

Age UK Redbridge, Barking and Havering Ltd

(A Company Limited by Guarantee)

Annual Report

for the year ended 31 March 2018

Charity Number: 1088435

Company Number: 04246504

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Legal and Administrative Information

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	
Mr. John Garlick	Director	
Mr Mike Smith	Treasurer, Director	
Mr Ram Bhandari		Retired 2 November 2017
Mr David Pomfret	Director	
Ms. Letizia Perna	Director	Resigned 4 April 2018
Mr Roger Breavington	Director	Appointed 1 February 2018
Cllr. Brian Lambert	Local Authority Observer	

Senior Management Team

Mr. A Petty	Chief Executive	Retired 30 May 2018
Mr. M Hunt	Acting Chief Executive	30 May 2018 – 3 September 2018
Mrs. A Albu	Chief Executive	From 3 September 2018
Mr. J Monger	Associate Director (Services & Quality)	Retired 20 July 2018
Mrs. A Albu	Associate Director (Business Development & Finance)	until 3 September 2018

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 2018

Introduction

The Trustees and Directors are pleased to present their report together with the audited financial statements for the year ending 31 March 2018. 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 2014), 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 Personnel 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 Personnel Sub-group periodically reviews the pay and remuneration of all staff including key management personnel, comparing this to charity sector benchmarks. The Personnel 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.

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 2018 is £268,000 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 2017-18 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 and Winter Warmth programmes and a generous private donation. The service is accredited with the Advice Quality Standard – Advice with Casework (Older People) quality mark.

We provide advice by phone, email and in person at our offices and outreach locations. We also carry out home visits where disability 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 where to obtain grab rails, but we would go on to inform them about Occupational Therapy assessments, benefits such as Attendance Allowance and Personal Independence Payment, Telecare and Social Services assessments. This means that the client 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 continued to deal with a large number of benefit related enquiries, particularly with applications for Housing Benefit. All three Boroughs no longer accept paper applications, so 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 have recruited two volunteers whose roles are to assist with leisure and transport applications, including Dial-a-Ride membership, Blue Badge applications and Taxi Card. Each volunteer provides one day per week, both with office based appointments and home visits. It has been a very successful year for the Information and Advice Service. A generous private donation enabled the recruitment of an additional member of staff, thus increasing our capacity to respond to people's needs. 1,156 clients have been assisted through signposting and casework (806 of these i.e. 70% involved casework, most of which was benefits-related). Over 7000 people used our website to access information.

From the benefits applications we have made, we have generated the following additional income for older people:

- Redbridge - £705,290.04 in Annual Generated Income
- Barking & Dagenham - £260,296.92 in Annual Generated Income
- Havering - £223,405.52 in Annual Generated Income

In total, the annual income gained for older people was £1,188,992. This does not include clients who have not informed us of outcomes of their benefit applications by the end of the financial year. Additionally, we obtained backdated arrears income of £26,761, from clients who have reported details of backdated arrears to us.

Case study illustrating the extent of our work:

Mrs X owns her own property and lives on her own. She recently lost her husband. She called us because she lives behind Chadwell Heath Station and there is an overhanging tree from the

station into her garden. She said that when it rains a lot of the water drips on to her shed and so the shed roof needs changing. Her brother in law had put a temporary cover on the shed roof but with all the excess water the cover has gone bad. She wants to know how to deal with this. Action taken: Referral to London Fire Brigade, Age UK Redbridge Barking and Havering (Age UK RBH) Information Pack sent out, Life Line Info sent, Age UK Life Book request sent off to Age UK. Age UK Guides on Home Safety Checker, Staying Safe at Home and Age UK Business Directory Info sent out. Advice & Information Worker called Transport For London (TFL) and logged the concerns and liaised with them to resolve the matter.

Early Intervention Service (Dementia)

Funded by LB Redbridge, this service provides information and support to those developing memory loss 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'. What is important is timely information, neither overwhelming people with information that can produce anxiety about the future, nor failing to provide information that can open the door to services or benefits or enable people to come to terms with their dementia or that of a loved one. The service continues to provide the Living Well with Dementia Peer Support Group in partnership with the Memory Clinic at Aldborough Road. The service provides 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 is held at the Age UK RBH office where people from the previous Peer Support groups also attend. The aim is for the attendees to form a supportive peer group. We work closely with the Memory Service in Redbridge, where many of our referrals come from, as well as respite agencies and other partners who can provide additional services.

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.

During the year, the service received 167 referrals, 140 involving extensive case work to put services and support in place, with the remaining 27 people requiring one-off information but able to return when needs increased. Often the number is doubled as the support is to both the person with dementia and their carer.

We continue to be actively involved in the Dementia Partnership's work stream 'Dementia & Creativity'.

Dementia Support at Middle & Later Stages

Age UK Redbridge, Barking and Havering Ltd increased its provision when approached by LB Redbridge for support in meeting the needs of people with dementia at middle and later stages. The need for respite, day provision, care packages and other intensive support increases at this stage and the role involves working with partners to arrange these means of support. During the year, the service received 212 referrals, 204 involving extensive case work to put services and support in place, with the remaining 8 people requiring one-off information but able to return when needs increased.

2. Objective 2 – Preventative and Maintaining Independence Services

Falls Prevention Service

This service continues to be commissioned by LB Redbridge. 253 people were screened for the falls pathway at either level one or 2 during the year. We carry out level one falls assessments with people or send them the forms to complete themselves. They were each sent a 'falls pack', full of information about exercise opportunities, a booklet entitled 'Slips, Trips and Falls' containing

a small questionnaire to think about their home environment and how they can reduce the risk of falls and the Age UK booklet 'Staying Steady'. An average of 299 people were engaged in exercise groups or 1:1 postural stability programmes throughout the year. 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, partly through attending GP Protected Learning Events, as well as meeting with teams at a number of GP surgeries and speaking to Practice Managers. Additionally, presentations about the service were provided to 70 professionals at Whipps Cross Hospital and to a wide variety of community groups (including the Disabled Asian Women's Network, the Gujarati Centre and patient groups), independent living schemes and carers meetings. Training was offered to care home staff.

Our annual survey showed that only 12% of service users attending exercise classes have had a fall that required medical intervention; 94% felt the exercises have improved their confidence and 88% that they experienced an improvement to everyday life. Also 100% attendees felt that their stamina had improved as well as their mobility. The service also received 100% satisfaction rating.

Hospital Discharge Service

LB Redbridge continues to commission 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. Most people receive two or three home visits, sometimes more, and 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 239 people were referred for this service with of which 143 have received up to three visits over a three week period.

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 280 clients received the service throughout the year, 84 are new clients which have received approximately 31,876 phone calls made by our 43 telephone volunteers. Another team of 42 of which 9 are new visiting volunteers, have visited 43 clients having made 1,114 visits to people's homes.

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

Age UK Redbridge, Barking and Havering Ltd agreed to take over this volunteer-led service in autumn of 2016. We employed a part-time Activities Development Co-ordinator to consolidate the work in Havering and to develop more activities in Barking & Dagenham and Redbridge.

Regular activities include coffee mornings in a range of venues, lunches, bowling and walks, but there are many trips to theatres (local and West End), the cinema, museums, lectures, concerts, guided walks and much more. In addition to arranging activities we publicise events and activities organised by other local groups, including tea dances, book clubs, 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 400 members, with over 100 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. The charity has been successful in securing 3 years funding from London Borough of Havering to develop the service in Havering with delivery to start in April 2018.

Home Support Services

Over the course of the financial year 2017/2018 we provided service to an average of 95 people per month. Services provided for them included cleaning, shopping, bathing, re-enablement, hairdressing and gardening. Whilst some gardening clients only needed an occasional or one-off major tidy up in Spring or Autumn, many became regular clients. These are charged for services.

Integrated Care – Care Navigation- End of Life

From March 2017 the service focused on expanding the Age UK Integrated Care Model to work with End of Life patients in partnership with the Gold Standard Framework Palliative Care Service at Queens and King George Hospitals.

The service received 208 referrals and through guided conversations clients were supported with end of life planning. Our Care Navigators helped 117 clients to complete Think Ahead forms and express their end of life wishes including what mattered most to them and preferred place of death. The Care Navigators also helped clients to access relevant support and over 80 referrals to other services were made. The service has worked in partnership with BHR End of Life Steering Group. Age UK RBH has been successful in securing 3 years funding from London Borough of Havering to deliver Care Navigation for Havering residents. The service is due to commence in April 2018.

Wanstead Activity Centre

One hundred and eleven new people came to the Activity Centre (The Allan Burgess Centre) during this year, with an average of 236 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. The touring theatre group, Az2B, put on performances of their 'Grandma, Remember Me' play, about the impact of dementia on a family, as seen through the eyes of a

granddaughter; and their new play, 'What Do You See?' about a care home that fails its inspection.

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 less than even five years ago, 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 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 160 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:

- Getting out and about locally
- Parking in Redbridge
- Pharmacy Services
- The CCG's consultation on improving Urgent Care
- The Ilford Realm improvements to Ilford Town Centre

Other Achievements

Volunteering

We currently have 180 volunteers. These numbers 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 some 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 people's first language.

As a way of thanking our volunteers, we arrange an annual summer outing. In 2017 we took a party to Hampton Court Palace. 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 £235,000 per year.

UK Older People's Week 2017

As always, Age UK Redbridge, Barking and Havering played a major part in Older People's Week 2017, especially in Redbridge where since 2008 it has been a significant part of the annual calendar. The two big events were an "Information and Taster" day held at Central Library, Ilford,

with Age UKRBH providing volunteers to show people around and offer refreshments 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 main sources of income are public sector bodies who have increasing pressure on their finances. To counter this the Board are viewing the focus on the income generation at the same time as assimilating new staff including the replacement for the Chief Executive.

The year 2017/18 saw generous legacies and donations totalling £74,469. Before these the charity had an operational loss of £54,519, a net addition to reserves of £19,950. The unrestricted reserves at 31st March 2018 were £389,186.

The total funds held by the Charity as at 31 March 2018 are £469,328, of which £80,142 are restricted and not available for general purposes. Reserves that are unrestricted, undesignated and not associated with fixed assets amounted to £55,636.

The principal funding sources for the Charity are currently by way of contract and grant income from London Borough of Redbridge 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,

In June 2017 the Board moved £200k of reserves cash to an investment with Sarasin Funds Management, adopting a low risk profile. The Board receives regular updates on performance. The objective of the investment is to maximise the charitable funds available for services for older people, and is in line with the charity's investment policy. The investment performed poorly during the year under review, but has gained significantly in value since the end of the year, as shown in note 7 to the financial statements.

The option to break the lease in December 2018 was not exercised and the lease will now run to its expiration date in December 2023. As a result, the depreciation rate has been adjusted to spread the remaining cost over the remaining lease term.

In December 2017 the 2 years grant received from RBH CCGs for the Age UK Integrated Care Programme Pilot to support Health 1000 patients ended, thus the contribution that made to core costs has had to be made up. The Chief Executive and Board are seeking other sources of income as statutory sources have increased pressures on their resources.

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 Trustees completed the process of producing the charity's strategy and development plan for the period 2016 - 2018. This plan will now be implemented and specific plans for next year include:

- Develop a new Care Navigation service for Havering residents to be delivered over the next 3 years starting from April 2018. The service is funded by London Borough of Havering and aims to support clients with two or more long term conditions to increase independence and access relevant support services.
- Expand the Care Navigation Service model to Redbridge and Barking and Dagenham residents with funding from City Bridge Trust over the next 3 years.
- Further development of Di's Diamonds social, leisure and cultural activity opportunities to keep people active and reduce loneliness and isolation. The service will receive new funding for the next 3 years from London Borough of Havering starting from April 2018. The charity will continue to seek funding for the development of the service in both Redbridge and Barking and Dagenham.
- Further extension of our Wanstead Activity Centre services into the Cherry Tree Café in Wanstead
- Seek funding for increased volunteer recruitment and coordination capacity
- The Charity has adopted the Charity Governance Code for smaller charities.

Statement of disclosure to auditors

To the knowledge and belief of the Trustees, there is no relevant audit information of which the company's auditors are unaware and 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 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

S Haffenden
Chair of Trustees
1st November 2018



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 2018 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 2018 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 16 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.

7th November 2018



Philip Robert Hern (Senior Statutory Auditor)
for and on behalf of **Hern & Company**
Chartered Certified Accountants
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 2018

		Unrestricted funds	Restricted funds	Total 2018	Total 2017
Notes		£	£	£	£
<u>INCOME FROM:</u>					
Donations and legacies	14	74,469	-	74,469	103,921
Charitable activities					
Grants	13	69,799	161,242	231,041	284,048
Contracts	13	360,510	-	360,510	347,353
Sundry	15	31,818	-	31,818	25,830
Home Support fees	15	63,399	-	63,399	69,962
		525,526	161,242	686,768	727,193
Other trading activities					
Sale of meals	15	23,274	-	23,274	23,802
Sundry	15	819	-	819	686
		24,093	-	24,093	24,488
Investments					
Bank interest		214	-	214	1,152
Change in fair value of current asset investments		(1,916)	-	(1,916)	-
Total incoming resources		622,386	161,242	783,628	856,754
<u>EXPENDITURE ON:</u>					
Raising funds					
Sale of meals	16	25,018	-	25,018	26,750
Charitable activities					
Advisory services	17	145,853	56,147	202,000	168,596
Prevention and independence	17	308,957	135,774	444,731	444,017
Enabling voices of older people	17	55,059	-	55,059	55,127
		509,869	191,921	701,790	667,740
Other					
Governance costs	18	36,870	-	36,870	34,586
Total resources expended		571,757	191,921	763,678	729,076
<u>NET INCOME FOR THE YEAR</u>		50,629	(30,679)	19,950	127,678
<u>NET MOVEMENT IN FUNDS</u>					
Total funds brought forward		315,791	133,587	449,378	321,700
Transfer between funds	10/10 (a)	22,766	(22,766)	-	-
Total funds carried forward		389,186	80,142	469,328	449,378

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Balance sheet 31 March 2018

	Notes	2018 £	2017 £
Fixed assets			
Tangible assets	5	<u>22,784</u>	<u>29,477</u>
Current assets			
Debtors	6	73,457	55,832
Investments	7	198,084	-
Cash at bank and in hand		233,309	533,109
		<u>504,850</u>	<u>588,941</u>
Liabilities			
Creditors: Amounts falling due within one year	8	<u>58,306</u>	<u>169,040</u>
Net current assets		<u>446,544</u>	<u>419,901</u>
Total net assets		<u>469,328</u>	<u>449,378</u>
The funds of the Charity			
Restricted income funds	10 (a) / 11	80,142	133,587
Unrestricted funds:	10/11	389,186	315,791
Total charity funds		<u>469,328</u>	<u>449,378</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 1st November 2018
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 2018

	Notes	2018 £	2017 £
Operating activities:			
Receipts from donations and legacies		74,469	103,921
Receipts from grants		94,040	148,964
Receipts from contracts		352,954	347,353
Receipts from the supply of goods and services		123,062	112,793
Other operating receipts		1,033	1,868
Payments to suppliers of goods and services		(206,270)	(200,530)
Payments to and on behalf of staff		(537,041)	(524,012)
Net cash provided by (used in) operating activities	20	<u>(97,753)</u>	<u>(9,643)</u>
Investing activities:			
Purchase of property, plant and equipment		(9,036)	(2,219)
Purchase of investments		(200,000)	-
Net cash provided by (used in) investing activities		<u>(209,036)</u>	<u>(2,219)</u>
Cash flow for the year		(306,789)	(11,862)
Opening cash and cash equivalents		533,109	544,971
Closing cash and cash equivalents		<u>226,320</u>	<u>533,109</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements for the year ended 31 March 2018

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 a specific purpose.

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

Investment income is recognised on a receivable basis.

Resources Expended

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

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

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

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

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2018

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 2018

	Unrestricted funds	Restricted funds	Total 2018	Total 2017
2 Net incoming resources for the year				
Net incoming resources for the year is stated after charging:	£	£	£	£
Auditors' remuneration (audit fees)	3,540	-	3,540	3,540
Auditors' remuneration (non-audit fees)	1,530	-	1,530	1,530
Operating lease payments	51,743	21,376	73,119	74,871
Depreciation (see note 5)	6,693	-	6,693	4,582

	Unrestricted funds	Restricted funds	Total 2018	Total 2017
3 Staff costs				
Employee costs during the year amounted to:	£	£	£	£
Wages & salaries	360,352	128,375	488,727	470,547
Social security costs	22,110	2,402	24,512	31,173
Other pension costs	13,957	3,158	17,115	15,730
	396,419	133,935	530,354	517,450

Included in staff costs is remuneration paid to key management of £117,408 (2017 - £123,974.)

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 £235,000 (2017 - £400,000).

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

Advisory services	6	5
Prevention and independence	22	21
Enabling voices of older people	1	1
Support	1	2
Governance	1	1
	31	30

4 Trustees' remuneration and expenses

There was no remuneration paid in respect of Trustees (2017 - £Nil).

No trustees were paid any expenses (2017 - £nil).

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2018

5 Tangible fixed assets

	Office furniture & fittings £	Computer equipment £	Leasehold improve- ments £	Total £
Cost				
As at 1 April 2017	9,036	6,755	98,960	114,751
As at 31 March 2018	<u>9,036</u>	<u>6,755</u>	<u>98,960</u>	<u>114,751</u>
Depreciation				
As at 1 April 2017	-	3,787	81,487	85,274
Charge	2,259	1,838	2,596	6,693
As at 31 March 2018	<u>2,259</u>	<u>5,625</u>	<u>84,083</u>	<u>91,967</u>
Net book value 31 March 2018	<u>6,777</u>	<u>1,130</u>	<u>14,877</u>	<u>22,784</u>
Net book value 31 March 2017	<u>9,036</u>	<u>2,968</u>	<u>17,473</u>	<u>29,477</u>
			2018	2017

6 Debtors

The following amounts are included in debtors:

Prepayments and accrued income	<u>£73,457</u>	<u>£55,832</u>
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7 Investments

The following amounts are included in investments:

Other investments	<u>£198,084</u>	<u>£ -</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 2018 shows the value of the investment to be £208,703.

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued)

for the year ended 31 March 2018

8 Creditors	2018	2017
The following amounts are included in creditors due within one year:	£	£
Bank overdraft	6,989	-
Trade creditors	11,616	12,295
Accruals and deferred income	30,086	144,355
Taxation and social security	7,194	9,829
Other creditors	2,421	2,561
	<u>58,306</u>	<u>169,040</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 2018 the company was committed to making the following payments under non-cancellable operating leases:

	2018	2017
Within one year	73,119	74,871
Between one and five years	365,597	131,025
After five years	54,839	-
	<u>493,555</u>	<u>205,896</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.

Following the receipt of the legacy from Michael Savage, the trustees resolved to establish the Investment in Charitable Services fund. It will be held pending opportunities for matching funding.

Following the end of the integrated care project, it has been agreed that the remaining funds should be used for care navigation services. Therefore, £22,766 has been transferred from restricted to unrestricted funds. The money will be used from 2018-2020 towards the cost of a part time team leader.

	Balance 01/04/2017	(Transfers)/ new designations	(Utilised)/ increased	Balance 31/03/2018
	£	£	£	£
Operational Reserves	47,791	(20,000)	50,629	78,420
Contingent Liability Fund- Designated	268,000	-	-	268,000
Care Navigation Services	-	22,766	-	22,766
Investment In Charitable Services	-	20,000	-	20,000
Total unrestricted funds	<u>315,791</u>	<u>22,766</u>	<u>50,629</u>	<u>389,186</u>

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2018

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 from 2017 to 2020.

	Balance 01/04/2017 £	Income £	Expenditure £	Transfers £	Balance 31/03/2018 £
Advice and Information Fund	105,484	-	(25,342)	-	80,142
Integrated Care Project	28,103	130,437	(135,774)	(22,766)	-
Other restricted funds	-	30,805	(30,805)	-	-
Total restricted funds	133,587	161,242	(191,921)	(22,766)	80,142

11 Analysis of net assets between funds

	General £	Unrestricted Designated £	Restricted £	Total £
Tangible fixed assets	22,784	-	-	22,784
Debtors	72,594	-	863	73,457
Investments	(1,237)	199,321	-	198,084
Cash at bank and in hand	40,670	112,773	79,866	233,309
Less: Creditors: Amounts due within one year	(56,391)	(1,328)	(587)	(58,306)
Total net assets	78,420	310,766	80,142	469,328

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 2018

	2018 £	2017 £
13 Grants and income for service provision	Unrestricted Funds	
Grants		
London Borough of Redbridge	34,000	38,800
Age UK	164	4,695
Age UK Brand Partner	15,000	15,000
Age UK London	20,635	28,235
Age UK Runnymede Daisy Fresh	-	260
XL Catlin Services UK LTD	-	7,000
Total unrestricted funds	69,799	93,990
	Restricted Funds	
	£	£
Age UK Friends and Forums	-	750
Age UK London Know Your Rights Grant (accrued 2016, not received 2017)	-	(500)
Age UK Integrated Care Grant	-	59,850
Barking, Havering and Redbridge CCGs Grant	130,437	115,813
Age UK Eon Fund	30,805	14,145
Total restricted funds	161,242	190,058
Total grants	231,041	284,048
Contracts	£	£
Provided for services delivered		
London Borough of Redbridge	304,405	304,473
London Borough of Havering	13,225	-
Redbridge Primary Care Trust	42,880	42,880
Total contracts	360,510	347,353
14 Donations	2018 £	2017 £
Restricted - Anonymous (see note 10 (a))	-	80,000
Unrestricted- Sundry	6,114	10,227
Legacy- Estate of Alfred Jehu	-	4,278
Legacy- Estate of Margaret Bonner	-	9,016
Legacy- Estate of Roger Davis	-	400
Legacy- Estate of Michael Savage	66,355	-
Legacy- Estate of Stanislaw Galos	2,000	-
	74,469	103,921

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2018

15	Other income	Charitable activities		Other trading activities		
		Sundry	Home	Sale of	Sundry	Total
		£	Support fees	meals etc.	£	£
2018			£	£		
Sale of goods				23,274		23,274
Rendering of services		31,818	63,399			95,217
Other income					819	819
		31,818	63,399	23,274	819	119,310

2017		£	£	£	£	£
Sale of goods		-	-	23,802	-	23,802
Rendering of services		25,830	69,962	-	-	95,792
Other income		-	-	-	686	686
		25,830	69,962	23,802	686	120,280

16	Sale of Meals costs		2018	2017
			£	£
Agency Staff			14,152	11,333
Food			10,866	10,694
Staff			-	4,723
			25,018	26,750

	Advisory	Preventative	Enabling	Total	Total
				2018	2017
	£	£	£	£	£
17	Charitable activities costs				
Staff & volunteers	150,603	323,907	41,737	516,247	482,041
Office	36,806	78,288	8,696	123,790	129,446
Other	2,203	4,114	338	6,655	11,648
Support	12,388	38,422	4,288	55,098	44,605
	202,000	444,731	55,059	701,790	667,740

2018					
Unrestricted funds	145,853	308,957	55,059	509,869	
Restricted funds	56,147	135,774	-	191,921	
Total 2018	202,000	444,731	55,059	701,790	

AGE UK REDBRIDGE, BARKING AND HAVERING LTD

Notes to the financial statements (continued) for the year ended 31 March 2018

	Advisory	Preventative	Enabling	Total 2018	Total 2017
	£	£	£	£	£
17 Charitable activities costs - continued					
Analysis of support costs					
Staff & volunteers	8,597	26,668	2,976	38,241	
Office	3,395	10,528	1,175	15,098	
Other	396	1,226	137	1,759	
	<u>12,388</u>	<u>38,422</u>	<u>4,288</u>	<u>55,098</u>	

2017

Unrestricted funds	141,422	296,457	55,127		493,006
Restricted funds	27,174	147,560	-		174,734
Total 2017	<u>168,596</u>	<u>444,017</u>	<u>55,127</u>		<u>667,740</u>

Analysis of support costs

Staff & volunteers	7,135	17,876	2,660		27,671
Office	3,876	9,711	1,445		15,032
Other	491	1,228	183		1,902
	<u>11,502</u>	<u>28,815</u>	<u>4,288</u>		<u>44,605</u>

18 Governance costs

	2018 £	2017 £
Staff & volunteers	19,536	15,922
Office	8,039	8,943
Professional fees	8,670	8,270
Other	625	1,451
Total (unrestricted)	<u>36,870</u>	<u>34,586</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 For The Year	19,950	127,678
Change in debtors	(17,625)	(17,383)
Change in creditors	(108,687)	(124,520)
Depreciation	6,693	4,582
Movement in fair value of investment	1,916	-
Net cash provided by (used in) operating activities	<u>(97,753)</u>	<u>(9,643)</u>

The change in creditors excludes £(9,036) in respect of fixed asset creditors (2017 - £9,036).