14	18,327	-	18,327	155,160
Charitable activities					
Grants	13	29,999	335,380	365,379	426,191
Contracts	13	476,714	-	476,714	381,142
Sundry	15	594	-	594	(174)
Home Support fees	15	103,924	-	103,924	66,356
		611,231	335,380	946,611	873,515
Other trading activities					
Sale of meals	15	12,220	-	12,220	1,377
Training	15	35,936	-	35,936	-
		48,156	-	48,156	1,377
Investments					
Bank interest		40	-	40	31
Change in fair value of current asset investments		8,005	-	8,005	42,099
Total incoming resources		685,759	335,380	1,021,139	1,072,182
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	8,431	-	8,431	1,756
Charitable activities					
Advisory services	17	135,014	60,690	195,704	169,973
Prevention and independence	17	456,568	222,799	679,367	581,002
Enabling voices of older people	17	54,322	-	54,322	50,096
		645,904	283,489	929,393	801,071
Other					
Governance costs	18	51,046	978	52,024	37,234
Total resources expended		705,381	284,467	989,848	840,061
<u>NET INCOME FOR THE YEAR</u>					
		(19,622)	50,913	31,291	232,121
Total funds brought forward		544,885	176,186	721,071	488,950
Total funds carried forward		525,263	227,099	752,362	721,071

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Balance sheet 31 March 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	5	<u>8,568</u>	<u>13,880</u>
Current assets			
Debtors	6	82,377	87,129
Investments	7	258,419	250,414
Cash at bank and in hand		533,221	523,824
		<u>874,017</u>	<u>861,367</u>
Liabilities			
Creditors: Amounts falling due within one year	8	<u>130,223</u>	<u>154,176</u>
Net current assets		<u>743,794</u>	<u>707,191</u>
Total net assets		<u>752,362</u>	<u>721,071</u>
The funds of the Charity			
Restricted income funds	10 (a) / 11	227,099	176,186
Unrestricted funds:	10/11	525,263	544,885
Total charity funds		<u>752,362</u>	<u>721,071</u>

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

**Approved by the Board of Trustees on 25th November 2022
and signed on their behalf by**



Mike Smith
Trustee / Treasurer

Charity Number: 1088435
Company Number: 04246504

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of cash flows for the year ended 31 March 2022

	Notes	2022 £	2021 £
Operating activities:			
Receipts from donations and legacies		18,327	155,186
Receipts from grants		376,251	451,198
Receipts from contracts		456,195	391,720
Receipts from the supply of goods and services		139,568	70,831
Other operating receipts		40	31
Payments to suppliers of goods and services		(237,217)	(174,928)
Payments to and on behalf of staff		(743,767)	(646,181)
Net cash provided by (used in) operating activities	20	9,397	247,857
Investing activities:			
Purchase of property, plant and equipment		-	(1,102)
Purchase of investments		-	-
Net cash provided by (used in) investing activities		-	(1,102)
Cash flow for the year		9,397	246,755
Opening cash and cash equivalents		523,824	277,069
Closing cash and cash equivalents		533,221	523,824

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements for the year ended 31 March 2022

1 Accounting policies

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

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

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

Incoming resources

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

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

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

Investment income is recognised on a receivable basis.

Resources Expended

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

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

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

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

1 Accounting policies (continued)

Fund Accounting

The Charity maintains various types of funds as follows:

Restricted Funds

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

Unrestricted Funds

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

Tangible Fixed Assets

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

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

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

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

Pensions

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

Leasing

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

Financial instruments

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
2 Net incoming resources for the year				
Net incoming resources for the year is stated after charging:	£	£	£	£
Auditors' remuneration (audit fees)	3,948	-	3,948	3,810
Auditors' remuneration (non-audit fees)	1,752	-	1,752	1,530
Operating lease payments	41,295	26,806	68,101	69,413
Depreciation (see note 5)	3,821	1,491	5,312	5,701

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
3 Staff costs				
Employee costs during the year amounted to:	£	£	£	£
Wages & salaries	524,784	158,330	683,114	592,483
Social security costs	30,124	11,706	41,830	36,346
Other pension costs	18,526	5,366	23,892	22,639
	573,434	175,402	748,836	651,468

Included in staff costs is remuneration paid to key management of £160,896 (2021 - £160,768).

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

The trustees estimate that the cost of paying staff to perform the work of the charity's volunteers would be £300,000 (2021 - £300,000).

	2022	2021
The average number of persons, analysed by function, was:		
Advisory services	4	4
Prevention and independence	34	29
Enabling voices of older people	1	1
Support	6	3
Governance	1	1
	46	38

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2021 - £Nil).
Trustees were reimbursed expenses of £nil (2021 - £nil).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

5 Tangible fixed assets

	Office furniture & fittings £	Computer equipment £	Leasehold improve- ments £	Total £
Cost				
As at 1 April 2021 and at 31 March 2022	9,036	13,586	98,960	121,582
Depreciation				
As at 1 April 2021 and at 31 March 2022	9,036	6,792	91,874	107,702
Charge	-	2,715	2,597	5,312
As at 31 March 2022	9,036	9,507	94,471	113,014
Net book value 31 March 2022	-	4,079	4,489	8,568
Net book value 31 March 2021	-	6,794	7,086	13,880
			2022	2021

6 Debtors

The following amounts are included in debtors:

Trade debtors	11,838	9,066
Prepayments and accrued income	70,539	78,063
	<u>£82,377</u>	<u>£87,129</u>

Included in accrued income is £21,440 in respect of the Voices of Experience programme. Due to a reorganisation of the NHS, as a result of which the original contracting body no longer exists, this balance had not been received as at the date of the financial statements being signed. The trustees believe that this amount will be paid, but are uncertain of when it will be paid.

7 Investments

The following amounts are included in investments:

Other investments	<u>£258,419</u>	<u>£250,414</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 2022 shows the value of the investment to be £230,766.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

8 Creditors	2022	2021
The following amounts are included in creditors due within one year:	£	£
Trade creditors	13,175	14,653
Accruals and deferred income	106,452	133,303
Taxation and social security	10,596	6,220
	<u>130,223</u>	<u>154,176</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 2022 the company was committed to making the following payments under non-cancellable operating leases:

	2022	2021
Within one year	69,413	69,413
Between one and five years	52,060	121,473
	<u>121,473</u>	<u>190,886</u>

10 Unrestricted income Funds

The intention of the Contingent Liability Fund is to provide a sum equivalent to a certain number of months worth of the Charity's usual annual costs as a resource, to allow time for reorganisation in the event of a downturn in income; to cover possible redundancies; to protect ongoing work programmes; and to allow the Charity to meet its objectives. The trustees decided that 4 months was appropriate.

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

The Care Navigation Services fund will be used from 2021 - 2023 towards the cost of providing care navigation services where restricted funds are insufficient to cover the whole cost.

The purpose of the Accommodation Fund is to provide funding to cover the costs of renewing the lease or securing alternative accommodation in 2023, when the current lease for the main office expires.

	Balance	(Transfers)/	(Utilised)/	Balance
	01/04/2021	new	increased	31/03/2022
	£	designations	£	£
Operational Reserves	144,336	-	(19,622)	124,714
Contingent Liability Fund	272,000	-	-	272,000
Care Navigation Services	33,767	-	-	33,767
Investment In Charitable Services	79,158	-	-	79,158
Accommodation fund	15,624	-	-	15,624
Total unrestricted funds	<u>544,885</u>	<u>-</u>	<u>(19,622)</u>	<u>525,263</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

10 (a) Restricted income funds

The Advice and Information HQ Fund was established following a generous donation from a private individual. Its use as previously reported was restricted to the provision of Advice and Information services delivered from our Headquarters at 103 Cranbrook Road. The restriction on location has since been withdrawn by the original donor. The remaining monies will be spent by March 2024.

The Falls and Home Services Support Fund was established by a generous donation from a private individual, to help fund an anticipated shortfall in funding for these services. Other funding has improved since this time and by 31 March 2022, the shortfall across these services is minimal, and has been covered from operational reserves. It is anticipated that this donation will be used over a five year period, but this period may be lengthened or shortened depending on the availability of other funding.

Other restricted funds were provided to deliver Care Navigation Services for people with multiple long term conditions to support their independence, wellbeing and reduce loneliness. This project is funded until July 2022, with additional funding to be received over the next year. There were also funds received to help deal with the pandemic and to run the Di's Diamonds programme.

	Balance 01/04/2021 £	Income £	Expenditure £	Transfers £	Balance 31/03/2022 £
Advice and Information Fund	49,549	-	-	-	49,549
Falls and Homes Support Services Fund	100,000	-	-	-	100,000
Other restricted funds	26,637	335,380	(284,467)	-	77,550
Total restricted funds	176,186	335,380	(284,467)	-	227,099

11 Analysis of net assets between funds

	Unrestricted			Total
	General £	Designated £	Restricted £	£
Tangible fixed assets	5,541	-	3,027	8,568
Debtors	71,471	-	10,906	82,377
Investments	-	258,419	-	258,419
Cash at bank and in hand	95,209	143,799	294,213	533,221
Less: Creditors: Amounts due within one year	(47,507)	(1,669)	(81,047)	(130,223)
Total net assets	124,714	400,549	227,099	752,362

12 Guarantee

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2022

	2022 £	2021 £
13 Grants and income for service provision	Unrestricted Funds	
Grants		
Age UK	-	-
Age UK Brand Partner	10,000	15,000
Age UK Covid Emergency Appeal	-	33,072
Age UK London	-	26,495
Citizens Advice Redbridge	-	15,000
Ford	-	725
London Borough of Redbridge	19,999	20,000
London Community Foundation	-	4,980
Total unrestricted funds	29,999	115,272
	Restricted Funds	
	£	£
Age UK Covid Grant	-	37,071
Age UK Emmanuel Hosp	6,667	-
Age UK Eon Fund	15,624	20,956
Age UK Tackling Inequalities	4,000	-
BHR Hospitals Trust Charity	10,000	-
CCG Barking and Dagenham	14,855	14,855
CCG Havering	14,855	14,855
CCG Redbridge	14,855	14,855
City Bridge Trust	42,172	41,947
Co-op Local Community Fund	-	2,953
Edward Gostling Trust	5,000	-
Florence Nightingale Trust	978	-
Grace Trust	1,500	-
Henry Smith Advice & Information	44,700	44,875
London Borough of Barking & Dagenham	7,500	-
London Borough of Havering - Infection Control	8,600	10,000
London Borough of Redbridge - Infection Control	25,570	-
London Borough of Redbridge - Omicron Grant	3,150	-
London Borough of Redbridge - Rapid Testing Fund	5,466	-
London Borough of Redbridge - Workforce Recruitment and Retention Fund	25,289	-
London Catalyst	-	1,500
London Community Foundation	-	24,865
National Lottery Di's Diamonds	37,934	35,954
Postcode Neighbourhood Trust	13,332	6,666
Sports England Lottery	-	3,068
Tescos Bags for Help	-	1,166
The Mercers Company	33,333	33,333
Toyota Advice & Information	-	2,000
Total restricted funds	335,380	310,919
Total grants	365,379	426,191

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

13 Grants and income for service provision (continued)

	2022 £	2021 £
Contracts		
Provided for services delivered		
London Borough of Redbridge	261,316	230,230
London Borough of Havering	137,735	79,348
CCG Barking and Dagenham	-	3,603
CCG Havering	-	9,897
CCG Redbridge	42,880	42,880
Age UK London Special Reserve	34,783	15,184
Total contracts	476,714	381,142

14 Donations	£	£
Unrestricted- Sundry	6,239	9,039
Restricted - anonymous donation, falls and home support services fund	-	100,000
Legacy Share - L Stafford	-	46,121
Legacy - Lorna Bartlett	10,000	-
Legacy - M Inns	2,088	-
	18,327	155,160

Included in donations are the following items of £500 or more:

	£	£
Hills of Woodford	1,050	-
E Oughton	500	-
Athona Recruiting	-	3,206
Hindu Cultural Society Havering	-	500
S Berrecloth	-	542

15 Other income	Charitable activities		Other trading activities		
	Sundry	Home Support fees	Sale of meals etc.	Training	Total
2022	£	£	£	£	£
Sale of goods	-	-	12,220	-	12,220
Rendering of services	594	103,924	-	35,936	140,454
	594	103,924	12,220	35,936	152,674
2021	£	£	£	£	£
Sale of goods	-	-	1,377	-	1,377
Rendering of services	(174)	66,356	-	-	66,182
	(174)	66,356	1,377	-	67,559

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

		2022 £	2021 £
16	Sale of Meals costs		
Agency Staff		741	285
Food		7,690	1,471
		<u>8,431</u>	<u>1,756</u>

	Advisory	Preventative	Enabling	Total 2022	Total 2021
	£	£	£	£	£
17	Charitable activities costs				
Staff & volunteers	148,052	491,917	41,052	681,021	589,409
Office	28,922	110,002	8,521	147,445	116,473
Other	4,802	22,072	2,605	29,479	23,078
Support	13,928	55,376	2,144	71,448	72,111
	<u>195,704</u>	<u>679,367</u>	<u>54,322</u>	<u>929,393</u>	<u>801,071</u>

2022

Unrestricted funds	135,014	456,568	54,322	645,904
Restricted funds	60,690	222,799	-	283,489
Total 2022	<u>195,704</u>	<u>679,367</u>	<u>54,322</u>	<u>929,393</u>

Analysis of support costs

Staff & volunteers	9,940	39,522	1,530	50,992
Office	2,538	10,093	391	13,022
Other	1,450	5,761	223	7,434
	<u>13,928</u>	<u>55,376</u>	<u>2,144</u>	<u>71,448</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>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2022

18	Governance costs	2022	2021
		£	£
	Staff & volunteers	31,389	22,395
	Office	8,075	8,540
	Professional fees	10,497	5,340
	Other	2,063	959
	Total	<u>52,024</u>	<u>37,234</u>

Other costs include £978 disbursed from a restricted fund grant (2021 - £nil). All other governance costs are from unrestricted funds.

19 Related party transactions

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

20 Reconciliation of cash flow from operating activities to income

Net Income For The Year	31,291	232,121
Change in debtors	4,752	1,914
Change in creditors	(23,953)	50,220
Depreciation	5,312	5,701
Movement in fair value of investment	(8,005)	(42,099)
Net cash provided by (used in) operating activities	<u>9,397</u>	<u>247,857</u>

The change in creditors excludes £nil in respect of fixed asset creditors (2021 - £5,076).

21 Reconciliation of net debt

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

22 Subsequent events

On 14 November 2022, the charity received confirmation from the national Age UK charity, that it was due to receive a legacy of £42,768. It is expected that this will be received by 1 December 2022.