# Age UK Croydon Annual Report











# Contents

<b>1</b>	About us - Message from our Interim Chair	4-7
OI	- Message from our Interim Chair	5
	- Our work	6
	- Our services	7
02	Overcoming our challenges	8-13
UZ	Overcoming our challenges - For our clients	9-10
	- For our organisation	11
	- Our impact	12-13
<b>^2</b>	Key achievements for our clients	14-25
US	Key achievements for our clients - Improving health and wellbeing	16-17
	- Less isolated and lonely	18-20
	- Greater access to information and services	21
	- Greater independence	22-25
0/.	Volunteering	26-29
<b>U4</b>	Volunteering - What we've achieved	27
	- The future of volunteering	28-29
05	Governance review - Good governance	30-35
	- Good governance	30
	- Quality	30
	- Board performance	30
	- Management	31
	- Risk management	31
	- Trade payable disclosure	31
	- Our funders	32
	- Memberships and partnerships	33-35
06	Financial review	36-57
UU	Financial review - Statement of Directors' responsibilities	39
	- Independent auditors' report	40 - 43
	- Annual accounts	44-57

01



**About us** 

We are Age UK Croydon and our vision is a Croydon where everyone can love later life.



# A message from our Interim Chair

Welcome to Age UK Croydon's (AUKC) Annual Report for the year April 2020 to March 2021.

Age UK Croydon exists to serve our local, older community, although our Articles of Association allow us also to serve younger citizens where this is complementary to our primary purpose. This year, more people than ever have needed our support. As the pandemic took hold and waves of Government restrictions came into force, we had to adapt quickly to ensure we were able to continue to deliver a high-quality service through a very difficult landscape.

The efforts of our whole team have been outstanding, and the Trustees would like to extend our sincere gratitude to staff and volunteers for being so agile in responding to the challenges and delivering the changes needed in the face of unprecedented demand. The Board also wish to especially thank Jill Kyne, our CEO (Interim) during this reporting year. Jill's stewardship through one of the hardest times we have ever seen has ensured that Age UK Croydon remains in a strong financial position, despite the trials the year presented.

In this time of significant change, Age UK Croydon and Age UK Sutton also found time to explore whether working together would enable us to deliver more and better for local older people. While we have concluded that this remains a viable option, we have agreed that for now we will prioritise finding ways of collaborating more formally together, rather than undertaking a merger of our two organisations.

Finally, the Trustees would like to pay their heartfelt thanks to Deborah McCluskey for her longstanding commitment and support to the organisation. Deborah had already completed two three-year terms as our Chair and was shortly due to retire during the course of the 2021 calendar year. However, following Jill's period of tenure, we were delighted that Deborah was appointed as Interim CEO. In this role, Deborah has successfully led our magnificent team as we all make the transition out of the pandemic period into a phase where there are many challenges but equally many new opportunities for AUKC.

As we embark on a series of new initiatives, including a major redevelopment of our premises in Brigstock Road into a modern community and office space, we are confident that Age UK Croydon is well placed to meet the challenges of both current circumstances and those of the longer term, and will continue to be a strong, respected voice for the older people of Croydon.



Brenda Scanlan
Interim Chair
on behalf of the
AUKC Board of Trustees

# Our work

# Our mission is to lead the way in empowering, enabling, supporting and connecting older people in the London Borough of Croydon to live well, healthily and independently.

Despite the many challenges that arose through 2020, the pandemic has been a catalyst for positive change; we've supported more clients than ever, around 12,000 this year, we've connected with more partner organisations to offer additional support and signposting, and we've designed new ways of working internally – all of which will stand us in good stead as we move through the year ahead.

We have an expert team of 45 staff and around 150 volunteers who work together to deliver our extensive range of services and activities. With services spanning information and advice, health, wellbeing, falls prevention, dementia support, one to one personal independence coordinators, befriending and social activities, Age UK Croydon offers a holistic solution for older people to access the services they require in one place.

We are independent of the national Age UK charity, but have passed its quality standard allowing us to hold the Age UK brand, participate in national campaigns and add the voice of our clients to lobbying efforts, keeping older people's rights on the national agenda.



# Our services



**BEFRIENDING** 

We promote independent living by arranging home visits and phone calls from volunteers



**COMMUNITY HUB** 

Our Brigstock Road hub offers a range of activities for older people and also the wider community



**HEALTHIER LIFESTYLES** 

We provide regular exercise classes, health checks & wellbeing talks to enable older people to manage & improve their health



**INFORMATION** & ADVICE

We provide independent, impartial, free and confidential information & advice in the community, over the phone, by email & online



**MEMORY TREE CAFE** 

The Memory Tree Café provides a much needed safe environment for people living with dementia and their families/carers



**PERSONAL INDEPENDENCE** COORDINATORS

We work in a person centred way helping people identify their own goals to regain independence and live the life they want to live



**PERSONAL SAFETY & FALLS PREVENTION** 

We reduce the risk of falls at home by arranging aids and home adaptations which build confidence and independence

Age UK Croydon Annual Report 2020-21

# Overcoming our challenges

We continue to be guided by our Five Year Strategy and our desire to serve our community. Our strategic objectives remain relevant today and provide a clear framework for our services and future development under the headings of: Trading, Innovation and Governance.

The year 2020-21 has seen us deliver new initiatives and helped shape our future:

**TRADING** – in the wake of the pandemic, we are focusing our attention on generating unrestricted income through fundraising, rather than paid-for services. Over time, we hope to establish income through both routes, enabling us to reduce our reliance on restricted income.

**INNOVATION** – identifying emerging needs will continue to keep our service relevant to the evolving needs of our beneficiaries. Our Food and Essentials Hub and partnering with like-minded organisations to support those in dire need are examples of where we do this well. We will continue to keep older people at the heart of what we do to ensure our services align to the desires of local people.

**GOVERNANCE** – having strong foundations gives us the flexibility to adapt without losing sight of our purpose. We have worked hard to establish a strong framework for the organisation to enable it to grow in line with the increasing need of our ageing population.

# Overcoming challenges

# for our clients

It has been a difficult landscape to operate in through 2020-21 with increased demand for our services and increased pressure on funding, but it has challenged us to innovate our service delivery model and fast-tracked new ways of working.

We have had to carefully manage current service delivery and future sustainability to ensure that we continue to offer services that remain responsive to the identified needs of our clients, as well as meeting funder objectives.

# Social isolation and mental health

#### **CHALLENGES**

# Surge in the need for support with basic tasks including access to food, essentials and prescription medication

- Greater need for bereavement support
- Greater number of people living in isolation, unable to connect to others in their usual ways
- Increase in people feeling lonely and living with mental and physical health issues that arise from loneliness

#### **SOLUTIONS**

- Our Food and Essentials Hub quickly became a much-needed service to support people who had no other way to access the basics needed through the pandemic. We gratefully received funding from a range of supporters that enabled us to safely purchase goods and receive donations from individuals and businesses. Using our social media reach and our network of volunteers, we were able to deliver packages across the borough to the most vulnerable. From the end of March to the end of June, we made over 500 deliveries to over 350 individuals and families.
- Bereavement training for front-line staff, enabling staff to better support clients
- Some services continued to work with clients faceto-face throughout the pandemic: Falls Prevention
- Other services took a temporary pause with faceto-face service delivery to ensure safe processes were in place - maintaining telephone contact throughout: Personal Independence Coordinators
- Some services moved their provision online while maintaining telephone contact with those who did not have digital access: Healthier Lifestyles and Memory Tree Café
- Delivered a comprehensive calendar of events over Christmas and New Year (including Christmas Day) to provide the opportunity of social interaction over what can be a challenging time for many

- Age UK Croydon Annual Report 2020-21 🛭 —

# **Digital inclusion**

# CHALLENGES

- Don't have access to the hardware needed
- Are unable to see the benefits that being digitally connected could bring to their lives
- Lack confidence in using technology that is new to them
- Find it difficult to be trained remotely to use new technology
- Don't have access to the connectivity needed

#### **SOLUTIONS**

- Gave donated laptops to Befriending clients, to give them the tools to get online
- Partnered with local organisation, Clear Community Web, to create a bespoke suite of training materials for staff and volunteers, equipping them to support older people
- Partnered with Croydon and Leeds Councils to develop an open-source website for national contribution and ideas sharing – all with the aim of sharing best practice in digital inclusion
- Organised a team of Tech Befrienders to train older people to connect digitally
- Worked with Croydon Council to produce simple Digital Guides to help local people get connected
- Joined the Age UK National Digital Inclusion Team to input and share best practice across the network

# **Service Delivery**

# **CHALLENGES**

- People want to access services in a way that suits them
- People want to access services in hyper-local settings to avoid travelling
- People want to access a range of services in one place

#### **SOLUTIONS**

- Covid-19 influenced our move to providing service and support both online and face to face to begin a revised blended service offer across the organisation
- Continued to develop our integrated service delivery model alongside the ICN+ (an integrated health and social care system where people experience seamless services) providing hyper-local access to statutory, health, social care and voluntary sector partners in one location
- Created our first-ever Festive Events Calendar to offer a huge range of online activities over the festive period, free to all
- Successfully moved all our Healthier Lifestyles exercise sessions online
- Successfully moved our Memory Tree Café sessions online
- Offered Information & Advice clients the opportunity to meet over Zoom
- Continued to deliver face-to-face services including Personal Independence Coordinators and Falls Prevention, by using appropriate PPE and risk assessments

# Overcoming challenges

# for our organisation

The pandemic has challenged us to review our own workings to ensure that the structure and model we operate will make us fit for purpose against emerging financial, economic, health and social challenges.

# Managing through a continually changing landscape

#### **CHALLENGES SOLUTIONS** • The changing Government Tiers and associated • Covid-19 pandemic – the financial difficulties experienced by our local guidance have required us to be agile in our authority, one of our partners and approach - we have the appropriate governance key funders, left us exposed to the structures in place to respond quickly and threat of reduced funding. This meant communicate changes to our teams in a timely way we needed to work quickly and Potential changes to funding streams have led us proactively to reshape the delivery of to be innovative in our approach, reaching out to services we know are needed. new partners in order to work differently to fulfil the needs of older people • Proactively working with other local information and advice organisations to explore the possibility of partnership working • Working closely with Croydon Council, the One Croydon Alliance and other partners to continue to deliver services for older people in a challenging funding landscape

# **Funding and Fundraising**

# An over-reliance on statutory funders has proved an issue when their own funding is being reduced Lack of unrestricted income – with our

**CHALLENGES** 

# Lack of unrestricted income – with our income-generating services closing in the pandemic, we have relied more heavily on funders.

#### SOLUTIONS

- Investigating alternative funding options
- Working with partners to share costs while still meeting demand
- Welcomed the opportunity to be the Charity Partner of the Year of Sunrise of Purely, a local care home
- Creating a fundraising strategy to nurture local contacts, delivering increased funding while raising our profile
- Using our research and experience, created a suite of new service proposals with which to proactively approach funders

# Our impact: key achievements by strategic objective

Strategic Objective April 2020 – March 2021

# What we have achieved

# Generating Unrestricted Income

- Charity Partner of the Year of Sunrise in Purley
- Successful applications to a variety of funders to support both core costs and service development
- Creating plans for the redevelopment of our community hall to gauge the financial feasibility of the project

# Development & Innovation

- Successfully delivered our services through a blended approach of online, telephone and face-to-face, as appropriate
- Integral part of the One Croydon Alliance's Locality Model, supporting the roll out of hyper-local multi-disciplinary teams in community settings
- Run additional activities for people to socialise, particularly over the festive period
- Undertook a Customer Needs survey with some clients to understand attitudes towards accessing services online
- Worked in partnership with other voluntary sector organisations ensure effective signposting for those in need of support
- Expanded Befriending for other AUKC services to refer their clients
- Created Digital Inclusion Toolkit with Croydon and Leeds Councils to share best practice on digital inclusion
- Partnered with local organisation, Clear Community Web, to create a bespoke suite of training materials for staff and volunteers, equipping them to support older people

# March 2021 onwards

# What's to come

- Implement plans and achieve goals for community hall fundraising campaign
- Deliver income from community fundraising and CSR partnerships as unrestricted funds
- Build on the Charity Partner of the Year relationship in order to approach other local organisations
- Develop paid for service model ready to increase income in 22/23
- Develop an integrated service model across all services, aligned to the Locality Model
- Deliver a blended approach to service delivery, including support to access online channels
- Develop our listening and learning to ensure local older people contribute to service planning
- Extend our research capacity to make better use of data and to identify new services
- Developing partnerships with like-minded organisations to meet local need
- Extending our outcome and impact reporting to contribute to future service innovation and to improve funding applications
- Full integration of volunteers into all our services and functions to increase skills and capacity across all service and operational areas

# Good Governance

- Successfully implemented new IT hardware and infrastructure for the team to work remotely and securely
- Launched a regular Friends of Age UK Croydon emailer to volunteers, fundraisers, clients, professionals, MPs and others through which to share news, updates and other information
- Nominated for HSJ awards as part of the One Croydon Alliance

- Further embed our vales: Integrity, Empowerment, Trust, Compassion and Collaboration
- Implement robust Performance Review and supervision processes
- Retain and recognise the right skills and experience and understand our succession plan
- Embed Information Governance processes as business as usual
- Policies and procedures to support resilience, tolerance and flexibility
- Meet the requirements to achieve sector accreditations
- Integrating volunteers into the team

# Key achievements for our clients

"I'd like to also take this opportunity to say a big "thank you" from all of us for your help and support. You rendered a perfect professional service and you are an asset to your organisation!"

"I feel that you've helped me so much along the line - it's given me hope. I feel much stronger in my mind now."

"The befriending service is very good - it makes me feel like I can be the person I am, without being judged and feels nice to have someone outside of my family."



# Improving health and wellbeing





MORE ABLE TO MANAGE A HEALTH CONDITION



SUSTAINING PEOPLE
MENTAL WELLBEING

# Happy & Healthy



# Healthwise

Our Healthier Lifestyles sessions promote health and wellbeing amongst older people in Croydon. Taking a holistic approach, the service helps people consider their physical, mental and social health, focusing on modifiable risk factors for disease and supporting older people to optimise their overall health.

For example:

- Delivery and promotion of exercise
- Talks around topics such as eating well, lifestyle, immunisation, health screening and looking after our mental health
- One to one support which can range from brief intervention behaviour change, digital support to access online services, malnutrition screening and keeping in touch

#### **KEY STATISTICS:**

220 clients supported

151 digital clients

202 virtual events

4993 attendance at virtual events

**677** One-to-one contacts

46 health promotion talks delivered online

"Prior to joining Healthier Lifestyles classes I wasn't getting dressed and just slopping about and now I get up get dressed and put my face on to start Zoom. It certainly has made a tremendous difference to my mental health and my whole attitude to life and how to cope with the virus."

During 2020/21 the service has been delivered through a combination of online classes and telephone support, ensuring those who are digitally connected had access to the sessions, and those who were unable to connect online still had regular contact and encouragement.

Online sessions include chair-based exercise, strength and balance sessions and Tai Chi. We also introduced a new Healthy Joints programme, supporting people who are living with osteoarthritis to reduce their pain through specific exercises.

In addition, the service also launched a weekly reading club in association with The Reader, a national charity bringing people together and books to life – this service is offered to complement the exercise sessions and provide a wider range of support.

Our Healthy & Happy service provides two Extra Care Sheltered Housing schemes with regular exercise and health checks to encourage residents to lead a healthy lifestyle. As the pandemic started, we were unable to continue in-person as before, instead moving to sessions on Zoom, delivered on the big screen in the communal areas.

Over the past year the project has been agile in responding to the changing Government guidelines, moving from virtual to physical sessions as needed. At the end of March 2021, we were pleased to be able to return to deliver the service face-to-face, albeit with a restriction on numbers and with risk assessment procedures in place.

Despite the challenging nature of this project over the past year we know from feedback that the residents who attend value the service now more than ever, as access to services and activities has provide difficult during the pandemic.

# **KEY STATISTICS:**

2 Extra Care Sheltered Housing schemes supported

**36** sessions delivered (mix of virtual and physical)

143 attendances

**42** handmade Christmas cards made for residents by local schools

Just 4 Men is an initiative we run in partnership with Movementherapy, to deliver exercise solely to men in Croydon. The groups are on a relatively smaller scale and run by a specialist instructor who is able to guide and support clients with various health conditions.

Due to cost-savings made from venue hire, during the pandemic we have been able to offer two classes per week to clients instead of just one on Zoom. We have also supported some men who are digitally isolated through one-to-one contact by keeping in touch and engaging them to stay active and make healthy choices.

#### **KEY STATISTICS:**

70 virtual sessions

**573** attendances

284 One-to-one contacts

Great service and very well supported by the team. I felt 'heard' and thus reassured. Thank you everyone. I am very grateful.

————— Age UK Croydon Annual Report 2020-21 ————————

#### 18 -

# Less isolated and lonely









# Befriending

# **KEY STATISTICS**

88 referrals

**41** matches

34 volunteers recruited

18 awaiting a match but receiving calls

**91%** clients reported positively benefitting from service

Our Befriending service matches volunteer
Befrienders with older adults in Croydon who would
benefit from regular visits. Additionally, it supports
members of our Memory Tree Café between sessions
and offers respite for their carers. All our faceto-face visits came to a halt in March 2020 so in
response to the pandemic, we shifted our focus to
supporting individuals over the phone and Zoom,
where possible. When the guidance allowed, some
visits were held with clients who are unable to
communicate well using the other methods.

At the start of the first lockdown in April 2020, we partnered with CVA to develop Companion Call Line. Age UK Croydon referred clients in need of Befriending support and CVA provided trained volunteers. During that time we were supporting our Befriending clients, but also helping to run our Food and Essentials Hub. We were then able to transition our service into fully remote support.



To meet the growing need of adults experiencing feelings of isolation and loneliness, we expanded our referrals from solely our Personal Independence Coordinator service to the whole organisation – ASC, Healthier Lifestyles, PSP and Reablement. In lieu of weekly visits, volunteers make telephone calls to chat with their clients and see how they are coping.

In addition to the calls, volunteers and the Befriending Coordinator shared vital information for other Age UK Croydon services and information, and also links to other local services. In addition to providing a chance to chat and break the monotony of lockdown, our volunteers offered the assurance that support was available to them.

# **Memory Tree Café**

#### **KEY STATISTICS**

93 clients supported

**52** MTC clients accessing virtual sessions

54 MTC virtual sessions delivered

**681** attendances at MTC virtual sessions

3 virtual Dementia carer sessions

467 one-to-one client contacts made

**135** Dementia friendly activities posted to clients including crosswords and theraputic colouring

Our Memory Tree Café is a safe, welcoming place for people living with dementia and their carers. It provides a vital lifeline for people to come together, talk, share experiences and feel part of a network of people living with similar challenges. We run a weekly mid-week session, a bi-monthly weekend session and a monthly session specifically for carers.

Our weekly café was suspended in March 2020, at the start of the pandemic. During March and April, we kept in touch with all our clients over the phone, making sure they continued to feel supported. During that time, we gathered information around people's willingness and ability to access Zoom for virtual sessions and the response was very positive.

By May 2020 we had re-established our weekly café online and with the support of Tech Befriender volunteers. We helped previously non-digital users to access the cafés and this has played an important role in our service and will continue to do so.



We then started the bi-monthly Saturday café providing additional social interaction for those who could only have support to get online from family at the weekend. We continue to provide support and access to stimulating resources to non-digital clients by phone and post.

We will continue to offer a blended programme of online and face-to-face sessions in the community post-pandemic which will provide more flexibility and accessibility to current and future clients.

We are both enjoying the virtual session very, very much because we can stay at home and attend the zoom session at this time especially for my husband. I can see the improvement of my husband in his daily life. Many thanks for all the Healthier Lifestyles team at Age UK Croydon to do this service. All the team members are very kind-hearted and very helpful.

# **Brigstock Road Community Hub**

In March 2020, we closed our community hub in Thornton Heath in line with the Government social distancing guidelines. This has had a detrimental impact on the local people, contributing to the feeling of isolation for those clients that used our activities to socialise.

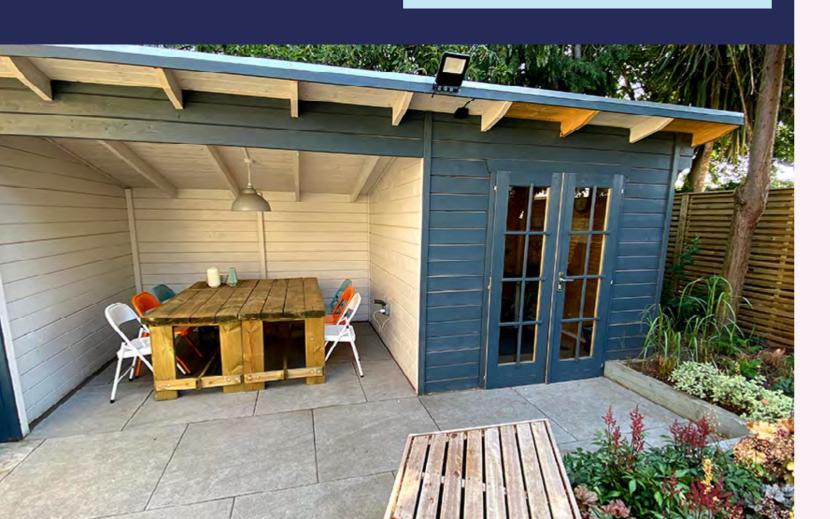
It has also had a significant impact on our organisation, resulting in staff redundancies and a loss of unrestricted income with which to develop other much-needed services. However we have used the time constructively and are pressing ahead with plans to redevelop the community hall and office space to continue to support the older people of Croydon.

We are currently undertaking a feasibility study to ensure we are able to raise the funds required to deliver such a large-scale capital project.

We are confident we have the skills and tools in place and hope to begin community consultation work over the next two years.

# We want to redevelop our community hall and office space, so that we can:

- Create a fit-for-purpose community hall from which we can support the health and wellbeing of local older people, and the wider community
- Develop a café space attached to our garden where the community can socialise
- Create an office space for staff that enables the team to collaborate and feel valued
- Realise additional savings, as we will be able to house our entire team in our own premises, releasing us from an existing annual rental liability and allowing us to divert that money into service development
- Encourage partner organisations to offer their activities and services from our facility, creating a focal community space



# Greater access to information and services







PROVIDING SERVICES IN



ACCESS TO ONLINE INFORMATION



ACCESS TO AFFORDABLE SERVICES

# The Advice Services Croydon (ASC) Service

Advice Services Croydon works borough-wide to provide access to free, impartial information and advice. During the pandemic, our helpline has provided a very valuable resource to so many, helping people navigate the complex and everchanging range of local services, which can often be a barrier for people accessing the support they need.

At the start of the pandemic, other teams with the organisation added their support to the helpdesk, providing additional call handlers to effectively triage calls and support with enquiries. Over the year, the call numbers have remained higher than usual, but reduced to a manageable level for the team, allowing others to return to their own role.

We are now offering clients the opportunity to meet online or over the phone to conduct appointments and support with paperwork, where face-to-face meetings have not been possible. The team have access to our Tech Befrienders offering additional support to clients to get online, to enable them to have their ASC appointment virtually.

# **KEY STATISTICS**

7,447 calls to helpline

6,246 advice enquiries

5,216 individual clients we supported

£146,290 Benefits raised

We are keen to return to the Locality delivery model with drop-ins and appointments in community settings and as part of the integrated community network. Alongside a return to home visits we can increase the accessibility to the service for older residents.

We are leading the exploration and co-design of a broader information and advice service, linking up with other organisations to consider ways to work together that will provide a more seamless service to our clients. We are investigating how we can implement a robust referral process, a single helpline number and a joint but seamless offer to the residents of Croydon.



# **Greater independence**





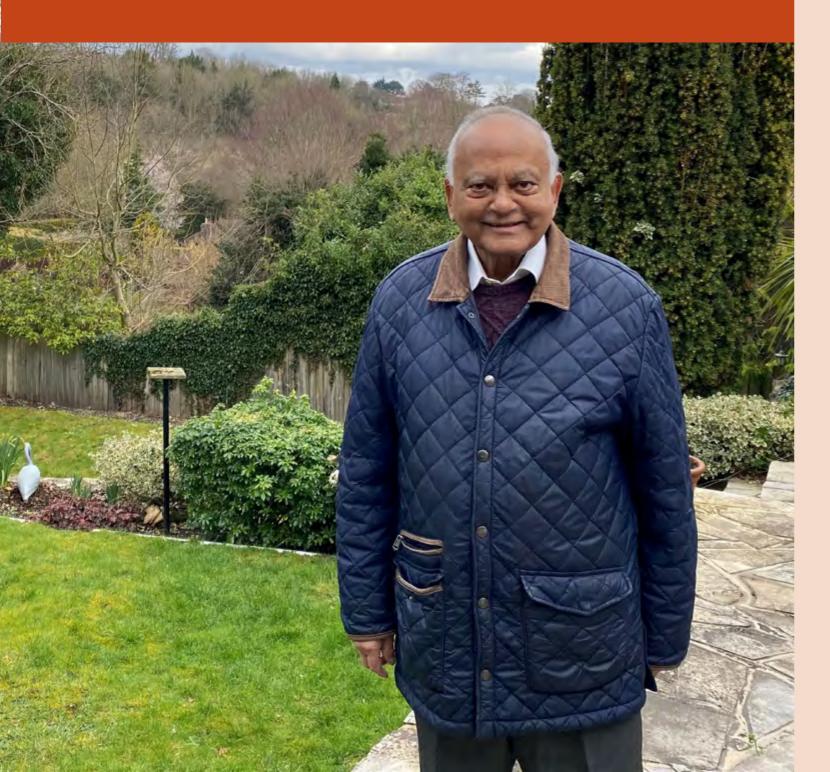








INCREASING FINANCIAL



# The Personal Independence Coordinator (PIC) Service

The Personal Independence Coordinator (PIC) service works with people who often have a complex range of support needs, to help them regain their independence and live the life they want. We provide a critical link between formal health and social care services and the wider community support networks, helping people feel more in control of their own health and wellbeing.

As a partner in the One Croydon Alliance, we are at the heart of the Integrated Community Network plus (ICN+), which is a major programme of transformation and integration that will improve outcomes for Croydon people. It will focus on prevention and proactive care, unlock the power of communities and put services back into the heart of the community.

Colleagues from health, social care and the Voluntary and Community sector will work in integrated locality teams. The PIC service has been an integral member of this integrated team throughout the early adopter programme.

At the start of the pandemic home visits were suspended while we reviewed the Government guidance and had a robust process in place including procuring PPE and conducting risk assessments

During this time, we continued to support clients over the phone, and connected with some clients online. We also diverted some staff to assist with our ASC Helpline, which was receiving an unprecedented number of calls, providing triage assistance to the ASC Team and making sure we were able to speak to everyone that called.

We changed attendance at our regular multidisciplinary team meetings at GP surgeries to online meetings, reducing travel time, and increasing our ability to support PIC clients, and work with our health and social care colleagues. In June 2020 we resumed home visits to those people where there was a barrier to being supported remotely.

The PIC service has given me so much more confidence and done so much for me. Since the PIC and Support Worker have helped me, things have fallen into place and there has been someone there to listen to me and take off much of the stress and the worries of moving home and Covid anxieties.

#### **KEY STATISTICS**

**607** people supported by the service

**99.6%** people who achieved at least one goal

**1,382** goals achieved

**98%** clients reporting an improvement on mental wellbeing scale post PIC intervention

**100%** Friends and Family test report percentage who would recommend or strongly recommend the service

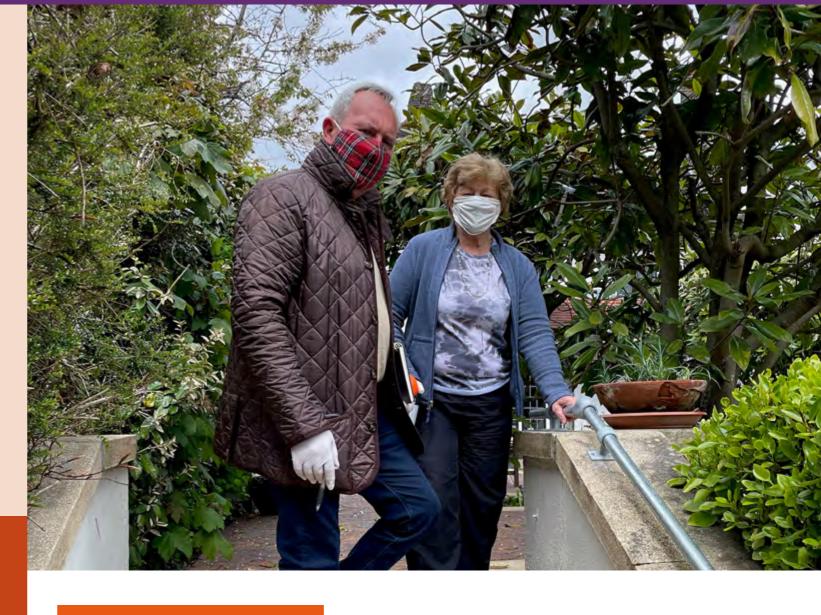
# **Under 50 PIC Pilot**

The Under 50 Personal Independence Coordinator service was initially introduced as a 12-month pilot in November 2019 to test out the Personal Independence Coordinator service model working with a younger age group with complex needs, who are either frequent attenders at hospital or GPs. We engaged through Talking Points as part of the ICN+ Early adopter site to accept referrals to the service as well as engaging in the weekly multi-disciplinary team meetings.

Due to COVID-19 and the challenges with engaging with people without face-to-face engagement, the pilot is now extended to end July 2021 to enable the proof of concept to be fully measured. Despite the pandemic 16 people with complex needs were positively supported for 12 – 16 weeks each.

"Finally, someone heard me, someone listened. You have made a huge difference."

"It got me out of a ditch and back on the right path."



# Reablement

The Reablement Link service closed at the end of March 2021 due to funding constraints. The service supported the One Croydon Alliance's LIFE team (Living Independently for Everyone), aiding clients in the community post hospital discharge. This included support to enable people to continue living independently and working with them to identify goals that would improve their health and wellbeing including reduced isolation and loneliness. Reablement supported 106 clients during the 2020/21.

"The team have been a great help.
They spent time talking to us and finding out about the help we need and produced a detailed description of our days. We would not have received any additional help if they hadn't filled out the forms."



# The Personal Safety & Falls Prevention Service

Despite the challenges of the year, our Personal Safety and Falls Prevention service continued to support clients in their homes throughout the pandemic. Sourcing PPE and ensuring thorough risk assessments, the team were able to continue to make home visits, helping older people who have fallen, or are at risk of falling, by identifying and reducing hazards in the home.

The Personal Safety and Falls Prevention service has a robust approach to client feedback, regularly gathering views and opinions from the people they support. Almost 95% of clients said they were satisfied with the service, and 95% said they were less afraid of falling at home, and more confident about home safety. In addition, almost 84% of clients have reported no further falls since the team visited them.

# **KEY STATISTICS**

- 339 risk assessments carried out
- 1,088 follow ups (visits/phone calls/emails)
- 284 falls pre-intervention
- 69 falls post-intervention
- 100% Friends and Family test report percentage who would recommend or strongly recommend the service

The aids and adaptations are exceedingly helpful. It's hard to describe the difference the extra rails have made – the additional rail over the bath has completely transformed the experience of using it for my wife.



# What we've achieved in volunteering

Our Volunteer Programme was greatly affected by the onset of the pandemic, as almost half of our volunteers were unable to continue engaging in their regular roles. Most of our volunteers' interactions are with clients and in the office supporting with activities and providing admin support.

With the abrupt shift to home working and remote activities, it was a real disruption to how we normally work. However, there was an unprecedented outpouring of support, not only from our volunteers, but from the wider community as well, as we were overwhelmed with enquiries, applications, and emails from individuals offering their time and skills to support older people in Croydon.

We created new roles throughout the different lockdowns, our Food and Essentials Hub volunteers were the first, as we created an emergency delivery service of food, hygiene products, and also reassurance that support was available for anyone who needed it.

Our Tech Befriending volunteers have helped support clients to get connected and get online, allowing them to access activities and services, but also be able to communicate with friends and family.

# **KEY STATISTICS**

- **91** active volunteers
- 3,310 hours of volunteering
- 94% would recommend volunteering with Age UK Croydon to their family and friends
- 90% satisfied or very satisfied with their volunteering experience
- 97% are proud to be an Age UK Croydon volunteer

During the holiday season, our Festive Events volunteers led and coordinated two weeks of online dance and percussion lessons, bake-along sessions, and informative talks about the local area. Behind the scenes a project volunteer helped the organisation upgrade our IT and equipment to enable us to adapt to our new remote working methods.

Throughout this past year, our volunteers have stood at the ready – volunteering when they could, sharing our resources with friends and neighbours, fundraising for us, and supporting us, and for all of that and more, we are ever so grateful. While technology has allowed us to keep in touch with our volunteers, we look forward to re-engaging our team and delivering much needed support throughout Croydon.

"The teams support and being there to be listened to is much appreciated in this Learning Journey that I have ventured into. It gives me pleasure, satisfaction and meaningfulness to make a difference in people's lives and support them to achieve their milestones."

- Laura

"It's a truly humbling experience to volunteer for you guys. As I said before you have all made us feel so welcome and valued from day one. More important the important work you are doing for the community and just being allowed to be part of that I'll never forget."

- Max

"I just wanted to say thank you for giving me the opportunity to help host some of the events! It was a really cool new experience and I actually learnt a lot. It really helped build my confidence too!"

- Punniya

Age UK Croydon Annual Report 2020-21

# The future of volunteering

Successful implementation of our Volunteer Strategy for 2021/22 could potentially see our volunteer team double in size. Our aim is to ensure that volunteers are woven into the fabric of the organisation: by working more closely alongside staff, inputting into the design and evolution of services, and leading our various activities and services, in addition to functioning in admin and technical support.

#### From clients to volunteers

By encouraging clients to become volunteers, clients will have opportunities to support others with similar needs and experiences. Since they have benefitted themselves from our services, they can provide guidance and help to other clients navigating our services. We have already found that roles such as Gardeners and Befrienders are attractive to clients looking to engage more in a flexible manner and interact with peers.

# **Student volunteers**

By engaging students of various ages, we can encourage more intergenerational interaction while also providing opportunities for newly qualified and trainees interested in supporting older adults in a health and social care setting. These types of volunteers can have a big impact, even if they join for shorter periods of time, but can continue to volunteer after they've met their requirements.

#### Wider community

By making Age UK Croydon an easily accessible organisation, we can encourage a broad range of individuals from the local community, included skilled volunteers providing specialised support, individuals looking to develop skills to enter the workforce, and individuals looking to share their time and energy in a fulfilling role.

# **Changing demographics of volunteers**

We saw a new type of volunteer joining our team during the first lockdown: younger individuals with professional backgrounds: Tech Befrienders from eBay, Food Hub volunteers, and short-term volunteers with backgrounds in areas such as project management and PR.

Due to a shift in the traditional working pattern, more people working from home, and also those either furloughed or made redundant, more individuals were able to volunteer during normal business hours, including during their lunch breaks.

The success of projects such as our Festive Events calendar has shown that more casual, short term volunteers can be utilised effectively. While we hope for a return to more normal life in 2021, the effects of Covid-19 on individuals' livelihoods and skills will certainly still be felt.

# Variety and flexibility of volunteering roles

As we continue to live with Covid-19 and ongoing lockdowns, we will need to maintain our flexibility in our roles and engagement with volunteers. This includes making the application process quick and efficient, which we have already done by offering simplified forms for applicable roles. We have also received enquiries and applications from residents of other parts of London and the country, and while we will focus on local support, there is nothing to stop us from expanding our reach and finding appropriate volunteers.

With clear targets of volunteer need, the Volunteering Programme will ensure that efficiency is maximised by providing a wide range of support to an ever-growing number of older people and providing needed admin and clerical support for staff. These types of roles allow individuals to develop practical skills, while also having tangible positive impacts on the people they are supporting.

# Wider integration into the organisation

As we grow and develop the volunteer team, we will ensure their efforts are recognised and valued by sharing the same communications and training opportunities as our staff. We will develop individuals' skills, creating suitable candidates who are encouraged to apply for paid roles, keeping those talents within the organisation. As the volunteer team grows, so will their influence within the organisation. We hope to engage volunteers in developing new peer-led training and support roles and influencing new and existing services.

# **External partnerships**

We have developed new external relationships and strengthened existing ones, and that will continue into 2021. Organisations such as CVA, GoodGym, and Befriending Networks, provide support, training opportunities, guidance, and even volunteers, and by working even more closely, we can enhance our visibility and reputation throughout the borough. We have already seen different examples of the type of impact professional volunteers have, including developing tech skills, but that can also support the need to find and be successful in new funding opportunities.





More of our roles can be done from home, during times and days that suit the volunteer. We will also empower volunteers to lead sessions on our behalf, including on weekends, where we previously were unable to.

Age UK Croydon Annual Report 2020-21



# Governance review

Good Governance is fundamental to our success. It enables and supports our obligations to deliver compliance both with the Law and with regulatory bodies. **Good Governance promotes** a culture in which everything works towards fulfilling our vision of a Croydon where everyone can love later life.

# **Good governance**

Age UK Croydon's governing document, the Articles of Association by which we are controlled, is a deed of trust which constitutes a company, limited by guarantee as defined by the Companies Act 2006. Directors are nominated, selected and appointed from the general public on the basis of the contribution they will make to the governance of the organisation and the skills they will contribute to the management of Age UK Croydon. The Board has appointed a Governance and Nominations Committee to manage the recruitment, approval and removal process and to report to the full Board. Members include: R Broad, V Emmanuel, S Nicklin, B Scanlan (Chair) and A Shillabeer.

None of the trustees has any beneficial interest in the company and each trustee discloses any potential conflicts of interest for decision and recusal from relevant decisions.

The financial year 2020-2021 required us to draw upon our governance experience and approach like no other year before. The unprecedented environment that affected us all meant that from our Board of Trustees to our newest recruit we needed to adapt our approach to support, enable, empower, and deliver our services without compromise to quality, all whilst learning to work and live through a time of great uncertainty, risk and challenge in order to meet the needs of the local community.

# Quality

Throughout the year, maintaining the quality of our services and outcomes was critical. This was especially evident in our Leadership approach and decision-making, control, and risk management. We ensured a Covid-safe approach met the compliance requirements at every stage of lockdown whilst working collaboratively with our external partners across the community to adapt to a blended service delivery. At every stage of the journey, we engaged staff, volunteers, and partners to ensure we listened and responded to the emerging needs of our beneficiaries whilst maintaining high quality standards.

# **Board performance**

We continue to strengthen the Board, with our Trustees' skills covering a broad spectrum of areas from finance to digital. Perhaps most importantly this year, we have engaged an external consultancy to undertake our second Governance Review and board evaluation, which will help highlight opportunities for future development and improvement to further strengthen the organisation. Our first Governance Review was carried out three years ago, and this follow-up exercise is further evidence of the importance we place on Good Governance and Quality.

The responsibility placed on the Board is not taken lightly and Trustees continue to focus on strategy, performance, and assurance. As an effective Board we monitor the Charity's performance using both committee structure and that of full board discussions to scrutinise performance. We look at the needs of older people, our local community profile, both the internal and external context of the organisation and the sustainability of the organisation mapped to our Five Year Strategy 2018 - 2023. The responsibility placed on the Board as Duty Holders under the Health and Safety at Work Act continues to be necessary to highlight and prioritise. We are fully committed to the health, safety and wellbeing of our employees, volunteers and clients, underpinned by our core values.

# Management

Guided by the Charity's Articles of Association, Age UK Croydon's strategic direction is set by the Board, in consultation with the CEO and senior leadership team. The CEO, supported by the senior leadership team, has direct responsibility for strategy implementation via the organisation's core functions and its services.

The senior leadership team makes decisions on operational issues and reports to Board subcommittees on strategic issues. Each service is also supported on a day-to-day basis by managers, team leaders and officers.

We remain committed to safeguarding vulnerable adults and with our appointed Safeguarding lead we strive to ensure a safer culture is embedded. During this year we have delivered safeguarding training to our team across all levels and project areas including our volunteers and Trustees.

# Risk management

The Board of Trustees continue to assess the major risks to which the charity is exposed, and in this reporting year, the risks were similar to those identified in last year's Annual Report:

**Loss of unrestricted income** – this continues to be a risk factor, as our trading activities ceased due to the pandemic, and Trustees took the difficult decision not to restart these in the foreseeable future. In the next financial year, we intend to significantly increase our fundraising activity through applications to funds and grants, and through a comprehensive

- programme of community fundraising, that will help us to achieve our targets for the redevelopment of Brigstock Road and beyond.
- Possible loss of restricted income this remains a risk as funders suffer the aftereffects of the pandemic which may lead to a need to reduce spend, coupled with the financial difficulties currently being faced by Croydon Council, one of our principal funders. We continue to work closely with all our funders to ensure we build strong, collaborative relationships, showcasing successful outcomes and proving our value.
- Ability to deliver new services to satisfy emerging needs – our ability to listen to our clients and respond to their evolving needs will continue to be key in mitigating this risk. Keeping clients at the centre of what we do remains a focus for us, and working alongside like-minded partners will be key to developing future services that meet demand whilst managing efficiencies. This has required us to find new ways of reaching our beneficiaries to ensure that we do this in a way which is safe for both them and our staff. The investment in our IT infrastructure has been instrumental in allowing us to embrace such new ways of working.

As a Board and Senior Leadership Team, we continue to work together to prioritise risk management to ensure we have appropriate mitigating activities in place and respond accordingly, as highlighted in the section in this report: Our challenges and how we are overcoming them.

# Trade payable disclosure

Age UK Croydon's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Codes (copies are available from the CBI, Centre Point, 103 New Oxford Street, London, WC1A 1DU).

Our current policy concerning the payment of trade creditors is to:

- Settle the terms of payments with suppliers when agreeing the terms of each transaction
- Ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- Pay in accordance with the company's contractual and other legal obligations

Age UK Croydon Annual Report 2020-21 -

# **Our funders**

Age UK Croydon would like to thank its funders for the year ended 31 March 2021.

- Age UK
- Age UK London
- Anonymous donor via Charities Aid Foundation
- City Bridge Trust through the London Funders scheme
- London Borough of Croydon
- Ministry of Housing, Communities & Local Government
- NHS Croydon / The Croydon Clinical Commissioning Group
- The Mercers' Company
- One Croydon Alliance

# **Donations**

We would like to thank all donors for their generous donations, in particular:

 Croydon Relief in Need who funded two of our clients in extreme need

# **Special Thanks**

Thanks to Urszula Soltys Photography for some of the images used in this report.

# Memberships and partnerships

Age UK Croydon is a brand partner within the Age UK national network, whose aim is to ensure that Age UK Croydon benefits from the strength and support of a larger network, while remaining able to operate effectively as a local, independent charity.

The partnership enables Age UK to achieve a broader reach for its brand, whilst maintaining the ability to deliver locality-specific services. The terms of the partnership are set out in the Brand Partner Agreement, which allows Age UK Croydon to develop its operating policies alongside Age UK and other brand partners, but also retain the ability to create others according to need. Age UK Croydon has formed partnerships and has memberships with several organisations in order to support and further our work across the community.

# Memberships

Our memberships offer Age UK Croydon a valuable source of up-to-date information, peer support and best practice guidelines, as well as confirmation and assurance that we follow our statutory obligations.

Association of Chairs: provides support, development and resources to ensure good governance at Board level.

Association of Chief Executives of Voluntary Organisations: accesses information about the sector, connecting with other leaders and attending workshops and conferences. This enables us to share our own knowledge with others and for us to be connect to this network across the UK.

Association of Volunteer Managers: membership body for people in volunteer management which we use to gain industry insights, trends and best practice to improve our volunteering service.

Befriending Networks: provides support, training and guidance to befriending projects, giving us access to workshops and benchmarking opportunities to validate our processes.

Croydon Dementia Action Alliance: we have a seat at the table to lead and influence decisions within Croydon, to develop Croydon as a dementia-friendly borough.

Croydon Safeguarding Adults Board: as members of the Board, we make contribute to strategic decision making in response to national and local policy developments and in accordance with the 'Care Act 2014'.

Institute of Money Advisers: gives us valuable information and legislative guidance on improving our standards of advice, by championing professionalism and good practice and regulating compliance with the Professional Code of Conduct.

National Council for Voluntary Organisations: champions the voluntary sector by connecting, representing and supporting voluntary organisations, giving us access to cutting-edge research, training and best practice, as well as providing opportunities to network with likeminded organisations.

SAFE CIC: gives direct access to toolkits and training on all aspects of safeguarding including a range of resources designed for trustees, managers and those who lead on safeguarding in their charities.



Age UK Croydon Annual Report 2020-21

# **Partnerships**

Our partnerships enable Age UK Croydon to provide streamlined, relevant, peoplecentred and holistic services that form strong connections with other likeminded organisations, all looking to achieve similar outcomes for the people of Croydon. Partnerships help to harness the power of collaborative working, whilst reducing duplication across the sector. This list is not exhaustive, as Age UK Croydon strives to work with all relevant groups and organisations to better achieve its charitable purpose.

Age England Association: we are part of this membership association that represents local Age UKs and is able to influence Age UK National's local agenda.

Asian Resource Centre: infrastructure organisation for the Asian voluntary sector that enables us to be accessible to a broad range of communities.

BME Forum: we work together with this umbrella organisation for Croydon's Black and Minority Ethnic voluntary and community sector; by promoting each other's work to clients ensuring we reach as many older people as possible through our shared connections.

Clear Community Web: commissioned to create bespoke training for our staff and volunteer Tech Befrienders, Clear Community Web teach digital skills to older people, vulnerable adults, carers and the community groups that serve them.

Croydon Covid-19 Mutual Aid: a network of local mutual aid groups operating across Croydon, helping residents through the coronavirus pandemic by carrying out simple tasks like collecting shopping and medication, dogwalking, checking on neighbours and providing moral support.

Croydon Neighbourhood Care Association: an umbrella charity, working to meet the needs of isolated, vulnerable and frail people within the borough through which we promote our activities and events so they can be shared across the borough through other channels.

Croydon Vision and Disability Croydon: working together, our three organisations run Advice Services Croydon, which provides a range of information, advice and support services for people living in Croydon.

Croydon Voluntary Action: we are members of this umbrella organisation which provides leadership and support to community groups in Croydon. This allows us to influence the local agenda around older peoples' care, and ensures we are up-to-date with local issues, specialist training and funding opportunities.

One Croydon Alliance: a partnership between Croydon Health Services, Croydon Clinical Commissioning Group, South London & Maudsley NHS Trust, London Borough of Croydon, the Croydon GP Collaborative and Age UK Croydon. Focused initially on improving the health and wellbeing of older people in the borough, the Alliance now considers the health needs of all adults in the borough.

Working together across the alliance, the aim is to join-up the services available to offer integrated support that will help look after peoples' physical and mental health and wellbeing.

We would like to thank our partners for their continued commitment and readiness to work together to support people across the borough.



# 06 <a href="#">Sinancial review</a>

As we began to see at the end of the 2019/20 financial year, progress against our Five Year Strategy was further disrupted not only by the coronavirus pandemic, but also by the financial turbulence caused by the Section 114 Notice issued in the autumn of 2020 by Croydon Council, one of our principal funders.

Despite both of these circumstances, we were reassured that our partners continued to support our contracts and grants for services, even though the work which was delivered against this income changed significantly as the borough re-deployed to meet the needs arising from Covid-19. We were also able to access a number of emergency funds set up specifically to address the crisis and undertook decisive and swift cost cutting measures, with the result that our financial position at the end of the year was much more stable than it might otherwise have been.

The reported surplus of £25,800 (including gains on investments) is better than the originally planned budget of £18,678. However, this seemingly unremarkable variance in such an unprecedented year masks a significant amount of unanticipated in-year activity. The onset of the pandemic resulted in the immediate loss of income from some of our services and the subsequent review of that impact indicated the risk of a large potential shortfall of £141,000 without remedial action.

As a result, the organisation began an immediate examination of all areas of expenditure, including a decision by the Trustees to keep our Brigstock Road premises closed for the full financial year. Ultimately, the Trustees also

approved a major decision to permanently close the Help at Home service and reduce a number of other positions, with restructuring and redundancies taking place in Q2.

Staff employed delivering unaffected services or grant funded projects continued to work, including a small team who were redeployed on a temporary basis to support Croydon Council's work with vulnerable adults.

Lost income was replaced, to some extent, by a significant extra effort from the senior executive team to take advantage of the increased opportunities to attract emergency grant funding.

The overall impact for the organisation has therefore resulted in a stable financial position and a positive outlook. As at 31 March 2021 the charity's net assets were £1,043,165 and are discussed more fully below.

In this time of significant change, Age UK Croydon and Age UK Sutton also found time to explore whether working together would enable us to deliver more and better for local older people. While we have concluded that this remains a viable option, we have agreed that we will prioritise finding ways of collaborating more formally together, rather than undertaking a merger of our two organisations.

Trustees are also supporting the executive team to explore a major redevelopment of the charity's Brigstock Road property with the objective of providing a community and office space for staff and clients. This will help secure the charity's sustainability going forward.

# **Principal Sources of Income**

Despite the pandemic, our total charitable income is still derived primarily from grants and contracts for services and in the year ending 31 March 2021 Age UK Croydon received income of £1,749,879 (2020: £1,824,868). Of this, £1,595,110 (2020: £1,490,086) is restricted and £154,769 (2020: £334,782) is unrestricted. During the year we also received £41,654 of government grants including amounts in respect of the Coronavirus Job Retention Scheme and local emergency grants and funding. Income from other trading activities decreased significantly to £44,514 (2020: £163,809) due to the permanent closure of our Help at Home service and the loss of rental income from Brigstock Road. Legacy and donations totalled £21,614, of which £5,867 were donations in kind (2020: £79,703 and £70,000 donation in kind).

# Fundraising

During the year, we have not raised income from community fundraising and have not received any complaints in respect of such activity. We are not aware of any breach, material or otherwise, of any fundraising code or regulation and because community fundraising plays no material role in our income generation activity, we are not registered with the UK Fundraising Regulator. We do receive funds from grant-making institutions which are listed on page 32, alongside our thanks for their support.



# **Expenditure**

In the year ending 31 March 2021 Age UK Croydon's expenditure was £1,736,031 (2020: £1,832,173), of which £1,556,042 was restricted (2020: £1,534,774) and £179,989 was unrestricted (2020: £297,399). This comprises overall savings of £96,142 on salary and associated premises and support costs following the closure of activities relating to the generation of unrestricted income. However, this includes an increase in legal HR advice of £15,440 to complete that exercise.

Significant increases in costs this year have been for costs of raising funds (2021: £7416, 2020: £216), representing our commitment to and investment in developing alternative methods of generating unrestricted income, following closure of our Help at Home services.

In order to enable staff to work more easily from home, the Trustees approved investment in an upgraded IT system £37,015 and ancillary IT support. Replacement of this hardware resulted in the net cost write-off of old IT equipment amounting to £10,226.

# **Covid-19 Response**

As reported in our 19/20 Annual Report, Age UK Croydon was able to play a full part in the emergency response mounted by our statutory partners. As a result of this partnership and coworking ethos, we were able and continue to benefit from income received for our contracted services under the normal terms of existing contracts.

We do not have any retail activity, nor do we run events which might otherwise have been adversely impacted by the pandemic. We did not make use of the Government's CBIL Scheme.

We benefitted from the first wave of the Coronavirus Job Retention Scheme during the first six months of the pandemic, at which point we restructured our organisation to avoid any exposure to costs which were unable to be covered by self-generated income. We also benefitted from a number of emergency grants (listed on p32) which were used to support the community throughout 2020.

# **Remuneration Policy**

Trustees are responsible for determining the salary of the Chief Executive Officer. All other salaries are benchmarked against the market from time to time. Trustees receive no remuneration other than their expenses.

# Reserves and Going Concern

We have sufficient unrestricted reserves in place for the medium term and these are discussed in more detail below.

These accounts have been prepared during the 2020/21 financial year as the COVID-19 pandemic continues to affect the United Kingdom. The impact on Age UK Croydon has been significant, with the permanent closure of our trading activity. As a result, the Trustees agreed to invest in alternative fundraising activity and committed initial funds £7,200 to the development of this income stream. This is anticipated to not only offset the drop in trading income but also enable the redevelopment of the charity's property at Brigstock Road. Successful completion of this project will remove the need to lease office space, thereby improving the sustainability of the organisation in the future.

Our service provision continues to evolve as the country adapts to a post-pandemic environment and this is reflected in our Annual Report.

The Trustees and executive team continue to meet virtually on a regular basis and have adapted this to a business-as-usual position until such time permits face to face meetings. Forecasts have been prepared which provide comfort that the charity has sufficient reserves to continue to operate for at least twelve months from the date of signing the Balance Sheet, and a flexible and considered approach is being adopted.

# Reserves

The reserves policy is designed to balance the requirement to hold funds to cover risks whilst allowing the organisation to invest funds in projects aimed at delivering benefits to the older people of Croydon. The Trustees consider that the charity should hold sufficient reserves for the following purposes:

- Operating reserve to cover the position if Age UK Croydon faced closure and required funds to meet all obligations in such an event.
- Building and capital asset reserve to cover repairs not covered by insurance, improvement to the capital assets of the organisation or to allow for necessary capital asset acquisition.
- Opportunity reserve to fund new projects focused on developing new services.

This year, the Trustees have approved the use of part of the Opportunity reserve to part fund the redevelopment of the Brigstock Road property. This will provide a modern and flexible community and office space, enabling staff and clients to come together on a daily basis for the first time and, ultimately, an increase in the amount of services being delivered.

The Board will review the targets set for each reserve annually and the allocation of the total available unrestricted reserve to those targets.

At the end of the year, the charity has £59,744 (2020 £92,052) in restricted funds and £983,421 (2020 £925,313) in unrestricted funds. However, a significant proportion of the unrestricted fund is held in the form of freehold property that is not readily available to fund short term service delivery. Of the unrestricted funds £443,432 are designated for specific purposes.

# The designated unrestricted funds are:

<ul> <li>Operating Reserve</li> </ul>	£230,000
Building and Capital     Asset Reserve	£2,996
Opportunity Reserve	£210,436

# Statement of Directors' responsibilities

The Trustees (who are also directors of Age UK Croydon for the purposes of company law) are responsible for preparing the Trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the 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 and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period.

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

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

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

In so far as the Trustees are aware:

 there is no relevant audit information of which the charitable company's auditor is unaware

The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The Trustees are members of the charity, but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

Auditor Bryden Johnson Limited was reappointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

Approved by the Trustees on 7 September 2021.

B Scalar

**Brenda Scanlan**Interim Chair

Age UK Croydon Annual Report 2020-21

# Independent auditors' report

# **Opinion**

We have audited the financial statements of Age UK Croydon (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies.

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

# In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

# Conclusions relating to going concern

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

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

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

# Other Information

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

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

We have nothing to report in this regard.

# 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' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report, including the strategic report has been prepared in accordance with applicable legal requirements.

Age UK Croydon Annual Report 2020-21 —

# Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' 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; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

# Responsibilities of trustees

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

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

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

# Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management and the finance, audit and risk committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- · Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of noncompliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or noncompliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

# **Use of our report**

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

Neil Johnson (Senior statutory auditor)

Date: 7 September 2021 for and on behalf of Bryden Johnson Limited, Statutory Auditor, 1-4 Kings Parade, Lower Coombe Street, Croydon, CRO 1AA

# **Annual accounts**

# Statement of financial activities

For the year ended 31 March 2021 (incorporating an income and expenditure account)

	_		202010			
			2021(£)			2020(£)
Income from	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
Donations and legacies 3	21,614		21,614	149,703	-	149,703
Other trading activities 4	44, 514	-	44,514	163,809	-	163,809
Investments 6	-	-	-	69	-	69
Charitable activities 7	46,987	1,595,110	1,642,097	21,201	1,490,086	1,511,287
Government grants receivable 7	41, 654	-	41, 654	-		-
Total income	154,769	1,595,110	1,749,879	334,782	1,490,086	1,824,868
Expenditure on Raising funds	7,416		7,416	216	_	216
Charitable activities 8		1,556,042		297,183	1,534,774	1,831,957
Total expenditure	179,989	1,556,042	1,736,031	297,399	1,534,774	1,832,173
Net income (expenditure) for the year	(25,220)	39,070	13,850	37,383	(44,688)	(7,305)
Transfers between funds 20	71,378	(71,378)		-	-	-
Net income / (expenditure) before other recognised gains and losses	46,158	(32,308)	13,850	37,383	(44,688)	(7,305)
Net gains/(losses) on investments	11,950	-	11,950	-	-	-
Net movement in funds	58,108	(32,308)	25,800	37,383	(44,688)	(7,305)
Reconciliation of funds						
Total funds brought forward	925,313	92,052	1,017,365	887,930	136,740	1,024,670
Total funds carried forward	983,421	59,744	1,043,165	925,313	92,052	1,017,365

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 20 to the financial statements.

# Balance sheet As at 31 March 2021

	note	2021 (£)	2020 (£)
Fixed assets	Ĕ		
Tangible assets	15	535,992	516,080
Investments in Age UK Croydon Trading Ltd		100	100
Investment	16	112,110	100,160
Total fixed assets	;	648,202	616,340
Current assets			
Debtors	17	33,126	114,042
Cash at bank and in hand		599,511	392,102
Total current assets		632,637	506,144
Liabilities			
Creditors: amounts falling due within one year	18	237,674	105,119
Net current assets/ (liabilities)		394,963	401,025
Total assets less current liabilities		1,043,165	1,017,365
The funds of the charity	20		
Restricted income funds			
Hardship fund		19,854	19,854
Other funds		39,890	72,198
Total restricted funds		59,744	92,052
Unrestricted income funds			
Fair value reserves		14,126	2,176
Operating reserve		230,000	206,000
Building and capital asset reserve		2,996	15,373
Age UK Croydon Trading Ltd		-	5,046
General funds		525,863	516,094
Opportunity reserve		210,436	180,624
Total unrestricted funds		983,421	925,313

Approved by the Trustees on 7 September 2021

B Scalle

**Ms Brenda Scanlan** Interim Chair Emy 6

**Mr O Sauba** Treasurer Age UK Croydon Annual Report 2020-21 -

# Statement of cashflows For the year ended 31 March 2021

Reconciliation of net income/(expenditure) to net cash flow from operating activities		2021 (£)		2020 (£)
Net income / (expenditure) for the reporting period (as per the statement of financial activities)		25,800		(7,305)
Depreciation charges		6,877		5,165
(Gains)/losses on investments		(11,950)		545
Losses on fixed asset disposal		10,226		-
Dividends, interest and rent from investments		-		(69)
Decrease in debtors		80,916		227,771
Increase in creditors		132,555		3,622
		244,423		229,729
Cash flows from operating activities				
Net cash provided by operating activities		244,423		229,729
Cash flows from investing activities				
Purchase of fixed assets		(37,015)		(48,561)
Investment income		-		69
Net cash used in investing activities		(37,015)		(48,492)
Change in cash and cash equivalents in the year		207,408		181,237
Cash and cash equivalents at the beginning of the year		392,102		210,937
Cash and cash equivalents at the end of the year		599,511		392,174
Cash and cash equivalents consist of				
Cash at bank and in hand		599,511		392,102
Cash held within investments		136		72
Cash and cash equivalents at the end of the year		599,647		392,174
	AT 1 APRIL 2020 (£)	CASH FLOWS (£)	OTHER CHANGES (£)	AT 31 MARCH 2021 (£)
Analysis of cash and cash equivalents				
Cash at bank and in hand	392,174	207,408	65	599,647
Total cash and cash equivalents	3911/4	207,408	65	599,647

# Notes to the financial statements For the year ended 31 March 2021

# 1. Accounting policies

# a) Statutory information

Age UK Croydon is a charitable company limited by guarantee and is incorporated in England and Wales. The registered office address (and principal place of business) is 81 Brigstock Road, Thornton Heath, Surrey, CR7 7JH.

# b) 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (September 2015) and the Companies Act 2006. The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

# c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

#### d) 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.

# e) 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.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has

been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate.

Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

# f) Government Grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grans will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable.

A grant received before the recognition criteria are satisfied is recognised as a liability.

# g) 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

Age UK Croydon Annual Report 2020-21 —

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.

# h) 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.

#### i) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund. Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes. Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

# i) Expenditure and irrecoverable VAT

Expenditure, including project payments, 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 relate to the costs incurred by the charity associated with attracting voluntary income to finance its charitable objectives
- Expenditure on charitable activities includes all costs incurred by the centre in the delivery of its activities and services for its beneficiaries undertaken to further the purposes of the charity and their associated support costs
- Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

# k) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and

administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure. Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of area of literature occupied by each activity.

Support and governance costs are re-allocated to each of the activities on a basis consistent with the use of resources. Support costs comprise central costs including salaries and other expenses necessary to support the centre's activities. Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

# l) Operating leases

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

# m) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

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:

Fittings

Computers, Fixtures and 20% reducing balance

Land and Buildings Do not depreciate

Freehold land and assets are not depreciated on the basis that repairs expenditure is incurred to maintain the condition of the asset, which is at least equivalent to what depreciation would have been.

Although this accounting policy is in accordance with FRS 102, it is a departure from the general requirement of the Companies Act 2006 for all tangible assets to be depreciated. In the opinion of the Directors, compliance with the standard is necessary for the financial statements to give a true and fair view. Depreciation or amortisation is only one of many factors reflected in the annual valuation and the amount of this which might otherwise have been changed cannot be separately identified or quantified.

#### n) 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.

#### o) 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) Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

# r) Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

# 2. Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

Such estimates are generally in relation to the allocation of pro bono income and expense, whereby the estimate is based on the value of the work to the charity. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Age UK Croydon Annual Report 2020-21 —

		_	2021 (£)			2020(£)
	٩		2021 (2)	Ω		2020(2)
	UNRESTRICTED	ED		UNRESTRICTED	ED	
	ESTR	RESTRICTED	7	ESTR	RESTRICTED	7
3.	UNR	REST	TOTAL	UNR	REST	TOTAL
Income from donations & legacies						
Donations	13,547		13,547	17,390	-	17,390
Gifts in kind	5,867	-	5,867	70,000	-	70,000
Legacies	2,200	-	2,200	62,313	-	62,313
Total	21,614	-	21,614	149,703	-	149,703
4.						
Other activities including trading	47,634		47,634	125,451	_	125 /51
Help at Home		-				125,451
Brigstock Road Community Hub	(3,120)	-	(3,120)	14,327	-	14,327
Fundraising activities	-	-	-	24,031		24,031
Total	44,514		44,514	163,809	-	163,809
			2021 (£)			2020(£)
5.			2021 (2)			2020(2)
Net income/(expenditure) for the year. This is stated after charging (crediting)						
Depreciation			6,877			5,165
Loss or profit on disposal of fixed assets			10,266			-
Auditors remuneration			6,180			6,180
			2021 (£)			2020£)
	9			ED		·
	IRICI	CTED		RIC	CTED	TOTAL
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	10
6.	5	RE	D D	2	RE	
Investment income						
Interest and dividends	-			69	-	69
Total	-	-	-	69	-	69

			2021 (£)			2020 (£)
7. Income from charitable activities	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
Healthier Lifestyles	-	193,295	193,295	-	140,828	140,828
Grants from Age UK	21,363	-	21,363	24,187	-	24,187
Digital Inclusion	12,000	28,073	40,073	-	-	-
Personal Independence Coordinators	-	972,440	972,440	-	957,072	957,072
Memory Tree Café	-	34,000	34,000	-	20,527	20,527
Befriending	-	39,810	39,810	-	34,167	34,167
Other income	13,623	-	13,623	(2,986)	10,000	7,014
Government grants receivable	41,654		41,654			
Information and Advice	-	327,492	327,492	-	327,492	327,492
Total income from charitable activities  8. Analysis of expenditure Raising funds:	88,641	1,595,110	1,683,751	21,201	1,490,086	1,511,287
Costs of fundraising	7,416	-	7,416	216	-	216
Total	7,416	-	7,416	216	-	216
Charitable activities						
Staff costs (Note 11)	107,814	1,284,545	1,392,358	27,619	1,422,216	1,449,835
Direct charitable expenses	42,360	80,046	122,406	21,193	112,558	133,751
Support costs (see Note 9)	10,635	158,245	168,879	220,201	-	220,201
Governance costs (see Note 10)	11,765	33,206	44,971	28,170	-	28,170
Total	172,573	1,556,042	1,728,615	297,183	1,534,774	1,831,957
Total expenditure	179,989	1,556,042	1,736,031	297,399	1,534,774	1,832,173
9. Support costs						
IT support	2,988	44,462	47,450	40,616	-	40,616
Premises costs	954	14,190	15,144	29,925	-	29,925
Office costs	5,615	83,559	89,174	144,494	-	144,494
Depreciation	1,077	16,034	17,112	5,166	-	5,166
Total	10,635	158,245	168,879	220,201	-	220,201

Total audit and accountancy fees charged by the auditor was £6180 inclusive of VAT for year ended 31 March 2021.

	2021 (£)	2020 (£)
11. Analysis of staff costs, Trustee remuneration and expenses, and the cost of key management personnel		
Salaries and wages	1,023,409	1,099,572
Salaries and wages (management)	204,059	196,019
Staff training, recruitment cost and others	19,816	27,619
Social security costs	103,897	85,992
Employer's contribution to defined contribution pension schemes	41,177	40,633
Total	1,392,358	1,449,835

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £204,059 (2020: £196,019). No employee earned more than £60,000 during the year (2020: nil). The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2020: nil). No charity trustee received payment for professional or other services supplied to the charity (2020: nil).

12. Staff numbers The average number of employees and workers (headcount based upon number of staff employed and workers)	2021	2020
Information and Advice	7	7
Personal Independence Coordinators	23	23
Help at Home	17	23
Brigstock Road Community Hub	2	4
Healthier Lifestyles	7	10
Governance and support	8	6
Volunteering	1	2
Memory Tree Café	2	1
Befriending	1	1
Total	68	77

#### 13. Related party transactions

Aggregate donations from trustees were Nil (2020: nil). No trustees were reimbursed travel and subsistence expenses as trustees meet these expenses personally.

#### 14. Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

	Land & Buildings £	Fixtures & Fittings £	Computer Equipment £	Total £
15. Tangible fixed assets				
Cost or valuation				
At the start of the year	489,976	9,996	97,570	597,542
Additions in year	-	-	37,015	37,015
Disposals in year	-	-	(84,776)	(84,776)
At the end of the year	489,976	9,996	49,809	549,781
Depreciation				
At the start of the year	-	1,266	80,196	81,462
Change for the year	-	1,746	5,131	6,877
Eliminated on disposal	-	-	(74,550)	(74,550)
At the end of the year	-	3,012	10,777	13,789
Net book value at the end of the year	489,976	6,984	39,032	535,992
Net book value at the start of the year	489,976	8,730	17,374	516,080

All of the above assets are used for charitable purposes.

Age UK Croydon Annual Report 2020-21

16. Fixed asset investments - unlisted	2021 (£)	2020 (£)
Market value brought forward of listed investment	100,088	100,603
Additions in year	-	-
Disposals at carrying value	-	-
Change in market value	11,886	(515)
Market value carried forward of listed investments	111,974	100,088
Investment cash	136	72
Investment portfolio market value and cash balance	112,110	100,160
Gains/(losses) on investments	-	-
Unrealised/Realised (from above)	11,950	(545)
Unrealised/Realised on disposal of fixed asset investments	11,950	(545)
17. Debtors		
Trade debtors	28,193	83,563
Prepayments and accrued income	4,933	25,433
Amount due from group undertakings	-	5,046
At the end of the year	33,126	114,042
18. Creditors: Amounts falling due in less than one year		
Trade creditors	14,002	10,778
Other taxation and social security	22,730	20,997
Other creditors	5,815	10,057
Accruals and deferred income	195,128	63,287
At the end of the year	237,674	105,119

			2021 (£)			2020 (£)
19. Analysis of net assets between funds	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
Fixed assets	648,202		648,202	616,340	-	616,340
Net current assets	335,219	59,744	394,963	308,973	92,052	401,025
Total	983,421	59,744	1,043, 165	925,313	92,052	1,017,365

Fixed asset investments are held at fair value with valuation obtained using closing mid market price with the exception of UK Government securities which are valued using the Gilt Edged Market Makers Association prices. With the exception of listed investments, all of the charity's financial instruments, both assets and liabilities, are measured at amortised cost. The carrying values of these are shown above and also in note 21.

	Total funds b/f as at 01 April 2020	Total incoming resources	Total resources expended	Gains/ (losses) on investments	Transfers between funds	Total funds c/f as at 31 March 2021
20. Analysis of net movements in funds						
Restricted funds						
Hardship fund	19,854	-	-	_	-	19,854
Total hardship fund	19,854	-	-	-	-	19,854
Other restricted funds						
Information and Advice	-	327,492	(320,508)	-	-	6,984
Befriending	-	39,810	(39,810)	-	-	-
Personal Independence Coordinators	72,198	972,440	(1,013,505)	-	(6,305)	24,828
Healthier Lifestyles	-	129,795	(123,047)	-	-	6,748
Digital Inclusion	-	28,073	-	-	(28,073)	-
F&E Hub	-	37,000	-	-	(37,000)	-
Falls Prevention Service	-	60,500	(59,170)	-	-	1,330
Total other restricted funds	72,198	1,595,110	(1,556,039)		(71,378)	39,890
Total restricted funds	92,052	1,595,110	(1,556,039)		(71,378)	59,744
Unrestricted funds						
Age UK Grant income	-	21,363	(21,363)	-	-	-
Help at Home	-	51,377	(68,943)	-	17,566	-
Brigstock Road Community Hub	-	14,532	(14,532)	-	-	-
Digital Inclusion	-	12,000	(12,000)	-	-	-
Building and capital assets reserve	15,373	-	(12,377)	-	-	2,996
Operating reserve	206,000	-	-	-	24,000	230,000
Age UK Croydon Trading Ltd	5,046	-	(5,046)	-	-	-
Opportunity reserve	180,624	-	-	-	29,812	210,436
Fair value reserve	2,176	-	-	11,950	-	14,126
General fund	516,094	55,497	(45,728)	-	-	525,863
Total unrestricted funds	925,313	154,769	(179,989)	11,950	71,378	983,421
Total funds	1,017,365	1,749,879	(1,736,028)	_	_	1,043,165

	Total funds b/f as at 01 April 2019	Total incoming resources	Total resources expended	Gains/ (losses) on investments	Transfers between funds	Total funds c/f as at 31 March 2020
20a. Analysis of net movements in funds (prior year figures)						
Restricted funds						
Hardship fund	20,090		(236)	-	-	19,854
Total restricted funds	20,090	-	(236)		-	19,854
Other restricted funds						
Information and Advice	-	327,492	(327,492)	-	-	-
Befriending	-	34,167	(34,167)	-	-	-
Memory Tree Cafe	-	20,528	(20,528)	-	-	-
Personal Independence Coordinators	96,309	957,072	(981,183)	-	-	72,198
Healthier Lifestyles	14,161	90,678	(104,838)	-	-	-
Brigstock Road Community Hub	-	10,149	(10,149)	-	-	-
Falls Prevention Service	6,180	50,000	(56,180)	-	-	-
Total other restricted funds	116,650	1,490,086	(1,534,537)	-	-	72,198
Total restricted funds	136,740	1,490,086	(1,534,773)	-	-	92,052
Unrestricted funds						
Grant income	-	25,532	(41,645)	16,113	-	-
Help at Home	-	125,513	(144,648)	19,135	-	-
Brigstock Road Community Hub	-	41,509	(67,301)	25,792	-	-
Building and capital assets reserve	29,000	38,000	(38,000)	(13,627)	-	15,373
Operating reserve	131,000	-	-	75,000	-	206,000
Age UK Croydon Trading Ltd	4,727	-	-	319	-	5,046
Opportunity reserve	248,244	72,313	(5,806)	(134,127)	-	180,624
Fair value reserve	2,176	-	-	-	-	2,176
General fund	472,783	31,916	-	11,395	-	516,094
Total unrestricted funds	887,930	334,783	(297,400)	-	-	925,313
Total funds	1,024,670	1,824,869	(1,832,173)	-	-	1,017,365

# 21. Description of funds

#### **Purposes of restricted funds**

The majority of restricted funds that the charity receives are restricted to a particular service, and are usually spent within the year of receipt. Where the restriction is more specific, it is identified within the relevant service.

- Hardship fund is available to relieve hardship suffered by older people in Croydon. This is primarily used to provide small grants aimed at assisting beneficiaries to acquire essential goods.

#### Purposes of unrestricted funds

Included in the unrestricted funds are the following designated reserves.

- Operating reserve held to cover the position if Age UK Croydon faced closure and required funds to meet all obligations in such an event.
- Building and capital asset reserve held to cover repairs not covered by insurance, improvement to capital assets of the organisation or to allow for necessary capital asset acquisition.
- **Opportunity reserve** held to fund new projects focused on developing new services. This reserve is created from legacy income received in prior years.

	PRO	PERTY	EQUIPMENT		
<b>22. Operating lease commitments</b> The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:	2021 (£)	2020 (£)	2021 (£)	2020 (£)	
Less than one year		-	-	-	
One to five years	90,985	128,635	-	-	
	90,985	128,635	-	-	

# 23. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

# **Charity information**

Company number 3921436

**Charity number** 1081013

Registered and principal office 81 Brigstock Road, Thornton Heath, CR7 7JH

**Country of registration England & Wales** 

**Country of incorporation United Kingdom** 

Trustees, who are also directors under company law, who served during **Trustees** 

the year and up to the date of this report were as follows:

Ms D McCluskey	Chair – Resigned Feb 2021
Mr O Sauba	Treasurer Interim Chair (Appointed Mar 2021)
Ms B Scanlan	Interim Chair (Appointed Mar 2021)
Mr T PB Singh	Resigned Feb 2021
Mr A Shillabeer	
Mr V Emmanuel	
Ms S Nicklin	Vice Chair
Ms R Broad	
Ms K Nurcombe	
Ms O Khan	

Senior Leadership Team

Ms K Pierpoint	CEO, Joined Jun 2016 – Resigned Jan 2021
Mrs J Kyne	CEO (Interim), Feb 2020 – Feb 2021
Ms D McCluskey	CEO (Interim), Feb 2021 – Aug 2021
Mrs S Underhill	Programmes Director
Mrs R Liard	HR & Governance Director
Mrs N Naik	Finance Manager
Mrs J Dunbar	Communications Manager
Mr N Linney	Volunteer Programme Manager - Resigned Aug 2021

**Bankers** Co-operative Bank, PO Box 250, Delf House, Southway,

Skelmersdale, WN8 6WT

Bryden Johnson, 1 – 4 Kings Parade, Lower Coombe Street, **Auditor** 

Croydon, CRO 1AA

# **Public Benefit Statement**

The Members of the Board, who are Trustees for the purposes of charity law and Directors of Age UK Croydon for the purposes of company law, have pleasure in presenting their annual report together with the accounts for the year ended 31 March 2021 and confirm they comply with the requirements of the Charities Act 2011 and Companies Act 2006. The Board have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The Directors have given due regard to the Commission's guidance on public benefit and have concluded that our purposes satisfy both elements of the public benefit requirement. Specifically, that:

- the benefits from our purpose are evidenced by responding to the need of our beneficiaries, in particular London Borough of Croydon's recognition that the age of a population has an overwhelming influence on health and social care needs (Annual Public Health Report, 2017).
- any detriment or harm that results from the purpose (to people, property or the environment) does not outweigh the benefit, evidenced by our monitoring and evaluation processes which capture client feedback, including compliments, comments and complaints.
- our services are accessible to a sufficient section of the public, evidenced by service eligibility which where applied, targets accessibility to those most in need of the service. Our paid-for services offer a combination of competitive rates, subsidies, discounts and free options in order to avoid restriction of the service to those who can afford them.
- our services do not give rise to more than incidental personal benefit, evidenced by our service delivery plans and service contracts which have been designed to meet our charitable purpose.



# Find out more: www.ageuk.org.uk/croydon

**Contact us:** 

**Phone:** 020 8686 0066

Email: aukc@ageukcroydon.org.uk



