

Age UK Redbridge, Barking and Havering Ltd

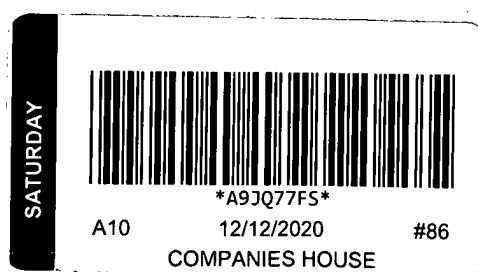
(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2020

Charity Number: 1088435

Company Number: 04246504



Charity Name: Age UK Redbridge, Barking and Havering Ltd

Charity Registration Number: 1088435

Company Registration Number: 04246504

Principal Address and Registered Office

4th Floor
103 Cranbrook Road
Ilford
Essex
IG1 4PU

Website

www.ageuk.org.uk/redbridgebarkinghavering/

Trustees

Mrs Sharon Haffenden	Chair, Director	Retired 10 th December 2019
Ms Alima Qureshi	Chair, Director	Appointed 10 th December 2019
Mr Mike Smith	Treasurer, Director	
Mr David Pomfret	Director	
Mr Roger Breavington	Director	Resigned 10 th May 2019
Mrs Geetika Kaushal	Director	Appointed 10 th December 2019
Mrs Tayvanie Nagendran	Director	Appointed 10 th December 2019
Mrs Angela Patel	Director	Appointed 10 th December 2019

Senior Management Team

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

Auditors

Hern & Company, Chartered Certified Accountants, 3 Buckingham Court, Rectory Lane, Loughton, Essex, IG10 2QZ

Bankers

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

Report of the Trustees and Directors for the year ended 31 March 2020

Introduction

The Trustees and Directors are pleased to present their report together with the audited financial statements for the year ending 31 March 2020. The audited financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements, comply with the Charity's governing document, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Structure, Governance and Management

Governing Document

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

Appointment of Trustees

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

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

Trustee Induction and Training

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

Trustee Indemnity Insurance

The charitable company maintains trustee indemnity insurance.

Organisation

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

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

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

Related parties

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

Risk Management

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

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

Reserves

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

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

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

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

The target for unrestricted level of reserves in the contingent liability fund is estimated at the equivalent of four months of the Charity's general expenditure budget. The unrestricted reserve held in the fund as at 31 March 2020 is £272,000 which represents approximately four months of the general expenditure budget.

Objects and Activities for the Public Benefit

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

The Mission Statement of the charity is:

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

We seek to achieve this aim by:

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

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

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

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

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

The Charity's principal objectives for 2019-2020 were:

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

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

Achievements and Performance

1. Objective 1 - Advisory Services

Information and Advice

Our Advice and Information Service is available five days per week in Redbridge, two days per week in Havering and two days per week in Barking and Dagenham. The service is funded by LB Redbridge, Age UK's E.ON Programme, Greater London Fund for The Blind, Henry Smith Foundation and a generous private donation.

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

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

For example, someone may contact us about a family member/partner being in hospital and that they will need care and support at home. The Advice Worker will advise on the process of being assessed for a Care Package, advice on the Financial Assessment that would take place, Occupational Therapy Assessment, Care Needs Assessment. They would also ask questions about the person's health and the support that they need and then discuss Disability benefits such as Attendance Allowance and Personal Independence Payment, We would offer a benefit check to look at any non means tested benefits and discuss Life Line/Tele care needs. Where client needs a reassessment of their Care Needs we would support the client and family to ask for the Assessment to be looked at again but also giving them the confidence to ask for copies and challenge decisions that may not be in the best interest of the client. Clients will also then be signposted and referred to internal and external services.

This holistic approach means that the client/family is able to get a wide range of information and advice in one place from one advice worker. We provide advice on the following topics:

- Community Care
- Benefits
- Health
- Consumer matters

The Advice & Information Service continues to deal with a large number of benefit related enquiries. The biggest demand is for support with applying for Attendance Allowance however in the coming year this may change as the rules have changed for Attendance Allowance where now eligibility is based on the claimant being of Pension Age. Recent changes have meant that all three Boroughs no longer accept paper applications for Housing Benefit and Council Tax Support and Blue Badge applications. We have helped a large number of people complete Council Tax relief, Housing Benefit and Blue Badge applications online. This has become a major challenge as many older people do not have internet access, which means we often have to complete the information in their homes on paper, then transfer it to an online application at the office. To meet this challenge we recruited two volunteers whose roles are to assist with leisure and transport applications, including Dial-a-Ride membership, Blue Badge applications and Taxi Card.

It has been a very successful year for the service adapting to changing rules and online applications. 1,336 clients have been assisted through signposting and casework (821 of these involved casework, most of which was benefits-related). The number of casework support has increased by 12% from last year. Over 7000 people used our website to access information.

In total, the annual income gained for older people was £1,029,868.84 which is a 9% increase from last years annual generated income. This does not include clients who have not informed us of outcomes of their benefit applications by the end of the financial year. We have also obtained one off backdated arrears payments with benefits applications totalling an income of £107,976.13 from clients who have reported details of backdated arrears to us. This is an increase of 58% from last year.

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

Case study illustrating the extent of our work:

Case study 1

Client is a 91 years old woman, home owner, living alone in a flat.

Client had a power cut in her flat which she believed was caused by a fault in her fuse box. She was unable to check whether the switch needed to be pulled and was worried that it was getting dark. The A&I Worker made an initial telephone call to her energy provider (EDF), who were unable to assist client therefore the A&I Worker contacted Power cut 105 arranging an urgent engineer visit. On following up the outcome with the client, the A&I Worker was informed that the engineer discovered that the main fuse had not gone off but the extension lead and socket were overheated and burning which could have resulted in a fire. The engineer carried out checks and requests for an electrician to carry out more checks. The A&I Worker further assisted client to arrange an Electrician's visit and book annual fire and gas checks. In addition the A&I Worker made sure the client was added onto the Utility Providers Priority Register for support with power/energy loss.

Case Study 2

The client is a 77 years old female, living alone. She suffers from multiple long term conditions including acute COPD, heart problems, Hypothyroidism, high blood pressure, incontinence and carpal tunnel.

The client has great difficulty breathing, which affects her bathing, dressing, walking and suffers from carpal tunnel that prevents her from cutting food and holding things.

The client's income is her statutory pension which includes her late husband's pension

The A&I Worker carried out a Benefit Check and supported the client to apply for Council Tax benefit and Attendance Allowance. They also advised client on Community Pendant Alarm (Life Line) and made a referral to Social Services for an Occupation Therapy assessment.

As a result of the Advice Worker's intervention the client had grab rails, shower rails and seat installed following Occupational Therapy Assessment as well as being awarded high rate Attendance Allowance and Council Tax benefit.

The client and daughter were very grateful as client can move safely indoors and she has applied for lifeline. Blue Badge and Taxi card application was made by Advice Worker as well.

Early Intervention Service (Dementia)

Funded by LB Redbridge, this service provides information and support to those who have concerns about their memory, developing memory loss or have had a formal diagnosis of dementia. The

service provides support to people with dementia and their families and carers within Redbridge. Age UK produces a range of helpful advice booklets, including 'Living with Early Stage Dementia', 'Caring for Someone with Dementia' and 'At Home with Dementia'. The most important thing for these clients is timely information, which is not overwhelming people with anxiety about the future, but opens the door to services or benefits or enable people to come to terms with their dementia or that of a loved one. The service has continued Living Well with Dementia Peer Support Group in partnership with the Memory Clinic at Aldborough Road. The service has to date provided six group sessions for the person with the diagnosis of dementia and their carer in partnership with the Clinical Psychologist. After the last session a follow up coffee morning has been held at the Age UK RBH office where people from the previous Peer Support groups also attend.

Age UK RBH has been involved with The Intergenerational Project at Downshall School which continues to be a success and the project recently received an award at the National Dementia Care Awards ceremony for "Outstanding Dementia Care Innovation". There was an official ceremony at the school which was attended at by the Lord Mayor who also acknowledged the work that Age UK are doing toward the success of the project and the Senior Manager – Advisory Services was also a key speaker at the event. The Dementia Adviser and Senior Manager are on the Project board who attend regular meetings to assess the suitability of referrals to the project. The Senior Manager – Advisory Services is on the Steering Group NELISA which consists of other local schools and NELFHT looking at setting up other Intergenerational Projects.

The Dementia Adviser have built a strong link with the school and attend regularly to monitor the progress of the project.

We continue to provide a drop in service at the Redbridge Memory Clinic every alternate Friday and we continue to provide a drop in service at the King George Hospital Memory Clinic every Tuesday. We have a very strong relationship with the Memory Clinic over the years and this has been to our advantage.

The Dementia Adviser and Senior Manager – Advisory Services are both members of the BHRUT Dementia Steering Group and are active members attending meetings and events held at the hospital. We recently had a stall at the launch of the BHRUT Dementia Strategy. This was well received by the trust as we were the only organisation there with an Information Stall.

During the year, the service received 327 referrals involving extensive case work to put services and support in place. 306 were people with dementia and 21 were Carers. The work do with clients with the figure of 327 has also involved liaising closely with carers. We have seen an increase in the complexity of the casework including clients for whom their dementia has progressed quite quickly and need more intense support.

Early Intervention Service client feedback: *"Age UK were great with help & advice, brilliant service. The help and advice given has taken the embarrassment of asking for help. We wish Age UK the very best for the future. They do an amazing job during the hard times they face. They do an amazing work and should be better recognized."* *"The Dementia Adviser was excellent, very patient, understanding and helpful".* *"So helpful and supported us by coming to the house and attending our first session in the Downshall School"* *"It is good to know there is help should I need it in the future"* *"Staff I have seen have been first class & go the extra mile"* *"Helped me to accept I have a problem & not feeling ashamed"* *"The whole service is very good & staff simply the best"* *"Very good advice"* *"very patient"* *"Knowing there is someone to talk to if I need help/support has helped"* *"I feel more confident that I am not alone & there is support for me when I'm unable to do things for myself"* *"The kindness & understanding we were given made everything a lot easier"* *Fantastic service that you provide for the older community. Thank you & bless you all"*

2. Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

We have a longstanding Falls Prevention service in Redbridge jointly commissioned by London Borough of Redbridge and the Redbridge CCG and during July 2019 and March 2020 we extended our Strength and Balance exercise opportunities to Barking and Dagenham and Havering residents through a pilot funded by the local Barking and Dagenham and Havering CCGs.

Last year 307 people were screened for the falls pathway at either level one or two across the three boroughs. We carry out level one falls assessments with people or send them the forms to complete themselves. They were each sent a 'falls pack' which includes information on healthy eating, social activities, exercise options, staying steady booklet and well-being information and contact numbers to support them.

An average of 305 people were engaged in exercise groups or 1:1 postural stability programmes throughout the year in Redbridge. In addition to chair based exercise sessions and Nordic walking we delivered Tai Chi classes from February onwards.

Through the new pilot, by the end of March 2020, another 100 people took part in strength and balance sessions delivered across Havering and B&D including Chair Based and Tai Chi using various community venues: Marks Gate Community Centre and Eastern Road Baptist Church, Havering Asian Social Welfare Association, My Place Community Centre (Harold Hill), Cranham Centre; Hornchurch Fire Station, Tesco Roneo Corner.

As always, the service continued to work closely with the staff at King George Hospital who provide the intensive falls pathway work through physiotherapy, provision of equipment and specialist treatment. Local partners continued actively to participate in the Borough's Falls Prevention Working group, facilitated by Age UK Redbridge, Barking and Havering.

We exceeded all our targets in terms of informing GPs about our services, as well as meeting with teams at a number of GP surgeries and speaking to Practice Managers. Additionally we provided training and information to staff at twelve Care Homes, participated in Elmhurst Community Health Day, delivered presentations to Medical students, GP & Practice-staff at St Clements Surgery and Oaktree Health Centre. Falls prevention presentations were given to the PPG at Ilford Lane Surgery and Willows Practice.

Taster exercise session at Wanstead Library during older people's week were provided.

The annual evaluation across the three boroughs showed a high success rate of reducing the risk of falls with over 95% of exercise participants not having a fall after joining the classes. The service also showed 100% increase in reported health and wellbeing increases and 92% increase in independence.

Client feedback:

"I had 5 trips before joining the classes. Since the classes I haven't tripped once. I have learnt that I am not picking my legs up when I walk so I try to do that now. I also have found that there has been a slight improvement in me bending down to put my socks/trousers on." "I definitely think that the class has helped me. I exercise more frequently at home." "Always feel better after workout." "Exercises are always varied." "Physically feel better, I am more mobile."

Hospital Discharge Service

LB Redbridge commissions this service for people who have no one to take them home from hospital or any relative nearby who can help them once home. Where people can get in and out of a taxi, our staff book this to take them home, after checking they have their medication, have been discharged and all their belongings are to hand. When people cannot manage the transfers, they are taken home by patient transport and then our staff provide the service from their home. We have undertaken up to 6 visits per client. These can involve shopping, sorting out issues that have arisen, contacting local services or helping people regain confidence that will lead to increased independence. The initial visit is for a full assessment, checking on: the person's capacity to use their facilities (getting in and out of chairs, going to the toilet, managing to use the microwave, climbing the stairs etc); whether food has gone stale and needs replacing; liaising with friends, family

and local services to ensure a network of support is available; and seeing if there are unmet needs (financial concerns, lack of information about what help is available or need for smoke alarms or other practical help). Sometimes, there are exercises the person needs support with in order to regain mobility or strength.

A total of 504 people were referred for this service of which 52 were funded via the Winter Pressures funding

Contact is made by telephone a month and three months after the service ended to see how they are getting on and whether any other needs have arisen in the meantime. Very few have had to return to hospital and satisfaction with the service remains very high.

Befriending Service

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

An average of 256 clients received the service throughout the year, 64 are new clients. Our clients have received approximately 25,836 phone calls made by our 43 telephone volunteers. Another team of 33 visiting volunteers, have made weekly visits to 33 clients.

Whilst we are not funded to provide this service in LB Havering and LB Barking and Dagenham, for a small fee we provide people in those boroughs with five phone calls per week and a weekly visit.

Di's Diamonds

The charity is continuing to support Havering residents through London Borough of Havering funding. A successful National Lottery bid meant we have now successfully expanded the service into Redbridge and Barking & Dagenham with the assistance of two new members of staff.

Regular activities include coffee mornings in a range of venues, lunches, bowling and walks, trips to theatres (local and West End), the cinema, museums, lectures, concerts, gardens, guided walks and much more. We have used our charity status to acquire heavily discounted and sometimes free tickets for major exhibitions widening the inclusivity of our members. We have run creative music and pottery classes in partnership with Create. In addition to arranging activities we publicise events and activities organised by other local groups, including tea dances, art appreciation, painting classes, yoga, etc. Membership is free and people receive a monthly calendar, enabling them to sign up for the events and activities that interest them.

Membership has grown to over 550 members, with over 180 very active members. The great benefit of this service is that it keeps people both physically and mentally active, as well as socially involved. Research has shown that isolation, lack of activity and lack of stimulus are triggers for depression, poor health and even, potentially, dementia, so keeping people as active as they can be is an excellent way of reducing dependency on services and preventing health problems.

Home Support Services

Over the course of the financial year 2019/2020 we were able to provide service to an average of 106 people per month. Services provided include cleaning, shopping, bathing, re-enablement, sitting service and hairdressing. We had to withdraw the gardening service after our gardener moved out of the area last year. These are all charged for services.

We received 104 enquiries during the year compared to the previous year of 94.

We took on 58 new clients to the service compared to the previous year of 51 and undertook 67 assessments compared to the previous year of 61.

Care Navigation

Following the success of the Age UK Integrated Care Pilot during 2015-2017 in supporting clients with multiple long term conditions including end of life patients we have secured 3 years funding from London Borough of Havering to deliver Care Navigation for Havering residents starting from April 2018. From January 2019 we extended the service to Redbridge and Barking & Dagenham residents with additional three years funding from City Bridge Trust and Mercers Foundation

In the last year we have had 311 referrals. These clients have been supported through guided conversations, and helped clients to access relevant support with 406 referrals/signposts to other internal and external services being made. 358 clients have accessed the service during the year.

The service continues to work with health and social care partners including Gold Standard Framework Palliative Care Service at Queens and King George Hospitals.

The service has been extended further to work with the Acute Frailty Service which supported 143 clients pilot since July 2019. The pilot supports transformational, multiagency working between health, social care and voluntary sector to improve health outcomes and prevent hospital admissions for over 65+. Through this pilot project we are members of the Acute Frailty Service Steering Group and Board attending regular meetings. We also attended the launch of the EFU Unit with a display stall and staff which was well received.

We have also been part of the Home First Pilot project at Queens Hospital.

The service has built a strong relationship with various departments within BHRUT enabling us to receive referrals from the hospital.

Wanstead Activity Centre (The Allan Burgess Centre)

The centre has supported 93 new people during the year, with an average of 289 people in attendance each month for

meals or for a range of activities, including chair exercises, Zumba, yoga, painting, crafts, book club, bridge and board games and photography. Several activities are so popular that we have had to provide additional classes.

Special events include: quarterly poetry workshops, with local poet Alex Wilde, quarterly tea parties, visits from the local police and various health promotion activities. Eastside Community Heritage has held reminiscence sessions for our service users.

The Centre's art class participated in the Wanstead Arts Trail and arranged a number of activities in Older People's Week including a celebratory lunch with the Mayor

Computer training and digital inclusion

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

Demand is reducing, as more people are retiring with IT skills and as Age UK Redbridge, Barking and Havering, together with the libraries, Redbridge Institute and others, have met much of the demand that is out there. However, we are aware that not only are there still many people who are digitally excluded, but the task of keeping skills up to date is one that never ends. For those who have access to the internet, they can find health information, look up local services, access cheaper insurance, banking and travel and keep in touch with the news. For those who have email, skype, Whatsapp or social media, they can connect with family and friends even when they may no longer be able to travel. With these skills and facilities, people are likely to be more independent and less reliant on services as can happen through isolation, poor health or depression.

Safeguarding Older People

During the year, we appointed a new Safeguarding Lead, and we refreshed our Policy and Procedures for the Protection of Adults at Risk of Abuse, in the light of the guidance that followed the Care Act 2014. Although we now work across three boroughs, the number of referrals for Safeguarding support has slightly decreased – perhaps because there is greater awareness of support available and because a range of professionals are more alert and intervene early to protect a vulnerable person.

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

We continue to train all staff and volunteers in the safeguarding policy and procedures, looking at good practice and ensuring an understanding of what mental capacity and deprivation of liberty safeguards are all about. Training is updated every three years for every staff member.

3. Objective 3 – Enabling Voices of Older People

Age UK Redbridge, Barking and Havering Ltd's mission statement includes 'ensuring that older people have choice and that their voices are heard'. Listening to older people, helping them to consider their options and supporting their choices is therefore a part of all our services, every assessment we carry out and all our interactions with them. At induction, we always tell new staff and volunteers that when doing an assessment of someone's needs we do an assessment 'with' the person, not 'of' them, which puts their concerns, needs and choices at the heart of the conversation. Recognising that they are not just recipients of services but people whose lives have been rich and full and who still have much to offer means that their views and opinions matter to us. Each year, we carry out satisfaction surveys for our services, with detailed enquiries about how people find the welcome they receive, the friendliness and approachability of staff, whether the service met their need, whether we supplied them with the information that would enable them to make choices about services and support and whether the outcomes they wanted were achieved. Some of the services carry out feedback phone calls or send out feedback forms once we've provided the service. This applies to short term services like help with benefits applications and other advice work or assistance in bringing people home from hospital and supporting them to regain their independence. With our IT training, we ask people to complete a small evaluation form at the end of every 10 week course.

Our Voices of Experience Service

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

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

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

- Aligning Commissioning Policies
- Seven Kings Community Hub
- Gants Hill Community Hub
- Changes in benefits for mixed aged couples
- NHS long-term funding plans
- CCG aligning policies
- CCG continuing healthcare placement policy
- Transport in Redbridge
- Staying independent
- Digital inclusion
- Parking in Redbridge

There have been 2 focus groups held at the below locations, involving a total of approximately 50 participants:

- Two Age UK RBH falls prevention classes
- A social club for blind people

The service has also been involved in the public consultations for the development of the Seven Kings Community Hub and the Gants Hill Community Hub:

Other Achievements

Volunteering

We currently have around 237 active volunteers. These include Trustees, Voices of Experience Panel members, administrative support, telephone and visiting befrienders (around a third), IT tutors, Wanstead Activity Centre volunteers, including Activity Leaders and outreach facilitators, Advice and Information volunteers including 5 Receptionists, Exercise Class Assistants, Care Navigation volunteers, Di's Diamonds and a relatively new intergenerational project based at Downshall School in Seven Kings, being run in partnership with Redbridge Council.

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

As a way of thanking our volunteers, we arrange an annual summer outing. This year, we took a party to Audley End in Saffron Walden. The outing was enjoyable and it was an opportunity for volunteers to mingle. At the start of the year, we hold our annual awards ceremony to thank and acknowledge the commitment and hard work of our volunteers. It is estimated that if we had to pay our volunteers it would cost us approximately £405,222 per year.

UK Older People's Week 2019

As always, Age UK Redbridge, Barking and Havering played a major part in Older People's Week 2019, especially in Redbridge where since 2008 it has been a significant part of the annual calendar. The events included an "Information Stall for Silver Tuesday" held at Wanstead Library, Comedy Show at Allan Burgess Centre and, hosting a lunch for the Mayor, at Wanstead Activity Centre (The Allan Burgess Centre).

Financial Review

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

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

The total funds held by the Charity as at 31 March 2020 are £488,950, of which £62,608 are restricted and not available for general purposes and £400,549 are designated. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £12,390.

The charity ended the year with an increase to reserves of £71,570 an improvement on the operational deficit budgeted for the year, before donations

Investment Policy

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

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

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

Plans for Future Periods

The Charity is entering the third year of implementing the strategy and development plan for the period 2019 – 2021 with specific plans to:

- Continue to develop the Care Navigation service across Redbridge, Barking and Dagenham and Havering. The service is funded by London Borough of Havering, Redbridge, Barking and Dagenham and Havering CCGs, City Bridge Trust, Mercers Foundation and Garfield Weston and aims to support clients with two or more long term conditions to increase independence and access relevant support services.

- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service is funded by LB Havering and the National Lottery.
- Expand the Programme of Exercise Opportunities to Barking & Dagenham and Havering residents funded by Barking & Dagenham and Havering Clinical Commissioning Groups.
- Further extension of our Wanstead Activity Centre services into the Cherry Tree Café in Wanstead.
- Seek funding for increased volunteer recruitment and coordination capacity
- Increase capacity for the Advice and Information Team to meet increased demands for support especially in Havering area.
- Develop a Fundraising strategy and a Digital Strategy for the organisation

Statement of disclosure to auditors

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

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

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

Alima Qureshi

Ms Alima Qureshi
Chair of Trustees
20th November 2020

Appendix 1

Member Organisations

Carers Trust EHHR

Early Young Retired

Guide Dogs for the Blind

Holy Trinity Outreach Group

Jewish Care

League of British Muslims

NHS Retirement Fellowship

Redbridge Carers Support Service

Redbridge Citizen Advice Bureau

Redbridge Gujarati Welfare Association

Redbridge Indian Social Klub

Redbridge Indian Welfare Association

Redbridge Pensioners Forum

Redbridge Voluntary Care

Southwest Essex Townswomens Guild

St. Barnabas Social Club and Luncheon Club

The Salvation Army Friendship Club

Vishwa Hindu Panished

Young at Heart

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

Opinion

We have audited the financial statements of Age Uk Redbridge, Barking And Havering Ltd (the 'charitable company') for the year ended 31 March 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been properly prepared in accordance with requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 18 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

Use of our report

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

23 November 2020



Philip Robert Hern (Senior Statutory Auditor)
for and on behalf of Hern & Company
Chartered Certified Accountants and Statutory Auditor
3 Buckingham Court, Rectory Lane, Loughton
Essex, IG10 2QZ

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of Trustees' Responsibilities

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

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

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

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

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of financial activities Including the income and expenditure account for the year ended 31 March 2020

		Unrestricted funds	Restricted funds	Total 2020	Total 2019
	Notes	£	£	£	£
<u>INCOME FROM:</u>					
Donations and legacies	14	39,791	-	39,791	16,711
Charitable activities					
Grants	13	112,066	164,213	276,279	152,492
Contracts	13	437,835	-	437,835	403,891
Sundry	15	31,427	-	31,427	32,274
Home Support fees	15	75,114	-	75,114	74,911
		656,442	164,213	820,655	663,568
Other trading activities					
Sale of meals	15	21,979	-	21,979	22,103
Sundry	15	4,497	-	4,497	1,236
		26,476	-	26,476	23,339
Investments					
Bank interest		110	-	110	251
Change in fair value of current asset investments		(1,329)	-	(1,329)	11,560
Total incoming resources		721,490	164,213	885,703	715,429
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	25,002	-	25,002	25,881
Charitable activities					
Advisory services	17	96,336	57,813	154,149	183,611
Prevention and independence	17	460,047	94,613	554,660	424,593
Enabling voices of older people	17	46,895	-	46,895	52,271
		603,278	152,426	755,704	660,475
Other					
Governance costs	18	33,427	-	33,427	81,021
Total resources expended		661,707	152,426	814,133	767,377
<u>NET INCOME / (EXPENDITURE) FOR THE YEAR</u>					
		59,783	11,787	71,570	(51,948)
<u>NET MOVEMENT IN FUNDS</u>					
Total funds brought forward		366,559	50,821	417,380	469,328
Total funds carried forward		426,342	62,608	488,950	417,380

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Balance sheet 31 March 2020

	Notes	2020 £	2019 £
Fixed assets			
Tangible assets	5	<u>13,403</u>	<u>19,309</u>
Current assets			
Debtors	6	89,043	89,293
Investments	7	208,315	209,644
Cash at bank and in hand		277,069	189,844
		<u>574,427</u>	<u>488,781</u>
Liabilities			
Creditors: Amounts falling due within one year	8	<u>98,880</u>	<u>90,710</u>
Net current assets		<u>475,547</u>	<u>398,071</u>
Total net assets		<u>488,950</u>	<u>417,380</u>
The funds of the Charity			
Restricted income funds	10 (a) / 11	62,608	50,821
Unrestricted funds:	10/11	426,342	366,559
Total charity funds		<u>488,950</u>	<u>417,380</u>

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

Approved by the Board of Trustees on 20th November 2020
and signed on their behalf by



Mike Smith
Trustee / Treasurer

Charity Number: 1088435
Company Number: 04246504

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Statement of cash flows for the year ended 31 March 2020

	Notes	2020 £	2019 £
Operating activities:			
Receipts from donations and legacies		39,865	16,611
Receipts from grants		289,179	149,860
Receipts from contracts		447,512	423,696
Receipts from the supply of goods and services		127,536	128,121
Other operating receipts		1,010	1,487
Payments to suppliers of goods and services		(220,268)	(272,220)
Payments to and on behalf of staff		(597,609)	(481,655)
Net cash provided by (used in) operating activities	20	<u>87,225</u>	<u>(34,100)</u>
Investing activities:			
Purchase of property, plant and equipment		-	(2,376)
Net cash provided by (used in) investing activities		<u>-</u>	<u>(2,376)</u>
Cash flow for the year		87,225	(36,476)
Opening cash and cash equivalents		189,844	226,320
Closing cash and cash equivalents		<u>277,069</u>	<u>189,844</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements for the year ended 31 March 2020

1 Accounting policies

The charity is a public benefit entity. The financial statements are prepared under the historical convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (effective January 2015), FRS 102 and the Companies Act 2006. The particular accounting policies adopted in the preparation of the financial statements are set out below:

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

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

Incoming resources

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

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

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

Investment income is recognised on a receivable basis.

Resources Expended

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

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

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

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

1 Accounting policies (continued)

Fund Accounting

The Charity maintains various types of funds as follows:

Restricted Funds

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

Unrestricted Funds

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

Tangible Fixed Assets

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

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

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

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

Pensions

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

Leasing

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

Financial instruments

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
2 Net incoming resources for the year				
Net incoming resources for the year is stated after charging:	£	£	£	£
Auditors' remuneration (audit fees)	3,810	-	3,810	3,540
Auditors' remuneration (non-audit fees)	1,530	-	1,530	2,256
Operating lease payments	56,396	15,995	72,391	71,368
Depreciation (see note 5)	5,906	-	5,906	5,851

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
3 Staff costs				
Employee costs during the year amounted to:	£	£	£	£
Wages & salaries	443,238	91,184	534,422	442,816
Social security costs	26,450	6,724	33,174	21,607
Other pension costs	18,738	2,959	21,697	14,940
	488,426	100,867	589,293	479,363

Included in staff costs is remuneration paid to key management of £156,071 (2019 - £92,306.)

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

The trustees estimate that the cost of paying staff to perform the work of the charity's volunteers would be £405,222 (2019 - £307,764).

The average number of persons, analysed by function, was:

Advisory services	5	6
Prevention and independence	26	21
Enabling voices of older people	1	1
Support	2	3
Governance	1	1
	35	32

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2019 - £Nil).

Trustees were reimbursed expenses of £nil (2019 - £60).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

5 Tangible fixed assets

	Office furniture & fittings	Computer equipment	Leasehold improve- ments	Total
	£	£	£	£
Cost				
As at 1 April 2019	9,036	7,408	98,960	115,404
Additions	-	-	-	-
Disposals	-	-	-	-
As at 31 March 2020	<u>9,036</u>	<u>7,408</u>	<u>98,960</u>	<u>115,404</u>
Depreciation				
As at 1 April 2019	4,518	4,896	86,681	96,095
Charge	2,259	1,051	2,596	5,906
Eliminated on disposal	-	-	-	-
As at 31 March 2020	<u>6,777</u>	<u>5,947</u>	<u>89,277</u>	<u>102,001</u>
Net book value 31 March 2020	<u>2,259</u>	<u>1,461</u>	<u>9,683</u>	<u>13,403</u>
Net book value 31 March 2019	<u>4,518</u>	<u>2,512</u>	<u>12,279</u>	<u>19,309</u>
			2020	2019

6 Debtors

The following amounts are included in debtors:

Trade debtors	9,160	7,857
Prepayments and accrued income	79,883	81,436
	<u>£89,043</u>	<u>£89,293</u>

7 Investments

The following amounts are included in investments:

Other investments	<u>£208,315</u>	<u>£209,644</u>
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The investment is classified as a financial asset measured at fair value through income and expenditure. It consists of investments in a trust that includes a range of different investment types. The most recent valuation report, dated 30 September 2020 shows the value of the investment to be £237,548.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

8 Creditors	2020	2019
The following amounts are included in creditors due within one year:	£	£
Trade creditors	9,927	11,629
Accruals and deferred income	78,964	69,288
Taxation and social security	9,989	9,774
Other creditors	-	19
	<u>98,880</u>	<u>90,710</u>

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

9 Financial commitments

At 31 March 2020 the company was committed to making the following payments under non-cancellable operating leases:

	2020	2019
Within one year	69,413	73,375
Between one and five years	260,299	348,530
	<u>329,712</u>	<u>421,905</u>

10 Unrestricted income Funds

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

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

The Care Navigation Services fund will be used from 2020 - 2022 towards the cost of providing care navigation services where restricted funds are insufficient to cover the whole cost.

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

	Balance	(Transfers)/	(Utilised)/	Balance
	01/04/2019	new	increased	31/03/2020
	£	designations	£	£
Operational Reserves	25,793	(48,782)	48,782	25,793
Contingent Liability Fund- Designated	268,000	4,000	-	272,000
Care Navigation Services	22,766	-	11,001	33,767
Investment In Charitable Services	50,000	29,158	-	79,158
Accommodation fund	-	15,624	-	15,624
Total unrestricted funds	<u>366,559</u>	<u>-</u>	<u>59,783</u>	<u>426,342</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

10 (a) Restricted income funds

The Advice and Information HQ Fund was established following a generous donation from a private individual. Its use as previously reported was restricted to the provision of Advice and Information services delivered from our Headquarters at 103 Cranbrook Road. An additional donation was received during the year and the restriction on location was withdrawn by the original donor. The remaining monies will be spent by March 2022.

Most of the other restricted funds are to be used to deliver Care Navigation Services for people with multiple long term conditions to support their independence, wellbeing and reduce loneliness. This project is funded until July 2022, with additional funding to be received over the next two years.

	Balance 01/04/2019 £	Income £	Expenditure £	Transfers £	Balance 31/03/2020 £
Advice and Information Fund	49,549	-	-	-	49,549
Other restricted funds	1,272	164,213	(152,426)	-	13,059
Total restricted funds	50,821	164,213	(152,426)	-	62,608

11 Analysis of net assets between funds

	General £	Unrestricted Designated £	Restricted £	Total £
Tangible fixed assets	13,403	-	-	13,403
Debtors	67,867	-	21,176	89,043
Investments	-	208,315	-	208,315
Cash at bank and in hand	4,591	192,893	79,585	277,069
Less: Creditors: Amounts due within one year	(60,068)	(659)	(38,153)	(98,880)
Total net assets	25,793	400,549	62,608	488,950

12 Guarantee

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

	2020 £	2019 £
13 Grants and income for service provision	Unrestricted Funds	
Grants		
London Borough of Redbridge	34,000	34,000
Age UK	1,440	198
Age UK Brand Partner	15,000	15,000
Age UK London	17,538	24,379
FSJ Charities	-	2,000
Age UK Winter Pressures	4,059	-
Charles French Foundation	1,500	-
London Catalyst	5,000	-
Vision R.C. & Leisure	106	-
Redbridge Primary Care Trust	11,141	-
CCG Barking and Dagenham	11,141	-
CCG Havering	11,141	-
Total unrestricted funds	112,066	75,577
	Restricted Funds	
	£	£
Age UK Eon Fund	27,714	22,320
Age UK Winter Pressures	-	38,000
Charles French Foundation	2,000	1,000
Garfield Weston Foundation	10,000	5,000
City Bridge Trust	42,248	10,595
Awards for All for FMN	10,000	-
GLFB	10,000	-
Henry Smith Advice & Information	18,750	-
National Lottery Di's Diamonds	19,728	-
The Mercers Company	22,223	-
Toyota Advice & Information	1,550	-
Total restricted funds	164,213	76,915
Total grants	276,279	152,492
Contracts	£	£
Provided for services delivered		
London Borough of Redbridge	284,113	281,663
London Borough of Havering	79,348	79,348
Redbridge Primary Care Trust	42,880	42,880
CCG Barking and Dagenham	8,404	-
CCG Havering	23,090	-
Total contracts	437,835	403,891

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

14	Donations	2020 £	2019 £
	Unrestricted- Sundry	5,276	5,711
	Legacy- Estate of Ethel Dallimer	-	10,000
	Legacy- Estate of D Mitra	-	1,000
	Legacy - Stacey	800	-
	Legacy - E Craig	1,600	-
	Legacy Share - Dipper	32,115	-
		<u>39,791</u>	<u>16,711</u>

15	Other income	Charitable activities		Other trading activities		
2020		Sundry	Home Support fees	Sale of meals etc.	Sundry	Total
		£	£	£	£	£
	Sale of goods	-	-	21,979	-	21,979
	Rendering of services	31,427	75,114	-	-	106,541
	Other income	-	-	-	4,497	4,497
		31,427	75,114	21,979	4,497	133,017
2019		£	£	£	£	£
	Sale of goods	-	-	22,103	-	22,103
	Rendering of services	32,274	74,911	-	-	107,185
	Other income	-	-	-	1,236	1,236
		32,274	74,911	22,103	1,236	130,524

16	Sale of Meals costs	2020 £	2019 £
	Agency Staff	12,966	13,407
	Food	12,036	12,474
		<u>25,002</u>	<u>25,881</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

	Advisory	Preventative	Enabling	Total 2020	Total 2019
	£	£	£	£	£
17 Charitable activities costs					
Staff & volunteers	108,320	403,160	34,297	545,777	460,222
Office	31,010	93,004	7,779	131,793	123,604
Other	1,059	6,334	531	7,924	7,109
Professional fees	-	-	-	-	19,049
Support	13,760	52,162	4,288	70,210	50,491
	<u>154,149</u>	<u>554,660</u>	<u>46,895</u>	<u>755,704</u>	<u>660,475</u>
2020					
Unrestricted funds	96,336	460,047	46,895	603,278	
Restricted funds	57,813	94,613	-	152,426	
Total 2020	<u>154,149</u>	<u>554,660</u>	<u>46,895</u>	<u>755,704</u>	
Analysis of support costs					
Staff & volunteers	9,171	34,773	2,859	46,803	
Office	4,052	15,357	1,262	20,671	
Other	537	2,032	167	2,736	
	<u>13,760</u>	<u>52,162</u>	<u>4,288</u>	<u>70,210</u>	
2019					
Unrestricted funds	130,698	371,270	52,271		554,239
Restricted funds	52,913	53,323	-		106,236
Total 2019	<u>183,611</u>	<u>424,593</u>	<u>52,271</u>		<u>660,475</u>
Analysis of support costs					
Staff & volunteers	5,432	18,368	2,209		26,009
Office	4,604	15,565	1,872		22,041
Other	511	1,723	207		2,441
	<u>10,547</u>	<u>35,656</u>	<u>4,288</u>		<u>50,491</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2020

18	Governance costs	2020	2019
		£	£
	Staff & volunteers	18,756	11,315
	Office	8,570	10,133
	Professional fees	5,490	58,952
	Other	611	621
	Total (unrestricted)	<u>33,427</u>	<u>81,021</u>

19 Related party transactions

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

20 Reconciliation of cash flow from operating activities to income

Net Income / (Expenditure) For The Year	71,570	(51,948)
Change in debtors	250	(15,836)
Change in creditors	8,170	39,394
Depreciation	5,906	5,850
Movement in fair value of investment	1,329	(11,560)
Net cash provided by (used in) operating activities	<u>87,225</u>	<u>(34,100)</u>

21 Subsequent events

On 21 July 2020, the charity received a donation of £100,000, the use of which will be restricted.

The Covid-19 pandemic began in January 2020, which has had an impact throughout the economy. The pandemic did not have a material impact on the current year's financial statements. However, activity levels for the following year are expected to be lower, as delays in funding projects have reduced both income and expenditure. The charity has been awarded a grant of £23,325 to be used for infection control, of which £11,662 has been received prior to 20 November 2020, with a second payment to be paid by the London Borough of Redbridge after it has received the funds from the government. From April to August 2020, the charity has received grants from Age UK of £27,414, the London Community Foundation of £29,845 and Sport England of £3,0368 to support older people during Covid-19.