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# Chairman's report

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This is the final Help the Aged Annual Report, covering the 11 months from 1 May 2008 leading up to our merger with Age Concern England on 1 April 2009.

Help the Aged can claim a proud record of achievement since its beginnings in 1961 as the Help the Aged Refugees Appeal, initiated by Cecil Jackson-Cole. The Charity's remit rapidly expanded to include housing issues, poverty, transport, health and social care, the battle to eradicate ageism, biomedical research into the disorders and diseases of later life, and the support of older people in developing countries.

Its many memorable campaigns include 'Heating or Eating', which highlighted the difficulties older people face in paying winter fuel bills; 'Scrap It!', against age discrimination; 'Lose the Loophole', to extend the Human Rights Act to residents of private care homes; an initiative to highlight the little-recognised problem of elder abuse; the prevention of falls in older age; 'Just Equal Treatment', once again to combat age discrimination; and 'Right Care, Right Deal', calling for radical improvements to the social care system.

Alongside these public campaigns we have ceaselessly lobbied, and often worked with, national

and local government to include older people in their policy strategy and to address their needs in the services they offer. Such work has benefited enormously from the input of older people, whom we have also striven to empower through the UK-wide Speaking Up for Our Age network of forums, which has now celebrated its tenth anniversary.

The range of services launched by the Charity is broad: HandyVan (home safety and security), SeniorLine (free advice by telephone), SeniorLink (immediate-response telephone service for emergency assistance), benefits advice, money management and debt advice, community transport, and a wide selection of free advice leaflets. Help the Aged has also offered aids to daily living and other specialised goods through its home shopping venture, and a portfolio of financial products for the over-50s, latterly through its wholly owned company intune.

As recently as 2007 we launched our biggest-ever appeal, The Disconnected Mind, to fund major research into the causes of mental decline.

We have also been committed to relieving the poverty and hardship of older people in developing countries, notably through our sister organisation HelpAge International, and our position as a member of the Disasters Emergency Committee (DEC) has helped us to respond to crises such as the 2004 tsunami in South East Asia.

Over the years, we have also, on occasion, worked closely with Age Concern – which, like Help the Aged, is a name and a brand that is well known and well respected by the public at large and by government and agencies working on behalf of older people. Time and time again, however, we have been reminded of the widespread and persistent confusion that exists concerning the difference between the two organisations and what they do.

Following a series of discussions over a period of years, the two boards of trustees ultimately decided that the similarities were beginning to outweigh the differences between us: we were competing unnecessarily in some areas and duplicating work in others. Our view was that we could achieve more

# Chairman's report

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for older people in the future if this were no longer the case. By joining forces we could compete more strongly with other sectors and charities for both funding and influence; and our commercial services would no longer be splitting their target market between the two organisations.

Of course, there were risks – particularly, it might be argued, in regard to fundraising. But overall, given the alternative option of not merging, we concluded that the potential benefits of joining together would more than counteract those risks.

We believe that a single new charity combining the strengths and successes of both organisations will best serve the interests of older people. It will enable us to put older people's issues firmly on the agenda, to campaign more vigorously and raise funds more effectively, to reduce duplication and release more money to support older people. In the context of recent demographic change, whereby the UK population comprises more over-60s than under-18s, this has never been more important.

Above all, merger enables us to create a brand-new charity that is fit for the 21st century and the challenges it will bring.

I should like to extend my heart-felt thanks to all the trustees who have served the Charity so well and so loyally over the years, to the Help the Aged staff and volunteers who have worked so tirelessly towards our objectives, and to the countless numbers of people who have sustained our efforts through their generous financial support.

I send also my warmest good wishes to the new charity, and hope that it will fulfil the aims it sets itself as successfully as Help the Aged has done over the past four decades.



**Jo Connell**  
Chairman

# Help the Aged

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The following were the aims, objectives, public benefit and structure of Help the Aged until it merged with Age Concern England on 1 April 2009.

## Our aims

Our **vision** is of a future where older people are free from the disadvantages of poverty, isolation and neglect so they can live with dignity as valued, respected and involved members of society.

Our **mission** is to secure and uphold the rights of disadvantaged older people in the UK and around the world. Working with them, we research their needs, campaign for changes in policy and provide services to alleviate hardship today and prevent deprivation tomorrow.

Our **aim** is to secure measurable reductions in the poverty, isolation and neglect of older people in the UK and severely deprived countries overseas by delivering practical services, and by bringing about change in public policy and practice, using the recognised authority of our understanding about ageing.

## Our objectives

WE WILL:

**Combat poverty** to achieve significant reductions in financial hardship and social exclusion, and mitigate their worst effects.

**Reduce isolation** to decrease the number of older people experiencing loneliness and isolation.

**Challenge neglect** to secure the delivery of consistently accessible, good-quality care addressing the biggest threats to health and well-being.

**Defeat ageism** to win equality and human rights for disadvantaged older people, enabling them to escape from deprivation.

**Prevent future deprivation** to reduce the numbers of people at greatest risk in the future by stimulating prevention as well as cure, through research and other means.

In order to carry out these objectives, we **research** the needs of older people, **campaign** for change in government policy and practice, **deliver**

**services** to disadvantaged older people, **operate internationally** in the four nations of the UK and in developing countries, **raise money** and seek ways to grow income, and **work collaboratively** with many different organisations (see list on pages 59–60).

To achieve these objectives, we rely on:

- **funding** from voluntary donations, charitable trusts, statutory bodies, shops and other commercial activities, including our trading subsidiaries Help the Aged (Trading) Ltd and Help the Aged (Mail Order) Ltd. Profits from financial products and services offered by intune, a wholly owned subsidiary of Help the Aged, also benefit the Charity
- **support from the public**, who volunteer in our shops and at head office, fundraise as part of a local committee, carry out collections on our behalf, participate in the Charity's events and take action in our campaigns.

## Our structure

Help the Aged is organised into **seven** divisions:

- Policy and External Relations
- Community Services
- Fundraising and Marketing
- Retail
- Finance
- Human Resources
- Commercial Services.

Geographically, Help the Aged has national offices in Wales, Scotland, Northern Ireland and England, and representation in all the regions of England.

Our 1,800 employees are central to our campaigning and the communication of our cause to the general public, while our 36,000 supporters are vital to us achieving our goals and objectives.

# Help the Aged

## Public benefit

Over the year Help the Aged has worked towards its charitable objectives in the following ways:

- providing advice and support to older people to help them access the benefits to which they are entitled, and to manage their money better
- running a service (HandyVan) to secure and carry out minor repairs to older people's properties
- working with local communities to connect disadvantaged older people to local services and, as a member of the Digital Outreach Limited group, raising awareness among older people of the 'digital switchover' (from analogue to digital transmission)
- organising and taking part in campaign work: for example, to improve the social care system
- in respect of its support for older people; to eradicate age discrimination in everyday life and employment; and to improve educational opportunities of older people
- funding biomedical research into age-related illnesses and conditions and disseminating advice to help prevent falls
- working with our partner HelpAge International to support groups in developing countries in their campaigning and lobbying of governments to introduce social pensions
- providing funding for day centres, residential care and income-generating programmes for older people in developing countries
- supporting groups in Eastern and Central Europe that are working to improve conditions for older people living in poverty.

## The merger

On 1 April 2009 Help the Aged merged with Age Concern England to form a new organisation, Age UK, which will continue the work previously carried out by the two charities to improve the lives of older people.

The idea of a merger arose because the two charities had very similar objectives. Both worked to improve older people's lives in the UK and overseas, and focused on issues such as health, income, inclusion and social equality.

Before a decision was taken to merge, both organisations considered carefully the pros and cons of joining together. Ultimately, we took the decision to go ahead because we believe that by so doing we will be able to do more, and better, for older people.

By joining together we believe that we will be able to operate more effectively and efficiently. There was a good deal of overlap in the work of the two former charities: both strove to influence policy and public debate; both ran campaigns; both provided direct support, services and advice to older people and provided funding to local organisations working to help older people.

Today's financial environment is a challenging one for charities, but by working together as one organisation we can make cost savings, avoid competing for funding, and reap the advantages that larger organisations hold in the marketplace. We also believe that the two former charities' strengths were complementary, but amalgamating means that we need no longer put effort into developing resources to address an area in which the other charity was already performing successfully: for example, Help the Aged was more involved with research and international work and had a well developed fundraising function, while Age Concern England was more involved in and identified with local service delivery, and raised a greater proportion of its income from trading.

By pooling our expertise we will increase our impact and influence in areas such as policy-making and public debate. We will be more effective and efficient in our service delivery and fundraising and be able to make substantial savings in overheads. As one organisation we will therefore be able to better serve the interests of older people.

The assets and liabilities of Help the Aged were transferred to the new organisation on 1 April 2009 as part of the merger agreement.

# Combating poverty

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## **Last year, we said we would:**

help older people to claim £8 million in benefits through SeniorLine, the Benefits Advice Programme and Your Money Matters; support existing benefits advice projects and create new ones in areas of need and disadvantage; improve the money management skills of older people through workshops and awareness-raising sessions, and conduct research into the need for further services to support older people who have difficulty managing money; and ensure government action to tackle fuel poverty.

## **Helping older people to claim benefits**

Poverty affects 2.5 million older people living in the UK – one in five pensioners. Many fail to maximise their income by claiming their full benefit entitlement. Research conducted by the British Gas Help the Aged Partnership showed that older people can lose up to £50,000 over their lifetime by not claiming, for example, Pension Credit, Housing Benefit and Council Tax Benefit – money which could be used to buy food, heat homes and pay for care. The extra money can also help to pay for social activities to help reduce isolation.

An estimated £5 billion of means-tested benefits for older people go unclaimed every year. For example, only 54 per cent claim Council Tax Benefit. Take-up rates among pensioners remain low because many older people find claiming difficult: claim forms may be lengthy, people are unsure what they are entitled to, some could have received wrong information in the past, and those from ethnic minorities could face language barriers. To make the claiming process more accessible to older people, Help the Aged runs three vital services: SeniorLine, the Benefits Advice Programme and Your Money Matters. Together they enabled older people to claim £9.4 million in 2008–9, well over our £8 million target.

SeniorLine, our free, confidential telephone helpline, provides a one-stop shop to answer older people's queries. In 2008–9 SeniorLine received calls from almost 32,000 older people on claiming benefits and identified just under £3.5 million in benefits. Since June 1991, SeniorLine has provided an authoritative, impartial overview of the benefits system, giving callers as much time as they need to identify their entitlements and providing guidance and follow-up

written material on how to proceed. In the last four-and-a-half years, the service has identified a total of £11.2 million in unclaimed means-tested benefits and over £2.6 million in arrears.

The Benefits Advice Programme was set up in 2003 by the British Gas Help the Aged Partnership to increase older people's awareness of benefits and their personal entitlements, remove the barriers to claiming benefits and provide practical support throughout the claims process. It also focuses on eradicating fuel poverty and fighting excess winter deaths.

By 2008–9 we were running 30 benefits advice projects, based in areas with the most disadvantaged and hardest-to-reach older people. In the same year, we created three new major projects, in Fenland, Luton and the Greenwich and Bexley area. We provide these projects with funding, networking opportunities and advice, including information leaflets and British Gas Help the Aged Partnership warmer winter advice packs. The 2008–9 pack offered recipients the chance to have the Pension Service contact them for a free means-tested benefits check over the telephone and/or a home visit.

In 2008–9 the programme raised awareness about benefits and potential entitlement to over 12,000 older people and personally advised 11,500 pensioners on their individual benefit entitlement through talks and presentations in local community settings, advice surgeries and workshops, and home visits. We worked in partnership with many different local agencies and advice providers to get the messages across to our target groups, enabling older people to claim £4.8 million, and bringing the total value of benefits claimed since the programme started to approximately £21 million.

The Your Money Matters Programme was launched in 2006 to improve the skills, confidence and financial situation of older people by providing basic money management and debt advice. As people's circumstances change – for example, on retiring or losing a partner – they are put at greater risk of financial difficulties. Each of the 17 projects currently running in Britain employs an advice worker and recruits volunteers to support the programme. Our trained advice workers provide one-to-one basic

# Combating poverty

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money management and debt advice sessions, such as preparing a debt repayment plan, in older people's homes or at the advice worker's office. Advisers, with volunteers from Barclays, also deliver awareness-raising sessions for older people at community centres, on everything from budgeting to avoiding scams. They also signpost individuals to other local organisations, where appropriate, or to SeniorLine.

In 2008–9 Your Money Matters helped over 9,000 older people, over 1,000 of whom were taken on as casework clients and given support to claim over £1 million in benefits and/or manage over £6.4 million worth of debt. Between November 2006 and December 2008 the programme supported over 21,000 older people through one-to-one and awareness-raising sessions, helped them to deal with £13 million of debt and assisted in writing off almost £2.7 million of debt. In addition, over £1.8 million of additional benefits have been received by older people.

To support older people who have difficulty managing money, we have also conducted research into financial education and older people, and published the findings in spring 2009. The aims of the research included finding out where older people go to learn about money, recommending how future financial education programmes for older people should be delivered, and making policy recommendations about further actions the Government and the voluntary and banking sectors can take to improve the financial capability of older people. We are lobbying the Government, the FSA and the financial services industry to better meet the needs of our changing population.

## Getting older people out of fuel poverty

When a household needs to spend more than 10 per cent of its income on energy to keep adequately warm, it is in fuel poverty. Energy costs doubled between 2003 and 2008. Although it can only be an estimate, it is broadly accepted that by the end of 2008 some 5 million UK households were living in fuel poverty, roughly half of them containing older people.

To encourage the Government to take action to tackle fuel poverty, we applied with Friends of the

Earth for a judicial review of the Government's failure to implement its commitment to eradicate fuel poverty among vulnerable households by 2010. The High Court heard our application in October 2008 and rejected it, but gave us leave to appeal.

Help the Aged contributed to the National Audit Office inquiry into Warm Front (the state scheme to improve domestic energy efficiency by providing free insulation and heating improvements for people in England aged over 60 on a qualifying benefit). The inquiry called for significant improvements. There has been unprecedented media interest in the issue, prompted by the Charity, and MPs have been active in tabling parliamentary questions. One MP said he would introduce a Private Member's Bill requiring the Government to draw up a new, more dynamic, fuel poverty strategy. The Government created a new department in October 2008, the Department of Energy and Climate Change, and has now issued a consultation paper.

Our work has clearly had an impact on the Government. There are more resources in play, although clearly not anything like enough. For example, older people are benefiting from an increase of £50 in the Winter Fuel Payment to £250 (and from £300 to £400 for households containing someone over 80), and from an increase of £60 in the Christmas bonus. However, this still compares badly with the estimate that the annual energy bill for an average house is now between £1,200 and £1,300.

We believe that the energy companies will eventually be compelled to offer social tariffs to low-income households. We also believe that we are on the way to getting a new fuel poverty strategy, although the Government is not yet using the word 'strategy'.

# Reducing isolation

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## **Last year, we said we would:**

promote neighbourhoods to grow old in, to reduce isolation; undertake 35,000 HandyVan tasks, expanding the service to incorporate small jobs and minor repairs; build on our new First Connect and Neighbourhood Warden services to connect 1,950 disadvantaged older people to local services and reduce isolation for 1,500 through ten projects in the UK; link 65,000 older people back into their local community through intensive work with community groups; and work as one of the four members of Digital Outreach Limited to make older people throughout Great Britain more aware of how to adapt to digital switchover.

## **Engaging older people in their communities**

A significant number of older people in the UK are isolated, which can have a serious impact on both physical and mental well-being. Ten per cent of people aged 65 and over say they always or often feel lonely and 65 per cent of people agree that local communities neglect isolated older people.

The evidence demonstrates that the older you are, the more likely you are to experience some form of isolation or exclusion. Older people are particularly vulnerable because when a partner dies they may find themselves living alone for the first time and find it difficult to cope. Disability or mobility problems can also make it increasingly difficult for an older person to go out and be part of the local community. Many older people find it difficult to access the support and care they require because they do not have contact with services and so their needs are ignored. At times of crisis it is vital that local neighbourhoods offer help and support, but sometimes local communities can be unsympathetic to the basic social and physical needs of older people.

Help the Aged believes that neighbourhoods need to be designed to work for everybody in the community, regardless of age. Being excluded would not be an inevitable part of growing older if more thought were given to how services and amenities could be made more accessible to all generations. A neighbourhood to grow old in, or a 'lifetime neighbourhood', does more to improve the

accessibility of the physical environment by being sensitive to disability or mobility problems. For example, providing benches for people with heavy shopping to rest on, and accessible public toilets, can affect older people's ability to get out and about. Effective transport links are also vital, while level pavements and good street lighting, which both reduce the risk of falls, can also make a big difference. Houses designed to be flexible to the changing needs of people as they get older, and shops and services within easy walking distance, would also be part of a lifetime neighbourhood, while spaces for people to meet and socialise would promote communities.

Older people have an important role to play in their communities – whether as carers, grandparents, volunteers, employees or consumers. But they do more than just enable older people to participate in jobs, education, leisure activities and voluntary work. In allowing the older population to contribute to community life in this way, lifetime neighbourhoods also reduce older people's isolation through the friendships and social networks they enable.

In 2008–9 Help the Aged promoted neighbourhoods to grow old in at national, regional and local level. At national level, we worked with the Government to ensure that new and existing communities incorporate basic features that make them age-friendly. We have also been working hard to ensure that lifetime neighbourhood principles are part of all regional planning strategies, although more work needs to be done to ensure these strategies recognise demographic changes. At a local level, the Charity offers practical services that promote community support, such as neighbourhood wardens, who provide a reassuring presence in the community through patrols and address older residents' concerns, and HandyVan, our home security service. In policy terms, we have pressed local authorities to recognise the benefits of lifetime neighbourhoods, asking them to take a more joined-up approach and to introduce basic practical measures that can improve the lives of their older citizens.

Since the launch in August 2008 of our *Towards Common Ground* manifesto, which listed ten aspects of local life that need to be improved so that older people can be independent and actively involved in



# Reducing isolation

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their communities – including the need for homes to be designed or adapted with older people's needs in mind – we have helped to develop a consensus among key agencies concerned with improving the planning of local services and enhancing the physical environment. We are also persuading local authorities to sign up to this manifesto.

## **Making older people feel safer and more secure**

Seventy-seven per cent of people in the UK expect to be living independently in their own homes into very old age. However, this becomes problematic if they are experiencing poor health or reduced mobility.

To help people live independently in their own homes with improved safety and security, Help the Aged runs the HandyVan service, which carries out home security and safety work, minor adaptations and, more recently, small repairs. A HandyVan fitter visits older people in their homes and provides labour and materials, usually free of charge. Fitters also offer links to services provided by other agencies, such as fire safety.

The service is greatly valued by older people for several reasons. Not only do new door and window locks, for example, help to reduce their fear of crime and make them feel safer and more secure in their homes, but also, and perhaps more significantly, the HandyVan fitter provides welcome social contact and the opportunity for older people to talk about other issues affecting their lives.

In 2008–9 our HandyVan fitters visited 15,400 older people's homes and completed 31,500 tasks. Among these were small jobs and minor repairs, such as fixing kitchen cupboards, putting up curtain rails, replacing toilet seats, fitting grab rails and changing light bulbs. We expanded HandyVan to include this kind of support because our clients told us this is what they wanted and needed – and it appears to be having a major impact on older people's safety. By reducing accidents in the home, this additional service is giving older people prolonged independence, reduced worry and increasing peace of mind – the importance of which should not be underestimated.

## **Linking older people to the right services**

Older people can sometimes find it difficult to ask for help, either because they are facing personal difficulties or simply do not know who to approach. To help older people connect to the services they need or to which they are entitled, we run four First Connect and four Neighbourhood Warden projects in England, and a further two First Connect projects in Northern Ireland.

First Connect, a 'one-stop shop' for enquiries, works in two ways. The first is through a co-ordinator who visits older people in their own homes to assess their individual needs and agree a plan of action to help them access appropriate support. The co-ordinator then follows up the case to ensure successful outcomes. The second is via a telephone service that takes referrals from other Help the Aged services and staff who come into contact with older people requiring additional support. Their needs are assessed over the telephone so that they can be put in touch with the services they need.

The aim of First Connect is to empower disadvantaged older people to access a range of free services providing low-level support, thus enabling individuals to sustain their independence, remain in their own homes for as long as they wish and improve their quality of life. In 2008–9 our combination of face-to-face and telephone support enabled over 2,000 older people to access local services.

The Help the Aged Older People's Warden service works within existing neighbourhood warden schemes to champion older people's issues, ensure their voices are heard and increase their presence in the community. Neighbourhood wardens understand local communities and their needs and are an integral part of any community, especially in deprived areas. Through their highly visible, uniformed, semi-official presence, they are considered to be friendly 'eyes and ears' of the community. They make older people feel safer and more secure in their homes by patrolling in residential and public areas, town centres and high-crime areas, as well as making regular home visits. In organising community activities and intergenerational events, they also encourage older people to be more socially active.

# Reducing isolation

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Wardens improve the quality of life of many older people by providing a range of support. Not only do they improve and maintain the environment in which older people live, but they also signpost older people to local services and make referrals to relevant local agencies. In 2008–9 almost 2,300 older people benefited from our neighbourhood warden projects, through either home visits or warden-organised events and activities.

## Ensuring vital social contact

Many older people feel cut off from the outside world. Ill health or the loss of a partner, family member or friends can have a huge impact on the confidence of an older person. Once this confidence is lost, fear can often set in – fear of going out alone, of crime, of falling, and even of young people. When older people become detached from their own communities in this way, their lives become more confined, social interaction is reduced and loneliness and isolation grow, which can lead to declining mental and physical well-being.

Locally based community groups and projects, run by local people for local people, understand the issues, fears and concerns that older people face and provide projects and services to meet their needs and help them re-engage with society. These include daycare centres, luncheon clubs, carers' support, respite care, keep-fit classes, computer training, educational and recreational opportunities, disability support groups, trips and outings, time banks, intergenerational projects and befriending services.

Befriending services help to combat loneliness and isolation by matching volunteers with older people so that they have regular contact with someone they trust. This support is even more vital at times of crisis, such as bereavement, illness, family break-up or moving house. Befriending can be face to face, over the telephone or by computer link. Volunteers take older people out on trips or for afternoon tea, or visit older people in their own homes, while projects such as A Call in Time arrange for volunteers to make weekly phone calls to older people. Given that some 1.7 million older people have less than weekly contact with family, friends and neighbours, the value of befriending services is inestimable.

In 2008–9 our regional grants programme, which gives funding to community groups across the UK, has benefited over 89,000 older people by providing Christmas lunches, summer picnics, specific befriending services and other activities promoting social interaction. The regional development team has also helped a further 44,000 older people by supporting almost 3,000 community groups that deliver services to them.

## Keeping older people up to date with new technology

Nearly half of all older people (about 4.6 million) consider the television as their main form of company. It is vital that the switchover from analogue to digital does not leave them even more isolated. To make older people in the UK more aware of how to adapt to digital switchover, which began in the Borders area in November 2008 and will continue until 2012, Help the Aged set up Digital Outreach Limited (DOL), together with Community Service Volunteers, Collective Enterprises Limited and Age Concern England.

DOL has a contract with Digital UK to support vulnerable people not eligible for the Digital Switchover Help Scheme to make the switch to digital. This contract currently covers four television areas – Borders, West Country, Wales and Granada – where DOL has already been very successful in engaging community groups to inform and advise vulnerable people well before switchover. Indeed, information and support through community groups over a six-month period culminated in over 520 older people being directly helped through advice points in the two weeks leading up to switchover. Help the Aged also used our peer speaking programme in Scotland to train older people to give information and advice to others about the digital switchover. This has meant that older people, particularly those who live alone, are housebound or infirm, and for whom the television may be the only source of entertainment, information and companionship, can now access a much wider choice of channels and use advanced features if they have sensory disabilities.

# Challenging neglect

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## **Last year, we said we would:**

play an influential part in producing a 'fair deal' long-term care settlement; campaign for a better system of social care that provides clear, flexible and fair support, matched with a clear funding settlement; ensure that the opinions of those receiving and giving care are heard by stakeholders and government; ensure the Department of Health gives support to and leads practitioners in the new Help the Aged Dignity Framework; deliver quality and independent advice on care, housing options and social care provision to 10,000 callers to FirstStop; and further develop My Home Life in Wales.

## **Securing long-term care support for older people**

The social care system should support older people, people with special needs or disabilities, and their families and carers. However, years of neglect have left the system on the brink of collapse. Some of the people in greatest need of support are being forced to put up with an unacceptably low quality of life. About 1.5 million people in England have care and support needs that the state does not meet, including 6,000 older people who receive no care at all.

Nearly 350,000 people receive home care services in England. These normally include home visits by a care worker to help with household tasks, shopping, travelling to doctors' appointments, washing and getting out of bed. In addition, almost 420,000 people in the UK live in a care home. Their care needs are much greater by comparison and probably mean they cannot look after themselves safely in their own homes because of dementia or some other debilitating condition.

The current system in place for funding long-term care is massively overstretched and unfit for purpose. It is means-tested, so it takes into account the value of people's income, savings and capital when paying for care. People with little money may receive care free of charge or get limited support from the state. However, funding allocated to councils is not adequate to meet the demand they are facing. The only option for people moving into a care home who own their own home may be to sell it in order to meet their care home fees. The consequences of

this system are that many people either go without the support and care they need, have to rely on family and friends for care, or end up paying privately for their care.

Having a clear funding settlement would plainly indicate how much individuals would receive from the state and how much they would be expected to put aside themselves to pay for the cost of care, thereby enabling them to plan for their future. Such a settlement would also ensure that people knew in advance that their care would not be free (as is often assumed) and that the value of their home would be taken into account when allocating funds. Furthermore, a clear funding settlement would be sufficient to meet people's care needs as they arise and provide high-quality care.

As it currently stands, the system is very unfair because it does not give equal support to the people who need care. Those people on a low income and entitled to care from their social services department are likely to get support with arranging and setting up services to help them, while those with a substantial income or capital are left to make their own arrangements for care, often without receiving full information or guidance about what care they need and what would provide the best value for money. Indeed, many people find the system very unclear, difficult to navigate and problematic when it comes to getting hold of vital information, preventing them from claiming their rightful entitlements.

Help the Aged believes that the threshold must be lowered so that more people can receive support, rather than having to wait until their needs become severe before qualifying for help. We want to see preventive and low-level care made more widely available. In January 2008, the Charity launched the Right Care Right Deal coalition, in partnership with Counsel and Care and Carers UK, to campaign to change the social care system and the way it is funded. We gathered public support for the campaign through signing up supporters to the cause. As part of the campaign, we published *Everybody's Business* in August 2008, which included real-life stories to highlight why change is necessary. Focusing on six individuals who receive care and support services, the report aimed to raise awareness of

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society's reliance on the care system, to show that today's system is at crisis point and to highlight that this is an issue that affects us all.

In 2008–9 the Charity launched the Right Care Right Deal campaigns website, enabling supporters to find out about news and information about the current social care debate. We encouraged people to share their experiences of social care, by emailing their MP or completing an action form calling on the Prime Minister to ensure that care and support reform are made a priority. We forwarded over 2,000 supporters' forms to the Prime Minister. Help the Aged representatives, both individually and as part of the Right Care Right Deal coalition, also got involved in stakeholder events.

We urged the Government to consider whether there should be a national rather than a local social care system, and how funding should be collected and organised; we also made recommendations in a report on personalisation in social care. It is very likely that our many years of campaigning and lobbying individual politicians and civil servants contributed to the Government publishing its Green Paper *Shaping the Future of Care Together* in July 2009. Nevertheless, until we see a renewed vision for the care and support system, an increase in funding alongside this vision, and proof that it is fit for purpose for today's – and tomorrow's – older people, the campaigning must continue.

## Establishing dignity in care for older people

With so much attention being given to healthcare services meeting targets, including reducing infections and waiting times, all too often the wider aspects of care, such as privacy, pain management and effective communication, are forgotten. Older people, as the biggest users of health and social care services, disproportionately suffer from such lapses in care.

Although dignity in care is the subject of a number of campaigns, it is difficult to assess whether progress has been made. Measures, where they exist, are fragmented and not used for driving quality improvements. Dignity seems to be seen as a 'nice-to-have' rather than a core quality measure.

For this reason, Help the Aged published a framework of indicators in 2008 for use by health and social care providers to judge whether the dignity of older users is being maintained, and sent over a thousand copies to hospital trusts, primary care trusts, social care providers and policy-makers.

The framework covers nine domains of care: autonomy, communication, eating and nutrition, end-of-life care, pain, personal care, personal hygiene, privacy and social inclusion. Commissioned research, including focus groups with older people and structured interviews with key informants, identified indicators for measuring quality of care in each domain. These can be used to assess whether the dignity of older users of health and care services is being supported and to what extent it is improving over time.

Help the Aged has worked closely with the Department of Health (DH) and other stakeholders within the health and social care sector on the topic of dignity. The Minister for Care Services, Phil Hope MP, spoke at the parliamentary launch of our new dignity framework. We have spoken in turn at a number of DH-led health and social care conferences aimed at practitioners on how the framework represents some key aspects of care that promote the dignity of older service users. In addition, we continue to discuss with health and social care officials how the indicators in the dignity framework may be embedded within standard performance management and regulatory processes, such as through the development of Quality Accounts in the NHS and the forthcoming standards for health and social care under the Care Quality Commission.

We want health and social care providers to measure the quality of their services by using some of the indicators we have identified in our dignity framework. Only then will we be able to assess whether service providers are making progress in supporting the dignity of the older people who use them.

To this end, we have built relations with the Care Quality Commission and the DH, and are hoping to work more closely with a number of individual primary care trusts and local authorities which are championing dignity. We have also published articles in journals and spoken at conferences, including

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the Community Hospitals Association Conference, and sessions at the DH Dignity conference and the National Children and Adult Social Care conference.

As well as promoting our own dignity framework, in 2008–9 we sponsored and supported the development of the Royal College of Nursing's award-winning dignity DVD and associated practice support pack. Aimed at nurses in a variety of contexts, this pack leads them through some of the practical ways of maintaining patients' dignity. We have also completed our series of Dignity on the Ward pocket guides, covering topics from bereavement and loss to pain management.

We are also seeking embed 'dignity' within performance management and regulatory frameworks.

## **Providing a one-stop shop for care, housing and financial advice**

The 2005 Office of Fair Trading (OFT) report on the care homes market highlighted a lack of awareness among older people about information sources, confusion about rights, and a lack of transparency on pricing of care home fees and avenues of redress. The report recommended that the Government should establish a central information source or one-stop shop for older people, their families and carers to get information about care. This prompted the planning of FirstStop four years ago, which started operating in August 2008.

Bringing together the expertise of Help the Aged, the Elderly Accommodation Counsel, Counsel and Care and NHFA, FirstStop has been developed to provide a single gateway to free, independent information and advice about all aspects of care, housing and finance for older people, so that they can understand their rights and options, and make informed decisions. It is a telephone- and web-based service – although face-to-face delivery is possible for the future. Customers call one number and their query is dealt with through a triage system, whereby less complex calls are delivered by trained telephone advisers and others by offline experts. This system enables callers to find the most appropriate care and accommodation, be aware of the affordability of their chosen options and plan their funding through self-financing, state support or a combination of both.

The service is new but growing steadily. It managed to support 3,400 callers between late August 2008 and late March 2009. The impact and reach of the service are now to be evaluated.

## **Raising the standards of care homes and adult services**

The Commission for Social Care Inspection (CSCI) statistics for June 2008 showed that there were almost 450,000 care home places available in the UK and over 18,500 residential care homes. The fact that nearly half a million older people are living in care homes may be the older person's choice, their family's decision, or social services' proposal that this kind of care, following an assessment, would be most appropriate. A very small number of people are also taken into care for their own safety, often because of dementia.

In 2008–9 Help the Aged were commissioned by the CSCI to provide Experts by Experience – that is to say, older people with experience of care homes to undergo training and then to participate in inspections with CSCI inspectors. The Experts by Experience report is incorporated in the official inspection report for each care home or local authority adult service.

Our contract was to undertake some 480 inspections of local authorities and care homes, a third of which were for homes for people with dementia. We developed a partnership with the Alzheimer's Society to support us in ensuring our Experts by Experience were adequately knowledgeable about caring for people with dementia, and that they also had adequate support to undertake these inspections.

The 480 local authorities and homes chosen by the CSCI for our Experts by Experience to inspect were part of a routine inspection, although homes with lower star ratings do get inspected more frequently. In 2008–9 we carried out over 460 care home inspections and almost 30 local authority adult services inspections.

The inspections of local authority services focused on information services, preventive services, and safeguarding or protecting vulnerable adults. For the inspections of homes, our Experts by Experience were required to read the previous inspection report for each one; identify areas of concern; discuss with the inspector which aspects of the home they should focus

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their enquiries on; visit the home with an inspector for an unannounced inspection; talk to residents, visitors and staff; observe the environment; and listen to and record evidence. They were then required to submit a report to the inspector.

Many care homes were found to be good or very good. Most residents said their level of care was good or very good, and that the staff were good to them. A significant area of need is the level of activity offered to residents, which is frequently quite low. A large number of homes employ an activities co-ordinator, but these are employed on a part-time basis and may not be meeting the needs of everyone who lives in the home.

## Improving care home residents' quality of life

Older people in care homes often suffer from multiple co-existing health conditions, sensory impairment and dementia. They are also up to three times more likely to suffer from depression as those living independently, and many spend much time in passive inactivity. Indeed, one study found that only 14 per cent of a resident's day was spent in some form of communication with others, and only 3 per cent were involved in constructive activity.

The need to improve the quality of life for older people in care homes is therefore vital, especially because much provision is based on what professionals and others have determined an older person needs rather than paying attention to the individual choices a resident might make. To determine what will improve or maintain older people's quality of life in care homes, we need to encourage a culture that pays greater attention to what they themselves say.

A new programme, My Home Life Wales, is being developed to improve the quality of life of older people living, dying, visiting and working in care homes. The programme is funded by the Welsh Assembly Government through Health Challenge Wales and is supported by a multi-disciplinary advisory group of older people and other experts in the field. It works alongside the UK My Home Life programme, led by Help the Aged in partnership with the National Care Forum and City University,

and is a collaborative scheme that brings together organisations that reflect the interests of care home providers; commissioners; regulators; care home residents and their relatives; and those interested in education, research and practice development.

The objectives of My Home Life Wales are to create support for practitioners by sharing and promoting good practice; to produce accessible tools for managers, staff and commissioners; and to develop a programme of activities for staff and residents on a variety of themes, such as creating community and supporting good end-of-life care.

Funding secured in July 2008 enabled us to recruit a programme manager and an assistant to work in Wales, and to establish a work programme. This included developing an awareness-raising strategy by producing a bilingual summary of the literature review and mailing it to all residential and nursing homes for older people in Wales, as well as holding meetings and presentations for various organisations, groups and stakeholders. We also identified eight homes to participate in the pilot stage of My Home Life Wales, which will develop a programme of activity and seminars. The first My Home Life Wales newsletter was delivered to all residential and nursing homes for older people in the country.

Through My Home Life Wales we are aiming to maintain good mental health in care home residents by fostering positive behavioural changes that improve their quality of life and well-being. We hope that by providing support and resources to improve the skills of care home staff and develop activity programmes for residents we can demonstrate that moving to a care home can be a positive choice.

# Defeating ageism

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## **Last year, we said we would:**

secure the inclusion of 'goods, facilities and services' and 'duty to promote' age-equality measures in the Equality Bill by early 2009; publish a report on age and employment concerns raised by constituents to their MPs; continue our work on the chronic health challenges of older workers; ensure strong and effective powers and responsibilities for a Commissioner for Older People in Northern Ireland; and continue to develop the network of age organisations in Britain and Northern Ireland to ensure that older people have a voice in shaping services and policy affecting their lives.

## **Eliminating age discrimination in everyday life**

Age discrimination can sometimes mean the difference between life and death, especially when older people are not given potentially life-saving treatment. On a less serious but equally disturbing note, where unequal treatment exists, isolation, depression and poor health can result. For the 12 million pensioners living in the UK, ageism is a reality of everyday life. While racism and sexism are outlawed in this country, ageism is not: this conveys the message that older people can be treated worse just because of their age.

Although the Government outlawed age discrimination in the workplace in 2006, it is still legal to discriminate on age grounds in other areas of life, including goods, facilities and services. This means that older people often face upper age limits (or swingeing price increases) when applying for travel and motor insurance, have their symptoms dismissed as part of ageing by health professionals, receive poorer social care packages, and face age barriers in mental health services.

We recognise that legislation is the vital first step to ensuring that older people can live fulfilling lives as equal citizens in our society. Without a clear signal from Government that age discrimination is unacceptable, there can be no hope of changing society's ingrained ageist attitudes. This is why we lobbied politicians and mounted our Just Equal Treatment campaign to secure the inclusion of 'goods, facilities and services' and 'duty to promote'

age-equality measures in the Equality Bill that has been going through Parliament in 2009.

In practice, the first measure would give older people equal rights, enable them to challenge age discriminatory behaviour with the backing of the law, and take those who treat them as second-class citizens to court. The second measure would force those who plan and deliver public services to think about how their work impacts on people of all ages, necessitating better consultation and involvement of older people.

Following our campaign work, the Government promised, in June 2008, to make age discrimination illegal in the provision of goods, facilities and services and to create a duty to promote age equality as part of its Equality Bill, crediting Help the Aged with making the difference in swaying its decision. The fact that the Bill will be debated this year and actually become law in early 2010 demonstrates that our gathering of detailed evidence of age discrimination through research and work with older people, facilitating older people to make the case for age discrimination law all around the country, and taking the argument to the heart of the Parliament has clearly paid off.

However, there is no room for complacency. Until the Equality Bill becomes law, we will continue our Just Equal Treatment campaign, which won five prestigious awards in 2008, including the Big Impact Award from *Third Sector*, the Most Effective Campaigning Charity from *Epolitix*, the Influencer Award from the Directory of Social Change, and awards for Best Communications and Grand Prix from a Not-for-profit from *CorpComms*.

## **Combating ageism in employment**

Although ageism is not the only barrier older people face in employment, it is a significant one and can have profound effects. Many older people not only want to work, but also need to work. There is clearly an established link between unemployment and poverty, but also between unemployment and poorer mental and physical health.

A 2008 survey found that about a fifth of older workers felt pressured by their employers into retiring early despite the introduction of age

# Defeating ageism

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discrimination legislation in 2006. Once unemployed, people over 50 find it more difficult to find work than younger people and remain unemployed for longer (31 per cent of the over-50s remained unemployed for more than 12 months compared with 27 per cent of people aged 25–49). In a survey of jobseekers aged 50+, nearly two-thirds (63 per cent) believed they were seen as too old and 42 per cent as too experienced or over-qualified. The earnings of workers aged over 50 are lower than those of people in their 30s and 40s and older workers may be passed over for training and promotion.

In June 2008, Help the Aged and its strategic partner TAEN (The Age and Employment Network) jointly published *Survey of Members of Parliament on Age and Employment Issues*. The report was launched at a breakfast briefing for MPs and circulated with a briefing on age and employment issues to all those who responded to the survey. A press release highlighting the findings was issued and the report was made available to a television company making a *Dispatches* documentary on ageism in employment.

The report's aim was to discover the extent to which age discrimination in employment was being raised by MPs' constituents following the introduction of the age regulations in 2006. It also tapped into MPs' views about whether issues such as age discrimination, the ageing population and skills shortages were understood in their constituencies and whether they had any impact on the local economy.

To draw attention to the need for the abolition of the default retirement age, which allows employers to retire people at 65 whether they wish to carry on working or not, we provided a briefing for a House of Lords debate on this subject in January 2009. By focusing on the experience and views of MPs, we are gathering information about local concerns and understanding of age and employment issues and also forging better links with some MPs. Our goal in all this is to keep age and employment on the agenda at a difficult time.

## Keeping older people in work

Chronic health challenges are long-term conditions and disabilities that limit daily activity or work, both of which increase with age. In the 2001

census, 21 per cent of 45–59-year-olds and 40 per cent of 60–74-year-olds reported a long-term illness or disability.

Older workers also suffer from the cumulative impact of work-related illnesses and injury, the most common being musculoskeletal disorders, especially arthritis, which affects more women than men. Older workers report more work-related health conditions than their younger counterparts. Other health conditions suffered by people aged 50–64 are high blood pressure, asthma, heart disease and diabetes.

Health conditions are a major cause of unemployment and reduce the chances of people returning to work as age increases. Indeed, ill health is cited as the main cause of early retirement and almost half of people on incapacity benefits (46 per cent) are over 50.

Together with TAEN, Help the Aged has highlighted the health challenges that older workers face to ensure that appropriate measures are taken to help them remain in or return to work. We have called for workplace health promotion programmes to be tailored to their needs, for steps to be taken to reduce the incidence of work-related ill health (and its cumulative impact on them) and for access to timely diagnosis and treatment of health conditions. Older workers are more likely than their younger counterparts to leave the workforce for good if their health deteriorates. The extent and causes of ill-health early retirement need to be better understood and we have called for more research into the health and work of older men and women.

In 2008–9 we commissioned an evidence review on stress and older workers and have continued to disseminate the findings of our two earlier evidence reviews – one on the health and work of older women (2006), the other on older men (2008) – at three externally organised events and one TAEN seminar, and called for the issues raised to be addressed.

We exerted pressure to ensure that the issue of age and older workers was included in National Director for Health and Work Dame Carol Black's call for evidence and her subsequent review on the health of the working-age population, and have



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drawn attention to other key issues, such as mental health at work and the concept of workability. This work has helped to raise awareness of the chronic health challenges facing older people and has influenced decision-makers, policy-makers, trades unions and employers.

## Securing representation for older people

Ageing is an increasingly important issue in Northern Ireland, but government plans to appoint an Older People's Commissioner have still not come to fruition.

An Older People's Commissioner could impact on the lives of the older generation in many different ways: through increasing the participation of older people at all levels in society, by being a strong advocate for change to improve their lives, and by increasing knowledge of older people's rights and promoting these with policy-makers and service providers.

Help the Aged in Northern Ireland, in partnership with Age Concern Northern Ireland, commissioned research on the potential powers and responsibilities for the Older People's Commissioner. This research was used to provide briefings for older people's groups across the country about potential powers and duties which should be considered as part of the legislative process, while older people's groups lobbying ministers and local Members of the Legislative Assembly will be supported by the partner charities. Briefings, drawing on evidence gathered through charitable services, have also been provided to the recently appointed Older People's Advocate, Dame Joan Harbison. Ideas put forward were then used to influence an initial consultation undertaken on behalf of the Office of the First Minister and deputy First Minister (OFMdFM) in early 2009.

## Giving older people a stronger voice

Help the Aged wants older people's needs to be understood and incorporated at all levels of decision-making and older people themselves to be able to contribute to the decision-making process. A major way in which older people can have a voice in shaping services and policies affecting their lives is through organisations run by and for older people (usually called forums). When these forums

link together to share information and ideas, and campaign together, a network is formed. We now have regional networks throughout England and Scotland.

Since the establishment of the Help the Aged Speaking Up for Our Age programme in 1997, the number of local forums in England has grown apace through grants and practical support from the Charity. We have also seen an increase in the number of black and minority ethnic groups and have worked to reach those that are particularly disadvantaged or excluded, including older people in prisons, and lesbian, gay, bisexual and transsexual members of the older population, for whom we held a conference in March 2008. Today we are in regular contact with 600 local forums and groups in England through our bi-monthly bulletin *Forum to Forum*, the Charity's campaigns newsletter *Activate*, the bulletin *Policy Update* and the website. In addition, six regional conferences have been held across England so that forums can share information and ideas, and hear about important new developments affecting older people.

We have also continued to provide support and grants to forums across Scotland and have developed a monthly newsletter, *Update Scotland*, to keep older people's forums, projects and groups up to date with news and opportunities available. In Northern Ireland, through Fit for Purpose (a partnership programme with Age Concern Northern Ireland), we have been developing strong networks of independent and sustainable older people's networks across the country to act as the authoritative and recognised voice of older people in each new council area. These networks will advocate and shape the policy and planning of frontline services and activities for older people now and into the future.

# Preventing future deprivation

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## **Last year, we said we would:**

advise the Department of Health on the development of a new toolkit for primary care trusts to ensure more effective local falls prevention and bone health services; oversee the output of the current £6 million biomedical research portfolio, select the best new research bids and maintain support to The Disconnected Mind; position Help the Aged as a leading authority on age research and as a primary focal point for knowledge transfer; and campaign to improve the provision and take-up of informal adult education for older people.

## **Working to improve falls prevention services**

Approximately 2,300 older people fall on broken pavements every day, which often results in injury and loss of confidence. Of these, nearly 80,000 become afraid to leave their homes, drifting into isolation. However, these figures are probably just the tip of the iceberg because falls are often not reported.

Together with the Royal College of Physicians, Help the Aged part-funded research into falls and fragility services available in England. Although these operate in different ways, all should offer an assessment to establish why someone has fallen. This includes balance testing, interventions to reduce the risk of falling and possibly a review of prescription medicines, a sight test, advice about footwear or foot pain, referral to exercise classes and a home-safety assessment.

In the research report, *Older People's Experiences of Falls and Bone Health Services in England*, most participants reported having had a thorough assessment, but some were not aware of the conclusions or of their right to ask for the results. On the whole they reported having had a positive experience at a falls clinic, highlighting the physical and psychosocial benefits as well as the added benefit of a health assessment or 'MOT'. They also appreciated the chance in focus group discussions to reflect on their experiences of falling.

Help the Aged gave advice on communicating falls advice to older people as a member of an ongoing DH advisory group on falls and bone health. We

are also on the executive of the National Hip Fracture Database to encourage higher standards of treatment, as this is known to be poor in some areas. In June 2008, National Falls Awareness Day – a Help the Aged initiative started in 2005 to highlight the impact that falls can have on someone's life – attracted media coverage that reached over 45 million people. Also, over 600 events were held across the UK and abroad to promote falls awareness to older people and those who care for them. But perhaps an even greater triumph for the Charity was an announcement by the Secretary of Health, Alan Johnson, of a toolkit for commissioners on how to develop high-quality falls prevention services. This shows that politicians and policy-makers are now acknowledging the often devastating impact of falls in later life, a development for which we can take some credit.

## **Seeking treatments for age-related conditions**

We support biomedical research because we want to make a real difference to the health of older people now and in the future. Biomedical research in ageing is about understanding how the body changes as we age, and how that leaves us open to conditions such as dementia, osteoporosis and frailty in later life. This knowledge can be harnessed to prevent and treat such conditions and improve the health, well-being and independence of older people. Our purpose is to develop solutions for preventing and treating age-related conditions, to campaign for the implementation of these solutions, and to encourage others to do likewise.

Research into Ageing, a special trust within Help the Aged, supports the highest-quality laboratory, clinical and epidemiological research into all aspects of ageing. This includes the underpinning science of cell and tissue ageing, and research into preventing and treating the health problems that become more common in later life. We focus on subjects that are neglected by government research funding but which make an enormous difference to older people's quality of life. Our portfolio of research currently covers dementia, cognitive decline, bone and joint conditions, sleep problems, delirium, muscle-wasting, falls, sight loss, wound-healing, immunity and stroke.

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We also have a special initiative to promote research into incontinence.

One-third of us develop incontinence at some point in our adult lives. Up to 6 million people, mostly older, live with incontinence. It affects sufferers' personal hygiene and health, causing conditions such as pressure sores and urinary tract infections that are potentially life-threatening. But it is not only the physical aspect of incontinence that blights lives – it is also the psychological impact. The condition robs people of their dignity and is responsible for much social isolation. It can also lead to depression and loss of confidence and self-esteem.

Older people with incontinence have said that the availability of public toilets helps them to cope with the condition. In one study, 77 per cent of older people agreed that there are not enough public toilets to help them get out and about. Because of this, many say they are restricted in how often and for how long they are able to leave their homes.

Help the Aged works closely with other voluntary organisations, clinicians and practitioners in a united bid to improve the continence care available for older people in the UK. In addition to our objectives for this year, we worked in partnership on Behind Closed Doors, the multi-agency campaign led by the British Geriatric Society, which aims to improve toileting on wards and in care homes so that people can choose to use the toilet in private.

Giving written and oral evidence to the Department of Communities and Local Government Select Committee's investigation into the provision of public toilets and influencing the recommendations were other ways in which we raised the issue of the poor state of public toilets among policy-makers and public alike, helped by wide media coverage. We also sponsored the first-ever 'age-friendly loo award' as part of Loo of the Year Award, a high-profile national scheme which seeks to improve standards of public toilet provision.

Our briefing breakfast for MPs, including the Health Minister Ann Keen, led to them agreeing to contact Lord Darzi as part of the NHS review to put forward suggestions on how best to support those with a long-term incontinence problem. We are also a

supporter of a newly launched all-party political group on incontinence, which is being supported by over 30 MPs and peers who acknowledge that greater awareness of the problem of incontinence and better services to assess and treat the condition are vitally important. As a member of the Continence Care Audit, led by the Royal College of Physicians, and a contributor to new plans by the Department of Health to develop better continence care in primary and secondary care, Help the Aged will also play a part in improving the services older people receive.

In terms of our biomedical research funding, we oversaw the output of the current £6 million research portfolio by receiving annual reports on the progress and outcomes of the research funded between May 2008 and March 2009. We also continue to keep in close contact with our research grant recipients and each year hold a two-day conference where they present their work to us and their fellow grant-holders to gather ideas and form new collaborations.

In order to select the best research bids, we took six months to assess each application for its relevance, novelty, achievability and, most importantly, for its potential to improve the lives of older people. Independent experts from all around the world helped us in this process by writing reports on the applications, and our Research Advisory Council, consisting of 12 eminent experts in ageing research, spent two days evaluating the short-listed applications.

From a total of 170 applications our Research Advisory Council felt that 40 were worthy of support. Unfortunately, owing to budget constraints, only 18 could ultimately be recommended for funding. The new grants selected cover a diverse range of areas: for example, the impact of poor sleep on immunity, a new treatment for faecal incontinence, the role of nerves in muscle-wasting, genetic influences on Parkinson's disease, the causes of glaucoma, the use of vibrating insoles to prevent falls, and the prevention of catheter-associated bladder infections.

A number of projects selected in 2008–9 were highlighted as having potential to improve the health

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of older people in the short term. Dr Elizabeth Jeffries (University of York) will study why some people lose the ability to use language after having a stroke, and then use this knowledge to develop new speech therapies. Professor Paul McGraw (University of Nottingham) will generate new rehabilitation techniques for people who have sight loss caused by dry age-related macular degeneration, to enable them to use their remaining sight most effectively. Dr Roanna Hall (University of Edinburgh) will study why older people with a hip fracture often develop delirium in hospital and design preventative measures that could be rolled out across the NHS. Another highly significant project is that of Dr Jody Mason (University of Essex) who will use cutting-edge technology to screen potential new drugs for treating Alzheimer's disease.

We have also maintained support to The Disconnected Mind, a major project that seeks to discover the recipe for healthy mental ageing. We promoted this at a private lunch in October 2008 for high-net-worth individuals, which was attended by, among others, the actor Simon Callow; and by organising a site visit to the University of Edinburgh in February 2009 to see the work of the scientists involved in the project.

The estimated £460,000 we have raised so far in 2008–9 will be used to further assess the mental capacity of The Disconnected Mind volunteers and to carry out detailed magnetic resonance imaging of their brains. In the laboratory, new work will look into the role of poor blood flow and high blood pressure on brain functioning.

## **Influencing research on ageing to best benefit older people**

Help the Aged needs to be seen to understand the issues of ageing that affect older people, such as ill health, financial crises and ageism, so that we can take action to prevent or tackle them. Since the Charity often has to deal with government in order to influence policies, being regarded as an authority on ageing helps us to increase our influence. To achieve this status, we have to know and understand the evidence – since any policy has to be evidence-based – so we rely on research to inform all our operations.

The research department at Help the Aged aims to be represented on the advisory and commissioning panels of all the major age research programmes in the UK and nationally. In addition, we have formed partnerships with many of the universities in the UK that conduct major research projects on ageing.

The Charity is now recognised as a natural authority on age research in almost every area. The ultimate accolade of our success is that since October 2007, Help the Aged has continued to chair the UK Age Research Forum, which is the pre-eminent funding alliance for age research in the UK. The forum has 24 members, including five research councils, six government departments and 13 charities, one of which is the world's largest medical research charity, the Wellcome Trust.

Knowledge transfer (all the activities of research dissemination and implementation) is important because often excellent research does not translate itself into real benefits for people. Help the Aged is able to promote more efficient knowledge transfer because of our expertise in older people's needs. The Charity therefore advises university researchers on the direction, scope, and volume of research that would best benefit this sector of the population. To demonstrate our role as a primary focal point for knowledge transfer, the Charity is a partner on the £2 million HALcyon collaborative research programme – to understand how healthy ageing is affected by factors across the whole of a person's life, from conception onwards – and has advised researchers on which issues to consider during their analysis and how best to disseminate or use their findings to change health policy for older people in the UK.

We also have a strategic programme to form partnerships with all the universities that apply for ageing grants, enabling us to directly influence their research. In addition, we have a policy of attaining membership to the commissioning panels of funders – largely research councils and government departments – which supply the money for this research. For example, Help the Aged will be advising five of the eight major grant-holders working on the New Dynamics of Ageing, the largest and most ambitious research programme on ageing ever mounted in the UK. Similarly, we are a member of

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the scientific advisory panel for research proposals to Lifelong Health and Wellbeing, a major initiative supporting research to address factors influencing healthy ageing and well-being in later life.

## **Improving educational opportunities for older people**

Help the Aged believes that informal adult learning is beneficial to older people. It is fun, keeps minds active, reduces isolation and has been shown to potentially provide health benefits, such as reversing the symptoms of long-term conditions. Nevertheless, only 9 per cent of those aged 65–74, and 7 per cent of those aged 75, currently take part in informal adult education.

This low take-up happens because the needs of older people are not always taken into account when informal adult learning courses are planned, which either prevents their participation or reduces the likelihood of them wanting to get involved. For example, classes are often scheduled late at night or in difficult-to-reach locations, which make it hard for older people to access them. They can also be expensive or require full-course payment, which can be problematic for those receiving a weekly pension. Courses often focus on gaining a qualification, which may not appeal to older people, and are usually geared toward younger learners. Indeed, course leaders sometimes do not have the skills to train older people.

The Help the Aged Learning for Life campaign was set up in January 2008 in response to the Government opening a consultation into informal adult learning. The first phase of the campaign focused on trying to get as many older people as possible to respond to the government consultation. We wanted to ensure that they made some noise about the fact that they do not get equal access to education in later life and that their voices were made a part of the process. We also produced a short summary of the government consultation booklet to inform supporters and enable them to complete a brief consultation response form. This summary was distributed through a variety of channels and in June 2008 we presented over 600 consultation responses to David Lammy MP at the Department for Innovation, Universities and Skills.

The Government received about 2,000 responses to its consultation, a third of which came from older people. This was a fantastic achievement, and as a result a separate Older Learners' Strategy was published in March 2009.

# Helping developing countries

## **Last year, we said we would:**

enable several developing countries to bring in a social pension; build the capacity of age-related organisations and networks in Eastern/Central Europe with at least three partners; work in at least two new countries with our Sponsor a Grandparent programme and help older people and their families in the poorest communities around the world; develop palliative care in India and Africa; and respond to the unique needs of older people in emergency disaster situations, such as Darfur and the Asian tsunami.

## **Obtaining a social pension for older people in developing countries**

Eighty per cent of older people in developing countries do not have a regular income. Access to state pensions is rare and the majority of the older generation lives below the poverty line. Forced to work until the day they die, most of the developing world's older people face a harsh future.

People in developing countries are particularly vulnerable in later life because even where pensions exist many have no access to state security because they have spent their lives working in the informal sector or do not have the ID to prove their age. Most cannot rely on their families for support either, because their children have died in conflict or of AIDS, or have migrated in search of work.

For older people in developing countries, having a social pension (a regular cash transfer from the state to every older person that is neither contributory nor means-tested) is very important. Social pensions are a viable way to tackle poverty in poorer countries and have had a major impact on reducing poverty and increasing access to education and healthcare – not just for older people, but also for those family members who depend on them. A social pension can help an older person to live, rather than just survive. They reduce hunger and boost income, help families to send their children to school, enable older people and their families to benefit from health services, support people living with HIV to gain extra support, and inject cash into local economies, thereby creating demand for goods and services that help small businesses to grow. Moreover, social pensions enhance older people's

well-being, self-respect, dignity and participation in family and community life, and are an effective way of protecting older people's rights, giving them a voice and ensuring a more secure future for them and their children.

To enable developing countries to bring in a social pension, Help the Aged has worked in partnership with HelpAge International in various ways. Together we have supported civil society groups that are lobbying and campaigning for their governments to introduce social pensions. In June 2008 we worked with the African Union to convene a series of national and regional consultations on social protection (a system that provides basic health, education and income security to all the population or to a certain group), which concluded with 38 African governments recommending that social protection should be recognised as a right and a state obligation, and should reach the poorest and most vulnerable people.

In November 2008 we hosted workshops on social pensions in Thailand with the United Nations Population Fund (UNFPA), after which a working group was set up to develop recommendations to the Thai government to expand the social pension in order to pull more older people out of poverty. In Thailand also, in partnership with the Economic Policy Research Institute of South Africa, Help the Aged and HelpAge International ran, for the first time in Asia, the institute's high-level training course on designing social protection programmes. We also produced a report with HelpAge Sri Lanka to demonstrate that a universal, non-contributory pension for Sri Lanka could be practical, affordable and relatively simple to administer because most older people already have identity cards with which to access their entitlement. The report was very well received and there are plans to present it to the President of Sri Lanka and use it to launch a campaign pushing for a universal pension in the country.

In Nepal, we were involved in debates about the country's pension, while our partner's campaigning work contributed to a policy change that reduced the eligibility of Nepal's non-contributory pension from age 75 to 70 and doubled the monthly payment. Our engagement in dialogues with the governments of Paraguay and Ecuador, where

# Helping developing countries

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commitments have already been made to introduce a social pension, have also led us to believe that we will be involved in drafting legislation for this.

Seventy-two countries worldwide now have a social pension scheme, 46 of which are low- or middle-income countries. Our advocacy and analytical work has led to consideration of social pensions being taken to the highest political level in Malawi, Zambia and Sri Lanka, and we hope that in the coming year full programmes or pilots will be introduced.

## **Ensuring the rights of older people in Eastern and Central Europe**

Many older people in Eastern and Central Europe are isolated and poor, while others carry the heavy burden of caring for grandchildren because a large number of parents have emigrated to work outside the region. This also means that while the proportion of older people in these countries is widely expanding, so too is the relative poverty among them compared to the working population.

Building older people's organisations in these countries allows members to come together and socialise, voice their needs, and work out ways to support each other and claim their rights. They include national networks of local organisations that work with and for older people, such as pensioner groups, service providers and local campaigners. Without them, no organisations would be standing up for the rights of older people – and older people would be even worse off than they are now.

These organisations provide services to vulnerable older people and campaign for older people's rights by giving them a suitable platform to voice their concerns. For example, our partner in Slovakia has a 'rights centre' that provides expert advice on legal matters. To build the capacity of these age-related organisations, we have encouraged them to work in networks to ensure their voice is co-ordinated and have provided small grants to enable them to demonstrate particular issues and services that can help older people lead fuller lives.

In 2008–9, with our support, our partners in Hungary carried out a self-assessment to identify and pursue specific training in developing and implementing research and advocacy projects. In Bosnia and

Herzegovina, one network received training in research methods, advocacy into older people's rights, and using the media to disseminate research findings. Following this training, the network was successful in producing a research report, *A Call for Action*, on the living conditions of older people in poverty, and communicated the results at a national conference in April 2009. The same group also set up a formal national network and has agreed a strategic plan and joint activities for the network, including disseminating information about older people's rights.

Help the Aged has supported the Charity's partners in Serbia to carry out a survey on poverty and social exclusion, and we have helped our partners in Slovakia to produce a report on poverty and social isolation. We have also worked with Forum50+ in Poland and Forum Pre Pomoc Starsim in Slovakia to help each of them draw up three-year project plans, which include carrying out quantitative and qualitative research on older people in social exclusion, feeding into national policies on poverty and social exclusion, and implementing public campaigns based on this research. In addition, our Albanian partners have been actively participating in consultations and working groups organised by their government to develop a national action plan on ageing.

In 2008–9 we worked with Forum50+ in Poland, Forum Pre Promac Starsim in Slovakia, NYUBUSZ in Hungary, Lastavica in Serbia, the Osmijeh network in Bosnia and Herzegovina, and the Albanian Association of Gerontology and Geriatrics. All six partners carried out vital research that has been, and will continue to be, crucial in voicing a comprehensive view of issues facing disadvantaged older people in their countries. For example, Forum50+ carried out in-depth interviews and general surveys with older people experiencing poverty and social isolation and will be using the results to produce a report for policy-makers that will map out these issues and make recommendations to overcome them. In helping our Eastern and Central European partners to reinforce the research and information they have at their disposal, we hope to enable them to create sustainable change and challenge injustice towards older people in their countries.

# Helping developing countries

## Supporting grandparents and their communities

One hundred million older people are living on less than a dollar a day. Such poverty brings poor health, malnutrition, inadequate shelter and isolation, and older people have to often care grandchildren when their own offspring leave to find work or die in conflict or from AIDS.

To improve these older people's lives, Help the Aged runs the Sponsor a Grandparent programme. This raises funds from 15,000 sponsors in the UK to provide essential support through 334 projects in 31 countries worldwide to 30,000 older people, plus many thousands more who are part of their family or living in the community. In the past this support provided cash and food. Today, the programme focuses more on developing communities in the short and long term by financing residential care, day centres, healthcare projects and income-generation programmes, such as goat-rearing and small handicraft projects. Older people are also supported to secure state pensions where available.

In 2008–9 Help the Aged established a total of nine new projects. Two of these were in Kyrgyzstan and Laos, countries we had not worked in before; while Bangladesh, Tanzania, Peru, Jamaica and Bolivia each gained one new project and Ethiopia two.

## Developing palliative care in India and Africa

Nine million people perish every day in India. Of these, at least 60 per cent need palliative care but less than 1 per cent can access it. In African countries, palliative care is normally offered at the point of diagnosis when there is no cure available. However, for the overwhelming majority of Africans who currently endure progressive, life-limiting illnesses, access to culturally appropriate, holistic palliative care (that includes effective pain management) is at best limited and at worst non-existent. In both continents, health care institutions are traditionally geared towards patients with acute rather than chronic conditions. Most of the people who need palliative care are over 60.

In 2008–9 Help the Aged delivered training in end-of-life care to healthcare professionals in

India through HelpAge India and the Project Kiran programme. Project Kiran assists people with life-limiting illnesses, such as advanced cancer and terminal heart, lung and kidney disease. It also supports their families and carers. We have also been building the capacity of the care system in India to help people along a care pathway (the care received from a person's first point of contact with a healthcare professional until the end of life).

In Africa we have carried out an exploratory study into end-of-life care and are now working with the African Palliative Care Association (APCA) to progress a programme of information, research, advocacy and training so that more older people can gain access to pain relief and social support in their last months or years. The APCA in Uganda and Kenya promotes and supports affordable and culturally appropriate palliative care. It works with organisations on the ground, providing roadside clinics and mobile units, as well as training care workers to reach older people in their own homes.

Our work in developing palliative care in both India and Africa is still very much in its early stages. However, Project Kiran in India is currently upgrading 11 palliative care centres into palliative care training centres and is training over 1,000 healthcare professionals, HelpAge India programme officers and Mobile Medicare Unit doctors and social workers. The project has also developed and distributed 'The Indian Care Pathway', a protocol for palliative care, and is training doctors and nurses in the use of this tool. In addition, it is developing community participation in palliative care and improving the quality of life for those requiring this care.

## Responding to older people's needs in disasters

In emergency disaster situations, older people are particularly vulnerable because lack of mobility or isolation means they have difficulties in accessing relief assistance. For example, when the 2004 Asian tsunami swept into communities in Sri Lanka, Indonesia and India, many older people were unable to flee quickly. Also, they also found themselves overlooked in government and non-governmental organisations' (NGOs') responses.



# Helping developing countries

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Help the Aged is one of a few agencies in the world and the only UK-based charity that focuses specifically on assisting older people in emergencies. We have partners all over the world that enable us to meet older people's needs in times of crisis, and decades of experience.

In 2008–9 we responded to the unique needs of older people by providing food, blankets, mobility aids and basic shelter to individuals caught up in Cyclone Nargis in Myanmar in May 2008, flooding in the Indian state of Bihar in August, and the most recent upsurge of violence in the Democratic Republic of Congo. We have also continued our emergency relief and rehabilitation work in Darfur and in the tsunami-hit areas of Asia.

The Darfur region of Sudan has been gripped by conflict since 2004, leaving many tens of thousands of people dead or displaced. Separated from family and overlooked when they arrive at camps for displaced individuals, older people have been particularly vulnerable. With funding from the Disasters Emergency Committee's Darfur appeal, Help the Aged is currently providing food and basic provisions to enable older people to maintain a livelihood and has set up self-help groups. The Charity's main aim is to help older people become more visible in the camps through simple interventions such as influencing the design of toilets, ensuring people gain access to healthcare and providing appropriate food for them – making sure they are not the forgotten group they once were. Our work in Darfur remains one of the biggest programmes we support.

Following the 2004 Asian tsunami, we have continued to run projects in Indonesia, Sri Lanka and India. For example, in Indonesia we have been building up health services to meet the specific needs of older people, while in Sri Lanka our work has focused on reducing the impact of emergencies on communities through disaster risk reduction (DRR) programmes. To this end, we have been training older people to use their local knowledge to make emergency plans, so that if and when natural disasters strike, they are prepared, more resilient and able to get back on their feet quicker. Our DRR work has ranged from advising on disaster relief management to building up food stores and

community cash reserves. We have helped older people to invest the profits from funds generated from DEC contributions back into their groups and empowered them to lobby local banks to ban age limits on lending money.

# Financial review

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## Headlines

- 11-month accounting period
- Merger costs £2.1m
- VAT refund £1.8m
- 37 per cent increase in legacy income to £17.2m (highest ever)
- £5.2m (23 per cent) loss on listed investments including endowed funds

## Incoming resources

In the 11 months of the financial period income rose by £2.4m (3.3 per cent) to £74.3m (12 months of 2007/8 £71.9m) driven largely by a £4.7m (37 per cent) increase in legacy income, a £1.8m VAT refund, a £2.1m fall in retail sales and a £1.3m reduction in donations. It must be remembered though that all comparisons are for an 11-month accounting period in 2008/9 against a 12-month accounting period in 2007/8.

In general all income streams held up when compared to last year. Legacy income had a record year despite the 11-month period, a reflection of the efforts of the Help the Aged Will Advisory Service and also, probably, of solicitors clearing their backlog before property prices fell further.

## Charitable activities

Total charitable spend decreased by £3m to £34.3m (2007/8 £37.3m), though again this is for an 11-month period as against last year's 12 months. This follows four years of increasing charitable expenditure, and despite income holding up, expenditure was cut back as a response to both the recession and to accommodate the additional costs incurred by the merger with Age Concern England. Notable reductions in expenditure were in research grants and DEC (Disasters Emergency Committee) funding due to the Tsunami programme ending.

## Exceptional items

The merger with Age Concern England occurred on 1 April 2009, the day after year-end, and the cost of advisers incurred by Help the Aged amounted to £2.1m.

Help the Aged also received a VAT refund of £1.8m, representing a return of VAT paid in prior years on fundraising costs.

**The assets and liabilities of Help the Aged were transferred to the new charity on 1 April 2009 as part of the merger agreement.**

# Corporate governance

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## Governance and decision-making

Help the Aged was a charity constituted as a company limited by guarantee, therefore subject to charity, trust and company law and governed by its Memorandum and Articles of Association. The objects for which it was established were 'to promote the welfare of the aged in any manner which now or hereafter may be deemed to be charitable by law in any part of the world and for such other ancillary charitable purposes as the trustees may determine'.

The governing body of the Charity was its board of trustees, which comprised 15 members and met six times a year, including a conference to review strategy and performance with the Director General and executive directors.

The board established six formally constituted sub-committees, each with specific terms of reference and functions delegated by the board and with a trustee as chairman appointed by the board: Finance, Audit, Nominations, Remuneration, International and Property. A number of other committees helped with the day-to-day running of the Charity and each trustee had a direct link to support one or more directors.

The Finance Committee oversaw all financial aspects of the Charity's operations to ensure short- and long-term viability. It reviewed the three-year plan and budget and monitored performance against them and financial forecasts. It approved the presentation of financial information. The Finance Committee reviewed the Charity's investment strategy and monitored investment performance.

The Audit Committee reviewed the audited annual financial statements of the Charity and recommended them to the board of trustees. It also reviewed the Charity's annual statement on internal control and risk management, and recommended it to the board. The Audit Committee reviewed reports from the external and internal auditors and monitored management actions to implement recommendations made in audit reports. It determined the frequency and process of tendering for external audit services, considered the appointment, resignation or dismissal

of the external auditors, approved their fee annually, reviewed their independence and objectivity and matters relating to non-audit services and formally reviewed the performance of the external auditors every three years.

The Nominations Committee led the process of trustee appointments, managed the process for the appointment of the Chairman of the board of trustees and decided upon an appropriate procedure for the selection of a new Director General. The process for recruiting new trustees was based on an evaluation of the balance of diverse skills and experience needed to govern the Charity in its breadth. Newly appointed trustees received a letter of appointment, an induction programme and ongoing updates during their term. Trustees were elected normally for a term of four years, with a maximum period of service of two terms.

The Remuneration Committee continually reviewed employment and remuneration policy, determined the salary of the Director General and the executive directors and approved the annual employee percentage salary increase.

The International Committee approved and periodically reviewed the Charity's strategy for supporting older people overseas, ensuring its appropriateness alongside the work of other agencies and its consistency with the Charity's strategy as a whole. It oversaw and monitored the delivery of the international work programme and ensured that value for money and financial probity were achieved in all funded programmes of international work and operating overheads.

The Property Committee considered the disposition of property by the Charity.

The Director General and Finance Director attended meetings of the Finance Committee. The Director General, the Finance Director, the Charity's internal auditor and the external auditor attended meetings of the Audit Committee. The Director General attended meetings of the Nominations Committee and the Remuneration Committee. The Director General, the Director of Policy and External Relations and the Charity's international affairs manager attended meetings of the International Committee.

# Corporate governance

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The Charity's head of property and facilities attended meetings of the Property Committee.

## Statement of trustees' responsibilities

The trustees were responsible for preparing the Annual Report and the financial statements. The trustees chose to prepare accounts for the Charity and the group in accordance with United Kingdom Generally Accepted Accounting Practice (UK GAAP). Company law required the trustees to prepare financial statements for each financial year which gave a true and fair view of the state of affairs of the Charity and of the group for that period and to comply with UK GAAP and the Companies Act 2006. In preparing these financial statements, the trustees were required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that were reasonable and prudent;
- state whether applicable accounting standards had been followed;
- prepare financial statements on a going-concern basis unless it was inappropriate to presume that the Charity would continue in business.

The trustees were responsible for keeping proper accounting records that disclosed with reasonable accuracy at any time the financial position of the Charity, and enabled them to ensure that the financial statements complied with the Companies Act 2006. They were also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees were responsible for the maintenance and integrity of the company website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements differs from legislation in other jurisdictions.

## Disclosure of information to auditors

Each person who was a trustee at the date of approval of this report confirmed that: so far as each trustee is aware there is no relevant audit information of which the Charity's auditors are unaware, and the trustees 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 Charity's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

## Risk and internal control

The trustees had overall responsibility for ensuring that the Charity had an appropriate system of controls, financial and otherwise. They were also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities, and to provide reassurance that:

- its assets were safeguarded against unauthorised use or disposition;
- proper records were maintained and financial information used within the Charity or for publication was reliable; and
- the Charity complied with relevant laws and regulations.

As part of the Charity's risk management process the trustees acknowledged their responsibility for the Charity's system of internal control and reviewing its effectiveness. It was also recognised by the trustees that such a system was designed to manage rather than eliminate the risk of failure to achieve the Charity's objectives and could provide only reasonable, not absolute, reassurance against material misstatement or loss.

# Corporate governance

## It was the Charity's policy that:

- the Charity undertook no activity in its direct dealings with older people, its campaigns or its fundraising (whether by the Charity or its trading subsidiaries) that did not fit with, support or reflect its stated mission statement, its manifesto and its core values. Most particularly, any activity which involved the risk of tangible or intangible abuse or harm to an older person or older people was unacceptable;
- as the single most significant identified risk to Help the Aged was that of damage to its reputation, particular attention was given to ensuring its proper protection. In particular, all staff were made fully aware of the significance of reputation to the success of Help the Aged in achieving its objectives;
- the Charity was committed to implementing and maintaining best practice with regard to risk management and the concept and related processes were embedded into routine operations;
- major risks, changes to the Charity's risk profile, and actions to be taken were recorded in the risk register and reported to trustees through the risk management process. Other elements of the internal control framework (in particular the delegations of authority, reporting against the balanced scorecard, and the activities of the Audit Committee) provided further assurance to trustees that risks were being appropriately addressed.

During the year the trustees, through the offices of the Audit Committee, received reports from the directors and from the external and internal auditors relating to risk and control. These included an overall report on the status of the risk management process and the system of internal control at the end of the year. The reports enabled the trustees to satisfy themselves that the above policies were being implemented and that significant weaknesses of control identified were being promptly addressed, and on the overall adequacy and effectiveness of the Charity's system of internal control at the year-end.

The trustees were pleased to report that the Charity's internal control system again fully complied during this year with the guidelines issued by the Charity Commission. The trustees were also pleased to report that the Charity's corporate governance and internal control processes and systems during this year complied largely with the guidance for directors of public listed companies contained within the Turnbull report. The trustees believed that although the latter is not mandatory for the Charity, the Charity should, as a public interest body, adopt the guidance as best practice.

## Public benefit reporting

The objects of Help the Aged for the public benefit, derived from its Memorandum and Articles of Association, are:

to promote the welfare of older people in any manner which now or hereafter may be deemed to be charitable by law in any part of the world and for such other ancillary charitable purposes as the trustees may determine and in relation to any of such objects to follow the Christian injunctions.

In considering our objectives and activities the charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission.

## Reserves

The Help the Aged reserves policy was to maintain general (free) reserves at a level to provide a minimum of 13 weeks' total unrestricted resources expended and the Trustees considered this to be appropriate to ensure the continued ability of the Charity to meet its objectives.

At the end of 2008/9 free reserves stood at just below the target at 12 weeks (2007/8: 13 weeks) despite a small Unrestricted Fund net expenditure surplus. This is because of the net losses on investment assets of £3.5m (12 months of 2007/8 £0.2m gain) and the actuarial loss on the defined benefit pension scheme of £4.7m (2007/8 £3.3m gain). General reserves currently stood at £13.5m.

# Corporate governance

The actuarial valuation of the Help the Aged pension scheme at 31 March 2009 for the purposes of FRS17 showed a funding deficit of £10m (2007/8 £6m) which is included in unrestricted funds as required by FRS17. The actuarial loss on the defined benefit pension scheme is £4.7m (2007/8 £3.3m gain). The corresponding liability did not result in an immediate cash flow impact on the Charity. A full triennial actuarial valuation of the pension fund took place as at 30 September 2006. Contributions to the plan were met through planned income, and the pension liability is excluded from the free reserves calculation. Details of the retirement benefit scheme are disclosed in Note 21 to the accounts.

The grant commitment to international aid programmes for 2008/9 was treated as a liability and charged in the financial statements. This creates negative balances on these funds, which will be matched by anticipated restricted income or a transfer from general funds.

Designated funds were amounts set aside at the discretion of the trustees for a particular project or use. The development reserve was set aside for a number of strategic and discretionary projects. The maintenance reserve covered major repairs and cyclical maintenance to a number of Help the Aged larger properties. The works reserve was set up to cover works required on dilapidations under the lease of the Head Office building at the end of the lease. The pension fund reserve was an amount allocated to fund extra contributions towards the final salary pension scheme.

## Investments

The investment principles adopted by the trustees were as follows:

- Investment decisions were taken by the Finance Committee whose members have a finance, investment or commercial background.
- The Charity's investment policy was to maximise real returns over time subject to holding a portfolio of cash and equity investments in order to diversify risk.

- It was the Charity's intention to hold sufficient cash levels to meet fluctuating needs.
- Equity investments were allocated 50 per cent in UK equities and 50 per cent in overseas equities. This strategy was developed with the advice of Bacon and Woodrow, taking into account the nature of the Charity's business as reflected in its business plan. Also, it acknowledged that equity is inherently volatile in performance terms, and until a significant unrealised profit has been developed it is prudent to retain a significant level of cash reserves.
- The Charity had a diversified investment portfolio with an overall low risk. Investing in shares is considered a low-to-medium risk; however, the Charishare fund is seen as a low-risk equity fund, aiming for long-term capital growth and reducing inflationary risks.
- The Charity has mandates with BlackRock Investment Managers, in whose Charishare fund its UK equities are invested, and Barclays Global Investors, in whose Index Selection funds its overseas investments were invested.

Charishare: Under the terms of its investment management agreement with BlackRock Investment Managers, Help the Aged received a partial rebate of the management fees accruing on its holding in Charishare so as to result in an overall fee rate of 0.45 per cent per annum on the first £10 million, 0.35 per cent of the market value of the fund per annum on the next £10 million and 0.30 per cent of the market value of the fund thereafter. Aquila/Index Selection: 0.20 per cent of the market value of fund per annum.

- The Charity held an annual meeting with its investment managers to review overall performance of its investments.
- The Charity screened all investment fund managers to ensure that their business policies conform from an ethical standpoint to the Help the Aged objectives.

# Corporate governance

## Investment portfolio

As the global recession intensified amid the sharp slowdown in economic activities which continues to undermine corporate profits, the Help the Aged investment portfolio value fell to £11.2m (2008: £22.5m); this was driven largely by a combination of losses on listed investments of £4,843K and £389K on endowment funds and liquidation of £6m stocks and shares. The market losses were offset by a gain of £1,327K on revaluation of gifted housing and freehold properties, which was transferred to investment properties.

The key drivers of market conditions are:

- declining global markets
- weak banking system
- spiralling deflation.

## Outlook and strategy

It is impossible to forecast when the global economic downturn will bottom out. We expect the Bank of England's quantitative easing policy to aid a recovery in the economy and restore investor confidence. Our strategy has been to hold a diversified investment portfolio with an overall low risk, aiming for long-term capital growth, and to invest in companies with strong balance sheet and liquidity.

At 31 March 2009 the Charity's investment details and performance against benchmark were:

At 31 March 2009 the Charity's investment details and performance against benchmark were:

Fund	Mkt value 30/04/08 £'000	Disposals £'000	Net investment gain/(loss) £'000	Mkt value 31/03/09 £'000	Allocation on mkt value %	Investment allocation benchmark %	Fund return %	Index return %	Comparison against benchmark %
Charishare	10,088	(2,205)	(2,962)	4,921	49.77	50.00	(29.80)	(29.30)	(0.50)
BGI Total	10,642	(3,795)	(1,881)	4,966	50.23	50.00	(22.50)	(20.40)	(2.10)
North America	3,599	–	–	1,546	15.64	17.00	(16.30)	(15.30)	(1.00)
European (exc. UK)	3,492	–	–	1,534	15.51	16.00	(33.00)	(31.40)	(1.60)
*Japan	2,120	–	–	1,317	13.32	11.00	(11.50)	(11.20)	(0.30)
*Pacific Rim	1,431	–	–	568	5.76	6.00	(11.50)	(11.20)	(0.30)
Cash	6	(5)	–	1	–	–	–	–	–
	20,736	(6,005)	(4,843)	9,887	100	100	(25.80)	(24.90)	(0.90)

Index figures provided by BlackRock

\*Japan and Pacific Rim fund performance are benchmarked jointly

# Corporate governance

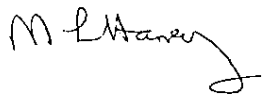
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## Grant-making policy

Help the Aged policy was that all projects accepted for assistance had to be able to demonstrate significant use of the project or facilities by older people and/or their carers and operated by a voluntary or charitable organisation. Work was required to support community-based resources that offered:

- new services, meeting identified need where no other service exists
- work with or for marginalised groups, or
- work carried out directly with or for the benefit of frail, isolated older people and/or their carers.

Approved by the Board and signed on its behalf on 8 December 2009 by:



**M. Harvey**

Company Secretary



# Independent auditors' report to the members of Help the Aged

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We have audited the group and parent company financial statements of Help the Aged for the period ended 31 March 2009 set out on pages 36–56. These financial statements have been prepared in accordance with the accounting policies set out therein.

This report is made solely to the charitable company's members, as a body, in accordance with Sections 495 to 496 of the Companies Act 2006 and to the charity's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. 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 auditor's 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 company's members as a body, for our audit work, for this report, or for the opinions we have formed.

## Respective responsibilities of trustees and auditors

The trustees' (who are also directors of Help the Aged for the purpose of company law) responsibilities for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statement of Trustees' Responsibilities.

We have been appointed auditors under the Companies Act 2006 and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report to you in accordance with regulations made under those Acts.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (United Kingdom and Ireland).

We report to you our opinion as to whether the financial statements have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, have been prepared in accordance with the Companies Act 2006, the

Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006, and give a true and fair view. We also report to you whether in our opinion the information given in the Trustees' Annual Report is consistent with the financial statements.

In addition we report to you if, in our opinion, the charitable company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit or if information specified by law regarding trustees' remuneration and other transactions with the charity is not disclosed.

We read the Trustees' Report and consider the implications for our report if we become aware of any apparent misstatements within it. Our responsibilities do not extend to other information.

## Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (United Kingdom and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

# Independent auditors' report to the members of Help the Aged

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## Opinion

In our opinion:

- the group financial statements give a true and fair view of the state of the group's affairs as at 31 March 2009 and of the group's incoming resources and application of resources, including its income and expenditure, for the period then ended
- the parent charitable company financial statements give a true and fair view of the state of the parent charitable company's affairs as at 31 March 2009
- the financial statements have been properly prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006, and
- the information given in the Trustees' Report is consistent with the financial statements.

### **Emphasis of matter: ceasing to apply the going-concern basis**

In forming our opinion on the financial statements, which is not qualified, we have considered the adequacy of disclosures made in note 1 to the financial statements, which explains that the Charity ceased to apply the going-concern basis.



### **Pesh Framjee FCA**

Senior Statutory Auditor  
for and on behalf of  
Horwath Clark Whitehill LLP  
Chartered Accountants and Statutory Auditor  
St Bride's House  
10 Salisbury Square  
London EC4Y 8EH

8 December 2009

# Consolidated statement of financial activities

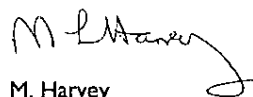
(incorporating a consolidated income and expenditure account) for the eleven months ending 31 March 2009

		Unrestricted funds £'000	Restricted funds £'000	Total 2009 £'000	Restated Total 2008 £'000
	Note				
<b>Incoming resources</b>					
<b>Incoming resources from generated funds</b>					
Voluntary income:					
Donations and gifts		5,577	10,361	15,938	17,270
Legacies		16,236	972	17,208	12,541
Grants		21	1,638	1,659	1,728
Activities for generating funds:					
Merchandising and retail	23	29,298	318	29,616	31,728
Other trading income	23	2,700	10	2,710	2,606
Events		516	68	584	721
Sale of services by joint venture		1,650	–	1,650	1,629
Investment income	2	552	371	923	1,307
<b>Incoming resources from charitable activities</b>					
Combating poverty	5	33	335	368	312
Reducing isolation	5	751	1,412	2,163	2,041
Defeating ageism	5	3	1	4	–
Challenging neglect	5	91	89	180	345
Preventing future deprivation	5	503	295	798	748
International	5	207	–	207	170
<b>Other incoming resources</b>					
Exceptional item: VAT refund	28	1,830	–	1,830	–
Gain on disposal of fixed assets		141	–	141	390
Total incoming resources including share of joint venture		60,109	15,870	75,979	73,536
Less share of joint venture		(1,650)	–	(1,650)	(1,629)
<b>Total incoming resources</b>		<b>58,459</b>	<b>15,870</b>	<b>74,329</b>	<b>71,907</b>
<b>Resources expended</b>					
<b>Cost of generating funds</b>					
Cost of generating voluntary income:					
Fundraising		5,352	1,757	7,109	8,105
Legacies		517	6	523	970
Grants		195	2	197	191
Activities for generating funds:					
Merchandising and retail		28,610	11	28,621	27,262
Other trading costs		2,313	–	2,313	6,449
Events costs		532	–	532	679
Investment management costs		63	7	70	113
Exceptional item: merger costs	28	2,109	–	2,109	–
<b>Total resources expended</b>		<b>39,691</b>	<b>1,783</b>	<b>41,474</b>	<b>43,769</b>
<b>Net income available for charitable activities</b>		<b>18,768</b>	<b>14,087</b>	<b>32,855</b>	<b>28,138</b>
<b>Charitable activities</b>					
Combating poverty		2,416	1,672	4,088	4,711
Reducing isolation		4,515	4,199	8,714	8,931
Defeating ageism		1,893	661	2,554	2,959
Challenging neglect		3,210	1,058	4,268	3,749
Preventing future deprivation		4,093	2,385	6,478	7,286
International		2,503	5,729	8,232	9,683
<b>Total charitable spend</b>		<b>18,630</b>	<b>15,704</b>	<b>34,334</b>	<b>37,319</b>
Governance		221	2	223	329
<b>Total resources expended before joint venture and transfers</b>	<b>6</b>	<b>58,542</b>	<b>17,489</b>	<b>76,031</b>	<b>81,417</b>
Net (outgoing)/incoming resources before joint ventures and transfers		(83)	(1,619)	(1,702)	(9,510)
Share of operating profit of joint venture		225	–	225	156
Transfer		40	(40)	–	–
<b>Net income (expenditure) for the year before other recognised gains and losses</b>		<b>182</b>	<b>(1,659)</b>	<b>(1,477)</b>	<b>(9,354)</b>
Losses on investment assets		(3,522)	(383)	(3,905)	(11)
Actuarial (losses)/gains on defined benefit pensions schemes	21	(4,654)	–	(4,654)	3,329
<b>Net movement in funds</b>	<b>11</b>	<b>(7,994)</b>	<b>(2,042)</b>	<b>(10,036)</b>	<b>(6,036)</b>
<b>Reconciliation of funds</b>					
Fund balances brought forward at 1 May	19	11,625	3,980	15,605	21,641
<b>Fund balances carried forward at 31 March and 30 April</b>	<b>19</b>	<b>3,631</b>	<b>1,938</b>	<b>5,569</b>	<b>15,605</b>

# Group and Charity balance sheets as at 31 March 2009

	Note	Group 2009 £'000	Group 2008 £'000	Charity 2009 £'000	Charity 2008 £'000
<b>Fixed assets</b>					
<b>Tangible assets</b>					
Housing properties		6,842	7,486	6,842	7,486
Other assets		1,603	1,685	1,603	1,685
	12	8,445	9,171	8,445	9,171
<b>Investments</b>					
Investments in joint venture	13	14,415	23,443	19,492	28,520
Share of gross assets		868	655	–	–
Share of gross liabilities		(311)	(323)	–	–
<b>Total fixed assets</b>		<b>23,417</b>	<b>32,946</b>	<b>27,937</b>	<b>37,691</b>
<b>Current assets</b>					
Current investments	13	1,251	2,732	1,251	2,732
Stocks	14	379	254	–	–
Debtors					
Amounts falling due within one year	15	11,219	6,130	12,998	7,418
Cash at bank and in hand		4,966	2,864	2,069	82
		17,815	11,980	16,318	10,232
<b>Creditors</b>					
Amounts falling due within one year	16	(18,823)	(17,536)	(19,325)	(17,211)
<b>Net current assets/(liabilities)</b>		<b>(1,008)</b>	<b>(5,556)</b>	<b>(3,007)</b>	<b>(6,978)</b>
<b>Total assets less current liabilities</b>		<b>22,409</b>	<b>27,390</b>	<b>24,930</b>	<b>30,713</b>
<b>Creditors</b>					
Amounts falling due after more than one year	17	(1,513)	(982)	(1,430)	(982)
Provisions for liabilities and charges	18	(5,384)	(4,824)	(5,384)	(4,824)
<b>Net assets excluding pension liability</b>		<b>15,512</b>	<b>21,584</b>	<b>18,116</b>	<b>24,907</b>
Defined benefit pension scheme liability	21	(9,943)	(5,979)	(9,943)	(5,979)
<b>Net assets including pension liability</b>		<b>5,569</b>	<b>15,605</b>	<b>8,173</b>	<b>18,928</b>
<b>Funds</b>					
Endowment	19	1,313	1,738	1,313	1,738
<b>Restricted</b>					
– United Kingdom	19	6,027	6,066	6,027	6,066
– International		(5,408)	(3,824)	(5,408)	(3,824)
<b>Unrestricted</b>					
Designated	19	2,701	3,591	2,701	3,591
<b>General reserves</b>					
– Revaluation reserve		1,488	5,004	1,488	5,004
– Other general reserve		11,995	12,332	11,995	12,332
		13,483	17,336	13,483	17,336
Pension reserve		(9,943)	(5,979)	(9,943)	(5,979)
Non-charitable trading funds		(2,604)	(3,323)	–	–
<b>Total funds</b>		<b>5,569</b>	<b>15,605</b>	<b>8,173</b>	<b>18,928</b>

The accompanying notes are an integral part of these balance sheets. The financial statements on pages 36–56 were approved by the board of trustees on 8 December 2009 and signed on their behalf by:

  
M. Harvey  
Director

## Cash flow statement for the year ended 31 March 2009

	Notes	Group 2009 £'000	Group 2008 £'000
Net cash outflow from operating activities	(a)	(5,385)	(10,590)
Returns on investments and servicing of finance	(b)	923	1,307
Capital expenditure	(c)	6,564	10,305
Financing		2,102	1,023
Net repayment of financing	(d)	–	(43)
<b>Increase in cash for the year</b>	<b>(e)</b>	<b>2,102</b>	<b>980</b>

The notes below are an integral part of this consolidated cash flow statement.

## Notes to the cash flow statement for the year ended 31 March 2009

	Group 2009 £'000	Group 2008 £'000		
<b>(a) Reconciliation of net (outgoing) resources to net cash</b>				
<b>(Outflow) from operating activities</b>				
Net (outgoing) resources	(1,702)	(9,510)		
Investment income	(923)	(1,307)		
Depreciation – fixed assets	907	1,049		
(Profit) on sale of fixed assets	(141)	(390)		
Increase in stocks	(125)	(63)		
(Increase)/decrease in debtors	(5,089)	1,096		
Increase/(decrease) in creditors	1,818	(196)		
Increase/(decrease) in provisions	560	(819)		
Decrease in pension liability	(690)	(450)		
<b>Net cash (outflow) from operating activities</b>	<b>(5,385)</b>	<b>(10,590)</b>		
<b>(b) Returns on investments and servicing of finance</b>				
Investment income	923	1,307		
<b>Net cash inflow from returns on investments and servicing of finance</b>	<b>923</b>	<b>1,307</b>		
<b>(c) Capital expenditure and financial investment</b>				
Purchase of tangible fixed assets	(1,151)	(713)		
Purchase of listed investments	5	(1,970)		
Disposals of tangible fixed assets	229	511		
Receipt on sale of investments	6,000	8,000		
Disposal of current investments	1,481	4,477		
	6,564	10,306		
<b>(d) Financing</b>				
Repayment of interest-free loans	–	(43)		
	–	(43)		
<b>(e) Analysis of changes in net funds</b>				
	Group at 1 May 2008 £'000	Cashflows £'000	Other £'000	Group at 31 March 2009 £'000
Cash at bank and in hand	2,864	2,102	–	4,966
Net cash inflow before financing	2,864	2,102	–	4,966
Interest-free loans repaid	(29)	–	–	(29)
<b>Net funds at 31 March 2009</b>	<b>2,835</b>	<b>2,102</b>	<b>–</b>	<b>4,937</b>

# Notes to the accounts

## 1 ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

### (a) Basis of preparation of accounts

The consolidated SOFA shows 11 months of full trading from 1 May 2008 to 31 March 2009. On 1 April 2009 Help the Aged group merged with Age Concern England group and formed a new charity group named Age UK. The Charity transferred its activities, assets and liabilities, including investment in subsidiaries, at book value on 1 April 2009 for nil consideration and ceased trading due to the merger. As required by FRS 18 Accounting policies, the trustees have prepared the financial statement on the basis that the Charity is no longer a going concern. No material adjustments arose as a result of ceasing to apply the going-concern basis. The activities undertaken by the Charity have continued subsequent to 1 April 2009, although under the different umbrella and name of Age UK. It is the intention of the trustees to wind the Charity up in due course. Activities of Help the Aged Mail Order have been carried out by Age UK Services and Age UK Trading from 1 April 2009.

#### *Accounting convention*

The financial statements have been prepared under the historical cost convention, with the exception of investments, which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities, published in March 2005, and applicable Accounting Standards.

The Statement of Financial Activities (SOFA) and balance sheet consolidate the financial statements of the Charity and its subsidiary undertakings. The results of the subsidiaries are consolidated on a line-by-line basis. In the group financial statements the consolidated SOFA includes the group's share of joint venture profits less losses, while the group's share of the net assets of the joint venture is shown in the consolidated balance sheet.

The Charity has availed itself of Paragraph 3 (3) of Schedule 4 of the Companies Act and adapted the Companies Act formats to reflect the special nature of the Charity's activities. No separate SOFA or Income and Expenditure Account has been presented for the Charity alone.

A percentage of the cost of selling donated goods has been allocated to charitable activities. The percentage allocation is based on the number of hours per week spent by full-time equivalent staff in promoting the Charity's activities.

### (b) Company status

The Charity is a company limited by guarantee. The members of the company are the trustees, who are also ordinary members and named on page 57. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

### (c) Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on

general funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and that have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been put aside at the discretion of the trustees for particular purposes. At the year-end they comprise a maintenance fund, which represents the cyclical repairs and maintenance of the Charity's properties; a major works reserve for the Charity's head office building; a discretionary projects reserve to cover specific projects that have been identified and ranked by directors; and a pensions reserve to cover the special employer's contribution into the defined benefits pension scheme for 2008/9.

Restricted funds are funds subject to special conditions imposed by the donor, or with their authority or created through a legal process. The funds are not therefore available for work performed by Help the Aged other than that specified by the donor.

Investment income and gains/losses are allocated to the appropriate fund, except that the income from the charity of C E Saunders, the charity of Miss Edna Lipson and the Gillingham Endowment fund is unrestricted.

### (d) Incoming resources

All incoming resources are included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies apply to categories of income:

- legacies: entitlement is the earlier of estate account being finalised and cash received.
- donated services and facilities: these are included at the value to the Charity where this can be quantified. No amounts are included in the financial statements for services donated by volunteers.
- gifts in kind: where donated for distribution, these are included at the value to the charity and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold, at the price they are sold.
- income (including grants): where related to performance and specific deliverables income is accounted for as the Charity earns the right to consideration by its performance. Where income is received in advance of performance its recognition is deferred and included in creditors. Where entitlement occurs before income is received the income is accrued.

### (e) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of resources. Central overhead costs are allocated to operational and fundraising functions on the basis of their use of central support services.

- Grants are charged to the statement of financial activities where a constructive obligation exists, notwithstanding that they may be paid

# Notes to the accounts

in future accounting periods.

- Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.
- Governance costs are the costs associated with the governance arrangements of the Charity which relate to the general running of the Charity as opposed to those costs associated with fundraising or charitable activity. Included within this category are costs associated with the strategic as opposed to day-to-day management of the Charity's activities.
- Support costs, which include the central or regional office functions such as general management, payroll administration, budgeting and accounting, information technology, human resources and financing, are allocated across the categories of charitable expenditure, governance costs and the costs of generating funds. The basis of the cost allocation has been explained in note 7 to the accounts.
- Where information about the aims, objectives and projects of the charity is provided in the content of fundraising material in an educational manner in the furtherance of the Charity's objectives, those costs are apportioned to charitable expenditure.
- Irrecoverable VAT is charged as a cost to the statement of financial activities.

## (f) Tangible fixed assets and depreciation

Tangible fixed assets costing more than £2,000 are capitalised and included at cost including any incidental expenses of acquisition. Depreciation and any impairment is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

Freehold land	nil
Freehold and long-leasehold properties	over 50 years
Gifted housing	over 50 years
Short-leasehold properties	over 5 years
Fixtures and fittings	over 5 years
Motor vehicles	over 4 years
Computer equipment	over 4 years

## (g) Investments

Listed investments are stated at market value at the balance sheet date. The SOFA includes the net gains and losses arising on revaluations and disposals throughout the year.

It is the Charity's policy to keep valuations up to date such that when investments are sold there is no realised gain or loss arising. As a result the Statement of Financial Activities does not distinguish between the valuation adjustments relating to sales and those relating to continued holdings as they are together treated as changes in the investment portfolio throughout the year. Movements in value arising from investment changes or revaluation and the profit on disposal of investments have been charged or credited to the funds to which they relate.

Investment properties are stated at market value at balance sheet date. The SOFA includes the net gains and losses arising on revaluations throughout the year.

## (h) Stock

Stock consist of purchased goods for resale. Stocks are valued at the lower of cost and net realisable value. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

## (i) Leased assets

The Charity has no finance leases. All operating leases and rental expenses are charged to the SOFA on a straight-line basis.

## (j) Gifted housing scheme

Gifted houses are accounted for as income when donated at market value. A qualified surveyor carries out the valuations. When an individual donates a house to the Charity, the Charity is committed to caring for that individual. An actuarial valuation of the total cost of care for individuals who have gifted their house is made and the sum is included within provision for liabilities and charges.

Costs of care are charged to the provision as incurred (Note 18).

## (k) Pensions

For defined benefit schemes the amounts charged in resources expended are the current service costs and gains and losses on settlements and curtailments. They are included as part of staff costs. Past service costs are recognised immediately in the profit and loss account if the benefits have vested. If the benefits have not vested immediately, the costs are recognised over the period until vesting occurs. The interest cost and the expected return on assets are shown as a net amount of other finance costs or credits adjacent to interest. Actuarial gains and losses are recognised immediately in the other recognised gains and losses.

Defined benefit schemes are funded, with the assets of the scheme held separately from those of the group, in separate trustee administered funds. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit method and discounted at a rate equivalent to the current rate of return on a high-quality corporate bond of equivalent currency and term to the scheme liabilities. The actuarial valuations are obtained at least triennially and are updated at each balance sheet date. The resulting defined benefit asset or liability, net of the related deferred tax, is presented separately after other net assets on the face of the balance sheet.

For defined contribution schemes the amount charged to the Consolidated Statement of Financial Activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

The Charity contributes to a defined benefits scheme which was closed to new entrants on 31 July 2002.

The Charity contributes to a group personal pension plan operated by Standard Life. The plan was started on 1 August 2002 and is open to all employees over the age of 18. The assets of the scheme are held separately from those of the Charity. The annual contribution payments are charged to the SOFA.

# Notes to the accounts

## 2 INVESTMENT INCOME

	2009 £'000	2008 £'000
Dividend income	730	708
Short-term deposits	193	599
<b>Total</b>	<b>923</b>	<b>1,307</b>

## 3 RESULTS FOR RESEARCH INTO AGEING

	2009 £'000	2008 £'000
<b>Incoming resources</b>		
Donations and gifts	820	942
Legacies	484	999
Grants	341	422
Merchandising	10	81
Events	–	7
Investment income	–	2
<b>Total incoming resources</b>	<b>1,655</b>	<b>2,453</b>

### Resources expended

#### Cost of generating funds

Fundraising	204	120
Legacies	6	7
Grants	–	17
Merchandising	10	9

### Charitable activities

Combating poverty	–	1
Reducing isolation	–	10
Defeating ageism	–	3
Promoting quality in care	–	1
Preventing future deprivation	2,666	3,021
<b>Total resources expended</b>	<b>2,886</b>	<b>3,189</b>

Net income for the year	(1,231)	(736)
Transfers from Help the Aged	1,783	–
<b>Net movement in funds</b>	<b>552</b>	<b>(736)</b>
Fund balances at 1 May	(493)	243
<b>Fund balances at 31 March and 30 April</b>	<b>59</b>	<b>(493)</b>

The results of the special trust Research into Ageing have been incorporated into the financial statements on a line-by-line basis. Research into Ageing is the research arm of Help the Aged that funds biomedical research into diseases and conditions affecting older people, including strokes, sight loss, mobility problems and Alzheimer's disease.



# Notes to the accounts

## 4 RESULTS FROM TRADING ACTIVITIES OF SUBSIDIARIES

The Charity has two wholly owned trading subsidiaries which are incorporated in Great Britain. Intune Group Limited raises funds predominantly via commission on sale of financial services. Help the Aged (Mail Order) Limited sells aid products, Christmas cards and other merchandise through catalogue and via shops. Help the Aged (Mail Order) also raises funds through sponsorship and raffle sales. Both companies donate their taxable profits to Help the Aged under Gift Aid, subject to their working capital requirements being maintained.

	Help the Aged Mail Order Ltd £'000	intune group ltd £'000	Total 2009 £'000	Total 2008 £'000
<b>Incoming resources</b>				
Merchandising and retail	3,092	–	3,092	1,306
Other trading income	–	2,700	2,700	4,015
Sale of services by joint venture	–	1,650	1,650	1,629
Investment income	11	87	98	71
Incoming resources from charitable activities	1,345	–	1,345	1,124
<b>Total incoming resources including share of joint venture</b>	<b>4,448</b>	<b>4,437</b>	<b>8,885</b>	<b>8,145</b>
Less share of joint venture	–	(1,650)	(1,650)	(1,629)
<b>Total incoming resources</b>	<b>4,448</b>	<b>2,787</b>	<b>7,235</b>	<b>6,516</b>
<b>Resources expended</b>				
Fundraising	141	–	141	–
Merchandising and retail	2,729	–	2,729	1,476
Other trading costs	–	2,282	2,282	6,440
Charitable activities	249	–	249	385
Governance	6	11	17	14
	3,125	2,293	5,418	8,315
<b>Other resources expended</b>				
Taxation	–	–	–	–
<b>Total resources expended before joint venture</b>	<b>3,125</b>	<b>2,293</b>	<b>5,418</b>	<b>8,315</b>
Share of operating profit of joint venture	–	225	225	156
<b>Net movement in funds</b>	<b>1,323</b>	<b>719</b>	<b>2,042</b>	<b>(1,643)</b>
Gift aid payable to Help the Aged	(1,323)	–	(1,323)	(1,721)
<b>Retained profit for the year</b>	<b>–</b>	<b>719</b>	<b>719</b>	<b>(3,364)</b>
Fund balances at 1 May	35	(3,358)	(3,323)	41
Fund balances at 31 March and 30 April	35	(2,639)	(2,604)	(3,323)
<b>Total assets</b>	<b>3,395</b>	<b>3,097</b>	<b>6,492</b>	<b>5,117</b>
<b>Total liabilities</b>	<b>(3,293)</b>	<b>(725)</b>	<b>(4,018)</b>	<b>(3,695)</b>

## 5 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Combating poverty £'000	Reducing isolation £'000	Defeating ageism £'000	Challenging neglect £'000	Preventing future deprivation £'000	International £'000	Total 2009 £'000	Total 2008 £'000
Home support	–	557	–	–	433	–	990	397
Advice	–	977	–	–	–	–	977	1,444
Community living	–	3	1	1	1	–	6	730
Centrica partnership	368	–	–	97	97	–	562	446
Sale of aid products: 90% Home Shopping	–	626	–	–	157	–	783	429
PERD	–	–	3	82	110	–	195	–
HelpAge International rent receivable	–	–	–	–	–	207	207	170
<b>2009 total</b>	<b>368</b>	<b>2,163</b>	<b>4</b>	<b>180</b>	<b>798</b>	<b>207</b>	<b>3,720</b>	<b>3,616</b>
<b>2008 total</b>	<b>312</b>	<b>2,041</b>	<b>–</b>	<b>345</b>	<b>748</b>	<b>170</b>	<b>3,616</b>	

# Notes to the accounts

## 6 TOTAL RESOURCES EXPENDED

	Activities undertaken directly £'000	Grant funding of activities £'000	Support costs £'000	Total 2009 £'000	Restated 2008 £'000
<b>Cost of generating funds</b>					
<b>Cost of generating voluntary income</b>					
Fundraising	6,240	56	813	7,109	8,105
Legacies	348	–	175	523	970
Grants	138	–	59	197	191
<b>Fundraising trading: costs of goods sold and other costs</b>					
Merchandising and retail	27,036	–	1,585	28,621	27,262
Other trading costs	2,313	–	–	2,313	6,449
Events	428	–	104	532	679
Investment management costs	–	–	70	70	113
Exceptional item: merger costs	1,874	235	–	2,109	–
<b>Charitable activities</b>					
Combating poverty	3,330	423	335	4,088	4,711
Reducing isolation	7,268	746	700	8,724	8,931
Defeating ageism	1,990	339	225	2,554	2,959
Challenging neglect	3,745	175	348	4,268	3,749
Preventing future deprivation	3,500	2,378	600	6,478	7,286
International	875	7,357	–	8,232	9,683
Governance	–	–	223	223	329
<b>Total resources expended</b>	<b>59,085</b>	<b>11,709</b>	<b>5,237</b>	<b>76,031</b>	<b>81,417</b>

(see note 7)

	Grants to institutions £'000
<b>Analysis of grants</b>	
Research projects	2,249
Day centres, social clubs and initiatives	1,406
Gardening project	6
Senior Mobility projects	80
Campaigning for and promoting older people's rights and interests	611
<b>Total UK grants</b>	<b>4,352</b>
	Grants to institutions £'000
<b>International grants</b>	
HelpAge International regional work	2,190
Refugees and disasters	2,407
Sponsor a Grandparent	2,285
Mobile medical units	–
Information and advocacy	102
Support for HelpAge International	282
Partnership Investment Programme	91
<b>Total international grants</b>	<b>7,357</b>
<b>Total grants</b>	<b>11,709</b>

Over 2,000 grants were awarded to organisations; no grants were made to individuals. A full list is available on request.

# Notes to the accounts

## 7 SUPPORT COSTS ALLOCATION

	Directorate & trustees £'000	Finance & Legal £'000	Office management £'000	IT £'000	Human Resources £'000	Property £'000	2009 Total £'000	2008 Total £'000
<b>Cost of generating funds</b>								
<b>Cost of generating voluntary income</b>								
Fundraising	40	188	237	233	115	–	813	542
Legacies	11	52	41	38	33	–	175	80
Grants	2	21	15	14	7	–	59	42
<b>Fundraising trading: costs of goods sold and other costs</b>								
Merchandising and retail	274	323	84	116	764	24	1,583	1,925
Other trading costs	–	–	–	–	–	–	–	–
Events	4	31	29	27	13	–	104	100
Investment management costs	–	70	–	–	–	–	70	113
<b>Charitable activities</b>								
Combating poverty	29	75	61	112	57	1	335	460
Reducing isolation	58	142	122	248	128	2	700	834
Defeating ageism	21	50	37	76	40	1	225	352
Challenging neglect	29	77	64	116	61	1	348	324
Preventing future deprivation	54	159	128	183	75	1	600	641
Governance	52	171	–	–	–	–	223	329
<b>Total support costs</b>	<b>574</b>	<b>1,359</b>	<b>818</b>	<b>1,163</b>	<b>1,293</b>	<b>30</b>	<b>5,237</b>	<b>5,742</b>

Cost allocation includes an element of judgement and the charity has had to consider the cost benefit of detailed calculations and record keeping. To ensure full cost recovery on projects the charity adopts a policy of allocating costs to the respective cost headings through the year. This allocation includes support costs where they are directly attributable. Therefore the support costs shown are a best estimate of the costs that have been so allocated.

The central support costs are allocated as follows:

- Directorate: appropriate basis per cost line
- Finance: estimated staff time used to calculate weighted percentage
- Legal: percentage on governance and remainder by office-based staff
- Office management: floor space occupied by the divisions
- IT: all staff excluding shop/field-based
- Human Resources: estimated time spent on each operational division
- Property: number of properties used by each division.

	2009 £'000	2008 £'000
<b>Governance costs are made up of following:</b>		
Internal audit	65	98
External audit	69	60
Trustees' expenses and travel costs	12	6
Trustees' indemnity insurance	9	16
Trustees' conference and meeting costs	1	–
Apportionment of Directors' costs (based on time spent)	30	112
Company secretariat	37	37
	<b>223</b>	<b>329</b>

# Notes to the accounts

## 8 TAXATION

Help the Aged is a registered charity and is therefore exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

## 9 STAFF NUMBERS AND EMOLUMENTS

	2009			2008		
	Full-time head count	Part-time head count	Part-time full-time equiv.	Full-time head count	Part-time head count	Part-time full-time equiv.
The average number of persons employed during the year was as follows:						
Shops	620	491	282	644	530	284
Other	405	72	51	410	149	67
	1,025	563	333	1,054	679	351

	2009 £'000	2008 £'000
The aggregate emoluments of these persons were as follows:		
Salaries including benefits in kind	25,203	26,198
Social security costs	2,049	2,108
Pension contributions	2,110	1,833
	29,362	30,139

The numbers of employees whose emoluments for the year fell within the following bands were:

	2009 number	2008 number
£60,000–£69,999	7	6
£70,000–£79,999	2	1
£80,000–£89,999	3	4
£90,000–£99,999	2	1
£130,000–£139,999	1	1

## 10 TRUSTEES' EMOLUMENTS AND REIMBURSED EXPENSES

The trustees received no remuneration for their services.

The aggregated amount of expenses reimbursed to seven trustees during the year was £9,211 (2008: seven trustees, £3,440).

Indemnity insurance is provided for trustees, premiums paid during the year totalled £8,641.50 (2008: £15,490).

During the year ended 31 March 2009 the Charity awarded grants of £397,944 (2008: £495,862) for projects to which members of the Research Advisory Council of Research into Ageing, a special trust of the Charity, were connected. These members of the Research Advisory Council did not participate in the decision to award the respective grants.

Research Advisory Council member	Details of research grant	£
Dr Rohan de Silva, UCL (IoN)	Investigation of haplotype-specific effects on tau gene transcription and splicing	72,000
Professor Paul McGraw, University of Nottingham	Exploiting neural plasticity in the visual system of older people	69,000
Professor Ian Grierson, University of Liverpool	Cross-linked actin networks in the ageing ocular outflow system and glaucoma	69,000
Professor Linda Partridge, UCL	Testing the role of autophagy in improving health during ageing	187,944
		397,944

# Notes to the accounts

## 11 NET MOVEMENT IN FUNDS

	2009 £'000	2008 £'000
Net movement in funds is arrived at after charging/(crediting):		
Depreciation of tangible fixed assets	907	1,049
Profit on disposal of fixed assets	(141)	(390)
Auditors' remuneration:		
– audit of charitable company	55	45
– audit of subsidiaries	14	15
– other	4	8
Operating lease rentals	6,526	7,015

## 12 TANGIBLE FIXED ASSETS

	Freehold and long- leasehold properties £'000	Gifted housing £'000	Short- leasehold properties £'000	Motor vehicles £'000	Equipment, fixtures and fittings £'000	Total 2009 £'000
<b>Charity and group</b>						
<b>Cost or donated valuation</b>						
Balance at 1 May 2008	1,994	6,332	8,151	3,341	1,150	20,968
Additions	–	425	98	316	312	1,151
Transfer	(202)	(756)	–	–	–	(958)
Revaluation	–	–	–	–	–	–
Disposals	–	(78)	–	(350)	(309)	(737)
<b>Balance at 31 March 2009</b>	<b>1,792</b>	<b>5,923</b>	<b>8,249</b>	<b>3,307</b>	<b>1,153</b>	<b>20,424</b>
<b>Accumulated depreciation</b>						
Balance at 1 May 2008	178	662	7,977	2,293	687	11,797
Charge for year	20	98	90	523	176	907
Transfer	–	(76)	–	–	–	(76)
Eliminated on disposal	–	(9)	–	(346)	(294)	(649)
<b>Balance at 31 March 2009</b>	<b>198</b>	<b>675</b>	<b>8,067</b>	<b>2,470</b>	<b>569</b>	<b>11,979</b>
<b>Net book value at 31 March 2009</b>	<b>1,594</b>	<b>5,248</b>	<b>182</b>	<b>837</b>	<b>584</b>	<b>8,445</b>
Net book value at 30 April 2008	1,816	5,670	174	1,048	463	9,171

During 2009 the Charity transferred seven properties from freehold properties and Gifted Housing portfolio with a net book value of £202K and £680K respectively (total £882K) to investment properties as shown in note 13 below.

The net book value of freehold and long-leasehold properties comprises:	2009 £'000	2008 £'000
Freeholds	1,302	1,517
Long leaseholds	292	299
	1,594	1,816

Fixed assets land value comprises:	2009 £'000	2008 £'000
Freeholds	904	1,106
Gifted housing	1,375	1,514
	2,279	2,620

# Notes to the accounts

## 13 INVESTMENTS

	Short-term deposits £'000	Listed investments £'000	Endowed funds £'000	Investment properties £'000	Group £'000	Shares in subsidiary undertaking £'000	Investments held by subsidiary undertakings £'000	Charity £'000
Market value at 1 May 2007	1	20,747	1,738	957	23,443	5,077	–	28,520
Acquisitions	–	–	–	–	–	–	–	–
Sales proceeds	–	(6,000)	–	–	(6,000)	–	–	(6,000)
Movement in cash	–	(5)	–	–	(5)	–	–	(5)
Transfer	–	–	–	882	882	–	–	882
Net investment gain/(losses) less fees	–	(4,843)	(389)	1,327	(3,905)	–	–	(3,905)

<b>Market value at 31 March 2009</b>	<b>1</b>	<b>9,899</b>	<b>1,349</b>	<b>3,166</b>	<b>14,415</b>	<b>5,077</b>	<b>–</b>	<b>19,492</b>
Historical value at 31 March 2009	–	11,881	1,350	–	13,231	5,077	–	18,308

The investment properties of the Charity and group were valued at 31 March 2009 at open market value by Countrywide Surveyors and Stratton Creber, and the effect of the revaluation is reflected above. The net book value of the investment properties determined according to historical cost convention amount to £882K. The revalued properties were previously classified as Gifted Housing and freehold properties.

Listed investments comprise the following:		2009 £'000	2008 £'000
BlackRock	– Charishare Common Investment Fund: UK equities	4,921	10,088
Barclays Global Investors	– BGI North American Index Selection	1,546	3,599
	– BGI Japan Index Selection	1,317	2,120
	– BGI Europe Index Selection	1,534	3,492
	– BGI Pacific Rim Index Selection	568	1,431
	– Undispersed cash in investment account	1	6
		9,887	20,736
Other		12	11
		9,899	20,747
		2009 £'000	2008 £'000

<b>Endowed funds:</b>		
The Charity of C E Saunders	614	801
Charity of Gillingham Endowed Fund	687	877
The Charity of Miss Edna Lipson	48	60
	1,349	1,738

	Group £'000	Charity £'000
<b>Current asset investments</b>		
Market value at 1 May 2008	2,732	7,209
Purchases/(disposals) at 31 March 2009	(1,481)	(4,477)
	1,251	2,732
	£	£

<b>Joint venture</b>		
<b>Share of assets</b>		
Share of fixed assets	69,996	86,787
Share of current assets	797,970	567,973
	867,966	654,760
<b>Share of liabilities</b>		
Liabilities due within one year or less	(311,339)	(322,678)
<b>Share of net assets</b>	<b>556,627</b>	<b>332,083</b>

### Share of net assets

Investments in subsidiaries are held at cost. SeniorLink Eldercare LLP is a joint venture, where the Help the Aged subsidiary Intune Group Ltd holds 50 per cent of the capital. Share of assets and liabilities as at balance sheet date are detailed above.

# Notes to the accounts

	Registered in	Percentage of capital held	Number of £1 ordinary shares held
<b>Principal subsidiary undertakings</b>			
Intune Group Limited (including its wholly owned subsidiary undertaking RiA Trading Limited, now dormant) and 50 per cent share of joint venture Seniorlink Eldercare LLP	England and Wales	100%	10,000
Help the Aged (Mail Order) Limited (including its two wholly owned subsidiary undertakings HtA Solutions Limited and HtA Services Limited, both now dormant)	England and Wales	100%	67,100
<b>Dormant subsidiary undertakings</b>			
Age Care and Leisure Services Limited	England and Wales	100%	2
HtA Trading Limited	England and Wales	100%	2
HelpAge Limited	England and Wales	100%	2
HelpAge (UK) Limited	England and Wales	100%	8

## 14 STOCKS

	Group 2009 £'000	Group 2008 £'000	Charity 2009 £'000	Charity 2008 £'000
Bought-in goods and Christmas cards	379	254		

## 15 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Group 2009 £'000	Group 2008 £'000	Charity 2009 £'000	Charity 2008 £'000
Trade debtors and other debtors	2,774	1,402	2,283	1,042
Amount due from group undertakings	–	–	2,709	1,732
Social security and other taxes	724	559	665	526
Prepayments and accrued income	7,720	4,169	7,341	4,118
	11,219	6,130	12,998	7,418

The Charity has been notified of legacies amounting to £7.7 million (2008: £10.0 million) which have not been recognised as income at 31 March 2009.

# Notes to the accounts

## 16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Group 2009 £'000	Group 2008 £'000	Charity 2009 £'000	Charity 2008 £'000
Short-term grants	3,454	4,915	3,454	4,915
Interest-free loans from housing residents repayable on change of occupancy	7	7	7	7
Trade and other creditors	5,441	7,661	6,904	7,412
Amount due to subsidiary undertaking	1,582	—	1,582	1,505
Social security and other taxes	408	79	209	—
Accrued expenses	7,334	3,137	6,786	2,788
Deferred income	597	1,737	383	583
	<b>18,823</b>	<b>17,536</b>	<b>19,325</b>	<b>17,210</b>

The liability to return interest-free loans normally crystallises when the tenant dies or moves into a care facility. Therefore, it is not possible to define with accuracy the amount that may be due within one year. An amount has been included based on the average of previous years' repayments.

Movement in deferred income	Group 2009 £'000	Group 2008 £'000	Charity 2009 £'000	Charity 2008 £'000
Balance at 1 May 2008	1,737	2,956	583	532
Utilised in year	(1,737)	(2,956)	(583)	(532)
Increase in provision charged to Statement of Financial Activities	597	1,737	383	583
<b>Balance as at 31 March 2009</b>	<b>597</b>	<b>1,737</b>	<b>383</b>	<b>583</b>

Included within deferred income are advance payments of £157K for SeniorMobility vehicles on order, Intune prepaid commission of £83K relating to 2009/10 and £14K for HelpAge International. The remaining balance relates to advance receipts from Centrica £131K, Zurich £211K for charitable activities.

## 17 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	Group 2009 £'000	Group 2008 £'000	Charity 2009 £'000	Charity 2008 £'000
Short-term grants	1,333	872	1,333	872
Interest-free loans from housing residents repayable on change of occupancy	22	22	22	22
Operating lease incentives	158	88	75	88
	<b>1,513</b>	<b>982</b>	<b>1,430</b>	<b>982</b>

## 18 PROVISIONS FOR LIABILITIES AND CHARGES

	Group 2009 £'000	Group 2008 £'000	Charity 2009 £'000	Charity 2008 £'000
Balance at 1 May 2008	4,824	5,643	4,824	5,642
Provision utilised in year	(628)	(1,922)	(628)	(1,914)
Increase of provision charged to statement of financial activities	1,188	1,103	1,188	1,096
<b>Balance as at 31 March 2009</b>	<b>5,384</b>	<b>4,824</b>	<b>5,384</b>	<b>4,824</b>

The main items of the provision comprise £4,455K (2008: £4,378K) to cover the Help the Aged commitment to provide care and property maintenance for beneficiaries who have donated real estate to the Charity. The remaining £913K (2008: £446K) is to provide for property maintenance and repairs where there is a current obligation.



# Notes to the accounts

## 19 GROUP STATEMENT OF FUNDS

	30 April 2008 £'000	Incoming resources £'000	Movement in funds Outgoing resources £'000	Gains and losses £'000	Transfers £'000	31 March 2009 £'000
<b>Endowed funds</b>						
Charity of C E Saunders	801	–	(3)	(187)	(15)	596
Gillingham Endowed Fund	877	–	(3)	(190)	(14)	670
Charity of Miss Edna Lipson	60	–	(0)	(12)	(1)	47
	1,738	–	(6)	(389)	(30)	1,313
<b>Restricted funds</b>						
<b>United Kingdom aid programmes</b>						
Research into Ageing	(493)	1,655	(1,103)	–	–	59
Home Support	2,415	1,724	(2,421)	–	–	1,718
Advice	961	2,142	(2,054)	–	–	1,049
Regional Development	2,714	2,508	(2,399)	–	(10)	2,813
Policy	238	227	(145)	–	–	320
Other	231	2,048	(2,211)	–	–	68
Total UK aid programmes	6,066	10,304	(10,333)	–	(10)	6,027
<b>International aid programmes</b>						
HelpAge International	(2,531)	1,471	(2,222)	–	–	(3,282)
Sponsor a Grandparent	(2,568)	2,325	(2,223)	–	–	(2,466)
Disasters and emergencies	1,233	1,578	(2,511)	–	–	300
Other Helpage International projects	42	192	(194)	–	–	40
Total international aid programmes	(3,824)	5,566	(7,150)	–	–	(5,408)
<b>Total restricted funds</b>	<b>3,980</b>	<b>15,870</b>	<b>(17,489)</b>	<b>(383)</b>	<b>(40)</b>	<b>1,938</b>
<b>Designated funds</b>						
Gifted Housing cyclical maintenance	250	–	(33)	–	208	425
Head Office major works	1,042	–	(24)	–	275	1,293
Discretionary projects	1,408	–	(14)	–	(1,302)	92
Pension	891	–	(868)	–	868	891
<b>Total designated funds</b>	<b>3,591</b>	<b>–</b>	<b>(939)</b>	<b>–</b>	<b>49</b>	<b>2,701</b>
<b>General reserves</b>						
Revaluation reserve	5,004	–	–	(3,516)	–	1,488
Other general reserves	12,332	51,224	(51,552)	–	(9)	11,995
	17,336	51,224	(51,552)	(3,516)	(9)	13,483
Pension deficit	(5,979)	–	690	(4,654)	–	(9,943)
Non-charitable trading funds	(3,323)	7,235	(6,516)	–	–	(2,604)
Joint venture	–	1,650	(1,650)	–	–	–
Total unrestricted funds	11,625	60,109	(59,967)	(8,170)	40	3,631
<b>Total funds</b>	<b>15,605</b>	<b>75,979</b>	<b>(77,456)</b>	<b>(8,559)</b>	<b>–</b>	<b>5,569</b>

Incoming resources of the Charity during the year were £68,741K (2008: £67,020K). Resources expended by the Charity during the year were £70,940K (2008: £73,102K).

The grant commitment to international aid programmes for 2008/9 has been treated as a liability and charged in these financial statements. This creates a negative balance on these funds which will be matched by anticipated restricted income or transfer from general funds.

# Notes to the accounts

All restricted funds received and expended relate to income funds. The restricted funds brought forward and carried forward also include the following endowed funds.

The Charity of C E Saunders £596,310 (2008: £801,315): there was an unrealised loss of £186,946 (2008: unrealised loss £87,436) on the Charity of C E Saunders Fund.

The Gillingham Endowed Fund £669,711 (2008: £877,746): there was an unrealised loss of £190,322 (2008: unrealised loss £90,553) on the Gillingham Endowed Fund.

The Charity of Miss Edna Lipson £46,771 (2008: £59,640): there was unrealised loss of £11,786 (2008: unrealised loss £5,800) on the Charity of Miss Edna Lipson Fund.

## 20 ANALYSIS OF GROUP ASSETS AND LIABILITIES BETWEEN FUNDS

Group	Unrestricted funds £'000	Restricted and endowment funds £'000	Total funds 2009 £'000	Total funds 2008 £'000
Housing properties (excluding Gifted housing)	1,594	—	1,594	1,816
Gifted housing	5,248	—	5,248	5,670
Other tangible assets	1,603	—	1,603	1,685
Investments	13,653	1,319	14,972	23,775
Current investments	1,251	—	1,251	2,732
Current assets	15,945	619	16,564	9,248
Current liabilities	(18,823)	—	(18,823)	(17,536)
Long-term liabilities	(6,897)	—	(6,897)	(5,806)
Defined benefit pension liability	(9,943)	—	(9,943)	(5,979)
	3,631	1,938	5,569	15,605

## 21 PENSION SCHEME

The Charity operates two pension schemes. One of these pension schemes is a defined benefit final salary funded pension scheme, which was closed to new entrants on 31 July 2002. Within the defined benefit final salary funded pension scheme, retirement benefits are based on employees' final remuneration and length of service. The pension cost is assessed in accordance with the advice of an independent qualified actuary using the projected unit method on the basis of an annual valuation and charged to the Statement of Financial Activities as described below.

### The Pensions Trust – Help the Aged Final Salary Scheme

#### FRS 17 disclosures for accounting year ending 31 March 2009:

The employer expects to contribute approximately £1,903,000 for the year starting 1 April 2009.

The current arrangements regarding contribution rates are described in a Schedule of Contributions dated 21 December 2007.

These disclosures have been produced in line with the December 2006 amendments to FRS17.

The Scheme assets include ordinary shares issued by The Pensions Trust – Help the Aged with a fair value of £nil (2008:£nil).

Scheme assets also include property occupied by The Pensions Trust – Help the Aged with a fair value of £nil (2008:£nil).

The Pensions Trust is a multi-employer arrangement. The overall expected rate of return of the Scheme assets has been based on the average expected return for each asset class, weighted by the amount of assets in each class.

The Scheme holds quoted securities, and these have been valued at current bid-price. The corresponding amounts from previous years have not been restated.

# Notes to the accounts

	Value at 31 March 2009 £'000	Value at 30 April 2008 £'000
<b>Employee benefit obligations</b>		
Present value of funded obligations	39,819	44,169
Present value of unfunded obligations	–	–
Fair value of scheme assets	(29,876)	(38,190)
	9,943	5,979
Present value of unfunded obligations	–	–
Unrecognised past service cost	–	–
Deficit	9,943	5,979
Related deferred tax asset	–	–
<b>Net liability</b>	<b>9,943</b>	<b>5,979</b>

	Value at 31 March 2009 £'000	Value at 30 April 2008 £'000
<b>Statement of financial activities</b>		
Current service cost	911	1,183
Interest cost	2,663	2,623
Expected return on Scheme assets	(2,469)	(2,700)
Scheme service cost	–	–
<b>Total</b>	<b>1,105</b>	<b>1,106</b>

## Amount recognised in the statement of total recognised gains and losses

	Value at 31 March 2009 £'000	Value at 30 April 2008 £'000
Net actuarial (losses)/gains recognised in year	(4,654)	3,329
Net cumulative actuarial gains/(losses)	(9,368)	(4,714)

## Reconciliation of present value of scheme liabilities and assets

	Value at 31 March 2009 £'000	Value at 30 April 2008 £'000
<b>Change in the present value of the defined benefit obligation</b>		
Opening defined benefit obligation	44,169	47,810
Current service cost	911	1,183
Interest cost	2,663	2,623
Employee contributions	446	513
Past service benefits granted during the year	–	–
Actuarial (gains)	(6,729)	(6,895)
Benefits paid (including expenses)	(1,641)	(1,065)
<b>Closing defined benefit obligation</b>	<b>39,819</b>	<b>44,169</b>

## Change in the fair value of Scheme assets

	Value at 31 March 2009 £'000	Value at 30 April 2008 £'000
Opening fair value of Scheme assets	38,190	38,052
Expected return on Scheme assets	2,469	2,700
Actuarial gains/(losses)	(11,383)	(3,566)
Employer contributions	1,795	1,556
Employee contributions	446	513
Benefits paid (including expenses)	(1,641)	(1,065)
<b>Closing fair value of Scheme assets</b>	<b>29,876</b>	<b>38,190</b>

# Notes to the accounts

## Assumptions

Principal actuarial assumptions at the balance sheet date

At 31 March  
2009  
p.a.

At 30 April  
2008  
p.a.

### Financial assumptions

Discount rate	6.70%	6.60%
Expected return on Scheme assets*	7.00%	7.00%
Rate of increase in salaries	3.95%	5.00%
Rate of increase in payment of pre 2005 excess over GMP pensions	2.70%	3.50%
Rate of increase in payment of post 2005 pensions	2.50%	2.50%
Rate of revaluation of deferred pensions in excess of the GMP	2.70%	3.50%
Inflation assumption	2.70%	3.50%

## Mortality assumptions

	2009	2008
The average life expectancy in years of the pensioner retiring at age 65 on the balance sheet date is as follows:		
Male	87.6	86.6
Female	89.8	89.4
The average life expectancy in years of the pensioner retiring at age 65, 20 years after the balance sheet date, is as follows:		
Male	87.2	87.4
Female	89.9	90.2

	At 31 March 2009	At 30 April 2008
<b>Assets in the Scheme as a percentage of total Scheme assets</b>		
Fixed-interest bonds	25%	28%
Index-linked bonds	5%	5%
Equities	61%	59%
Property	8%	7%
Cash	1%	1%

	2009 £'000	2008 £'000
Actual return on Scheme assets	(8,914)	(866)

## Gains and losses

	2009 £'000	2008 £'000	2007 £'000	2006 £'000	2005 £'000
<b>History of experience gains and losses</b>					
Defined benefit obligation	(39,819)	(44,169)	(47,810)	(38,273)	(32,205)
Scheme assets	29,876	38,190	38,052	34,149	26,041
Surplus/(deficit)	(9,943)	(5,979)	(9,758)	(4,124)	(6,164)
Experience adjustments on Scheme liabilities	(165)	(62)	(1,965)	171	257
Experience adjustments on Scheme assets	(11,383)	(3,566)	431	4,559	227

\*Note This refers to the expected rate of return on assets as at the beginning of each period presented.

# Notes to the accounts

## 22 OBLIGATIONS UNDER OPERATING LEASES

At 31 March 2009 the group and Charity are committed to the following payments during the next year in respect of operating leases:

	Land and buildings 2009 £'000	Land and buildings 2008 £'000
<b>Leases which expire:</b>		
Within one year	907	1,022
Within two to five years	4,839	4,149
After five years	1,537	2,007
	<b>7,283</b>	<b>7,178</b>

## 23 MERCHANDISING AND RETAIL ACTIVITIES

Activities for generating funds include:

	2009 £'000	2008 £'000
<b>Merchandising and retail</b>		
Donations and gift aid under Retail Gift Aid programme	4,008	2,792
Sale of donated and bought-in goods	23,912	27,446
Merchandising income – Mail Order Limited	Note 4, 3	1,490
	<b>29,616</b>	<b>31,728</b>
<b>Other trading income</b>		
Intune group limited	Note 4	2,525
Research into Ageing	10	81
	<b>2,710</b>	<b>2,606</b>

2009 includes income of £3.8m (2008: £2.5m), representing donations of £2.8m from supporters resulting from sale of their goods and Gift Aid of £1m through Help the Aged shops' Retail Gift Aid Programme.

## 24 RELATED PARTIES

Help the Aged has taken advantage of the exemption given by Financial Reporting Standard 8, Related Party Disclosures, from disclosing transactions with subsidiaries. These are listed in note 4.

## 25 TAXATION

Help the Aged activities are exempt from taxation under section 505 of the Income and Corporation Taxes Act 1988.

The group is not liable for taxation because of the policy of the trading subsidiary companies to covenant all taxable profits to the Charity.

## 26 SHARE CAPITAL

The company is limited by guarantee and has no share capital. The liability of members is limited to the sum of £1 per member.

## 27 CONTINGENT LIABILITY

The Charity had no contingent liability as at 31 March 2009 (2008: £nil).

# Notes to the accounts

## 28 EXCEPTIONAL ITEMS

2009 includes exceptional items of:

(a) £1,830K VAT refund from HMRC due to recovery of fundraising costs

(b) £2,109K expenditure directly incurred towards the merger of Help the Aged and Age Concern England on 1 April 2009.

## 29 INCOME RECEIVABLE

The following restricted grants were received during the year:

Organisation	Project	2009 Grant
Adint Charitable Trust	SeniorLink	5,000
Age Concern NI	HandyVan Belfast	15,000
Atlantic Philanthropies	CAP	100,000
Atlantic Philanthropies	Older People's Commissioner	62,000
Big Lottery Fund Northern Ireland	Information Age project	32,060
Bombardier Aerospace (NI) Foundation	HandyVan – South-Eastern Trust	5,000
British Geriatrics Society	Research into Ageing (Preventing delirium in people with hip fracture)	40,486
British Geriatrics Society	Research into Ageing (Improving tolerability and concordance with anti-platelet therapy in older people)	56,799
British Geriatrics Society	Research into Ageing (Neural mechanisms of speech control explored through transcranial magnetic stimulation)	26,122
Comic Relief	Elder abuse	34,954
Comic Relief	Speaking Up for Our Age	35,328
Commission for Social Care Inspection	Experts by Experience	42,338
DEFRA	Greener Living Fund	30,000
Department for Communities and Local Government	Neighbourhood Wardens	15,695
Department for Work and Pensions	Now Let's Talk Money	5,000
Department of Health	Care homes	36,639
Department of Health, Social Services and Public Safety	Community Development	39,769
Down District Council	HandyVan – South Eastern Trust	8,000
Edith Murphy Foundation	Disconnected Mind	70,000
Esmée Fairbairn Foundation	Research into Ageing (Improving the taste of food for older people to increase food intake)	23,000
Frank Litchfield General Charitable Trust	Research into Ageing (Enhancing myelin repair in the ageing brain)	5,000
J G Hogg Charitable Trust	Just Equal Treatment	10,000
Joanna Hewitt Charitable Settlement	Disconnected Mind	10,000
John Acheson Foundation	Grants programme	12,196
Northern Ireland Office (CSU)	Handyvan Belfast	29,066
Peter and Wilma Dickson – in memory of John and Margaret Dickson	Disconnected Mind	5,000
Rayne Foundation	First Connect	5,000
Rosetrees Trust	Research into Ageing (medical research)	24,000
South Eastern Health & Social Care Trust	HandyVan – South Eastern Trust	4,000
St James Charity	Regional development work	10,000
The Balcombe Trust	Project Kieran	19,523
The Bay Tree Charitable Trust	Call in Time	10,000
The Childwick Trust	Disconnected Mind	10,000
The City Bridge Trust	HandyVan	15,000
The Dunhill Medical Trust	Research into Ageing (Helping recovery from stroke)	19,500
The Evan Cornish Foundation	Projects in Lincolnshire (HandyVan, SeniorMobility, Home from Hospital, older people's forum in Lothian)	40,000
The Eveson Charitable Trust	First Connect	10,000
The Goodfund	Projects in the North East	19,048
The H B Allen Charitable Trust	SeniorLink	5,000

# Notes to the accounts

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The Hutton Foundation	SeniorLink	5,000
The Jane Hodge Foundation	HandyVan	6,000
The Jordan Charitable Foundation	One Stop Care Advice	5,000
The Kirby Laing Foundation	Disconnected Mind	10,000
The Lake House Charitable Foundation	Disconnected Mind	10,000
The Northern Health & Social Services Board	HandyVan – Northern Board	14,833
The Rank Foundation	HandyVan – Southern Trust	18,500
The Rayne Foundation	First Connect – Southern Trust	5,000
The W T J Griffin Charitable Settlement	Disconnected Mind	5,000
Trusthouse Charitable Foundation	Benefit Advice	23,000
Trusthouse Charitable Foundation	HandyVan – Southern Trust	20,000
Ulster Garden Villages	HandyVan – Northern Board	15,000
W T Mattock Charitable Settlement	SeniorLink	5,000

# Trustees and advisers

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## Registered office

207–221 Pentonville Road  
London  
N1 9UZ

## Patron

HRH The Prince of Wales

## Chairman of the Board of Trustees

Jo Connell<sup>1,2,4,5,6</sup> (resigned 31 March 2009)

## Vice Presidents

Princess Helena Mountafian MBE  
Marchioness of Dufferin and Ava

## Board of Trustees

Dr Beverly Castleton (resigned 31 March 2009)  
Harry Cathcart<sup>1,4</sup> (resigned 22 January 2009)  
Dr June Crown CBE (resigned 31 March 2009)  
Brian Fox CB<sup>3,6</sup> (resigned 31 March 2009)  
Mark Harvey (appointed 31 March 2009)  
Rosemary Kelly (resigned 31 March 2009)  
Professor Janet Lord<sup>7</sup> (resigned 31 March 2009)  
John D Mather<sup>1,2,4,5</sup> (resigned 31 May 2008)  
Tony Rice (resigned 31 March 2009)  
Michael Roberts<sup>1,2,5</sup> (resigned 31 March 2009)  
Len Sanderson (resigned 31 March 2009)  
Simon Waugh (resigned 31 March 2009)  
Professor John Williams (resigned 22 January 2009)  
Hilary Wiseman (resigned 22 January 2009)  
Christopher Woodbridge<sup>1,2,5</sup> (resigned 31 March 2009)  
Angus Young<sup>1,5,6</sup> (resigned 31 March 2009)

Age UK (appointed 31 March 2009)

## Director General

Michael Lake CBE (resigned 31 March 2009)

## Director of Fundraising & Marketing

Amanda Ball

## Director of Policy & External Relations

Paul Cann (resigned 31 March 2009)

## Director of Human Resources

Abi Lauder

## Director of Community Services

Daniel Pearson

## Director of Retail Operations

Hugh Forde

## Director of Finance

Charles Scott

## Managing Director of Intune Group Limited

Stuart Castledine

## Research into Ageing<sup>7</sup> President

HRH The Duchess of Gloucester GCVO

## Auditors

Horwath Clark Whitehill LLP  
St Bride's House  
10 Salisbury Square  
London  
EC4Y 8EH

## Solicitors

Wedlake Bell  
16 Bedford Street  
Covent Garden  
London  
WC2E 9HF

## Bankers

Barclays Bank plc  
Level 28  
1 Churchill Place  
London  
E14 5HP

<sup>1</sup>Member of Finance Committee

<sup>2</sup>Member of Audit Committee

<sup>3</sup>Member of Remuneration Committee

<sup>4</sup>Member of Nomination Committee

<sup>5</sup>Member of Property Committee

<sup>6</sup>Member of International Committee

<sup>7</sup>Research into Ageing is a special trust of Help the Aged



# Trustees and advisers

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## Investment managers

Barclays Global Investors Limited  
Murray House  
1 Royal Mint Court  
London  
EC3N 4HH

BlackRock Investment Managers Limited  
33 King William Street  
London  
EC4R 9AS

JP Morgan Fleming Asset Management  
Finsbury Dials  
20 Finsbury Street  
London  
EC2Y 9A

The Charity would like to record its gratitude and thanks to Jo Connell, who retired as a Trustee and Chairman on 31 March 2009 after 18 years of service to the Charity; to Dr Beverly Castleton, who retired as a Trustee on 31 March 2009 after 11 years of service to the Charity; to Harry Cathcart, who retired as a Trustee on 22 January 2009 after four years of service to the Charity; to Dr June Crown CBE, who retired as a Trustee on 31 March 2009 after five years of service to the Charity; to Brian Fox CB, who retired as a Trustee on 31 March 2009 after 10 years of service to the Charity; to Rosemary Kelly, who retired as a Trustee on 31 March 2009 after 10 years of service to the Charity; to Professor Janet Lord, who retired as a Trustee on 31 March 2009 after three years of service to the Charity; to John D Mather, who retired as a Trustee on 31 May 2008 after 15 years of service to the Charity; to Tony Rice, who retired as a Trustee on 31 March 2009 after three years of service to the Charity; to Michael Roberts, who retired as a Trustee on 31 March 2009 after nine years of service to the Charity; to Len Sanderson, who retired as a Trustee on 31 March 2009 after four years of service to the Charity; to Simon Waugh, who retired as a Trustee on 31 March 2009 after a year's service to the Charity; to Professor John Williams, who retired as a Trustee on 22 January 2009 after three years of service to the Charity; to Hilary Wiseman, who retired as a Trustee on 22 January 2009 after a year's

service to the Charity; to Christopher Woodbridge, who retired as a Trustee on 31 March 2009 after 22 years of service to the Charity; and to Angus Young, who retired as a Trustee on 31 March 2009 after 13 years of service to the Charity.

At the Help the Aged Board meeting of 31 March 2009, Age UK was appointed as a Corporate Trustee and Mark Harvey was appointed as a Trustee.

The Board is grateful for the additional advice and expertise of the following people and organisations who have served on advisory committees:

Speaking Up for Our Age Steering Group  
Social Policy Ageing Information Network (SPAIN)  
Group  
The Older People's Reference Group (HOPE)  
Research Advisory Council  
Stage for Age  
National Association for Providers of Activities in  
Care (NAPA)  
Social Policy Committee  
Pennell Initiative for Women's Health

# Corporate partners and supporters, funders and project partners

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Help the Aged would like to thank all the following for their generous support.

## Corporate partners

Legal & General  
Morrisons

## Corporate supporters

Allstate  
BAA  
Barchester Healthcare  
Coventry Building Society  
Friends Provident  
Insure/90 User Group  
Keepable  
MDS Pharma  
Minivator  
MDS Pharma  
Nintendo  
Royal College of General Practitioners  
Tesco  
Three Valleys Water  
Top Shop  
Scottish Widows  
Slaughter and May  
WineFlair  
Yule Catto

## Funders

### Charitable trusts

Adint Charitable Trust  
Atlantic Philanthropists Charitable Trust  
Austin and Hope Pilkington Trust  
The Balcombe Trust  
The Bay Tree Trust  
The Big Lottery Fund  
The Bombardier Aerospace Foundation  
Comic Relief  
The Community Foundation Northern Ireland  
Evan Cornish Foundation  
The F H Muirhead Charitable Trust  
The Foster Wood Foundation  
The Frank Litchfield General Charitable Trust  
The Garfield Weston Foundation  
J G Hogg Charitable Trust

Knowles Trust Fund  
Kirby Laing Foundation  
Lewis Family Charitable Trust  
The Lord & Lady Lurgan Trust  
The Peacock Charitable Trust  
The Steinberg Family Charitable Trust  
Ulster Garden Villages Ltd

## Local government agencies

Essex County Fire and Rescue Service  
Greater Manchester and Fire Rescue Service  
London Fire and Emergency Planning Authority

## Others

Peter and Wilma Dickson (in memory of John and Margaret Dickson)

## Project partners

Advocacy for Older People in Greenwich  
Age Concern Barking & Dagenham  
Age Concern Barrow & District  
Age Concern Ceredigion  
Age Concern Dorchester  
Age Concern Essex  
Age Concern Greenwich  
Age Concern Hull  
Age Concern Kirklees  
Age Concern Lewisham & Southwark  
Age Concern Lindsey  
Age Concern Neath Port Talbot  
Age Concern Northern Ireland  
Age Concern North East Wales  
Age Concern Newcastle  
Age Concern Preston & South Ribble  
Age Concern Rotherham  
Age Concern Sandwell  
Age Concern South Tyneside  
Bedford & District Citizens Advice Bureau  
Caithness Citizens Advice Service  
Capability Scotland  
Chiltern District Council  
Community Transport Association Scotland  
Corner House Care Home  
Derbyshire County Council  
Disability Cambridgeshire  
DIAL Basildon & South Essex  
Dumfries & Galloway Citizens Advice Bureau  
Eastbourne Citizens Advice Bureau

## **Corporate partners and supporters, funders and project partners**

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Epping Forest District Council  
Essex County Council  
Genesis/Springboard Housing Association Chelmer  
Housing Association  
Glasgow Disability Alliance  
Guide Dogs for the Blind Association  
Inclusion Scotland  
Independent Living North Lincolnshire  
Interact  
Lastivica (Serbia)  
Kent County Council  
Lancashire District Council  
Leonard Cheshire Disability  
London Borough of Havering  
London Borough of Redbridge  
Luton Citizens Advice Bureau  
MillRace IT  
North East Lincolnshire Council  
North Warwickshire Citizens Advice Bureau  
Pensioners Action Group East  
RNIB Scotland  
RNID Scotland  
Scottish Disability Equality Forum  
Southend-on-Sea Borough Council  
St Michael's Care Home  
Stevenage Citizens Advice Bureau  
Thanet Citizens Advice Bureau  
West Dorset District Council  
Weymouth & Portland Citizens Advice Bureau  
Wymondham, Attleborough & District Citizens  
Advice Bureau

Thank you also to all the older people's groups and individuals who supported our campaigns in 2008–9.

# Timeline

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**1961**

Cecil Jackson-Cole founds the Help the Aged Refugees Appeal (later Help the Aged)

**1962**

Appeal raises **£105,302** in its first year  
Help the Aged opens national office in **Scotland**

**1963**

The first permanent **gift shop** opens, in Bexhill, East Sussex

**1968**

Help the Aged creates a **housing association** (later gaining independence as Anchor Housing Association)

**1971**

Charity income tops **£1 million**

**1973**

Help the Aged becomes independent charity and publishes **Yours**, the first national newspaper for older people

**1974**

Launch of **Adopt a Granny** (later Sponsor a Grandparent) to support older people in developing countries

**1974**

Help the Aged is launched as an **international** fundraising organisation

**1976**

Charity income reaches **£5 million**

**1977**

Launch of **Help the Aged (Trading) Ltd** to raise funds through commercial activities

**1979**

Launch of **Community Transport Campaign** (later SeniorMobility)

**1983**

Sister charity **HelpAge International** founded

**1984**

First **high street shop** opens, selling second-hand goods

**1988**

Help the Aged opens national office in **Northern Ireland**

**1989**

**Stage for Age** established to organise celebrity support for Charity events and launches

**1991**

Launch of **SeniorLine**, a free telephone advice service

**1993**

Launch of **World in Sight** appeal, distributing 330,000 pairs of unwanted glasses to older people in developing countries

**1994**

Help the Aged joins the **Disasters Emergency Committee**

**1995**

Help the Aged, through its **Community Transport Campaign**, presents its 1,000th minibus to older people's community groups

Fundraising reaches **£50 million** for the first time

Launch of **HandyVan**, a free home safety and security service

**1997**

Launch of **Speaking Up for Our Age**, a programme to develop and support older people's forums

# Timeline

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## 1998

**Heating or Eating** appeal raises over £1 million to help older people pay winter fuel bills and leads to government making Winter Fuel Payments

## 1999

Help the Aged opens national office in **Wales**

**Help the Aged British Gas Partnership** begins

Launch of **Dignity on the Ward** campaign

## 2000

Expansion of Help the Aged **research and policy work**, especially in financial and health/social care areas

## 2001

**Research into Ageing** is merged into Help the Aged, creating a bridge between medical research to prevent ill-health in older age and practical support and campaigning for older people

BBC's **Blue Peter** launches an appeal that raises over £1 million for SeniorMobility

## 2002

Launch of the **Scrap It!** campaign, against age discrimination

## 2003

**Benefits Advice Programme** established through the Help the Aged British Gas Partnership, to increase older people's awareness of benefits and their entitlements, and to remove the barriers to claiming

## 2004

**HandyVan** service secures its 100,000th house with door and window locks and smoke alarms

## 2005

Help the Aged takes a new strategic direction, shifting its focus to disadvantaged older people and rebranding with the slogan '**Help the Aged: We will**'

First **National Falls Awareness Day** raises awareness of the risk of falling in older age and how to avoid falls

## 2006

**Elder abuse campaign** secures the support of 27,000 people

Launch of **Your Money Matters**, a programme offering basic money management and debt advice to older people

Launch of **Lose the Loophole** campaign, demanding that the Human Rights Act be extended to protect residents in private care homes

**Research into Ageing** celebrates its 30th anniversary and wins the AMRC science communication award in the category of research report for the non-expert audience for its publication *Age of Discovery*

Launch of **My Home Life**, a programme to improve the quality of life and well-being of older people living in care homes

Launch of **Cows 'n' Things**, an online ethical gifts catalogue to fund our overseas work

Launch of **Pensions not Poverty**, a joint campaign with HelpAge International, calling for the UK government to support fairer and better aid for older people in poorer countries

## 2007

Launch of **intune**, a company specialising in financial products for the over-50s; and **engage**, a business network promoting age-positive practices in companies

Launch of **The Disconnected Mind** appeal to fund major research into the causes of mental decline

## 2008

The **Just Equal Treatment** campaign results in the Government pledging to ban age discrimination

Help the Aged publishes **LifeGuides** series, providing practical information and advice on coping with mid-life and the years ahead

Launch of **Right Care Right Deal**, a campaign calling for radical change to improve the social care system

Help the Aged now has **348 shops**

## 2009

**Help the Aged** merges with **Age Concern** to become the largest older people's charity in the UK