

Age UK Redbridge, Barking and Havering Ltd

(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2023

Charity Number: 1088435

Company Number: 04246504

Charity Name: Age UK Redbridge, Barking and Havering Ltd

Charity Registration Number: 1088435

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Principal Address and Registered Office

4th Floor
103 Cranbrook Road
Ilford
Essex
IG1 4PU

Website

www.ageuk.org.uk/redbridgebarkinghavering/

Trustees

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

Senior Management Team

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

Auditors

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

Bankers

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

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

Introduction

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

Structure, Governance and Management

Governing Document

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

Appointment of Trustees

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

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

Trustee Induction and Training

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

Trustee Indemnity Insurance

The charitable company maintains trustee indemnity insurance.

Organisation

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

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

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

Related parties

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

Risk Management

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

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

Reserves

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

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

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

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

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

Objects and Activities for the Public Benefit

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

The Mission Statement of the charity is:

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

We seek to achieve this aim by:

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

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

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

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

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

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

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

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

Achievements and Performance

1. Objective 1 - Advisory Services

Information and Advice

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Key Successes

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

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

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

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

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

Case study illustrating the extent of our work:

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

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

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

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

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

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

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

Outcomes:

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

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

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

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

Early Intervention Service (Dementia)

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

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

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

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

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

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

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

Early Intervention Service client and carer feedback:

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

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

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

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

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

Case Study

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

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

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

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

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

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

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

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

My Health Matters – Havering

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Feedback Comments:

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

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

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

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

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

2. Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

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

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

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

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

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

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

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

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

Client feedback:

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

Befriending Service

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

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

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

Annual service evaluation evidenced that:

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

Comments from service users: -

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

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

"I am housebound so I am very grateful for the service."

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

"The calls have helped me to overcome depression"

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

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

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

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

"I look forward to speaking to the volunteers and sharing experiences."

I appreciate the calls; I feel someone cares."

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

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

Di's Diamonds

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

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

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

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

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

Client Feedback

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

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

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

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

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

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

Home Support Services

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

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

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

Care Navigation

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

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

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

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

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

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

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

Case Study

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

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

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

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

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

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

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

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

Care Navigation intervention

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

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

The following outcomes were achieved:

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

Additional benefits:

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

Service User Feedback:

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

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

Computer training and digital inclusion

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

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

Daily Activity Sessions taking place include:

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

Our Customer Survey for the Sparko service evidenced that:

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

53% report that they are exercising with Sparko

84% feel connected to the outside world using technology

66% feel more confident socially connecting to others

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

100% are re happy with Sparko

Client feedback

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

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

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

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

Age UK Digital Champions Programme

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

IT support sessions

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

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

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

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

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

Venues

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

Digital Champion Volunteers

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

Exit Strategy and partnerships

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

A few quotes from members:

"Life Changing"

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

"The volunteer was amazing, so kind and understanding"

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

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

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

Wanstead Activity Centre (The Allan Burgess Centre)

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

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

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

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

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

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

Safeguarding Older People

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

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

3. Objective 3 – Enabling Voices of Older People

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

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

Our Voices of Experience Service

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

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

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

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

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

Other Achievements

Volunteering

We have 180 volunteers supporting our services and this 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 North East London Integrated Care Board. The charity recognises the risk associated with over dependency on any single source of income and this year has attracted funds from Age UK, Age UK London and a range of trusts and foundations, including National Lottery, City Bridge Trust, Mercers Trust, Henry Smith Foundation, to support expansion of Di's Diamonds, Advice and Information and Care Navigation services.

The total funds held by the Charity as at 31 March 2023 are £669,242, of which £226,474 are restricted and not available for general purposes. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £39,822.

The charity ended the year with a decrease to reserves of £83,120.

Investment Policy

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

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

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

Plans for Future Periods

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

- Increase capacity for the Advice and Information Team to meet increased demands for support especially in Redbridge and Havering due to the cost of living crisis. The service has secured additional funding from Age UK and North East London Integrated Care Board to increase capacity.
- Consolidate existing services such as continue to develop the Care Navigation service across Redbridge, Barking and Dagenham and Havering. The service is funded by London Borough of Havering, North East London Integrated Care Board, City Bridge Trust, Mercers Foundation, Barking, Havering and Redbridge NHS Charity and aims to support clients with two or more long term conditions to increase independence and access relevant support services.

- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service is funded by LB Havering and the National Lottery.
- Deliver Older People Prevention Services Contract in Redbridge. This includes Advice and Information, Early Intervention for People with Dementia, Befriending and Wanstead Activity Centre.
- Increase the reach and expand on the programme of activities at the Wanstead Activity Centre.
- Expand the programme of strength and balance classes provided by our Falls Prevention Service to residents across the three boroughs. The service is funded by North East London Integrated Care Board and London Borough of Redbridge.
- Continue successful delivery of the My Health Matters Contract with London Borough of Havering. The service aims to improve the health awareness of local residents by recruiting and training Health Champion Volunteers to provide signposting to relevant resources as well as support residents to adopt healthier lifestyles. Health Champions receive the Royal Society for Public Health(RSPH) Level 2 Understanding Health Improvement accreditation and access to further health related training such as cancer awareness, mental health, smoking, etc.
- Develop a Toe Nail Cutting and a Gardening Service as part of our Home Support Services and expand the reach of the service
- Secure funding to continue Digital Champions Programme following the success of the project funded by Age UK.
- Continue to seek funding for increased volunteer recruitment and coordination capacity
- Develop a Legacy Strategy for the organisation.

Statement of disclosure to auditors

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

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

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



Chair of Trustees
24th November 2023

Appendix 1

Member Organisations

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Redbridge Voluntary Care

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

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

Opinion

We have audited the financial statements of Age UK Redbridge, Barking and Havering Ltd (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

Use of our report

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



30th November 2023

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of Trustees' Responsibilities

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

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

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

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

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of financial activities Including the income and expenditure account for the year ended 31 March 2023

		Unrestricted funds	Restricted funds	Total 2023	Total 2022
Notes		£	£	£	£
<u>INCOME FROM:</u>					
Donations and legacies	14	49,066	-	49,066	18,327
Charitable activities					
Grants	13	30,000	190,207	220,207	365,379
Contracts	13	543,377	-	543,377	476,714
Sundry	15	8,498	-	8,498	594
Home Support fees	15	91,816	-	91,816	103,924
		673,691	190,207	863,898	946,611
Other trading activities					
Sale of meals	15	15,801	-	15,801	12,220
Training	15	14,327	-	14,327	35,936
		30,128	-	30,128	48,156
Investments					
Bank interest		1,282	-	1,282	40
Change in fair value of current asset investments		(12,514)	-	(12,514)	8,005
Total incoming resources		741,653	190,207	931,860	1,021,139
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	10,577	-	10,577	8,431
Charitable activities					
Advisory services	17	149,430	45,532	194,962	195,704
Prevention and independence	17	561,939	145,300	707,239	679,367
Enabling voices of older people	17	57,401	-	57,401	54,322
		768,770	190,832	959,602	929,393
Other					
Governance costs	18	44,801	-	44,801	52,024
Total resources expended		824,148	190,832	1,014,980	989,848
<u>NET (EXPENDITURE) / INCOME FOR THE YEAR</u>					
		(82,495)	(625)	(83,120)	31,291
Total funds brought forward		525,263	227,099	752,362	721,071
Total funds carried forward		442,768	226,474	669,242	752,362

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Balance sheet 31 March 2023

	Notes	2023 £	2022 £
Fixed assets			
Tangible assets	5	<u>3,933</u>	<u>8,568</u>
Current assets			
Debtors	6	139,235	82,377
Investments	7	245,905	258,419
Cash at bank and in hand		403,129	533,221
		<u>788,269</u>	<u>874,017</u>
Liabilities			
Creditors: Amounts falling due within one year	8	<u>122,960</u>	<u>130,223</u>
Net current assets		<u>665,309</u>	<u>743,794</u>
Total net assets		<u>669,242</u>	<u>752,362</u>
The funds of the Charity			
Restricted income funds	10 (a) / 11	226,474	227,099
Unrestricted funds:	10/11	442,768	525,263
Total charity funds		<u>669,242</u>	<u>752,362</u>

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

Approved by the Board of Trustees on 24th November 2023
and signed on their behalf by



Mike Smith
Trustee / Treasurer

Charity Number: 1088435
Company Number: 04246504

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of cash flows for the year ended 31 March 2023

	Notes	2023 £	2022 £
Operating activities:			
Receipts from donations and legacies		49,066	18,327
Receipts from grants		158,112	376,251
Receipts from contracts		527,984	456,195
Receipts from the supply of goods and services		146,259	139,568
Other operating receipts		1,282	40
Payments to suppliers of goods and services		(249,557)	(237,217)
Payments to and on behalf of staff		(763,238)	(743,767)
Net cash provided by (used in) operating activities	20	(130,092)	9,397
Investing activities:			
Purchase of property, plant and equipment		-	-
Purchase of investments		-	-
Net cash provided by (used in) investing activities		-	-
Cash flow for the year		(130,092)	9,397
Opening cash and cash equivalents		533,221	523,824
Closing cash and cash equivalents		403,129	533,221

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements for the year ended 31 March 2023

1 Accounting policies

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

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

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

Incoming resources

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

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

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

Investment income is recognised on a receivable basis.

Resources Expended

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

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

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

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

1 Accounting policies (continued)

Fund Accounting

The Charity maintains various types of funds as follows:

Restricted Funds

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

Unrestricted Funds

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

Tangible Fixed Assets

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

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

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

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

Pensions

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

Leasing

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

Financial instruments

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
2 Net incoming resources for the year				
Net incoming resources for the year is stated after charging:	£	£	£	£
Auditors' remuneration (audit fees)	3,768	-	3,768	3,948
Auditors' remuneration (non-audit fees)	1,752	-	1,752	1,752
Operating lease payments	43,832	27,123	70,955	68,101
Depreciation (see note 5)	3,144	1,491	4,635	5,312

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
3 Staff costs				
Employee costs during the year amounted to:	£	£	£	£
Wages & salaries	524,256	165,271	689,527	683,114
Social security costs	26,395	12,067	38,462	41,830
Other pension costs	18,406	6,492	24,898	23,892
	569,057	183,830	752,887	748,836

Included in staff costs is remuneration paid to key management of £164,742 (2022 - £160,896).

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

The trustees estimate that the cost of paying staff to perform the work of the charity's volunteers would be £300,000 (2022 - £300,000).

	2023	2022
The average number of persons, analysed by function, was:		
Advisory services	5	4
Prevention and independence	35	34
Enabling voices of older people	1	1
Support	5	6
Governance	1	1
	47	46

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2022 - £Nil).
Trustees were reimbursed expenses of £nil (2022 - £nil).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

5 Tangible fixed assets

	Office furniture & fittings £	Computer equipment £	Leasehold improve- ments £	Total £
Cost				
As at 1 April 2022 and at 31 March 2023	9,036	13,586	98,960	121,582
Depreciation				
As at 1 April 2022 and at 31 March 2023	9,036	9,507	94,471	113,014
Charge	-	2,039	2,596	4,635
As at 31 March 2023	9,036	11,546	97,067	117,649
Net book value 31 March 2023	-	2,040	1,893	3,933
Net book value 31 March 2022	-	4,079	4,489	8,568
			2023	2022

6 Debtors

The following amounts are included in debtors:

Trade debtors	7,612	11,838
Prepayments and accrued income	131,623	70,539
	<u>£139,235</u>	<u>£82,377</u>

7 Investments

The following amounts are included in investments:

Other investments	<u>£245,905</u>	<u>£258,419</u>
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The investment is classified as a financial asset measured at fair value through income and expenditure. It consists of investments in a trust that includes a range of different investment types.

The most recent valuation report, dated 30 September 2023 shows the value of the investment to be £244,051.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

8 Creditors	2023	2022
The following amounts are included in creditors due within one year:	£	£
Trade creditors	21,265	13,175
Accruals and deferred income	92,525	106,452
Taxation and social security	9,170	10,596
	<u>122,960</u>	<u>130,223</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 2023 the company was committed to making the following payments under non-cancellable operating leases:

	2023	2022
Within one year	52,868	69,413
Between one and five years	-	52,060
	<u>52,868</u>	<u>121,473</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 2023 - 2024 towards the cost of providing care navigation services where restricted funds are insufficient to cover the whole cost.

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

	Balance	(Transfers)/	(Utilised)/	Balance
	01/04/2022	new	increased	31/03/2023
	£	designations	£	£
Operational Reserves	124,714	-	(82,495)	42,219
Contingent Liability Fund	272,000	-	-	272,000
Care Navigation Services	33,767	-	-	33,767
Investment In Charitable Services	79,158	-	-	79,158
Accommodation fund	15,624	-	-	15,624
Total unrestricted funds	<u>525,263</u>	<u>-</u>	<u>(82,495)</u>	<u>442,768</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

10 (a) Restricted income funds

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

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

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

	Balance 01/04/2022	Income	Expenditure	Transfers	Balance 31/03/2023
	£	£	£	£	£
Advice and Information Fund	49,549	-	(2,868)	-	46,681
Falls and Homes Support Services Fund	100,000	-	(7,650)	-	92,350
Other restricted funds	77,550	190,207	(180,314)	-	87,443
Total restricted funds	227,099	190,207	(190,832)	-	226,474

11 Analysis of net assets between funds

	General	Unrestricted Designated	Restricted	Total
	£	£	£	£
Tangible fixed assets	2,397	-	1,536	3,933
Debtors	126,718	-	12,517	139,235
Investments	-	245,905	-	245,905
Cash at bank and in hand	-	155,900	247,229	403,129
Less: Creditors: Amounts due within one year	(86,896)	(1,256)	(34,808)	(122,960)
Total net assets	42,219	400,549	226,474	669,242

12 Guarantee

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2023

	2023 £	2022 £
13 Grants and income for service provision	Unrestricted Funds	
Grants		
Age UK Brand Partner	10,000	10,000
London Borough of Redbridge	20,000	19,999
Total unrestricted funds	30,000	29,999
	Restricted Funds	
	£	£
Age UK Digital Partner	31,000	-
Age UK Emmanuel Hosp	10,458	6,667
Age UK Eon Fund	16,616	15,624
Age UK Tackling Inequalities	1,473	4,000
BHR Hospitals Trust Charity	29,830	10,000
CCG Barking and Dagenham	-	14,855
CCG Havering	-	14,855
CCG Redbridge	-	14,855
City Bridge Trust	45,452	42,172
Edward Gostling Trust	-	5,000
Florence Nightingale Trust	-	978
Grace Trust	-	1,500
Henry Smith Advice & Information	26,075	44,700
London Borough of Barking & Dagenham	3,500	7,500
London Borough of Havering - Infection Control	3,284	8,600
London Borough of Redbridge - Infection Control	(1,507)	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
National Lottery Di's Diamonds	12,915	37,934
Postcode Neighbourhood Trust	-	13,332
The Mercers Company	11,111	33,333
Total restricted funds	190,207	335,380
Total grants	220,207	365,379

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

13 Grants and income for service provision (continued)

	2023 £	2022 £
Contracts		
Provided for services delivered		
London Borough of Redbridge	216,665	261,316
London Borough of Havering	163,687	137,735
CCG Redbridge	-	42,880
Redbridge Primary Care Trust	32,160	-
NHS NELICB	114,680	-
Age UK London Special Reserve	16,185	34,783
Total contracts	<u>543,377</u>	<u>476,714</u>

14 Donations	£	£
Unrestricted- Sundry	6,298	6,239
Legacy - Lorna Bartlett	-	10,000
Legacy - M Inns	-	2,088
Legacy - Betty Griffiths	42,768	
	<u>49,066</u>	<u>18,327</u>

	£	£
Included in donations are the following items of £500 or more:		
Hills of Woodford	-	1,050
E Oughton	-	500
B Gardner	1,000	-

15 Other income	Charitable activities		Other trading activities		
	Sundry	Home Support fees	Sale of meals etc.	Training	Total
2023	£	£	£	£	£
Sale of goods	-	-	15,801	-	15,801
Rendering of services	8,498	91,816	-	14,327	114,641
	<u>8,498</u>	<u>91,816</u>	<u>15,801</u>	<u>14,327</u>	<u>130,442</u>
2022	£	£	£	£	£
Sale of goods	-	-	12,220	-	12,220
Rendering of services	594	103,924	-	35,936	140,454
	<u>594</u>	<u>103,924</u>	<u>12,220</u>	<u>35,936</u>	<u>152,674</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

		2023 £	2022 £
16	Sale of Meals costs		
Agency Staff		-	741
Food		10,577	7,690
		<u>10,577</u>	<u>8,431</u>

	Advisory	Preventative	Enabling	Total 2023	Total 2022
	£	£	£	£	£
17	Charitable activities costs				
Staff & volunteers	147,011	508,305	41,507	696,823	681,021
Office	31,323	139,152	9,571	180,046	147,445
Other	1,601	16,768	963	19,332	29,479
Support	15,027	43,014	5,360	63,401	71,448
	<u>194,962</u>	<u>707,239</u>	<u>57,401</u>	<u>959,602</u>	<u>929,393</u>

2023

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

Analysis of support costs

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2023

18	Governance costs	2023	2022
		£	£
	Staff & volunteers	28,664	31,389
	Office	8,940	8,075
	Professional fees	5,520	10,497
	Other	1,677	2,063
	Total	<u>44,801</u>	<u>52,024</u>

Other costs for 2022 include £978 disbursed from a restricted fund grant. All other governance costs are from unrestricted funds.

19 Related party transactions

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

20 Reconciliation of cash flow from operating activities to income

Net (Expenditure) / Income For The Year	(83,120)	31,291
Change in debtors	(56,858)	4,752
Change in creditors	(7,263)	(23,953)
Depreciation	4,635	5,312
Movement in fair value of investment	12,514	(8,005)
Net cash provided by (used in) operating activities	<u>(130,092)</u>	<u>9,397</u>

21 Reconciliation of net debt

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