

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

**(A Company Limited by Guarantee)**

**Annual Report**

**for the year ended 31 March 2025**

**Charity Number: 1088435**

**Company Number: 04246504**

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

**Charity Registration Number:** 1088435

**Company Registration Number:** 04246504

**Principal Address and Registered Office**

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 Social Inclusion & and Home Support Service

**Auditors**

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

**Bankers**

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

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

## **Introduction**

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

## **Structure, Governance and Management**

### **Governing Document**

Age UK Redbridge, Barking and Havering Ltd is a company limited by guarantee, Company No. 4246504, governed by its Articles of Association (dated 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 2025 is £377,000 which represents approximately four months of the general expenditure budget.

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

The object of the Charity, as set out in the Charity's Articles of Association (dated 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 2024-2025 were:

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

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

# **Achievements and Performance**

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

### **Information and Advice**

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

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

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

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

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

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

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

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

### **Key Successes**

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

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

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

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

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

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

#### **Case study 1:**

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

Support provided included:

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

#### **Case study 2:**

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

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

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

#### **Case study 3:**

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

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

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

## **Service User Feedback:**

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

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

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

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

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

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

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

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

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

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

## **Case Study**

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

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



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

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

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

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

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

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

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

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

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

### **My Health Matters – Havering**

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

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

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

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

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

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

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

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

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

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

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

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

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

## **Feedback from Health Champions**

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

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

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

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

### **Falls Prevention Service**

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

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

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

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

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

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

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

### **Client feedback:**

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

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

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

### **Befriending Service**

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

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

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

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

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

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

Annual service evaluation evidenced that:

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

### **Comments from service users:**

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

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

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

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

### **Di's Diamonds**

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

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

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

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

### **Member Feedback**

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

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

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

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

## **Home Support Services**

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

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

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

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

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

## **Client Feedback**

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

*"It is good to know I have a regular visit every week"*

*"Always goes above and beyond".*

*"The service has proved invaluable in helping me".*

## **Care Navigation**

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

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

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

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

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

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

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

### **Care Navigation Case Study**

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

Age UK provided support with:

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

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

### **Service User Feedback:**

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

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

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

## **Computer training and digital inclusion**

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

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

### **IT support sessions**

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

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

### **Data and Venues**

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

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

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

### **Digital Champion Volunteers**

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

## **Exit Strategy and partnerships**

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

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

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

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

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

*"Both IT Volunteers were very good and patient with us and made us all feel at ease. 10 out of 10."*

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

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

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

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

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

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

### **Positive Feedback received from Wanstead Activity Centre:**

*"A Happy Place to be."*

*"Very enjoyable, I like the interaction."*



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

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

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

*"A truly excellent center in every way."*

*"This place has changed my life for the better."*

### **Safeguarding Older People**

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

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

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

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

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

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

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

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

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

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

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

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

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

## **Other Achievements**

### **Volunteering**

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

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

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

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

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

The minimum wage equivalent for the Wanstead Activity centre alone in volunteer hours would be £35,000.

## **Financial Review**

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

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

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

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

## **Investment Policy**

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

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

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

## **Plans for Future Periods**

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

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

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


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

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

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

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

Chair of Trustees  
28<sup>th</sup> November 2025



ALINA QURESHI

## **Appendix 1**

### **Member Organisations**

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

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

**Opinion**

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

In our opinion the financial statements:

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

**Basis for opinion**

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

**Conclusions relating to going concern**

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

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

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

**Other information**

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

We have nothing to report in this regard.

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

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

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

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

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

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

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

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

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 24 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

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

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

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

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

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

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

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

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

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

**Use of our report**

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

3rd December 2025



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



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

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

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

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

## Balance sheet 31 March 2025

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

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

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



Mike Smith  
Trustee / Treasurer

Charity Number: 1088435  
Company Number: 04246504

## AGE UK REDBRIDGE, BARKING AND HAVERING LTD

### Statement of cash flows for the year ended 31 March 2025

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

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

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

### **1 Accounting policies**

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

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

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

#### **Incoming resources**

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

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

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

Investment income is recognised on a receivable basis.

#### **Resources Expended**

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

## Notes to the financial statements (continued)

for the year ended 31 March 2025

### 1 Accounting policies (continued)

#### Fund Accounting

The Charity maintains various types of funds as follows:

##### Restricted Funds

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

##### Unrestricted Funds

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

#### Tangible Fixed Assets

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

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

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

Computer equipment	Useful life 3 years
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#### Pensions

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

#### Leasing

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

#### Financial instruments

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
<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	54,565	17,719	72,284	69,739
Depreciation (see note 5)	6	45	51	3,882

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

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

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

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

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

## 4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2024 - £Nil).  
Trustees were reimbursed expenses of £55 (2024 - £nil).

## AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

#### 5 Tangible fixed assets

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

#### 6 Debtors

The following amounts are included in debtors:

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

#### 7 Investments

The following amounts are included in investments:

Other investments	<u>£373,585</u>	<u>£370,799</u>
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The investment is classified as a financial asset measured at fair value through income and expenditure. It consists of investments in a trust that includes a range of different investment types.

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

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



## AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

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

### **9 Financial commitments**

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

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

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

### **10 Unrestricted income Funds**

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

### 10 Unrestricted income Funds - continued

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

### 10 (a) Restricted income funds

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

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

## Notes to the financial statements (continued)

for the year ended 31 March 2025

### 11 Analysis of net assets between funds

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

### 12 Guarantee

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

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

## AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

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

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

14	Donations	£	£
	Unrestricted- Sundry	8,293	8,021
	Restricted donations	-	7,500
	Legacies		
	Gay Kennedy	-	21,671
	S Williams	45,242	-
	K Mashra	764	-
	A Sansome	2,000	-
		<u>56,299</u>	<u>37,192</u>
		£	£
	Included in donations are the following items of £500 or more:		
	In memoriam for C Mitchell	-	603
	T & M Linehan	-	500
	Redbridge Voluntary Care	-	7,500
	Marks & Spencer	-	744
	P Yonk-Fook	-	500
	Womens Institute Wanstead	2,007	-
	M Linehan	<u>1,000</u>	<u>-</u>

15	Other income	Charitable activities		Other trading activities	
		Home Support			
		Sundry	fees	Sale of meals etc.	Sundry
		£	£	£	£
2025					Total
	Sale of goods	-	-	28,579	-
	Rendering of services	12,724	112,738	-	3,010
	Other income	-	-	-	-
		<u>12,724</u>	<u>112,738</u>	<u>28,579</u>	<u>3,010</u>
					<u>157,051</u>
2024		£	£	£	£
	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>

# AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

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

### 2025

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

### Analysis of support costs

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

## AGE UK REDBRIDGE, BARKING AND HAVERING LTD

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

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

### 19 Related party transactions

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

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

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

### 21 Reconciliation of net debt

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

### 22 Subsequent events

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