

**Age UK Redbridge, Barking and Havering Ltd**

**(A Company Limited by Guarantee)**

**Annual Report**

**for the year ended 31 March 2024**

**Charity Number: 1088435**

**Company Number: 04246504**

**Charity Name:** Age UK Redbridge, Barking and Havering Ltd

**Charity Registration Number:** 1088435

**Company Registration Number:** 04246504

**Principal Address and Registered Office**

4<sup>th</sup> Floor  
103 Cranbrook Road  
Ilford  
Essex  
IG1 4PU

**Website**

[www.ageuk.org.uk/redbridgebarkinghavering/](http://www.ageuk.org.uk/redbridgebarkinghavering/)

**Trustees**

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

**Senior Management Team**

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

**Auditors**

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

**Bankers**

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

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

## **Introduction**

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

## **Structure, Governance and Management**

### **Governing Document**

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

### **Appointment of Trustees**

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

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

### **Trustee Induction and Training**

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

### **Trustee Indemnity Insurance**

The charitable company maintains trustee indemnity insurance.

### **Organisation**

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

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

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

### Related parties

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

### Risk Management

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

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

### Reserves

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

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

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

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

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

## **Objects and Activities for the Public Benefit**

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

The Mission Statement of the charity is:

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

We seek to achieve this aim by:

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

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

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

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

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

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

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

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

# **Achievements and Performance**

## **1. Objective 1 - Advisory Services**

### **Information and Advice**

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

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

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

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

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

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

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

### **Key Successes**

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

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

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

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

### **Case study illustrating the extent of our work:**

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

A & I worker assessment revealed client's difficulties with money, travel and housing.

A&I worker advised that based on her health conditions and difficulties with day to day personal care tasks she would be eligible for Attendance Allowance.

Client mentioned she forgets things easily and not remembering to take her medication, she reported her daughter and son-in-law has to check on her regularly to ensure she is safe.

Advice and Information Worker supported with the following:

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

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

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

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

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

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

### **Service User Feedback:**

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

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

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

### **Early Intervention Service (Dementia)**

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

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

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

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

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

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

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



## **Early Intervention Service client and carer feedback:**

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

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

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

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

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

## **My Health Matters – Havering**

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

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

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

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

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

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

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

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

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

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

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

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

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

### **Pledges from Health Champions following Health Champion Training**

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

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

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

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

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

## **2. Objective 2 – Preventative and Maintaining Independence Services**

### **Falls Prevention Service**

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

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

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

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

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

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

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

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

#### **Client feedback:**

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

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

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

#### **Befriending Service**

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

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

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

Annual service evaluation evidenced that:

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

**Comments from service users: -**

*"Very happy with the volunteer, has a nice chat with me. Age UK has helped me a lot since 2003".*

*"Very happy with the calls, lifeline for me as I can have a chat. I find everyone very helpful and friendly".*

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

*"Very happy with the calls. Volunteer is very nice. I appreciate the calls".*

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

*"I get on well with the volunteer and enjoy the conversations".*

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

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

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

**Di's Diamonds**

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

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

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

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

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

## Member Feedback

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

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

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

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

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

## Home Support Services

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

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

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

## Care Navigation

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

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

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

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

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

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

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

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

### **Care Navigation Case Study**

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

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

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

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

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

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

All suggestions were declined.

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

## **Service User Feedback:**

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

## **Computer training and digital inclusion**

### **Age UK Digital Champions Programme**

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

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

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

### **IT support sessions**

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

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

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

## **Venues**

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

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

## **Digital Champion Volunteers**

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

## **Exit Strategy and partnerships**

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

## **A few quotes from members:**

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

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

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

## **Wanstead Activity Centre (The Allan Burgess Centre)**

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



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

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

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

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

### **Case study**

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

### **Safeguarding Older People**

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

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

## **3. Objective 3 – Enabling Voices of Older People**

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

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

### **Our Voices of Experience Service**

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

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

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

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

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

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

## **Other Achievements**

### **Volunteering**

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

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

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

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

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

## **Financial Review**

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

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

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

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

## **Investment Policy**

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

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

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

## **Plans for Future Periods**

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

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

### **Statement of disclosure to auditors**

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

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

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

Chair of Trustees  
29<sup>th</sup> November 2024

A handwritten signature in black ink, appearing to be 'M. H. G.', written in a cursive style.

## **Appendix 1**

### **Member Organisations**

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Redbridge Voluntary Care

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

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

**Opinion**

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

In our opinion the financial statements:

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

**Basis for opinion**

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

**Conclusions relating to going concern**

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

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

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

**Other information**

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

We have nothing to report in this regard.

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

**Opinions on other matters prescribed by the Companies Act 2006**

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

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

**Matters on which we are required to report by exception**

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

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

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

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 25 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

**Auditor's responsibilities for the audit of the financial statements**

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

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

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



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

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

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

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

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

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

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

**Use of our report**

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

4th December 2024



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

## **AGE UK REDBRIDGE, BARKING AND HAVERING LTD**

### **Statement of Trustees' Responsibilities**

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

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

## Balance sheet 31 March 2024

	Notes	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	5	<u>51</u>	<u>3,933</u>
<b>Current assets</b>			
Debtors	6	157,173	139,235
Investments	7	370,799	245,905
Cash at bank and in hand		406,606	403,129
		<u>934,578</u>	<u>788,269</u>
<b>Liabilities</b>			
Creditors: Amounts falling due within one year	8	<u>120,310</u>	<u>122,960</u>
<b>Net current assets</b>		<u>814,268</u>	<u>665,309</u>
<b>Total net assets</b>		<u><b>814,319</b></u>	<u><b>669,242</b></u>
<b>The funds of the Charity</b>			
Restricted income funds	10 (a) / 11	329,311	226,474
Unrestricted funds:	10/11		
Operational reserves		16,610	42,219
Designated Funds		468,398	400,549
<b>Total charity funds</b>		<u><b>814,319</b></u>	<u><b>669,242</b></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 29th November 2024  
and signed on their behalf by



**Mike Smith**  
Trustee / Treasurer

Charity Number: 1088435  
Company Number: 04246504

## AGE UK REDBRIDGE, BARKING AND HAVERING LTD

### Statement of cash flows for the year ended 31 March 2024

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

# **AGE UK REDBRIDGE, BARKING AND HAVERING LTD**

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

### **1 Accounting policies**

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

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

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

#### **Incoming resources**

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

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

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

Investment income is recognised on a receivable basis.

#### **Resources Expended**

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

### 1 Accounting policies (continued)

#### Fund Accounting

The Charity maintains various types of funds as follows:

##### Restricted Funds

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

##### Unrestricted Funds

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

#### Tangible Fixed Assets

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

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

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

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

#### Pensions

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

#### Leasing

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

#### Financial instruments

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

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

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

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

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

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

## 4 Trustees' remuneration and expenses

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



# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

### 5 Tangible fixed assets

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

### 6 Debtors

The following amounts are included in debtors:

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

### 7 Investments

The following amounts are included in investments:

Other investments	<b>£370,799</b>	<b>£245,905</b>
-------------------	-----------------	-----------------

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

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

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

## AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

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

### **9 Financial commitments**

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

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

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

### **10 Unrestricted income Funds**

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

### 10 Unrestricted income Funds - continued

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

### 10 (a) Restricted income funds

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

## Notes to the financial statements (continued)

for the year ended 31 March 2024

### 11 Analysis of net assets between funds

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

### 12 Guarantee

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

### 13 Grants and income for service provision - continued

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

		2024 £	2023 £
<b>16</b>	<b>Sale of Meals costs</b>		
Food		12,862	10,577
		<u>12,862</u>	<u>10,577</u>

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

### 2024

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

### Analysis of support costs

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

### 2023

Unrestricted funds	149,430	561,939	57,401	768,770
Restricted funds	45,532	145,300	-	190,832
<b>Total 2023</b>	<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>

## AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

### 19 Related party transactions

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

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

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

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

### 21 Reconciliation of net debt

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