

AGE UK LEWISHAM AND SOUTHWARK

(A Company Limited by Guarantee)

Company No. 2118525

Charity No. 296862

Report and Financial Statements

For the year ended

31 March 2018



## Summary – 2017/2018

We work with older people, mainly in Lewisham and Southwark with a range of needs and who are at risk of isolation, deterioration in health and reduction in quality of life. Our goals are to provide services and support that address poverty and isolation, to connect older people with their communities and to promote health and well being.

We give improved access to services for housebound older people which leads to increased confidence in engaging and feeling more included. We connect older people with their communities which improve their lives through access to networks and new opportunities. Improved health and well-being of older people is achieved through improved financial knowledge, reduction in malnutrition and reduction in hospital admissions. These outcomes are achieved through direct support and events, signposting, supporting community development and equipping older people with the tools to continue learning and skill sharing.

All of our services are designed to support and empower older people, however the way we do this and the age group we support varies between our projects depending on the delivery purpose and aims.

### Empowering older People

In 2017/18 Age UK Lewisham and Southwark supported more than 3,750 older people in a variety of ways.

### Listening and Learning

We respond to the needs of the older person and design our services with the person in mind.

### An Independent Charity

Age UK Southwark & Lewisham receives minimal financial support from Age UK. The charity is standalone and relies on income from the bodies detailed in the Annual Report.

>9,000 attendances in the year at our Healthy Living Centre – supported by 10 volunteers.

>3,400 advice appointments, including £360k extra in benefits for older people

125 paid for Day Care attendances weekly with a mixture of 15 student & community volunteers helping

Exceeded our target of supporting 750 vulnerable adults in Lewisham

>700 hours of Help at Home services & 130 hours of toe nail cutting per month

>900 home visits in Southwark supporting nearly 600 older people with their care needs

>1,200 handyperson jobs at the homes of older Southwark residents including home security and falls prevention

Community Development Workers in Lewisham supported 39 Groups and have made >500 development visits

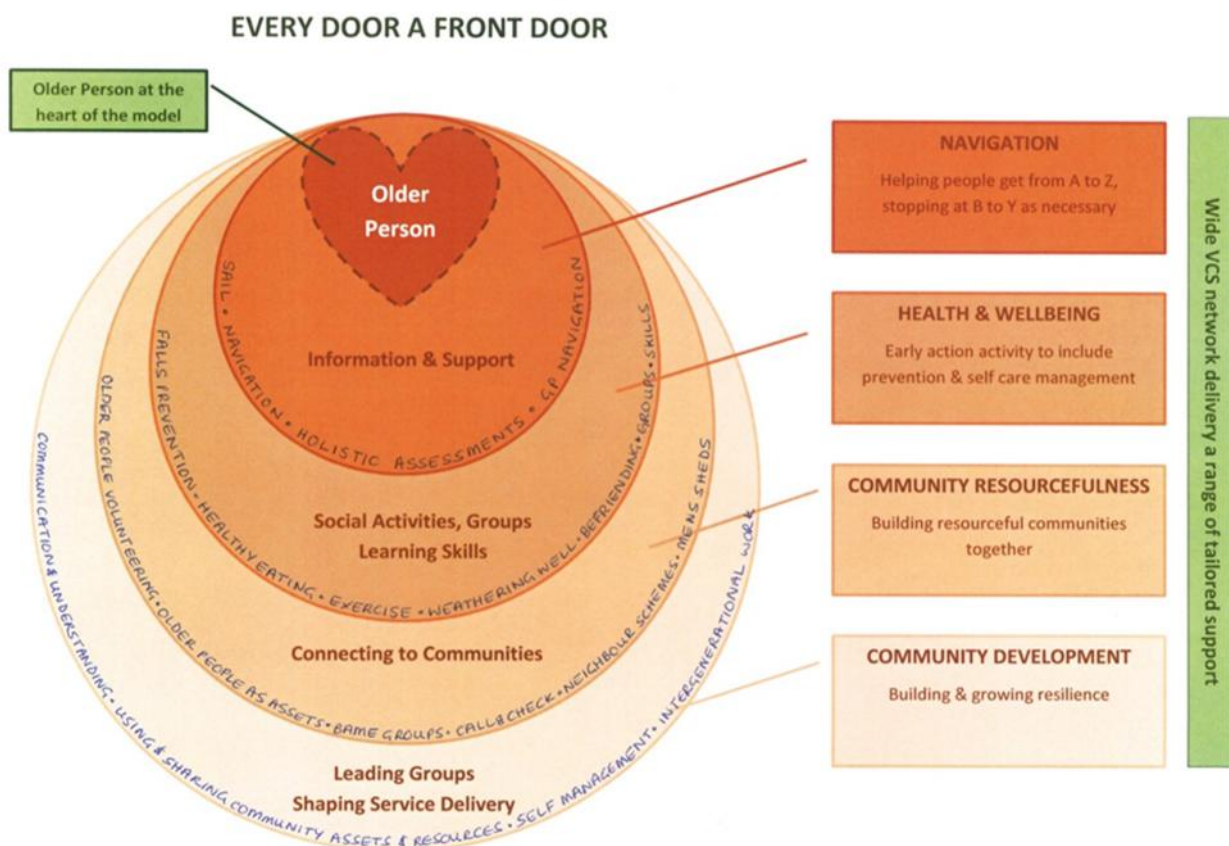
>2,250 referrals into our Safe and Independent Living Programme, over half from GP surgeries.

Complete refurbishment of our Healthy Living Centre as a Gift in Kind from Willmott Dixon.

### FINANCIAL SUMMARY:

In 2017/18, total income raised was £2.13m, just over half of which was raised through statutory and related bodies. Healthy communities & day care accounted for nearly half of the funds spent in the year, with a similar sum split between independent living services in Southwark and Lewisham connections.

As planned, there was a deficit in the year of £103k but leaving us well within our target reserves range. As at 31 March 2018, total reserves were £871k of which £102k was restricted for purposes required by the donor.



**KEY AREAS FOR NEXT YEAR – demonstrating the importance of needing to raise funds.**

- ) Sustain and grow our Independent Living services
- ) Develop Lewisham Care Assessment and Support
- ) Allow more older people to benefit from Day Care at Stones End through Sponsor a Member or other fundraising
- ) Launch and grow Food 2 You shopping service for older people

**What your donation could do**



£15

£15 will help an older person stay safe and independent at home.



£50

£50 can help transport isolated older people to activities.



£150

£150 can cover the initial set-up costs of an activity.

<https://www.ageuk.org.uk/lewishamandsouthwark/get-involved/donate/>

# Age UK Lewisham and Southwark

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## Age UK Lewisham and Southwark

Members of the Board of Trustees, who are Directors for the purpose of Company Law, and Trustees for the purpose of Charity Law, and who served during the year, are set out below

Trustees:	Miny Jansen (Chair) John Hodgett (Vice-Chair) John Veness (Treasurer) Rowan Adams Ray Boyce Caroline Brown (appointed 07/12/17) Leon Kreitzman Connor Lambourne (appointed 30/11/2017) Sharron Nestor (appointed 07/12/17) Irene Payne Marcia Purnell
Company Secretary:	John Hodgett
Chief Executive:	Jacky Bourke-White
Charity Number:	296862
Company Number:	2118525
Registered Office:	Stones End Centre 11 Scovell Road London SE1 1QQ 020 7701 9700 <a href="http://www.ageuk.org.uk/lewishamandsouthwark">www.ageuk.org.uk/lewishamandsouthwark</a>
Auditors:	Goldwins Limited 75 Maygrove Road West Hampstead London NW6 2EG <a href="http://www.goldwins.co.uk">www.goldwins.co.uk</a>
Bankers:	National Westminster Bank plc 70 Denmark Hill London SE5 8TT
Solicitors:	Bates, Wells & Braithwaite 10 Queen St Place London EC4R 1BE
Age UK:	Tavis House 1-6 Tavistock Square London WC1H 9NA

## Age UK Lewisham and Southwark

### Report of the Board of Trustees for the year ended 31<sup>st</sup> March 2018

The Trustees, who are also directors of the Charitable Company, have pleasure in presenting their Annual Report and financial statements for the year ended 31<sup>st</sup> March 2018. The Trustees confirm that the financial statements comply with current statutory requirements, the Memorandum and Articles of Association, and with the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP, which is applicable to charities preparing their accounts in accordance with FRS 102.

### Our Aims, Objectives and Activities

#### Purposes and aims

Age UK Lewisham and Southwark (AUKLS) exists to improve life for older people, especially those who are vulnerable. Our ethos is to empower older people to make choices, to take control of their lives and of the support that they receive. To achieve this, we provide a range of services, working in partnership across the voluntary, community, and statutory sectors.

Age UK Lewisham and Southwark aims to empower and enable older people to lead fulfilling lives by:

- ) Providing services and support to address poverty and isolation
- ) Connecting older people with their communities
- ) Promoting health and wellbeing
- ) Working positively with partners

Our work is shaped by our values:

- ) Fairness and equality as a service provider, employer and partner
- ) Recognising older people as individuals with diverse talents and needs
- ) Being open to partnerships and collaboration with individuals and organisations in all sectors
- ) Being a dynamic, credible, trusted and a sustainable organisation

The charity's legal objects are: to promote the following purposes for the benefit of the public and/or older people in and around Lewisham and Southwark: -

- ) Preventing or relieving the poverty of older people
- ) Advancing education
- ) Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
- ) Promoting equality and diversity
- ) Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- ) Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage
- ) Helping families and carers of older people
- ) Working with statutory and voluntary agencies
- ) Such other charitable purposes for the benefit of older people as the Trustees may from time to time decide

#### Ensuring our work delivers our purposes and aims

The charity continues to develop effective ways of serving older people, including preventive activities and services to support healthy ageing. It supports the local voluntary sector, and engages in joint planning for, and influencing of, local services with both statutory and voluntary organisations.

In reviewing our aims and objectives, and in planning our future activities, the Trustees refer to the Charity Commission's general guidance on public benefit. In particular, the Trustees consider how planned activities can contribute to our aims and objectives.

To ensure that our services can benefit those older people with the greatest need, we accept referrals from a variety of sources. We also take every available opportunity to publicise our Safe and Independent Living programme, and to provide holistic support for older people through collaboration with other organisations.

### Our Activities

We are passionate about delivering services that match our ethos and enhance independence and wellbeing, from complex care to smaller projects:-

- ) Lewisham Connections Services. This incorporates Community Connections, a consortium project led by AUKLS which aims to improve community wellbeing through supporting development of community-based services, and support vulnerable adults to learn about and access these services. It includes Lewisham Safe and Independent Living [SAIL] Connections, a specialised pathway for older people. Finally it provides free, confidential and non-judgemental information and advice to older people across the borough.
- ) Day Care in Southwark, for mentally and physically vulnerable older people; Healthy Living initiatives in Southwark that empower older people by providing open-access activities and social opportunities
- ) Independent Living Services in Southwark, including Help at Home, Happy Feet, Handy Persons, Safe and Independent Living [SAIL] First Contact Scheme, Care Navigation and Lay Inspection of home care and care homes. It also incorporates information and advice, maximising older people's income and providing advice on housing, debt, care and consumer issues

### Achievements and Performance

#### LEWISHAM CONNECTIONS Income £473k, Expenditure £514k

##### Community Connections

The Community Connections project is a preventative community development programme funded by Lewisham Council and the Better Care Fund. Community Connections links the NHS, Lewisham Council and community services to provide ease of access and sustainable support to improve the health and wellbeing of Lewisham adults.

Community Facilitators (CFs) work one-to-one with individuals to identify and engage with community groups or activities that may benefit them, as well as supporting them to overcome practical barriers to engagement such as transportation. In 2017-2018, CFs supported 804 vulnerable adults through person-centred planning and work. The team supported an additional 201 vulnerable adults through advice provided to the Borough's Social Care team. The team delivered 126% on their target of 800 individuals supported.

Community Facilitator work does not have a financially quantitative result. However, a strong value is clear. It costs on average £20 per home visit, and £30 for a CF to escort a client to a group or activity.

One home visit had multiple outcomes: a client was unable to maintain his garden, so the CF referred him to a community partner to sort this out. Michael's garden is in a much better condition now, which has helped to lift his mood. He says, "I'm so happy that I can enjoy spending time in my garden again." The client further mentioned having poor balance, so the CF referred him to Linkline and the Falls Service. He now attends a Falls Prevention class, which has helped to build his confidence. The £20 home visit has resulted in a cleared garden and the opportunity to meet and connect with new people; he states he is feeling happier and more positive in himself as a result.

Some clients need escorting in addition to a home visit. One client had not seen anybody outside of family and doctors for over a year. She spent all day alone in her armchair and was anxious about going out again. A CF escorted her to the Calabash Centre and introduced her to people. The client actually knew most of other participants already – other nurses that she had worked with or people she knew when she was raising her children in Catford. She had simply fallen out of touch over the years as her isolation increased. After the escorting, the client has continued to attend every week. Her daughter had this to say: "Mum is doing really great... she just loves Calabash. I've never known her to be up and dressed so fast on Tuesdays & Thursdays... it has really made a difference to her speech and movement! I thank you so much for that!" The £50 spent on visiting and escorting has resulted in her re-connecting with old friends and becoming active in the community after a year of isolation.

Last year we set out our plan to expand the reach of the Community Facilitators service to support vulnerable adults across the borough. We have this year done a lot of work to expand our reach into vulnerable parents/families to provide support for example to disabled parents and we now have stronger links to the Early Help teams. We have also expanded our reach into vulnerable people transitioning out of children's social services, and have taken on a larger number of clients aged 18-25 (5% of clients this year compared to 3% last year.)

From the project's beginning in 2013, Community Connections has created organisational connections across the borough to ensure referral routes for clients. The project's Community Development Workers (CDWs) support local groups to help them develop and sustain community services and activities. In 2017-2018, CDWs supported 39 groups through development plans, made 517 development visits to those and other groups around the borough and made 173 outreach visits to the Healthcare sector. This compares with targets of 30 development plans and 125 development visits.

This year, Community Development Workers also coordinated four Neighbourhood Community Development Partnerships (NCDPs) for the first time, connecting community services and health and social care services for a more joined-up approach to health and wellbeing. The NCDPs each met throughout the year to share information and identify local priorities on which to focus community development. The NCDPs also work in partnership with LB Lewisham Public Health, which allocated £100K to be distributed to community groups in response to the NCDP-identified needs and priorities. Community Connections CDWs facilitated the NCDPs, successfully distributing £25K to each of the four neighbourhoods. In addition, CDWs worked individually with community groups and organisations to receive a further £5K in funding from smaller local grants.

There is clear value in supporting sustainable community activity. It costs on average £30 per CDW development visit; a group may need 3 or 4 visits to complete an application for small grant funding. For example, an HIV support group met with a CDW 3 times in support of small grants applications to continue



their work supporting the first generation of people with HIV to reach retirement age; the group was awarded £1660 in local small grants.

#### Lewisham SAIL Connections

Lewisham SAIL Connections is a social prescribing scheme centred around early intervention and prevention. Supporting people over 60 in the borough of Lewisham, SAIL acts as an efficient tool to refer older people to multiple services which support safe and independent living. Anyone can make a SAIL referral, from next of kin to GPs to older people themselves, using the SAIL checklist. The checklist itself is comprised of twenty 'yes' or 'no' questions which each cover a different area of support. Referrals can be made for as many or as few services as necessary. The form is also just one page requiring minimal personal information to facilitate quicker and multiple referrals.

Lewisham SAIL Connections has just completed its 18-month pilot phase (July '16 – January '18) and has secured funding for a further year. For the 2017/18 year, SAIL received 857 checklists. Each checklist however can have more than one referral request – between 2017-2018 we generated 1415 referrals for older people. This means there is an average of 1.7 referrals per checklist, or rather that most people were referred in for multiple issues. Everyone referred into SAIL will be referred out to at least one partner for help.

And this help can come in all different forms: -

It can be as straightforward as in AR's case, who was referred in by the Enablement team after a stay at hospital. They identified that she wasn't getting all the money she was entitled to and were able to use SAIL as pathway to Advice Lewisham. The Coordinator got in touch and referred AR out for a benefits check. An Advisor visited her in her home and helped her with applying for Attendance Allowance awarding her an extra £4,321 a year.

Or it can be a bit more involved, as with JH. JH was in a bad place after undergoing a major back operation which meant she could no longer work and left her with some chronic pain. She was referred into SAIL by a Receptionist at her GP surgery (which meant she was able to get support without having to get a GP appointment). She was referred in for support in a few areas but ended up just getting assistance from the Warm Homes Healthy People team from Groundwork London after a chat with a Coordinator. With respect to her situation, the Coordinator was concerned there might be a few areas in the future that JH would need help with and so asked her to get in touch if there was ever anything else she needed help with. JH ended up self-referring into SAIL a couple of times over the next few months, including for a Home Fire Safety Check and for an OT assessment so she could get some rails for outside her property. SAIL was there to support her throughout her journey and JH knew she could call the Coordinator not just when she wanted to be referred for something, but also when she needed some advice or reassurance.

SAIL's aim isn't just to help improve older people's lives, but also to assist our colleagues in statutory services and the wider professional community. Many of our referrers enjoy SAIL's ease of use and efficiency, with one University Hospital Lewisham colleague telling us the checklist is 'quick and easy' to fill in and that she is now 'aware of services I didn't know about before.' And a referrer from Lewisham Adult Social Care said, 'SAIL has freed up some valuable time' and rests easy knowing 'referrals will be made quickly.'

We completed a Social Return on Investment Analysis and early findings show that SAIL Connections as a partnership project gives an estimated return on £17 for every £1 invested.

## Lewisham Information and Advice

In Lewisham we are part of the Advice Lewisham consortium of 7 advice providing charities lead by Citizens Advice Lewisham. The consortium has been working together to provide a single system for accessing advice across the borough. This was launched during the year in the form of the Advice Line - a number through which anyone is able to access telephone advice. Advisors will then triage and book appointments with the most suitable charity.

Last year our two advisors provided over 800 hours of telephone cover for the Advice Line. We also continue to answer simple enquiries via our reception volunteers at the office in Catford. All together we have provided Information and Advice for 1713 enquiries via the telephone. We also provided 160 Office Appointments for older people supporting on a range of issues together with 162 Home Visits. These appointments were accessed either via the Advice Line directly or through our SAIL Connections projects, providing a simple referral pathway for advice. Since becoming part of Advice Lewisham we have seen more diversity in the areas of advice people are seeking. 43% of the enquiries we supported related to welfare benefits however we also provided Information and Advice on a wide range of other subject areas including health and community care options, debt, employment and housing.

Through the benefit applications we have supported we have been able to gain £155,329 for older people (60+) in Lewisham.

## Healthy Communities and Day Care Income £927k Expenditure £1,040k

Day Care for mentally and physically vulnerable older people  
Stones End Day Centre provides a specialist service for older people living in Southwark, particularly those diagnosed with dementia and those predisposed to depression and anxiety due to isolation, poor mobility and reduced cognitive awareness. Members access the services either through referral from Social Services or via family / self referral.

It is open Monday to Friday, and provides professional care support to the most vulnerable older people, many of whom are no longer able to access public transportation due to reduced mobility and cognitive awareness; wheelchair accessible transport to and from the centre is provided.

The aims are to promote social inclusion among older people within the community. It provides opportunities for older people to regain and maintain their independence through a series of fun, and engaging activities such as; live musical performances, arts and crafts, gentle seated exercise, reflexology, bingo, seaside trips and seasonal parties.

Activities are constantly reviewed and monitored by the members thereby ensuring activities remain current and relevant.

Members can be seen enjoying social interaction with their peers; they learn new skills, make new friends and enjoy a hot nutritious meal cooked daily on site.

Members' views and their satisfaction are vital in shaping our services and we do this through discussion, feedback, questionnaires, members meetings and welcoming committee meetings.

For example, members have suggested a few new activities for 2018/19 – reflexology, hair dressing and yoga classes.

The centre presently supports 75 members. The results from the survey for the final quarter of the year showed the following: -

90% agreed or strongly agreed that coming to Stones End helps me feel less lonely

73% agreed or strongly agreed that taking part in physical exercise sessions helps improve my physical health

77% agreed or strongly agreed that joining the different activities to stimulate my mind helps me feel better  
 86% agreed or strongly agreed that outdoor trips help me to be independent  
 87% agreed or strongly agreed that they feel at home at Stones End Day Centre  
 82% agreed or strongly agreed that they like the food  
 94% agreed or strongly agreed that the staff and volunteers in the centre listen to me, respect me and treat me well  
 91% agree or strongly agreed they are happy with the transport offered  
 100% agree that at the centre they feel safe and secure  
 97% agree or strongly agree that coming to Stones End helps them make friends  
 93% agree or strongly agree that at the centre they feel involved and part of the community

### Healthy Living Services

It has been an exciting and fruitful year for our Healthy Living Services. Aiming to improve physical and mental wellbeing, our Healthy Living Services host a variety of activities, giving older people (50+) opportunities to socialise, reduce feelings of loneliness, improve their physical health, learn, and share skills.

Our Healthy Living Services comprise our Yalding Healthy Living Centre (YHLC) in Bermondsey and community outreach work, together developing activities around the borough of Southwark in partnership with older people's groups and community organisations and spaces.

In July our YHLC teamed up with Willmott Dixon and Thames Reach to undergo a much needed transformation to the space. Across two weeks participants on Thames Reach's training programme 'Moving in Moving on' worked tirelessly to dig up the garden, create raised flower beds and using their newly gained carpentry skills, put a fresh lick of paint on all the walls and completely refitted the kitchen. The work is shown in the financial statements as a Gift in Kind valued at £150,000.

The refurbishment project has meant the centre has been able to increase the range and scope of activities we can provide in the community for older people of all ages and abilities. This is what our members had to say about it:

"I never used the garden prior to the refurbishment, but I use it every time I come"

"Nice and bright. The men's toilets being done has made a huge difference and also the garden is lovely to use"

"Big improvement to the centre with the garden and decoration – the pictures on the walls of the members, the kitchen being done, disabled access toilets."



Main room before



Main room after

Overall there were 9114 visits to the Yalding Healthy Living Centre, 179 older people participated in activities, 194 people took part in regular exercise classes, 138 People have been to galleries, theatres and day trips and 12 member volunteers were recruited to lead on community activities.

This year has been particularly successful in terms of partnership working; ensuring older people get the most out of the knowledge and experience of so

many talented organisations. We were pleased to have worked with the following partners to deliver new initiatives:

- Dulwich Picture Gallery - Dementia Friendly Art Classes & Sensory Art Class
- Redriff Primary School- Intergenerational Bluebell gardening
- Unicorn Theatre - Intergenerational story telling & performance "Beginners"
- Made in Hackney - Healthy eating cooking classes
- Cognicity - Brain Health workshops
- Shakespeare's Globe - Elders acting group

Through monitoring attendance and activities at the HLC, monthly member committee meetings and using surveys to record impact on individuals, we know that our Healthy Living services have achieved the following outcomes for older people:

- Increased participation in healthy and social activities
- Greater awareness of how to improve health and wellbeing
- Increased social engagement and friendship
- Improved psychological health and happiness
- Increased access to wider community networks
- Increased awareness of available services

Stephen came to the service, at the recommendation of his mother's friend after his mother had passed away. Initially Stephen was very withdrawn and kept himself to himself. He had been his mother's main carer and had never married. He has been diagnosed with Epilepsy and Angina and was having on average 1 major fit per week. His first attack at the centre made him feel embarrassed, but the staff and members reminded him that this is a community and that everybody is dealing with something so 'don't let that deter you from coming.' He started having mild fits on a regular basis, but kept on coming as he knew that there would be somebody to help at the centre and his friends were here. Stephen expressed an interest in volunteering at the centre, and through discussions we discovered his talent for cross stitching. This was a talent that he was willing to share with others so he lead on a small group and shared his knowledge. This helped him to become more confident. He had a minor setback when his mum's friend passed away, but we reminded him that they would be both very proud of the man that he is and the confidence that he is displaying; he said he felt like he had got his second wind. With further encouragement when the Unicorn theatre came to do workshops he was the first to sign up to re-enact his story on stage to a sold out theatre - a very proud moment for him and staff.

#### INDEPENDENT LIVING SERVICES Income £580k Expenditure £560k

The Independent Living Services provide a range of holistic, preventive services aimed at supporting people in their own homes whilst promoting independence and choice. The teams making up the Independent Living Services all have a focus on addressing isolation, connecting people within their communities and promoting wellbeing. We maintain strong partnerships with other services in the borough to ensure older people are receiving all of the support available at a time of increasing pressure on fewer resources.

#### Safe and Independent Living (SAIL)

SAIL supports people to remain safe and independent at home by providing a quick and simple way, through the work of SAIL Navigators, for professionals and older Southwark residents to access a range of services. SAIL results in reduced isolation, a better understanding of, and access to, available services, and a reduced risk of falls and unplanned hospital admissions.

There were 2,257 referrals into SAIL in the year (last year 2,338). This led to 2,292 (1,849 coordination + 443 navigation) onward referrals to partner organisations for support (last year 2,732). Over 50% of referrals are being received from GP surgeries which demonstrates the importance of the continued relationships between GP Navigation and surgeries in the borough.

### SAIL Care Navigation

We continue to have a successful team of SAIL Care Navigators based across Southwark, taking referrals via SAIL, supporting isolated people aged 50+ to access social and support groups with a person-centred approach.

Three full-time posts are embedded in GP surgeries, a service which has gone from strength to strength as GPs recognise the value in having a navigator: supporting older patients with long-term multiple conditions whose health may be managed but social needs are affected. Two further Navigators take referrals from anyone outside of those practices, which could include self-referrals, hospital discharge teams or social care.

During this year in particular we have been more involved in training up frontline surgery staff, such as receptionists, to do 'Primary Care Navigation' – identifying and signposting those who are frequent visitors to their GP.

The Navigators typically conduct two or three home visits where they complete I-statements and identify goals with the client. This leads to signposting and external referrals, with a certain amount of problem solving around the person's barriers to getting the support they need.

Across the year we supported 580 people with 942 home visits, and this number doesn't include the numerous phone calls the team takes from older people, their families and statutory services asking for advice and guidance. In the coming year we would like to capture this so we have started logging remote signposting. During the year the Navigators have filled out a total of 1227 onwards referrals to partner agencies and internal services, in addition to the signposting done with each person.

We achieved our target of 24 events attended in the year to promote the service and network with other older person's groups, broadening the Navigators' knowledge and making key connections with partners. Many more meetings were arranged with other charities to find out more about their services.

To support the team we had a target of 12 volunteers which we achieved. During the year we revised the roles to escorting people to groups for the first time, or calling people up to get feedback and I-statements. This made recruitment easier, with less management needed to maintain them. To date most of the applicants have been local students looking for work experience, and in the future we would also like to appeal to more retired people.

The team has attended 24 events in order to promote our services and network with other older person's support services: broadening the Navigators' knowledge and making key connections with partners. Many more individual meetings were arranged with other charities to find out how we can better work together.

Tina is in her late 60s was referred to me by her GP for support accessing social activities and for an occupational therapy referral. When I first met Tina she was timid, with long-term health issues which meant it was difficult for her to stand, sit or walk for long periods of time; everyday tasks were difficult and she spent a lot of time in bed on her phone. She wanted to find some activities to distract her from the pain. At the same time her benefits were being reduced, and she was finding it hard to get to appointments when there were so many. Creating a person-centred navigation plan we established goals Tina would like to achieve. I helped her to apply for Dial-a-Ride to help her to attend community groups, I referred her to the Strength and Balance line to build on her strength after staying in bed for so long, I referred to AUKLS' Information and Advice team to appeal against her benefit reduction, and I referred to Talking Therapies' Long Term Conditions group – where people with similar chronic pain get therapeutic support and meet other people who are suffering in the same way.

Together we attended a coffee morning that runs every Tuesday and a lunch club every Thursday both at the Goose Green centre - a manageable walk from her house. At the lunch club she described how happy she felt in a social environment, a happiness she had not felt for some time. Tina spent time speaking with the Vicar at the group, and she has now decided that if she is having a bad day on a Sunday and cannot attend the regular orthodox church, then she could attend the congregation at the church connected with the centre, as it so close to her home. She felt warmly welcomed attending this centre. Tina is also very excited about attending the Strength and Balance exercise programme, Peckham Pulse hydrotherapy pool, and using her Dial-a-Ride membership to get around. She has also been scheduled to attend the Talking Therapies group which will help her manage now that her pain clinic sessions at her GP surgery have come to an end. She is looking forward to being able to communicate with others who have similar problems. Tina still suffers from many serious long term health conditions and many consultations and future operations. However, she now has an enthusiasm for life with a calendar filled up with much more than medical checks. Her attitude to her daily life has improved dramatically and she feels much more connected with her local community. She is able to take on the household chores she used to do, such as cooking and cleaning. On my final visit she had cooked me falafel to celebrate how she was doing so much more. She has been very reflective on how the illnesses made her depressed and now is more able to focus on the positive things she can achieve.

Picture of the falafel Tina cooked for the navigator!



On their first visit, Navigators ask older people a number of I – statements to establish ways they might be able to help the person and where they think they might be struggling, and to help measure outcomes. These questions are then asked again after intervention, to see if there is improvement, or at least maintained the same level owing to some whose health may be deteriorating. The results were as follows on a scale of 1-5 where 1 is strongly disagree and 5 is strongly agree.

	I have social activities or hobbies I enjoy doing	I have as much social contact as I would like	I am able to get out and about	I feel safe in my home environment	I feel I am living independently	I know how to access the services available to me	I have a good quality of life overall
Baseline	2.1	2.45	2.83	3.76	3.7	2.41	2.97
Outcome	3.1	3.48	3.5	4.2	3.93	3.41	3.58

### The Handyperson Service

The Handyperson team undertakes a wide range of repair jobs at the homes of older Southwark residents, providing service users with a sense of safety and independence. The Handyperson team completed 1,236 jobs during the year (last year 1,145). The service our team provides, support in areas such as hospital discharge, falls prevention, home security, home fire safety checks and odd jobs. Among the jobs requested, we have installed 322 key safes (last year 387) through our next day service, which allows patients to be discharged from hospital promptly.

Jobs completed Apr 17- Mar 18	
Key Safes	322
Micro Environment	34
Home Fire Safety Check	93
Garden Tidy	44
Home Security	155
Falls Prevention	128
Odd jobs	460
TOTAL	1236

The Handyperson team have also received 7 days voluntary support from our corporate partner, Pool Re over the summer. This has supported them in completing 44 garden clearance jobs and assembling flat packed furniture for people.



We consistently receive praise for our handyperson team who are both caring and competent and provide an excellent service for people who can't do jobs by themselves. Not only do our team visit for practical reasons, they also take a compassionate and responsive approach to their roles and help people to find out more about what services may be available to them, which can result in completion of a SAIL checklist to support people in reaching these services.

Our service users have been generous with their donations as ways of showing their appreciation. This has meant we have been able to cover the cost of tools required for the Handypersons to continue their professional and helpful work.

Quotes from service users -

"These men did a sterling job. Awesome. Would have them back any day"

"Marvellous and a true gentleman, he even went out to find my doctor who was lost trying to find the house and walked him back to the house"

"2 wonderful, helpful men"

### Happy Feet

Overall we received 369 referrals into Happy Feet this year, split 75% for Southwark area and 25% for Lewisham.

Twelve Happy Feet workers provided a toenail cutting service to an average of 158 clients per month (120 last year) either in the client's home or in a community clinic. On average 79% of clients have a home visit, and 21% attend a clinic, reflecting the relatively poor health and limited options available to older people who need footcare and cannot readily travel to an appointment outside their home.

The service continues to see an increase in people approaching Age UK for Happy Feet services because of long gaps between NHS podiatry appointments. Due to demand, at the moment we have to turn down people who want more than toe nail cutting or have diabetes leaving them with only the NHS or private podiatrist which is more costly.

This year we recruited 2 new local Happy Feet workers. However, this was short of our target. It remains extremely challenging to recruit staff for Happy Feet as this work requiring more skill, is considered less attractive than Help at Home. Even though, as a result of this additional recruitment, we were able to increase our average hours of delivery per month from 88 hours p/m to 141.5 hours p/m.

We are continuing to run a clinic fortnightly from Elm Lodge Surgery in Herne Hill which sees on average 7 people a time. Further discussions are underway with other GP surgeries across Southwark and Lewisham to build on our links; increase awareness of Happy Feet; and see if there is any new potential for clinics. One new clinic in Lewisham has started monthly and we are pursuing other avenues.

John is a 75 year old retired plumber who finds it very difficult to reach his toenails. His wife used to trim his toenails but sadly can no longer manage to do it herself as the toenails are very hard and it became too painful to try. John was finding it difficult to put his shoes on and to walk due to the length of his toenails and because he had ingrown toenails causing him a lot of pain. During a visit to his GP at Elm Lodge Surgery in Herne Hill he found out about the Happy Feet clinic we run there and decided to give it a try. John was very pleased with our toenail cutting service. Just after the first appointment, the pain on his toes was taken away and he is able to walk comfortably. Since receiving the Happy Feet service, John is a lot more mobile and has access to information about his foot health on a more regular basis at an inexpensive cost. He is a regular now and highly recommends the Happy Feet service.

### Help at Home Service

Help at Home assists older people to maintain their living environment and domestic routines, reduce social isolation and links them in with other services where needed – occasionally including calling an ambulance or the GP. Help at Home gives the older person the choice of how much help, how often and with a good deal of flexibility to vary the tasks required on the day.



Help at Home received 196 referrals this year, split 67% for Southwark area and 33% for Lewisham. The service has provided an average of 723 hours of service (558 last year) to 110 clients per month (72 last year.)

This year we provided employment to 8 new locally recruited Help at Home workers which exceeded the additional staff target and resulted in a 30% increase in the average hours provided.

Winifred is an elderly lady who lives alone in a Housing Association. She is a trained nurse that after getting married decided to change her career and work in a pharmacy where she stayed for many years. Winifred is 97 years old and has several health problems including poor mobility and diabetes. After a fall in 2017, her mobility was reduced and she isn't able to do her shopping anymore.

Upon discharge, her family were given a list of care providers, and soon realised that the prices are rather high. The Help At Home service was more affordable. Through talking with their friends, Winifred's family were given very good reviews about Age UK Lewisham and Southwark and decided to contact us and set up the Help At Home service.

Our Help at Home workers visit Winifred 5 days a week to get her shopping and to ensure that she is having proper meals. Her family were concerned with her weight loss from poor diet and decreased mental health due to isolation and not having the chance to socialise as much as she once did.

The Help At Home service has helped Winifred with much more than just providing support with her shopping and meal preparation. Her family have noticed how Winifred is happier now and how pleased she is with all the staff who support her and offer her time to chat and socialise more. The service also helps her family to feel more at ease that someone is visiting and that we will always let them know should there be any concerns.

Since Winifred has been receiving support from the Help At Home service, her diet, mental health and general wellbeing have improved and her family feel reassured that she is being looked after by a trustworthy and caring organisation.

We aimed to increase the number of older people who feel safe and independent at home by an additional minimum 110. We are pleased that we exceeded this target and provided services to an additional 392 older people in the past year. 96% of the total number of new clients reported high customer satisfaction and that they felt safe and independent at home. This was achieved as a result of the new employment of a total of 10 people from our local communities who gained employment at London Living Wage. These staff received the following training which enabled them to undertake their work through the gaining of new skills:

- Basic foot care
- How to cut nails
- Foot Health -common pathologies,
- Dementia awareness
- Safeguarding
- Communicating effectively
- Equality & Diversity including Unconscious Bias

Whilst the increase in number of older people receiving the service and number of hours delivered is increasing and the service makes a contribution to core costs it remains a challenge to achieve full cost recovery.

#### Information and Advice Service in Southwark

Our Information & Advice service in Southwark empowers older people to access benefits and receive support and assistance with enquires around housing, transport, social care and wider resources through drop ins, appointments, home

visits and outreach work. Older people can also access support through our telephone and email services.

Last year we supported over 600 people. The main subject of enquiries were around welfare benefits, housing repairs, moving and appeals. We helped claim an additional £124,513 in income which as a result assisted older people in paying rent and bills, buying food, socialising and worrying a little less about money.

Through our new Ambitions for Later Life programme we provide one to one support for older people who have experienced a significant life event, or are coping with a life change by providing one to one sessions. This could be a later life transition moment like retiring from work or it could be a dementia diagnosis where it is crucial to prepare to ensure the road ahead is more manageable. Our sessions help older people identify what they want to achieve, the skills, support and networks they will need to achieve this and the actions they need to take. We support older people with ambitions around money, feeling well and enjoying life, accessing or receiving care, housing, transport and much more. As a result from the learning from this programme we ensure that we provide holistic support for all older people who access our service, not just focusing on the reason they accessed the service i.e. needing additional income but to look at the whole picture of their life and identify other outcomes they would like to achieve to help improve their living situation.

One of our advice workers said the following about working for the service: 'I have thoroughly enjoyed my time helping and advising the older community. This job gives you an opportunity to meet every type of person and hear their story. Whatever type of advice or information you give the client, just knowing you have made their lives that little bit easier is extremely rewarding.'

We provide Information & Advice to North Southwark residents, especially those who are isolated, financially insecure and hard to reach. We work in partnership with Quay Health Solutions and our GP Advice Worker provides outreach support within GP surgeries. Our advice worker has supported older people with benefits and income maximization, housing, transport and accessing specialist advice services such as legal or financial advice.

During the year, we started another new programme – Scam Aware.

Being a victim of a scam can seriously affect quality of life and wellbeing as older victims can experience anxiety, embarrassment, depression, social isolation and a decline in health as a result. This programme works in collaboration with Age UK National and Action Fraud; we support older people through awareness raising events and one to one sessions. We aim to:

- ) Raise awareness of scams and the ways in which they can be reported
- ) Empower older people to feel safer, more secure and more confident
- ) Prevent older victims of fraud becoming repeat victims

Our Weathering Well programme enables older people in Southwark to maintain their independence, safety and wellbeing in their own homes as well as reduce the cost of energy bills. Older people can sit down with our specialist adviser who can discuss their energy consumption, carry out fuel comparisons to reduce bills, apply for grants to save money on water and boilers as well as provide general information on how to keep your home cool or warm depending on the season.

We recruited 12 volunteers throughout the year; our volunteers support the service by managing reception areas, providing information over the telephone, signposting older people to services and assisting with forms.

We use a post advice questionnaire to monitor the impact we make to the older people we support. 100% of older people who completed the survey said they felt

the advice they were given improved their quality of life. The areas in which they felt there had been an improvement were as follows: -

Feeling less stressed and more able to cope as a result of advice 100%

More aware of their rights 100%

Improvement to their home situation 75%

Improved quality of life as a result of additional income 75%

Support contributed to living a more dignified life 75%

Access to local groups and activities improved quality of life 50%

Below are some quotes we collected using feedback questionnaires:

- ) You don't know what you're entitled to and I missed out on a lot, I was struggling but I managed to achieve every goal I wanted to
- ) She's very helpful and easy to talk to. Even though I get very nervous she puts me at ease
- ) I've started learning IT, someone taught me how to bid by writing down the instructions and I'm having a viewing on a property this week
- ) It was all new to me and I was flabbergasted with what I could achieve
- ) The service was excellent, I don't know where I would be without it
- ) She was very, very nice, helpful and patient
- ) I'm getting everything I need now, she was lovely and gave me everything I needed

Mr C attended one of our information and advice drop ins with a letter regarding his discretionary housing payment. He lives alone after being made homeless following the death of his partner. He is 67 and was living in a private rented property with shared facilities. Mr C requested support to complete an application for a discretionary housing payment to cover the shortfall in his rent. He was being charged £884.35 each month but only received £412.45 from housing benefit. After Mr C paid the shortfall he was left with £250 for the month and he was concerned he would not be able to keep up with the payments and would become homeless again.

Mr C worked with one of our advice workers who applied for a discretionary housing payment. This was successful and meant that he would not fall into rent arrears again. The council who provide this fund had also agreed to help him pay his existing arrears giving him a clean start. The advice worker also helped him apply for sheltered accommodation and Mr C was granted a one bedroom property with his own private facilities in a housing block that provides activities and support for older people.

Also an energy grant was obtained for Mr C and a support scheme grant to allow him to furnish his new property and purchase some new clothes. He stated that without the service he didn't know where he would be.

## Food 2 You

We were delighted to receive three years funding to pilot an exciting new grocery delivery service, Food2You. Food2You will support older people to live more healthy, independent and dignified lives. It will be run by AUKLS staff, with a team of enthusiastic, dedicated volunteers at the heart of the project. It is aimed at older people in Southwark, Lewisham and Lambeth who are experiencing or at risk of malnutrition. It will be flexible and fully accessible to people aged 50+, of all genders and ethnicities.

We are excited to see how Food2You develops over the next three years, with the aim of securing more funding in the future and expanding further across London to support those who need this vital service.

## Volunteers

We could not provide our services without our diverse, energetic and committed volunteers. Over the last year, more than 200 people have donated their time to AUKLS and its service users. We are immensely grateful to those volunteers who have given support in areas including person-centred planning, Lay Inspection,

Information and Advice, the SAIL Champions scheme, Day Care support, Healthy Living Services, marketing and design, administration, and events.

### Fundraising

The charity's income is made up of grants, earned income, and voluntary donations. AUKLS continues to develop its fundraising strategy in the context of existing and potential cuts to local government funding. The financial review section sets out our principal fundraising sources and performance in the last year. We do not use professional fundraisers or participators – our fundraising mainly relates to working with trusts and corporates.

Pool Re, a long-term corporate partner, helped us develop our existing corporate partnerships and find new ones. This has enabled businesses and our older people to get the most out of the engagements.

In July we launched "Sponsor a Member" a donation scheme aimed at increasing the number of older people able to enjoy our service at Stones End Day Centre. The scheme will target lonely older people, suffering from dementia or anxiety / depression, who aren't able to afford to attend, or who have recently had funding cuts or have been rejected by local authorities. Funds raised during the year have been included in "donations". If you would like more information on this scheme please contact [development.manager@ageuklands.org.uk](mailto:development.manager@ageuklands.org.uk)

The financial review section sets out our principal fundraising sources and performance in the last year.

### Corporate Volunteers

AUKLS are extremely fortunate and pleased to have been able to continue to engage with Corporate Volunteers and are extremely grateful for all their generous contributions. This has made a lasting difference to our services, centres and most importantly our older people over the past year. Our unreserved thanks goes to Pool Re & Aberdeen Asset Management, without whom the engagement of both corporate and student volunteers would not have been possible. We would also like to thank:

Alquity Investment Management	Morrisons
American Express	Nest
Amina UK	NHS England
Barclays Bank	Price Waterhouse Coopers
BlackRock	QBE Insurance Group
Deloitte	Quadrangle
Department of Work and Pensions	Royal Bank of Scotland
Discovery	Teradata
Golin	Tesco
Good Gym	Visual Response
JP Morgan	Willmott Dixon
Ketchum	XL Catlin

### Plans for the future

We have recognised the challenges under which our local borough councils operate and the competition for funding with other sources of income. Whilst continuing to sustain and develop our varied income base, particularly seeking support from companies, we have also recognised the need to effectively manage costs. We have therefore made modest reductions to our headcount for 2018/19, particularly in the core cost areas. In 2018/19 we plan to develop our services as set out below: -

### Lewisham Connections

Community Connections aims to continue expanding its reach to diverse vulnerable adults in the borough, with a growth goal of securing funding for a volunteer coordinator. Building from the successful delivery of the four Neighbourhood Community Development Partnerships in its pilot year, Community Connections aims to have a more streamlined approach to the NCDPs in 2018-2019, with a stronger co-working relationship with LB Lewisham Public Health, who provide the funding that the NCDPs allocate over the year. Community Connections plans to continue strengthening its relationship with GPs in the borough towards recognition of the Lewisham SAIL Connections project as the social prescribing mechanism for Lewisham

### Safe and Independent Living [SAIL]

We will continue to grow SAIL and Care Navigation in Southwark. To help with administrative support we will recruit volunteers to work alongside coordinators with the aim of being able to offer a quicker response to referrals and enquiries. We are working to keep the response down to 10 days or below.

### Handyperson Service

We will extend and build up the service. We aim to introduce a pricing structure in June to ensure sustainability of the service whilst enabling jobs relating to safety to be free. We will continue to utilise the support of corporates to volunteer with gardening – Target 15 days.

### Help at Home and Happy Feet

To achieve our charitable objectives a Help at Home and Happy Feet service is an important part of our overall offering. Over the medium term we propose continuing with both services, continuing to grow income and to expand the service, and to take the following specific steps: -

- ) Move to a database solution to streamline the administration over the next two years in order to replace most of the paperwork and manage client needs and worker availability.
- ) Increase number of Happy Feet clinics – pushing this service towards its break even targets.
- ) Streamline payment mechanisms.
- ) Continue to review prices, implementing, where appropriate modest price increases
- ) We expect referrals from Lambeth “My Home” service to increase and therefore need to recruit additional Help at Home and Happy feet workers to provide the service across the areas agreed.
- ) Continue to recruit for more Lewisham-based workers to improve coverage of the whole borough and expanding public and professional awareness of what we offer.

Discussions are underway as to whether we could expand Happy Feet to offer a low level professional podiatry service. This would offer a service to people who are diabetic.

### Stones End Day Centre

Our members remain at the core of our service delivery to continue to shape activities that are engaging and therapeutic and help to support older people to live their lives to their fullest potential for as long as possible. Based on lessons learned, we will expand our service delivery by implementing programmes that fit around the needs of older people and offer additional respite to distressed families and carers. We will continue to identify funding streams from various statutory bodies to fund activities that include our network of corporate partners

and internal and external stakeholders as we strive to remain relevant and to provide a sustainable service for the wider community in which we serve.

#### Information and Advice

We plan to continue to deliver consistent services to older people as well as seek additional funding to expand the services we provide to meet the needs of the community.

#### Healthy Living Centre

Following the hugely successful refurbishment project at our Yalding Healthy Living Centre we have re-evaluated the current delivery model and alternative models to increase our reach, impact and value added. The profile of members who attend has changed with more and more older people with complex needs now coming. With this in mind we will be building on Age UK Lambeth's successful "MySocial" model. Rebranding to "Yalding Living & Learning Centre." The service will encompass two elements: "MySocial Southwark", giving older people opportunities to learn, connect, have fun and stay active and independent for longer and "Yalding Giving Back" creating opportunities for older people to contribute to the local community and tackle local issues. We will be planning a number of consultations to develop the model and ensure it is truly reflective of what older people both want and need.

#### Theory of Change

We will develop our Theory of Change so that we can: -

- Consolidate our understanding of our current impact
- Reflect on our mission and values at present
- Consider our current services and how they fit with our mission and values
- Have open conversations with staff and volunteers across the charity about the difference we make for older people

#### Structure, Governance and Management

Age UK Lewisham and Southwark (AUKLS) is an independent Registered Charity and a Company Limited by Guarantee, responsible for its own policy, direction, and funding. AUKLS is a Charity formed from a merger of Age Concern Southwark and Age Concern Lewisham in 2006.

The Board of Trustees of the Charity governs its affairs. Trustees are also Directors of the Company. The Trustees have a broad range of skills, experience, and backgrounds. The Articles of Association allow for Organisational Members as well as individual Trustees, and as at 31 March 2018 there were 11 individual Trustees (including 2 co-opted Trustees) and 14 Organisational Members.

The Board takes overall responsibility for ensuring that the financial, legal and contractual responsibilities of the charity are met, and that there are satisfactory systems of controls and of risk management. It decides on policy and strategy, and ensures that the organisation fulfils its objectives. The Board meets at least quarterly. There are also Finance and Operational sub-committees of the Board that meet quarterly.

The day-to-day management of the charity is delegated to the Chief Executive Officer, Jacky Bourke-White, who works with a team of managers to fulfil the charity's objectives. The Chief Executive Officer reports to the Chair and Board.

We recruited three additional Trustees during the year. There is an induction programme for new Trustees, which includes visiting services / projects of the

charity, and training with regard to the role and responsibilities of a Trustee. New Trustees are given key documents including governing documents, latest report, accounts, policies and procedures.

During the year, Trustees considered their methods of operating against the 2017 Charity Governance Code for larger charities. The first areas identified for development related to pieces of work on diversity objectives and terms of reference.

AUKLS is a Brand Partner of AGE UK National, which allows AUKLS to ensure that the issues and concerns of older adults in Lewisham and Southwark are brought to the attention of policy makers, national, regional and local. AUKLS remains an independent local charity, run by local people, for local people, it continues to provide high-quality services at local level, supporting older adults to maintain their independence, dignity and well-being. It is also a member of The Age England Association, and Age UK London.

This year we are proud to have achieved the Age UK Charity Standard. This certifies that we are a well-governed and effective organisation committed to the wellbeing of older people, our staff, volunteers and partners. This certification is valid for the next three years. In order to achieve this standard we were externally assessed on our performance in a range of areas. Our assessor highlighted in particular that we are person-centred at all levels of the organisation and have a dedicated and enthusiastic team of staff, volunteers and trustees. They found that our staff and trustees possessed an excellent mix of skills and experiences and that as an organisation we listen to our older people, staff and volunteers. All the services we deliver were found to be aligned with the values and objectives of the charity with decisions and developments based on research. We were found to have strong governance, administration and financial controls combined with exciting plans for the future.

Our Information and Advice Service also holds the Information and Advice Quality Marque and has achieved the Advice Quality Standard. This is a quality assurance for organisations which provide to the public advice on social welfare issues. It recognises the high standard of advice we provide for older people locally. We achieved this in June 2017 and will hold this certification until April 2020.

### Risk Management

Trustees have assessed the risks to the charity, and have ensured that systems and procedures are in place to mitigate the risks that the charity faces. The top strategic risks are brought to Trustees for discussion (explaining the risks, what will happen if they crystallise, who owns the risk, and the assurance process that shows how it is being managed). The key risks are as follows: -

- ) Withdrawal of main funding streams because of a shortage of money or because of changing funding priorities. We manage this through a close relationship with funders, ensuring that our objectives are closely aligned with theirs, and communicating the impact of our work effectively. We also research alternative funding plans. We budget for income prudently and include cost reduction in our plans where possible.
- ) Restricted funding is limited to short-term projects, resulting in an inability to provide security / continuity for beneficiaries and staff. We manage this by ensuring that contracts are in line with funding periods, and that bids for funds are made regularly and in good time. We also include a share of overhead costs in all bids.

- ) Working in Consortia diverts us from our main activities. We ensure that the benefits of working together and adding value outweigh the costs in terms of time spent in building up workable partnerships. Through knowledge of sector we involve the right people and working for the overall good of the community.
- ) Major data breach or data protection incident adversely affects our operations. Our leadership team are involved in disseminating, identifying, mapping, auditing and risk management of data and we have planned and prepared for the introduction of the General Data Protection Regulations.

Operational risks are identified and managed by the executive team. These risks are reported to the Board annually, together with the steps taken to manage them and any further actions planned.

#### Pay Policy for Senior Staff

Key Management Personnel are considered to be the Trustees, Chief Executive, and Deputy Chief Executive. The pay of senior staff is reviewed annually by the Trustees, and is benchmarked against pay levels in similar charities. All Trustees give their time freely, and none have received any remuneration or expenses during the year.

#### Responsibilities of the Board of Trustees

Company law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date, and of its incoming resources, and application of resources, including income and expenditure. In preparing these financial statements, the Trustees should follow best practice, and:

- ) Select suitable accounting policies and then apply them consistently
- ) Observe the methods and principles of the charity SORP
- ) Make judgements and estimates that are reasonable and prudent
- ) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

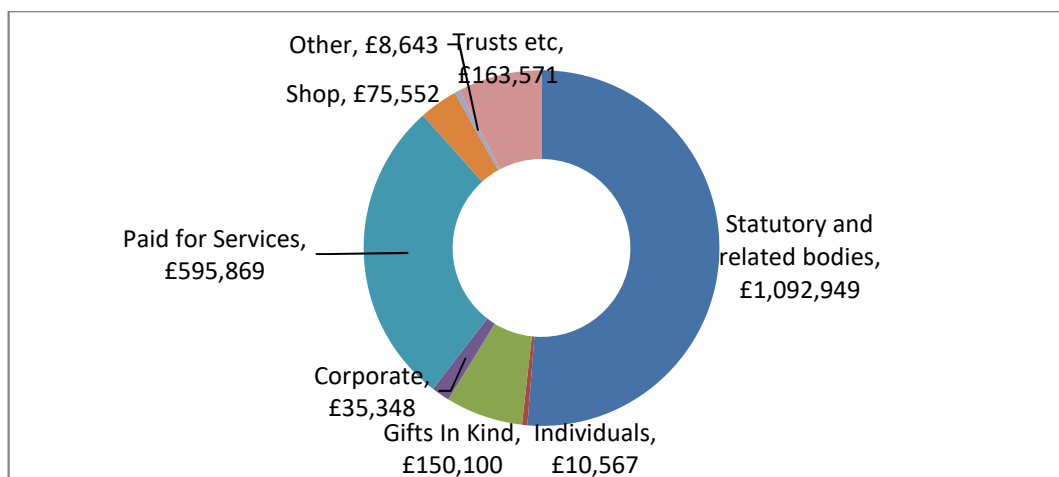
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charitable Company, and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Account and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the Charitable Company, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Financial Review

Our work is funded by a mixture of income earned from services delivered, grants from local authorities other statutory bodies and trusts & foundations, donations from individuals & corporates and income raised through our shop in Catford. The principal funding sources have been income from Day Care and Help at Home services £486k (last year £497k), Southwark Council Grants £496k (last year £498k), and Lewisham Council grants £450k (last year £472k). This demonstrates the ongoing challenging financial climate under which we currently deliver services to older people in the two boroughs.

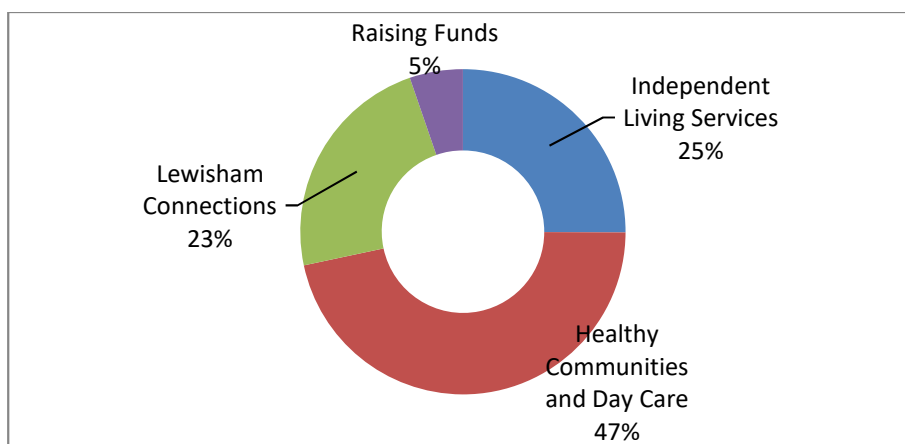
Where our Income comes from £2,133k





There was a small reduction in income for a second year. We had budgeted for a 2017/18 deficit of close to £250k through use of various reserves. In the event, we kept this down to just over £100k as there were some sources of income not known at budgeting time and further effective control of costs. One of the challenges we face relates to a property held under a lease until late 2019. This dates back to the time when we required extra premises to deliver our work – when it was no longer required we sublet the premises but the sub tenant has defaulted and although we continue to chase the amounts owed the impact on the year in question has been a shortfall of income of £56k.

How we spend our money £2,232k



The headings of charitable expenditure shown in the chart match the explanation of the work we do set out in the achievements and performance sections.

#### Reserves Policy

As at 31 March 2018, total reserves were £871k, of which £102k was restricted for the purposes required by the donor. Of the unrestricted reserves, £71k was designated by Trustees for work in the kitchens at our two day centres, and to pay the depreciation costs of a donated vehicle. Of the remainder, £87k is taken up by fixed assets, leaving £611k as free reserves. The reserves policy, reviewed during the year, takes into account the need to: -

- ) Deal with short-term volatility of income without having to suddenly cut expenditure. This allows the charity to spend a portion of reserves, subject to a replenishment plan being in place.
- ) Provide funding to cover the charity in the extreme case of closure / major change.

The Trustees consider that 3 to 4 months' future expenditure is the target range for these purposes. This gives a target range for free reserves of between £530k and £710k. The actual amount of £611k as detailed above was within this range as at 31 March 2018.

#### Going Concern

The Trustees believe that there are no material uncertainties that call into doubt the charity's ability to continue its activities. The accounts have therefore been prepared on the basis that the charity is a going concern.

#### Investment Policy

The Investment Policy seeks to strike a balance between holding sufficient cash levels to meet working capital requirements, and investing that part of the reserves held for longer periods in assets that are likely to keep pace with rising costs.

Therefore the policy is to hold the majority of funds in liquid assets to deal with short-term requirements and guard against volatility, and a smaller portion in assets likely to achieve some capital growth.

Cash is invested in a variety of UK banks that are covered by Financial Services Compensation Scheme [FSCS]. A balance is struck between instant access, notice accounts and fixed term deposits, dependent on cash flow requirements.

Non-cash investments are in collective schemes to achieve the required diversity – these can be funds of bonds, equities, or other investments, or a mixture of these assets. We do not have a specific environmental, social and governance policy though where feasible we seek to invest in ethical funds. At the year end we held £122k in non-cash investments split equally between the Edentree Amity Balanced Fund for charities and Charities Official Investment Fund (COIF) Ethical Investment Fund.

#### Disclosure of information to Auditors

So far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware, and the Trustees have taken all the steps that they ought to have taken in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

#### Auditors

Goldwins Limited have indicated their willingness to continue in office, and in accordance with the provisions of the Companies Act 2006 a resolution will be proposed at the Annual General Meeting that they be appointed as auditors to the company for the ensuing year.

Approved by the Board and signed on its behalf:

..... Trustee

M Jansen – Chair

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF AGE UK LEWISHAM AND SOUTHWARK

### *Opinion*

We have audited the financial statements of Age UK Lewisham and Southwark Ltd for the year ended 31 March 2018 which comprise the Statement of Financial Activities, the Balance Sheet, 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 Charity's affairs as at 31 March 2018 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the 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 Charity 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 Charity'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.

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

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

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

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF AGE UK LEWISHAM AND SOUTHWARK

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

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual 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;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

### *Responsibilities of the trustees*

As explained more fully in the trustees' responsibilities statement, the trustees 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 they 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 Charity'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 Charity or to cease operations, or have no realistic alternative but to do so.

### *Our 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: [[www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities)]. This description forms part of our auditor's report.

This report is made solely to the Charity'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 auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

**Anthony Epton (Senior Statutory Auditor)**  
**for and on behalf of**  
**Goldwins Limited**  
**Statutory Auditor**  
**Chartered Accountants**  
**75 Maygrove Road**  
**West Hampstead**  
**London NW6 2EG**

**Age UK Lewisham and Southwark**  
**Statement of Financial Activities**  
**(Incorporating an Income and Expenditure Account)**  
**For the year ended 31 March 2018**

	Notes	Unrestricted £	Restricted £	2018 Total £	2017 Total £
<b>Income from:</b>					
<b>Donations and Grants</b>					
Independent Living Services		-	580,151	<b>580,151</b>	598,189
Healthy Communities and Day Care		152,548	209,919	<b>362,467</b>	392,644
Lewisham Connections		-	473,385	<b>473,385</b>	458,500
General		36,532	-	<b>36,532</b>	51,567
<b>Total Donations and Grants</b>	<b>3</b>	<b>189,080</b>	<b>1,263,455</b>	<b>1,452,535</b>	<b>1,500,900</b>
<b>Charitable activities:</b>					
Healthy Communities and Day Care		564,773	-	<b>564,773</b>	567,891
Community Connections		130	-	<b>130</b>	-
General		30,965	-	<b>30,965</b>	64,769
<b>Total Charitable Activities</b>	<b>5</b>	<b>595,868</b>	<b>-</b>	<b>595,868</b>	<b>632,660</b>
<b>Other trading activities - shop income</b>		75,552	-	<b>75,552</b>	68,577
<b>Investment Income</b>	<b>6</b>	<b>8,643</b>	<b>-</b>	<b>8,643</b>	8,663
<b>Other income</b>		-	-	-	17
<b>Total Income</b>		<b>869,143</b>	<b>1,263,455</b>	<b>2,132,598</b>	<b>2,210,817</b>
<b>Expenditure on:</b>					
<b>Raising Funds</b>		118,190	-	<b>118,190</b>	114,855
<b>Charitable activities</b>					
Independent Living Services		-	559,961	<b>559,961</b>	630,759
Healthy Communities and Day Care		818,267	221,879	<b>1,040,146</b>	864,614
Lewisham Connections		19,181	494,663	<b>513,844</b>	493,770
<b>Total Resources Expended</b>	<b>7</b>	<b>955,638</b>	<b>1,276,503</b>	<b>2,232,141</b>	<b>2,103,998</b>
<b>Net income / (expenditure) before net gains (losses) on investments</b>	<b>8</b>	<b>(86,495)</b>	<b>(13,048)</b>	<b>(99,543)</b>	106,819
Net gains / (losses) on investments		(3,531)	-	<b>(3,531)</b>	987
<b>Net Movement in Funds in the year</b>		<b>(90,026)</b>	<b>(13,048)</b>	<b>(103,074)</b>	107,806
<b>Reconciliation of funds</b>					
<b>Funds brought forward at 1 April 2017</b>		<b>859,088</b>	<b>114,779</b>	<b>973,867</b>	866,061
<b>Funds carried forward at 31 March 2018</b>	<b>17</b>	<b>769,062</b>	<b>101,731</b>	<b>870,793</b>	973,867

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

The attached notes form part of these financial statements.

# Age UK Lewisham and Southwark

## Balance Sheet

### As at 31 March 2018

	Notes	£	2018 £	2017 £
<b>FIXED ASSETS</b>				
Tangible assets	11		75,945	82,990
Intangible Fixed Assets	12		11,010	-
Investments	13		447,457	275,988
			<u>534,412</u>	<u>358,978</u>
<b>CURRENT ASSETS</b>				
Debtors	14	127,548		99,581
Cash at bank and in hand		499,160		819,838
			<u>626,708</u>	<u>919,419</u>
<b>CURRENT LIABILITIES</b>				
Creditors – amounts falling due within one year	15	(290,327)		(304,530)
			<u>336,381</u>	<u>614,889</u>
<b>NET CURRENT ASSETS</b>				
			<u>870,793</u>	<u>973,867</u>
<b>NET ASSETS</b>				
			<u><u>870,793</u></u>	<u><u>973,867</u></u>
<b>FUNDS</b>				
Restricted funds			101,731	114,779
Unrestricted funds				
Designated Funds		70,882		96,425
General Funds		<u>698,180</u>	<u>762,663</u>	
Total Unrestricted Funds			769,062	859,088
			<u>870,793</u>	<u>973,867</u>
<b>TOTAL FUNDS</b>	<b>17&amp;18</b>		<u><u>870,793</u></u>	<u><u>973,867</u></u>

The financial statements have been prepared in accordance with the special provisions for small companies under Part15 of the Companies Act 2006.

Approved by the Board and authorised for issue on 20 September 2018

..... Trustee  
**M Jansen - Chair**

**Company registration no. 2118525**

The attached notes form part of the financial statements.

**Age UK Lewisham and Southwark**  
**Statement of Cash Flows**  
**For the year ended 31 March 2018**

	<b>Note</b>	<b>2018</b>	<b>2018</b>	<b>2017</b>	<b>2017</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net cash provided by operating activities</b>	<b>19</b>		(101,651)		67,361
<b>Cash flows from investing activities:</b>					
Interest/ rent/ dividends from investments		8,643		8,663	
Sale / (purchase) of fixed assets		(52,670)		(60,127)	
Sale /(purchase) of investments		<u>(175,000)</u>		<u>(275,000)</u>	
<b>Cash provided by investing activities</b>			(219,027)		(326,464)
<b>Change in cash and cash equivalents in the year</b>			<u>(320,678)</u>		<u>(259,103)</u>
Cash and cash equivalents at the beginning of the year			819,838		1,078,941
<b>Cash and cash equivalents at the end of the year</b>	<b>20</b>		<u><u>499,160</u></u>		<u><u>819,838</u></u>

# Age UK Lewisham and Southwark

## Notes to the Financial Statements

### For the year ended 31 March 2018

#### **1 Accounting policies**

##### **a) Basis of preparation**

The financial statements have been prepared in accordance with 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 (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value.

##### **b) Going concern**

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

##### **c) Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the performance of a specified service is deferred until the criteria for income recognition are met.

##### **d) Donations of gifts, services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

##### **e) Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

##### **f) Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

##### **g) Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Costs of raising funds comprise shop costs and the costs incurred in raising voluntary contributions, as well as the cost of any activities with a fundraising purpose.

Expenditure on charitable activities includes the costs of delivering services and small grants undertaken to further the purposes of the charity and their associated support and governance costs. Charitable activities are analysed into the four main activity areas undertaken by the charity.

VAT is charged as a cost against the activity for which the expenditure was incurred as Age UK Lewisham and Southwark is not VAT registered



**Age UK Lewisham and Southwark**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 March 2018**

**1 Accounting policies (continued)**

**h) Allocation of support and governance costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the services for older people. These costs have been allocated between cost of raising funds and expenditure on charitable activities. Governance costs are those involving the public accountability of the charity (including audit costs.) Support and governance costs have been allocated according to staff numbers and resource plans.

**i) Operating leases**

Rental charges are charged on a straight line basis over the term of the lease.

**j) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Leasehold improvements	Over 10 years or the life of the lease if less than 10 years
Motor vehicles	25% straight line
Fixtures and fittings	33.3% straight line
Computer and office equipment	33.3% straight line

**k) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**l) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**p) Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**q) Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**r) Pensions**

The charity operates a defined contribution pension scheme operated by NEST. Contributions are to the Statement of Financial Activities when they are payable to the scheme.

**Age UK Lewisham and Southwark**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 March 2018**

**2 Detailed comparatives for the statement of financial activities**

	2017	2017	2017
	£	Restricted £	Total £
<b>Income from:</b>			
<b>Donations and Grants</b>			
Independent Living Services	-	598,189	<b>598,189</b>
Healthy Communities and Day Care	46,490	346,154	<b>392,644</b>
Lewisham Connections	-	458,500	<b>458,500</b>
General	51,567	-	<b>51,567</b>
<b>Total Donations and Grants</b>	<u>98,057</u>	<u>1,402,843</u>	<u><b>1,500,900</b></u>
<b>Charitable activities:</b>			
Healthy Communities and Day Care	567,891	-	<b>567,891</b>
General	64,769	-	<b>64,769</b>
<b>Total Charitable Activities</b>	<u>632,660</u>	<u>-</u>	<u><b>632,660</b></u>
		-	-
<b>Other trading activities - shop income</b>	68,577	-	<b>68,577</b>
<b>Investment Income</b>	8,663	-	<b>8,663</b>
<b>Other income</b>	17	-	<b>17</b>
<b>Total Income</b>	<u><b>807,974</b></u>	<u><b>1,402,843</b></u>	<u><b>2,210,817</b></u>
 Raising funds	114,855	-	<b>114,855</b>
<b>Charitable activities:</b>			
Independent Living Services	18,177	612,583	<b>630,760</b>
Healthy Communities and Day Care	516,891	347,723	<b>864,614</b>
Lewisham Connections	28,966	464,803	<b>493,769</b>
<b>Total expenditure</b>	<u><b>678,889</b></u>	<u><b>1,425,109</b></u>	<u><b>2,103,998</b></u>
<b>Net income / (expenditure) before net gains</b>			
<b>(losses) on investments</b>	129,085	(22,266)	<b>106,819</b>
Net gains / (losses) on investments	987	-	987
<b>Net movement in funds</b>	130,072	(22,266)	<b>107,806</b>
Total funds brought forward	729,016	137,045	<b>866,061</b>
<b>Total funds carried forward</b>	<u><b>859,088</b></u>	<u><b>114,779</b></u>	<u><b>973,867</b></u>

**Age UK Lewisham and Southwark**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 March 2018**

**3 Income from donations and grants**

	Unrestricted	Restricted	2018 Total	2017 Total
	£	£	£	£
Donations	165,814	36,280	202,094	60,272
Age UK	23,266	8,725	31,991	31,471
Big Lottery Fund Grant	-	-	-	156,717
London Borough of Southwark - Information and Advice	-	40,300	40,300	40,300
London Borough of Southwark - Healthy Living	-	110,000	110,000	110,000
London Borough of Southwark - Weather Wellbeing	-	148,850	148,850	148,850
London Borough of Southwark -Toe Nail Cutting	-	10,000	10,000	10,000
London Borough of Southwark Safe and Independent Living	-	107,000	107,000	106,999
London Borough of Southwark Handyperson Grant	-	42,050	42,050	44,036
London Borough of Southwark	-	28,000	28,000	28,000
London Borough of Lewisham - Information and Advice	-	81,350	81,350	96,000
London Borough of Lewisham-Community Connections	-	330,939	330,939	336,000
London Borough of Lewisham - Safe and Independent Living	-	37,596	37,596	39,999
South Southwark GP Federation Safe and Independent Living	-	80,693	80,693	70,584
Quay Health Solutions Safe and Independent Living	-	33,985	33,985	33,985
Guy St Thomas	-	32,193	32,193	-
United St Saviour	-	21,482	21,482	2,766
Southwark Lay Visitor Scheme	-	10,000	10,000	10,000
Terra Firma	-	-	-	22,917
City Bridge Trust	-	73,700	73,700	66,383
Clinical Commissioning Group	-	26,707	26,707	23,703
Clore Duffield Foundation	-	-	-	3,500
NHS Independent Living	-	-	-	17,575
Other Grants	-	3,605	3,605	40,843
	<u>189,080</u>	<u>1,263,455</u>	<u>1,452,535</u>	<u>1,500,900</u>

**4 Gifts In Kind**

Donated services received and recognised in the accounts under unrestricted donations were as follows:-

	£
Willmott Dixon, repairs and renewals to Healthy Living Premises	150,000
Henry Harris / CITA, IT advice	100
	<u>150,100</u>

**5 Charitable Activities**

Day Care services	293,867	-	293,867	335,539
Help at Home and Happy Feet services	191,743	-	191,743	160,989
Property letting	38,074	-	38,074	71,869
Catering and centre activities Income	72,184	-	72,184	64,263
Other charitable activities	-	-	-	-
	<u>595,868</u>	<u>-</u>	<u>595,868</u>	<u>632,660</u>

**6 Investment income**

Bank interest and investment income	<u>8,643</u>	<u>-</u>	<u>8,643</u>	<u>8,663</u>
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**Age UK Lewisham and Southwark**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 March 2018**

**7 Analysis of expenditure**

	Cost of raising funds £	Independent Living Services £	Healthy Communities and Day Care £	Lewisham Connections £	Governance costs £	Support Costs £	2018 Total £	2017 Total £
Staff	85,052	361,700	494,200	253,664	18,375	181,567	1,394,558	1,431,933
Training, travel & recruitment	-	1,204	1,733	1,144	945	6,274	11,300	19,443
Meetings, activity and events	-	41,155	103,332	134,257	-	454	279,198	359,199
Audit Fees	-	-	-	-	6,500	-	6,500	6,500
Consultancy, legal & professional	519	4,851	511	5,908	1,323	64,823	77,935	75,190
Depreciation	1,437	0	43,092	0	0	4,176	48,705	37,758
Premises	19,064	996	209,307	41,421	1,719	85,163	357,670	70,275
Administration & finance	1,451	3,059	7,588	4,877	440	38,860	56,275	103,700
Support Costs	9,715	137,818	167,648	66,136	-	(381,317)	-	-
Governance Costs	952	9,178	12,735	6,437	(29,302)	-	-	-
<b>Total expenditure 2018</b>	<b>118,190</b>	<b>559,961</b>	<b>1,040,146</b>	<b>513,844</b>	<b>-</b>	<b>-</b>	<b>2,232,141</b>	<b>2,103,998</b>
<b>Total expenditure 2017</b>	<b>114,855</b>	<b>630,759</b>	<b>864,614</b>	<b>493,770</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,103,998</b>

Of the total expenditure, the breakdown between restricted and unrestricted is as follows:-

	2018 Unrestricted £	2018 Restricted £	2018 Total £	2017 Unrestricted £	2017 Restricted £	2017 Total £
<b>Charitable Activities:</b>						
Independent Living Services	-	559,961	559,961	18,177	612,583	630,760
Healthy Communities and Day Care	818,267	221,879	1,040,146	516,891	347,723	864,614
Lewisham Connections	19,181	494,663	513,844	28,966	464,803	493,769
<b>Total</b>	<b>837,448</b>	<b>1,276,504</b>	<b>2,113,951</b>	<b>564,034</b>	<b>1,425,109</b>	<b>1,989,143</b>

**8 Net incoming/ (outgoing) resources for the year**

	2018 £	2017 £
This is stated after charging:		
Depreciation	48,705	37,759
Operating Lease Rentals		
<i>Property</i>	65,661	90,555
<i>Other Equipment</i>	13,336	14,615
Auditors' Remuneration	6,500	6,500

**9 Staff costs**

	2018 £	2017 £
Salaries	1,264,135	1,300,294
Redundancy and Termination Costs	390	-
Employer National Insurance Costs	99,909	99,786
Employer's contribution to defined contribution pension schemes	24,122	24,064
Agency staff & volunteers expenses	6,003	7,788
	<b>1,394,559</b>	<b>1,431,932</b>

The average number of employees was:

	2018 No.	2017 No.
Raising Funds	4.4	4.6
Charitable Activities	65.6	69.5
Support	7.0	6.3
Governance	0.3	0.3
	<b>77.3</b>	<b>80.7</b>

No employee received emoluments amounting to over £60,000 during the current year (2017: nil).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2017: £nil) neither were they reimbursed expenses during the year (2017: £nil). No charity trustee received payment for professional or other services supplied to the charity (2017: £nil).

The total employee benefits including pension contributions of the key management personnel were £100,637 (2017: £101,182).

**Age UK Lewisham and Southwark**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 March 2018**

**10 Taxation**

Age UK Lewisham and Southwark is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

**11 Tangible fixed assets**

	Leasehold Buildings	Motor Vehicles	Computer & Office Equipment	Fittings & Fixture	Total
Cost	£	£	£	£	£
At the start of the year	113,954	97,916	47,370	30,500	289,740
Additions in year	-	-	17,028	24,632	41,660
At the end of the year	113,954	97,916	64,398	55,132	331,400
<b>Depreciation</b>					
At the start of the year	105,831	53,691	42,068	5,160	206,750
Charge for the year	4,661	20,619	7,578	15,847	48,705
At the end of the year	110,492	74,310	49,646	21,007	255,455
<b>Net Book Value</b>					
At the end of the year	3,462	23,606	14,752	34,125	75,945
At the start of the year	8,123	44,225	5,302	25,340	82,990
Capital commitments: Nil					

**12 Intangible fixed assets**

Cost	£
At the start of the year	-
Additions in year	11,010
At the end of the year	11,010

There was no depreciation as the asset was acquired at the end of the financial year

**13 Investments**

	2018 £	2017
<b>Investments at fair value:</b>		
Cash Fixed Term Deposits	325,000	225,000
Investment Funds	122,457	50,988
	<u>447,457</u>	<u>275,988</u>
<b>Movements</b>		
Additions at cost	175,000	275,000
Net gain / (loss) on revaluation	(3,531)	988
	<u>171,469</u>	<u>275,988</u>

**14 Debtors**

	2018 £	2017 £
Trade debtors	33,047	37,454
Prepayments	60,719	26,923
Accrued income	33,782	35,204
	<u>127,548</u>	<u>99,581</u>

**15 Creditors**

	2018 £	2017 £
Trade creditors	30,892	28,470
Other creditors	32,338	78,436
Taxation and social security	25,970	27,670
Accruals	69,788	58,292
Deferred Income	131,339	111,662
	<u>290,327</u>	<u>304,530</u>

**Age UK Lewisham and Southwark**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 March 2018**

<b>Deferred income</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
Balance at the beginning of the year	111,662	170,865
Amount released to income in the year	(111,662)	(170,865)
Amount deferred in the year	131,339	111,662
Balance at the end of the year	<u>131,339</u>	<u>111,662</u>

Deferred income comprises grants received from funders in the year which is required to be spent in the following financial year.

**16 Operating lease commitments**

Total future minimum lease payments under non-cancellable operating leases are as follows:-

	<b>2018</b>		<b>2017</b>
	<b>Land and Buildings</b>	<b>Other</b>	<b>Land and Buildings</b>
	<b>£</b>	<b>£</b>	<b>£</b>
1 year	72,630	5,334	90,555
2 - 5 years	65,661	10,669	104,541
	<u>138,291</u>	<u>16,003</u>	<u>195,096</u>

**17 Analysis of net assets between funds**

	<b>Unrestricted Fund</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fixed Assets	86,955	-	86,955
Investments	447,457	-	447,457
Current Assets	524,977	101,731	626,708
Current Liabilities	(290,327)	-	(290,327)
Net assets at the end of the year	<u>769,062</u>	<u>101,731</u>	<u>870,793</u>

**18 Movements in funds**

	<b>At 1 April</b>	<b>Incoming Resources</b>	<b>Outgoing Resources &amp; losses</b>	<b>Transfer</b>	<b>At 31 March</b>
	<b>2017</b>	<b>Resources</b>	<b>&amp; losses</b>		<b>2018</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>					
Designated Fund - Kitchens	66,084	-	-	(16,874)	49,210
Designated Fund - Depreciation of Donated Asset	30,341	-	-	(8,669)	21,672
General Funds	762,663	869,143	(959,169)	25,543	698,180
<b>Total Unrestricted funds</b>	<u>859,088</u>	<u>869,143</u>	<u>(959,169)</u>	<u>-</u>	<u>769,062</u>
<b>Restricted funds:</b>					
Help at Home	1,522	34,837	(36,359)	-	-
Care Watch	26,960	10,062	(14,237)	-	22,785
Healthy Living - Yalding	12,003	126,601	(138,604)	-	-
Peckham Settlement - Members' Shed	-	2,405	(554)	-	1,851
Southwark Day Centre	-	32,125	(32,125)	-	-
Community Connections	21,277	473,385	(494,662)	-	-
Safe & Independent Living	53,017	580,151	(559,962)	-	73,206
Sponsor a Member	-	3,889	-	-	3,889
<b>Total restricted funds</b>	<u>114,779</u>	<u>1,263,455</u>	<u>(1,276,503)</u>	<u>-</u>	<u>101,731</u>
<b>Total Funds</b>	<u><b>973,867</b></u>	<u><b>2,132,598</b></u>	<u><b>(2,235,672)</b></u>	<u><b>-</b></u>	<u><b>870,793</b></u>

There are 2 **Designated Funds**:

Kitchens - money set aside to fund refurbishment work on our Kitchens at Stones End and Yalding.

Depreciation of Donated Asset - A gift in kind of a van was received and this funds covers the depreciation of the asset.

**Restricted Funds**

Care Watch is Homecare Quality Check project which focuses on local authority contracted home care for older people.

The Healthy Living agrants are for our Centre at Yalding, Bermondsey

Members shed is a a creative space established by the people who attend.

The grants for Southwark Day Centre are for equipment and activities at Day Care Centre at Stones End.

Community Connections is a development and access-facilitation project in Lewisham with a preventative health and wellbeing focus

Safe and Independent Living [SAIL] provides a quick and simple way to access a wide range of local services to

support older people in maintaining their independence, safety and wellbeing.

Sponsor a Member is a fundraising appeal to allow us to give more places to older people at our Day Care Centre at Stones End.

**Age UK Lewisham and Southwark**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 March 2018**

**19 Reconciliation of net income / (expenditure) to net cash flow from operating activities**

	2018	2017
	£	£
<b>Net income / (expenditure) for the reporting period (as per the statement of financial activities)</b>	<b>(103,074)</b>	107,806
Depreciation	48,705	37,759
Interest, rent and dividends from investments	(8,643)	(8,663)
Loss / (gain) on sale of fixed assets	3,531	-
(Gains) / losses on investments	-	(988)
(Increase)/ decrease in debtors	(27,967)	122,682
Increase/ (decrease) in creditors	(14,203)	(191,235)
<b>Net cash provided by / (used in) operating activities</b>	<b><u>(101,651)</u></b>	<b><u>67,361</u></b>

**20 Analysis of cash and cash equivalents**

	At 1 April 2017 £	Cash flows £	At 31 March 2018 £
Cash at bank and in hand	819,838	(320,678)	499,160
<b>Total cash and cash equivalents</b>	<b><u>819,838</u></b>	<b><u>(320,678)</u></b>	<b><u>499,160</u></b>

**21 Legal status of the charity**

The charity is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.

**22 Related party transactions**

There are no related party transactions to disclose for 2018 (2017: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.