

Age UK Croydon Annual Report

2018-2019



Directors Report
and Consolidated
Financial Statements

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A message from our Chair and CEO

We are delighted to introduce our report, which shows how we have helped the older people of Croydon; how we identify and meet the challenges faced by an ageing population and how we will continue to develop our organisation so that it remains relevant for the future.

It is an inescapable fact that we continue to operate in a very challenging environment. The squeeze on funding means that public services are under pressure, at a time when we are living longer. This means that a large proportion of people have difficulty in accessing the help they need to stay well, independent and motivated. Our goal is to meet that challenge in order to support as many people as possible to fulfil the potential of longer lives.

It has been an exciting and eventful year. In May 2018 we launched our five year strategy. Our focus centred around the themes which we believe will have the most impact for Croydon and its older citizens. The detail of this, and of our work, can be found within the report, but we would like to highlight some of our achievements:

- We piloted a new Memory Tree Café for people living with memory issues or dementia, which was subsequently awarded funding based on the impact it is generating.
- We launched a new Befriending service, to target isolation and loneliness with those living with long-term health conditions.
- The Personal Independence Coordinator service continues to grow from strength to strength, this year integrating with our Reablement service to create a more holistic package of support for older people.
- We expanded our successful Falls Prevention service, testament to the quality of the service and increasing need in the Borough.

These are really important milestones for us in increasing our impact on older people suffering isolation, loneliness and dementia. They are also indicators of the team working together to achieve our mission and injecting their passion into our services.

To support our team we moved out of a run-down short-term lease office into new premises in Central Croydon, allowing us to invest in a professional space for the team.

We have also continued to invest in training and development to provide the highest possible support to our clients and to provide meaningful careers for our colleagues.

There have also been some challenges this year - we have not yet found a way to make our commercial activities fully financially sustainable. However, we are encouraged by the way in which the wider team are helping to shape the services and are addressing the obstacles which stand in the way of our potential. The objective is to create more unrestricted income, so that we can re-invest into the further expansion of our services.

Our team of staff and volunteers have once again worked very hard this year to bring about some of the very positive changes set out in the report. Equally, we remain reliant on our funders and donations from the public to underpin our work.

The Trustees are certain that we would not be able to fulfil any of our goals without this continued commitment and take this opportunity to thank all those who contribute - in whichever way - for their support. It is difficult to convey how much this means to us, other than by demonstrating the positive impact of our work on the older people in Croydon and we hope that this report will give you an insight as to how this is achieved.

With best wishes,



Deborah McCluskey,
Chair, **Age UK Croydon**



Kate Pierpoint
CEO, **Age UK Croydon**

01

About us

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

We are a vibrant voluntary sector charity with a mission to lead the way in empowering, enabling, supporting and connecting older people in the London Borough of Croydon to live well, healthily and independently.

We are independent of the national Age UK charity, but have passed its quality standard, allowing us to hold the Age UK brand and use shared resources like HR and take part in national campaigns.

We have a dynamic staff team of fifty people and over sixty volunteers. We run an extensive range of activities and services to promote the health, wellbeing and independence of older people in Croydon, supporting over 6,000 unique people each year, with over 20,000 different services and interventions.

Age UK Croydon is a charitable company limited by guarantee, incorporated on 8th February 2000 and registered as a charity on 2nd June 2000.



OUR SERVICES



INFORMATION & ADVICE

We provide independent, impartial, free and confidential information and advice in homes and out in the community



VOLUNTEERING

We offer a range of volunteering opportunities



HELP AT HOME

We offer domestic support including laundry, cleaning and shopping to help older people stay in their homes for longer



MEMORY TREE CAFÉ

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



HEALTHIER LIFESTYLES

We provide preventative services to enable older people to make healthy lifestyle choices



PERSONAL INDEPENDENCE COORDINATORS

We offer home from hospital support and tools to reduce the risk of falls and preventative care plans



BEFRIENDING

We promote independent living by arranging home visits from volunteers, telephone calls and social gatherings



ADVOCACY

We offer financial advocacy including benefit checks and housing options



COMMUNITY HUB

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



What we want to achieve

“ The objects for which the Charity is established and to which it is specifically restricted are to promote the wellbeing of older people in the London Borough of Croydon. ”

The combination of an ageing population and cuts to public spending make it increasingly difficult for older people to receive the support they need to have a good quality of life.

A lack of preventative services results in the issues older people face becoming serious health problems, leading to greater hospital admissions. Much of Age UK Croydon's work focuses on reducing the health inequalities, by offering a range of services regardless of ability to pay.

With services which span health, wellbeing, employment, home care, and advice, Age UK Croydon offers a holistic solution for older people.

Physical and social isolation in older people is an issue we aim to tackle through all of our services. We will do this by expanding services, launching new services and increasing accessibility to projects by increasing our outreach into the community.

Age UK Croydon is in year one of its Five Year Strategy. The strategy sets out how we will achieve our vision for a Croydon where everyone can love later life. Our mission is to lead the way in empowering, enabling, supporting and connecting older people in Croydon to live well, healthily and independently. In December 2018, the strategy was formally launched at Age UK Croydon's annual celebration event, attended by the Worshipful the Mayor of Croydon.

Our 2018-2023 Strategy

Our Vision

A Croydon where everyone can love later life



Our Mission

To lead the way in empowering, enabling, supporting and connecting older people in Croydon to live well, healthily and independently.

Empowerment • Collaboration • Trust • Integrity • Compassion

Main Outcomes

- I am more in control of my health and wellbeing
- I am less isolated and I feel more part of my community
- I have greater access to information and services
- I have greater independence

OUR VALUES

02

What benefits have we provided?

Healthier lifestyles	9 - 11
Less isolated and lonely and feel more a part of their community	12 - 14
Greater knowledge and access to information and services	15 - 17
Greater independence	18 - 23

Age UK Croydon's services have provided **20,751 interventions** to around **6,664 older people** in the Borough of Croydon during the year.

*(6,727 in 2017/18)

Healthier lifestyles



PSYCHOLOGICAL IMPROVEMENTS

88% of PIC clients reported psychological improvements, including emotional health, feeling motivated and renewed interest in life



PHYSICAL HEALTH IMPROVEMENTS

88% of people reported improvements to their overall physical health, including increased fitness, mobility, weight loss & improved nutrition



MORE ABLE TO MANAGE A HEALTH CONDITION

1,055 people received nutrition advice and **29** talks were held on health issues and how to manage them



SUSTAINING PEOPLE'S MENTAL WELLBEING

PIC clients (117) saw an average total **increase of 10.5%** in mental wellbeing two months after the intervention ended

Healthier lifestyles with...

The Healthwise and Smart Health Services

IN 2018/19

The Healthwise service provided 153 outreach sessions across the borough

The Healthier Lifestyles project offers a wide range of services, activities and outreach opportunities, tailored to meet the needs of diverse local communities.

The services offer older people the opportunity to improve their health and wellbeing by making changes to eat healthily and becoming more physically active.

The Healthwise service provided 153 (target 75) outreach sessions across the borough in 2018/19 (136 in 2017/18) reaching 561 people (867 in 2017/18). The Smart Health service engaged with 279 people in Selsdon and West Croydon this year (333 in 2017/18) and 1,769 over the three years. In 2018/19, Smart Health engaged 149 people (246 in 2017/18) in free exercise and 268 people (200 in 2017/18) had health checks.

The reason for the reduction in people engaged through the sessions is due to five large one-off events held in previous years, which were replaced this year with more regular sessions, which have a greater impact on prolonged health benefits for older people.

Smart Health organised 83 'drop in' health hubs and outreach sessions (78 in 2017/18) and feedback showed that 95% (90% in 2017/18) of the people seen felt more informed about how a healthy lifestyle can prevent certain diseases and health conditions.

98% of people completing a monitoring questionnaire or in feedback groups stated they were more aware of healthier lifestyles and felt more positive mentally and physically (96% in 2017/18). A celebration day was held in March 2018 and people enjoyed a massage and a healthy lunch.

CASE STUDY 1

“Mr M”

Mr M is in good health but his wife has heart problems and dementia. She is not that steady on her feet and she suffers from dizziness. Blood pressure monitoring shows that her blood pressure is often low and during talks she admitted to not drinking enough fluid despite having a healthy diet.

→ WHAT WE DID

Mr & Mrs M who are both 80 years old, started coming to our Norbury health hub in 2018. Age UK Croydon has encouraged her to increase her fluid intake as this may help with keeping up her blood pressure and therefore reduce dizzy spells.

She takes part in the chair-based exercise classes at the hub where we have incorporated some of the Otago falls prevention standing exercises to encourage lower body strength/balance and talked about how these exercises can be adapted for doing them at home. We made the couple aware of our new Memory Tree Café, for people living with dementia and their carers, and they now attend regularly.

→ THE IMPACT

They both enjoy coming to the hub and café and now Mr M feels more supported as a carer.

“ It’s the only chance I get to have my blood pressure taken nowadays.”

Healthier lifestyles with...

The Personal Independence Coordinator (PIC) Service

In improving the wellbeing of its clients, the service has been able to tackle the multiple and often complex social and physical factors affecting mobility, isolation and independence.

This has a valuable impact as 63% of clients reported mobility issues and 58% reported that they were isolated or felt lonely.

Addressing the barriers affecting individuals and tailoring support around the person has led to some significant benefits including:

88% of people reported improvements to their physical health...

- ✓ increased mobility
- ✓ weight loss
- ✓ improved nutrition
- ✓ overall health

The service has also demonstrated ability in building people's confidence, outlook and motivation levels, making people feel more empowered to make and sustain changes in their lives. People on average experienced an increase of 3.9 points on the mental wellbeing scale from the start of the intervention to two months post intervention (17% increase).

That people's wellbeing on average increased post intervention demonstrates the long-term impacts of the service. It suggests that change is more likely to be sustained by people.

Among the focus group participants, **88% of people reported psychological improvements, including emotional health, feeling motivated and renewed interest in life.** Clients reported significant changes to their lives after achieving their goals.



Many clients were able to achieve additional goals that they did not expect to meet at the start of the intervention, demonstrating the importance and impact of the goals.

- **Feeling like oneself again**
- **Gaining a healthy weight**
- **Travelling abroad, when once they were house-bound**
- **Building a better relationship with family and friends**
- **Taking up voluntary work**
- **Managing a health condition better**
- **Attending classes regularly without being accompanied**

Less isolated and lonely and feel more a part of their community



BRINGING PEOPLE TOGETHER

PIC clients expressed a **16% reduction** in loneliness from our initial visit to two months after the intervention ended



GREATER ACCESS TO HEALTH AND WELLBEING

87% of people felt more welcomed and part of the community after joining a healthier lifestyle hub



ARRANGING COMMUNITY EVENTS

We ran **242** community events with a total of **3,141** people attending across the Borough



BRINGING OUR SERVICES TO CLIENTS

We carried out **4,332** home visits, providing a range of services, advice and support

Less isolated & lonely and
more community cohesion with...

Brigstock Road Community Hub

Our Brigstock Road Community Hub saw 3,873 visitors attending community activities and events (5,425 in 2017/18).

In addition, 2,788 people visited in person (4,697 in 2017/18) and 3,638 people telephoned Brigstock Road for Information and Advice on various issues including local available services (3,476 in 2017/18).

ACTIVITIES HAVE INCLUDED...

- **Balance and movement classes**
(678 overall attendees)
- **'You Too Can Sing' community choir**
(647 overall attendees)
- **Creative Arts**
(517 overall attendees)
- **Men's exercise class**
- **Health hubs**
- **Zumba classes**
- **Chair-based yoga classes**
- **Games afternoons**
- **The Memory Tree Café**
- **Line dancing classes**
- **Tea & chat session**
- **IT sessions**
- **Information and advice sessions**
- **First class learning club**
- **Volunteers events including Christmas Party** (80 overall attendees)
- **Older People's Day**
- **Intergenerational events**

“ Coming to my weekly session gives me something to look forward to. She really makes the hour fun and it goes so quickly. You should try it.



Less isolated and lonely and more community cohesion with...

The Volunteering Programme

The Volunteering Programme supported 60 volunteers and 10 trustees (70 volunteers and 10 trustees in 2017/18), who gave approximately 18,480 hours of volunteering support to the organisation.

Volunteers supported four services in particular - Advice Services Croydon, Healthy Lifestyles, the PIC service and Brigstock Road. We have a broad age range of volunteers, from people in their 20s to people over 80 years old.

The ethnic diversity of the borough is well represented within our volunteer team. 50.7% of Croydon’s population is comprised of Black, Asian and Minority Ethnic (BAME) individuals, and BAME volunteers make up 55% of our volunteer team, with the other 45% White British, reflecting the diversity of the borough.

We want to create an accessible volunteer programme for all of Croydon’s residents, and to be able to support them with any personal or professional goals they might have. People volunteer for many different reasons, and we want to be able to have the programme meet those expectations, and also provide other opportunities for them.

In addition to having a user-friendly application and induction process, a robust training programme, and support and supervision plans will be developed.

Volunteers gave 18,480 hours of their time this year

FEEDBACK

By giving volunteers opportunities for feedback and input into the strategic development of the organisation, we will ensure that volunteers feel valued and part of the Age UK Croydon team.

Feedback is positive overall, and a volunteer satisfaction survey will be undertaken early next year. We offer opportunities for volunteers to give us their opinions and input into the volunteer programme, so that we are able to provide a positive and rewarding experience for everyone.



“It was inspirational, I am very grateful! It helped me decide which direction to take in my career, so has been very helpful.”



“I feel I grew in confidence being back in an office environment and really enjoyed working with the people I met.”



“I have enjoyed very much meeting many people when they have visited or phoned, and worked with them to tackle problems they may be concerned about.”



The Befriending Service

A Befriending Coordinator was recruited in January 2019 when the service was officially launched. Between January and March 2019, the Befriending Programme had 7 client referrals and successfully recruited 11 volunteers, a few of whom had volunteered with the previous

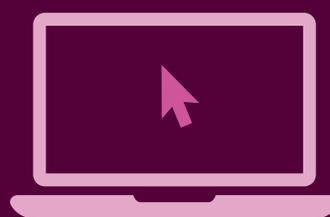
Befriending programme. Of those 7 clients, 3 have been successfully matched with 3 awaiting a match. One was referred to a befriending service with another organisation and another needed financial support so was signposted to our Information and Advice service.

Greater knowledge and access to information and services



PEOPLE FEEL EMPOWERED TO MAKE DECISIONS

9,856 enquiries were dealt with via phone or face-face



ACCESS TO ONLINE INFORMATION

Our online directories were accessed **134,395** times this year



PROVIDING SERVICES IN THE HOME

The ASC Service made over **700 home visits** this year to those unable to access the service in other ways

£134,000



ACCESS TO AFFORDABLE SERVICES

The value of the free Lasting Power of Attorney support that we provided, equated to **£134,000**

Greater knowledge and access with...

The Advice Services Croydon (ASC) Service



Many clients needed help with a range of different issues and we continued to see the number of complex enquiries increase.

Among the enquiries we supported clients to address were Housing, Scams, Utility Companies, Welfare Benefits and Health Services. Where clients were involved with more than one external service we worked with them to ensure that the services worked together to better support the clients.

The ASC service has succeeded in putting more money into the Croydon economy via cash awarded in benefits or debts cancelled. Money raised through supporting clients with Welfare Benefit applications allows them to become more financially independent, allowing them to make choices about how they live.

People are more able to manage and continue to live at home by accessing and paying for help with shopping, cooking, cleaning and personal care; the purchase of mobility aids and equipment; accessing nail care, paying for gardening services and home delivery of ready cooked meals of their choice.

We responded to
**9,856 Information,
Advice and Advocacy
enquiries this year**

Throughout the year, a number of trends were identified. These included an increase in the number of clients needing help to open a bank account. Without our support, many would have been unable to do this. We also saw an increase in the number of people asking for assistance with Power of Attorney forms.

Many of these clients were unable to pay a solicitor to do this, but it was important to them that they had it in place and we were able to support them to complete it. The value of the Lasting Power of Attorney support that we provided to 168 people, saved older people a total value of £134,000.

CASE STUDY 2

Amita

Amita is aged 83 and was not receiving any disability benefits. She had a number of health conditions including hypertension, fluid retention, high cholesterol, chronic kidney disease stage 3, painful knee joints and involuntary head tremor. She also had a right eye cataract extraction in January 2019.

She cannot walk far or unaided. Amita's daughter contacted Age UK Croydon on behalf of her mother who wished to know if we offered assistance with completing a Blue Badge application and an Attendance Allowance claim form. The client speaks little English so the daughter would need to be present at the interview.



The service continued to visit clients at home where required. Many of these clients were among the most vulnerable and isolated with mobility issues, which meant that they could not access the service in other ways. During the year we made over 700 home visits.

These clients often had complex issues and needed a great deal of support. Without visits from our dedicated team of staff, clients would have been unable to access the support needed to resolve their issues.

→ WHAT WE DID

At the appointment the Outreach Officer looked over the Blue Badge application, which the daughter had filled in to the best of her ability, and suggested a few changes. He explained the Attendance Allowance criteria and that it is a means-tested benefit with two rates and discussed how they may apply to her.

He helped the client and her daughter to complete the Attendance Allowance form (which took about two hours), advising them that an award of Attendance Allowance Lower Rate was likely but possibly at the Higher Rate although that would depend on the Department for Work & Pensions (DWP).

He asked the client's daughter to inform him as soon as the client received a decision letter and advised her that if she disagreed with the decision, she would have one month from the date of the DWP award letter to ask for a 'mandatory reconsideration' which he could assist with.

→ THE IMPACT

He received the following email from the client's daughter: "Today we received a letter informing us that my mother's application for the Attendance Allowance has been granted at the higher level. Many thanks again for your help. The blue badge application has been successful and we have just received this...Thank you once again for your help". The outcome has been that the client's financial independence has increased and she can access additional support that she may not otherwise be eligible for.

The ASC service made over 700 home visits this year to those unable to access the service in other ways

Greater independence



INCREASING PEOPLE'S MOBILITY

15% of people reported they were no longer housebound



FEEL GREATER CONTROL OVER THEIR LIVES

93.2% of over 900 goals were set and achieved for PIC clients



REDUCING THE RISK OF FALLS

94% of clients reported no falls while engaged with our Falls Prevention service



INCREASING FINANCIAL INDEPENDENCE

Advice Services Croydon helped people access £539,222 in benefits or debts cancelled

Greater independence with...

The Personal Independence Coordinator (PIC) Service

The PIC Service empowers older adults to transform their lives focusing on what is important to them.

The PIC service has supported 600 people this year (450 in 2017/2018) for up to 12 weeks, identifying personalised goals that enable empowerment and independence, and addressing any barriers to a person's improved health and wellbeing.

Age UK Croydon used external researchers in 2018 to evaluate the impact and value of the Personal Independence Coordinator Service, and identify how the service can continue to meet the needs of older people in the Croydon borough.

Through analysis of PIC service data and focus groups, surveys and telephone interviews with older people, health and social care professionals and PICs, the evaluation found that the PIC Service has demonstrated significant impact towards meeting the service's three aims, which are to improve the health and wellbeing of older people in Croydon; to reduce cost pressures on the system; and to improve people's experience of health and social care services.

The fact that 93.2% of goals were achieved demonstrates the ability of the PICs to support people to achieve their goals and to set goals which are realistic and achievable.



CASE STUDY 3

“Mr D”

Mr D is a 63 year old man who lives with his wife, and has a son who lives locally with his daughter-in-law and two grandchildren. Mr D experiences breathlessness from COPD and sleep apnoea. He also has a heart condition and Type 2 Diabetes.

Mr D found it increasingly difficult to get in and out of the bath safely and wash on a daily basis and this was affecting his personal hygiene routine. Mr D's goals were to reduce or stop smoking, increase exercise levels and improve his daily routine.

→ WHAT WE DID

The PIC provided information on a health/smoking cessation programme; exercise classes and information about volunteering at Good Food Matters and his local Sense Charity Shop. Mr D expressed interest in these but found it too challenging to take next steps alone. With support and encouragement, Mr D was able to complete an application and volunteer at Good Food Matters. The PIC made a referral to Occupational Therapy which resulted in recommendation of using grab rails, a bath board and perch stool.

→ THE IMPACT

Reflecting on his volunteering, he commented that he “really enjoyed it”, “did more than I thought I'd be able to”, had a “bit of a laugh and a giggle”. Mr D feels that he is now much more positive and motivated to enjoy life. He also felt that he “didn't feel disabled anymore”. Mr D has continued to volunteer and is exploring future work opportunities. Mr D is still fully engaged with the smoking cessation programme and has moved from 20 cigarettes a day to abstaining from cigarettes for six weeks. He has also felt more motivated to garden and go for walks.

15% 
of people attending the focus groups reported that they are no longer house-bound

How likely are you to recommend the PIC service?



“A great deal of understanding about our needs - patience, understanding and the care - leaving no stone unturned. Being positive to the person - content-gave assurance to me which I lacked before - I cannot thank you enough.”

“I was flat-bound for four months then the PIC helped me, and I have gone on holiday, I cannot believe the change since they got involved.”

“PIC Service engaged very quickly. The PIC and Support Worker were very proficient with explaining steps/process in layman terms for both of us to understand. I felt comfortable sharing personal detailed information with them and would recommend.”



97%

of PIC clients said they would recommend the service to family or friends

Greater independence with...

The Home from Hospital Service

A significant impact of the service is the improvement of communication between patients/families and their carers while in hospital. After being discharged, some clients' families are left to fend for themselves without proper information, advice or support.

The project team visit and assess service users in their own home and make referrals or refer clients onto other Age UK Croydon services or local facilities, to ensure clients and their families can continue to access a range of support services.

The Home from Hospital service supported 89 clients during 2018/2019 (103 in 2017/2018) for 6-8 weeks during their discharge or following discharge from hospital.

“Thank you Age UK Croydon, I feel I have a new lease of life. My quality of life has improved thanks to your support”

- Mr M



CASE STUDY 4

Mr 'M'

Mr M is an older adult who had been in hospital for eight months due to his mental health. Mr M has a history of self-neglect and depression, and has attempted suicide in the past. Mr M finds it difficult to engage with services including carers and there was a risk of readmission to hospital once discharged.

→ WHAT WE DID

The Home from Hospital officer was able to support Mr M by purchasing emergency shopping, cleaning products to allow the carer to clean and arranged for his boiler to be fixed.

Mr M was initially not engaging with his carers and would often leave the property during their calls, but the officer supported him to arrange a routine so he could be present for his personal care and meals on wheels.

→ THE IMPACT

Mr M and his carer are now building a relationship and the carer has successfully taken over the shopping.

Mr M is engaging with personal care more frequently and Mr M's boiler has been reviewed by an engineer and is in the process of being repaired, which ensures he has sufficient heating. Mr M has avoided a readmission to hospital.

Greater independence with...

The Personal Safety & Falls Prevention Service

We aim to help older people who have fallen or are at risk of falling at home, by identifying and helping to reduce risks and hazards and to promote independence in the home.

We carry out a comprehensive risk assessment to highlight potential causes of falls in the home and can arrange for additional stair rails, grab handles and other aids to be supplied and fitted, free of charge.

As part of NHS Croydon's Integrated Falls Team, we can also make an onward referral to other services, such as assessment by an occupational therapist, or domiciliary physiotherapy, for those with more complex needs. The Personal Safety / Falls Prevention service supported 235 clients this year (236 in 2017/18) with provision of adaptations and equipment for the home, handyperson work, advice and follow up to reduce the risk of falls. Our ambition this year is to expand the service, by focusing on the potential of collaborating with our partners who lead on disability, hearing and vision.



CASE STUDY 5

“ All the things are lovely and very helpful – everything has been very good.

“Mrs B”

Mrs B had fallen once and hurt her wrist and the back of her head. Mrs B had been diagnosed with dementia, was unsteady on her feet and her GP suggested that there was a high likelihood of her having further trips and falls.

→ WHAT WE DID

Our Personal Safety Advisor carried out a full risk assessment. Grab rails were fitted in her bathroom, along with a bath step and a bath seat to make bathing and using the toilet safer for the client. A galvanised rail was also fitted over the client's front concrete steps which posed a serious fall hazard.

→ THE IMPACT

In the course of follow-up by telephone and discharge questionnaire, Mrs B commented that the rails and all the items fitted were very helpful, made her feel more confident, less afraid and that she had not had any further falls over the six week contact period. She and her husband said they were both very satisfied with the service.

94% of clients reported no falls while engaged with Age UK Croydon (95% in 2017/18). In the feedback questionnaires completed by clients this year, 91% (91 people) reported that they were less afraid of falling in the home as a result of Age UK Croydon's intervention; and 92% (94 people) said they were now more confident about their safety in the home.



As a result of the
"Falls Prevention Service"...

91%
now feel
less afraid
of falling
in the home

94%
reported
no falls
after using
the service

CASE STUDY 6

"Mrs A"

Mrs A reported that her mother had recently fallen in the street injuring her face and was concerned about her falling again. Her mother lived alone and some distance away from her daughter. Her mother had early onset dementia, with aged-related frailty and moved around the home by grabbing furniture. Her daughter was keen to explore what aids were available within the home which might help her mother maintain her safety and independence.

→ WHAT WE DID

Our Personal Safety Advisor ordered four meters of hand railing to be fitted up the right hand side of her staircase. This made it a lot easier and safer for the client to negotiate the stairs and reduced her risk of falling within this area considerably. In the toilet, he ordered a toilet frame and raised toilet seat and in the bathroom two grab rails over the bath along with a bath seat and bath step. This made bathing and using the toilet much safer for the client. For the kitchen, a perching stool was ordered to enable the client to safely and comfortably spend time preparing food, cooking and washing up.

→ THE IMPACT

Mrs A said that all of the items that had been fitted were "wonderful and make it a lot easier for me to get around". She demonstrated to our advisor how she used the hand railing whilst going up and down the staircase and was clearly very pleased with it. It had made her more confident and she did not have any further falls within six weeks. Both she and her daughter commented on how satisfied they were with the service.

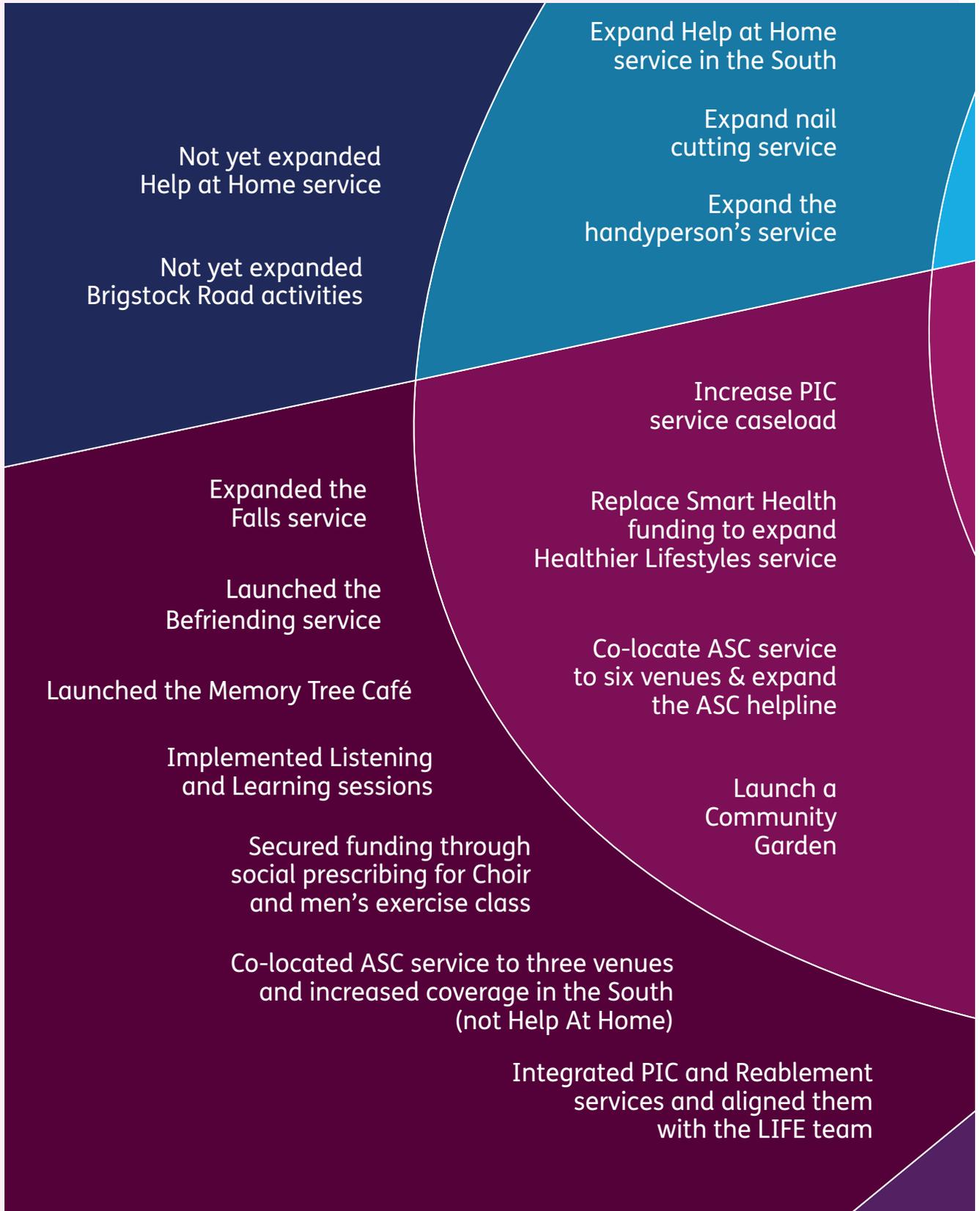
Our Five Year Strategy progress...

2018/19

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& INNOVATION



2019/2020

2021/22

Launch escorting service

Launch a Community Fundraising Scheme

Launch a 'Men in Sheds' project

Expand the Memory Tree Café to all day and other venues across the Borough

Secure another partner organisation for the ASC service

Expand ASC service to provide more legal and housing support

Increase PIC service caseload

Implemented Rewards and Recognition scheme

Expand escorting service

Launch a Meals on Wheels service

Launch a new digital inclusion service

Launch a Community Café

Attain Investing in Volunteers quality mark

Pass Information & Advice Quality Standard

Creating a culture of continuous improvement

Launch personal care

Increase PIC service caseload

Launch a new service for carers

Develop toolkits for replicating our services

Celebrate 25th Anniversary

Attain Investors in People quality mark

Implementing a training and development plan

Invested in training for our management teams

Passed the Age UK Quality Standard

GOOD GOVERNANCE

03

Governance Review

Strategic Objectives

By 2023, we will ensure:

1: Trading

Our unrestricted income keeps up with the pace of growth

2: Development & Innovation

Our services continue to develop, grow and innovate

3: Governance

We are a well-governed organisation and our systems and infrastructure can support and facilitate growth

Strategic objective 1: Trading

The trading activities, including chargeable services, raised £201,522 in the year (2018: £224,975), a decrease of £23,453 (10%). This is in the main due to an increase in prices for the Help at Home service and neither service being marketed this year. Help at Home has also struggled to recruit sufficient Home Helps to meet demand. Next year, the team will focus on marketing and recruitment.

Help at Home

Help at Home made a loss this year of £14,601 (a surplus of £1,211 in 2017/18). The reason for this is significant staff changes; a salary increase for our Home Helps to get their salaries closer to the London Living Wage, as part of our plans to be a good employer; and a price increase which led to a reduction in client numbers. The price for the service is still competitive and is lower than prices of similar services in neighbouring boroughs. Age UK Croydon aims to expand the service this year to ensure that a high quality, affordable service can be accessible to as many older people in Croydon as possible.

During the year, the Help at Home service assisted 301 individual clients with 12,887 hours of domestic help across 7,988 visits. Client numbers have increased steadily since December 2018 and more Home Helps have been recruited with the demand for the service. Take up of the

service is still lower than average in the south of the borough so work needs to be done to ensure that new clients are reached and the service continues to expand and grow.

There are plans to expand both our nail cutting and handyperson services because we know demand is high and the local authority do not provide this service. There is a particular need for nail cutting at home and a handyperson service which can offer small DIY jobs, which companies often turn down.

Age UK Croydon aims to explore corporate and community fundraising next year as a means of reducing our reliance on restricted grants and contracts. The Volunteering Programme aims to increase our volunteer team from 64 to 100 as part of a drive to build a team of Ambassadors who could fundraise on our behalf.

Brigstock Road

Brigstock Road made a surplus this year of £6,345 (a loss of £13,504 in 2017/18). The team went through a re-structure, which created a new Commercial Director post. Brigstock Road has made steady improvement to increase bookings over the last 3 years, with a 7.5% increase in 2018 (£46,173) and a 20% increase in 2019 (£55,542).

The use of the community centre for community and private functions was evenly balanced, with 23 regular community groups and 18 private hire bookings. For the coming year we are committed to ensuring a balance between profitability and providing free and affordable services to local people. This is part of the aim to build a hub of community activity, where people feel safe and welcome and where there is a permanent offer for people during the week.

Funding was secured via the social prescribing project in April 2019 for the 'You Too Can Sing' community choir, along with a new men's gentle exercise and fitness class, so we are pleased to report these activities are currently free for users. We also have plans to create a local community café to help turn Brigstock Road into a thriving community hub. Alongside this we are hoping to transform the overgrown plot at the rear of Brigstock Road into a beautiful community garden, with space for growing vegetables for the café, a sensory garden, a learning and activity area and seating for relaxing or catching up with friends and family.

Strategic objective 2: Development & Innovation

Becoming more accessible

The PIC service pilot (which began in October 2017) initially worked with clients over the age of 65 with two long-term health conditions and who had two unplanned hospital admissions. The service is now able to offer more flexibility, and can take referrals from GPs for anyone who would benefit from personalised support. This has been received well by GPs. The challenge this year will be to explore ways for the service to increase its caseload and increase referrals.

The team is working closely with the One Croydon Alliance, with the aim of taking referrals from the community and voluntary sector. Providing an opportunity for these open referrals will allow anyone in an older person's network to make a referral and ensure that the person can access the support they need. The team structure has been revised this year to prepare for this.

The ASC service experienced a challenging year after losing its well-established location in central Croydon. However, the team used this as an opportunity to review and improve the accessibility of the service. The service now operates out of three venues in North, Central and South Croydon. The team also increased its staffing on the helpline in order to more effectively triage enquiries. This is a significant development in making sure that the service is accessible to older people across the borough by taking the service to where it is needed.

This year, we hope to see an expansion of the ASC helpline in order to advertise it to GPs and the public, as a way to increase people's access to information, advice and advocacy.

The Healthier Lifestyles team launched the Memory Tree Café in our Brigstock Road community centre in January 2019. This was piloted for three months in response to our data which was telling us that over 10% of our clients are diagnosed with Dementia (around 400) and 30% (around 1,200 people) suffer from isolation and loneliness.

These are shocking statistics and highlight the importance of a safe, welcoming space for people and their carers to feel supported, valued and a part of their community. The Memory Tree Café has quickly engaged with over 15 people each week and as a result gained a further year's funding from an anonymous donor through Croydon Relief in Need.

With this funding we will develop the café to an all day service including information and advice alongside a menu of health talks, exercise, health checks and lunch. We expect this will become the prototype for a network of cafés across the borough working in partnership.

Integrating our services with the wider health and social care system

In May 2018 we integrated the Personal Safety/Falls Prevention Project into our Healthier Lifestyles team in order to combine the physical support in people's homes with advice on eating more healthily and exercising more to have a greater impact on people's likelihood of falling. The impact of this is yet to be seen, but we expect that the 94% of people who reported no incidents of falling while they were engaged to be prolonged for a longer period of time.

As a result of the significant impact this service has generated over the years, the Croydon Clinical Commissioning Group agreed to increase funding from £30,000 to £50,000 per year. In January 2019 as part of the planned strategy to expand and develop the PIC service, we integrated the Home from Hospital service into it. This adds an additional stage to the pathway of support for older people, to better reduce hospital admissions and help older people to live well and independently with confidence.

The Brigstock Road team has been developing a partnership with the Social Prescribing project, as a way to provide free activities to the community, which have benefits to people's health and wellbeing. The activities are advertised through GPs, which helps increase awareness.

The two activities currently being provided through this partnership, include the Community Choir and a Men's Exercise group.

The ASC service will continue to build its network of locations across the borough this year. The aim will be to align with the Council's Locality approach, which works to ensure people have access to support and information where they need it, rather than in GPs and hospitals. The service also ended its partnership with Croydon Hearing Resource Centre (CHRC) this year in response to the need to focus the service on information and advice.

We would like to take this opportunity to thank CHRC for their contributions to the ASC service and their dedication to supporting older people in Croydon. We continue to build on partnerships locally and nationally, including working with the Carers Information Service, Purley Cross Information Centre, the Alzheimer's Society and the Department for Work and Pensions.

Influencing the health and social care system

The One Croydon Alliance is a ten year programme between Croydon Health Services NHS Trust, Croydon Clinical Commissioning Group, South London & Maudsley NHS Foundation Trust, Croydon Council, the Croydon GP Collaborative and Age UK Croydon.

This year, we supported the Alliance to develop the locality model, with plans to create integrated community networks across the borough, to deliver care where it is needed. Our collaboration between the PIC service, the British Red Cross and the LIFE team is also helping to create an integrated package of care for people at risk of unplanned hospital admissions.

Strategic objective 3: Good Governance

Governance Review

Directors are nominated, selected and appointed from the general public on the basis of the contribution that they will make to the governance of the organisation and the skills that 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 report to the full Board. Members include P Robinson (Chair), S Naraine and B Scanlan.

Age UK Croydon also delegates authority to Finance, Trading and Fundraising Committees, made up of trustees, who meet on a quarterly basis.

During the year in review, the organisation has continued to work through the recommendations made as part of the external Board evaluation which took place during the winter of 2017/18. In July 2018, Age UK Croydon also received certification for achieving the Age UK Charity Quality Standard. The audit was carried out by an independent assessor who examined Age UK Croydon in 14 key areas.

Areas of good practice identified included:

- Age UK Croydon is confident that it is in a good place to deliver the strategy and lead the way in supporting older people to live as healthy and independent lives as possible
- There is evidence of close scrutiny to ensure all services and activities are closely monitored. In the last year a new set of standard reports has been developed to ensure consistency when reporting on matters such as safeguarding, data protection, health and safety, equality and diversity and complaints
- You have an enthusiastic team of staff, volunteers and trustees who are dedicated to maintaining and improving the quality of life of older people
- Having gone through a period of significant growth and change, you are now challenging yourselves to ensure that good governance is at the centre of all you do
- You have a good understanding of the changing profile and needs of the older population and you are helping them remain healthy, independent and active for as long as possible
- You have developed an exciting new strategy that is focused on delivering outcomes that meet the expectations of your mission, vision and core values.

- Charity Quality Standard assessor, SGS

Board Performance

Age UK Croydon has a formal procedure for the induction and training of its trustees.

This year, the organisation completed a new Trustee Induction pack, which includes:

- History and Structure of Age UK Croydon
- Committee Structure and Membership
- Role Specification and Description(s)
- Management and Organisational Structure
- Older population in Croydon and Schedule of meeting dates
- Age UK Croydon's Constitution
- Age UK Croydon's Five Year Strategy
- Financial Governance and Accounts
- CC3 - The Essential Trustee: What you need to know
- Charity Governance Code for larger Charities

Age UK Croydon also offers trustees opportunities for ongoing training and there is an annual appraisal process. The Chair is appraised collectively by the Board.

Management

Guided by the Charity's Articles of Association, Age UK Croydon's strategic direction is set by the Board, in consultation with the Chief Executive Officer and senior management team.

The Chief Executive Officer, supported by the senior management team, has direct responsibility for strategy implementation via the organisation's core functions and its services.

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

As a commitment to the development of an effective senior management team, the Board spent around £13,000 this year on training and development, including team-building, ACEVO membership, HR training and a Masters course at Cass Business School for the Chief Executive Officer.

Risk Management

The Board of Trustees have assessed the major risks to which the charity is exposed, in particular those relating to the specific operational areas of the charity and its finances and have taken steps to mitigate these to a level acceptable for the charity's day-to-day operations.

The directors believe that by monitoring reserve levels, by ensuring controls exist over key financial systems and by examining the operational and business risks faced by the charity, they have established effective systems to mitigate those risks.

The directors consider the key financial risks facing the organisation and associated actions to mitigate them as:

- **Over-reliance on grant income** – the Board of Trustees has determined that the organisation needs to diversify its income streams in order to improve its resilience. This means placing more emphasis on generating unrestricted income from services and activities.
- **Cashflow** – with increased expenditure and some funders paying in arrears, this will continue to be a risk and so will be regularly monitored throughout the year. Debtors must be managed efficiently and cashflow forecasts will help to monitor and mitigate against this risk.
- **Rapid growth** – the organisation has and will continue next year to grow quickly, which puts pressure on existing infrastructure. A priority for the organisation will continue to be focusing on strengthening its governance and infrastructure to support the growth.

The key factor impacting the financial performance in the future is the short-term nature of the majority of the funded projects. The directors through the Finance Committee monitor project end dates, ongoing funding bids and services commissioning activity.

In particular the directors believe the development of the One Croydon Alliance could provide a more stable financial position for many of its services. In addition to that work, the organisation continues to develop new, unrestricted sources of income in line with our charitable objectives.

Our Funders

Age UK Croydon would like to thank its funders for the year ended 31 March 2019, including:

- One Croydon Alliance
- London Borough of Croydon
- NHS Croydon / The Croydon Clinical Commissioning Group
- Age UK
- Anonymous donor via Charities Aid Foundation
- Croydon Relief in Need
- The Big Lottery Fund
- European Social Fund

These principal funders enabled the charity to continue to offer the various services detailed above to the older people of Croydon. During the course of the year the charity invested £100,000 with Rathbone Investment Management who is instructed to manage the investment portfolio on a discretionary basis.

The investments represent excess funds that are invested for the medium term, with a view to gaining a secure but improved return over cash funds. The directors have instructed that there should be no direct investments in the equities or bonds of companies that operate in the Arms or Tobacco industries.

Legacies

With special thanks to Veronica Sadler and Maureen Beasley for their generous legacy contributions, helping us to create lasting benefits for older people.

Investments

Age UK Croydon has invested £100,000 with Rathbone Investment Management who is instructed to manage the investment portfolio on a discretionary basis.

Memberships & 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 retains 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.

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 like-minded organisations.

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 benefit from members from across the UK.

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.

Older People's Advocacy Alliance: enables us to use resources and information from this national organisation focusing on the provision of high quality independent advocacy for all older people.

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

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. We have undertaken many joint-working projects, including contributing to local dementia-friendly cinema screenings and running events for Dementia Action Week. Our Dementia Champion also runs training sessions for our own staff, and others in the community.

Befriending Networks: provides support, training and guidance to befriending projects, giving us access to workshops and benchmarking opportunities to validate our processes. We will also work towards achieving their certification, allowing us to prove our credibility externally.

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.

UKVPMs Yahoo Group: directs access to a network of Volunteer Programme Managers we use for support and guidance in the management of volunteers.

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.

Partnerships

Our partnerships enable Age UK Croydon to provide streamlined, relevant, people-centred and holistic services that form strong connections with other like-minded 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.

One Croydon Alliance: a partnership between Croydon Health Services, Croydon Clinical

Commissioning Group, South London & Maudsley, London Borough of Croydon, the GP Collaborative and Age UK Croydon focused on improving the health and wellbeing of older people in the borough by offering more coordinated support that will help look after people's physical and mental health and wellbeing. Through this partnership, we launched our flagship Personal Independence Coordinator programme providing personalised care support to individuals who are frail, vulnerable and in need of proactive and preventative planning.

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.

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.

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.

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.

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

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.

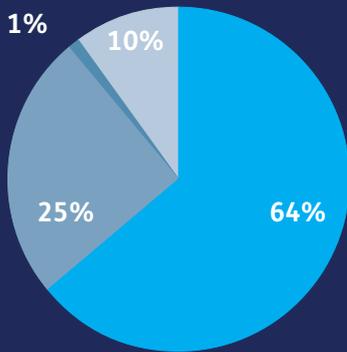
We would like to take this opportunity to thank our partners for their support in meeting our targets, despite it being a challenging year.

04

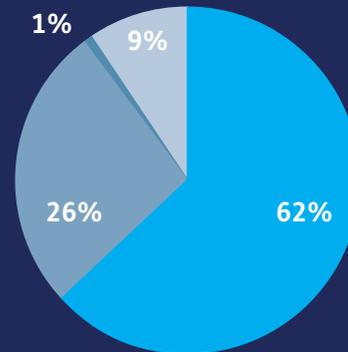
Financial Review

Total incoming resources for the charity in the year were **£1,880,584 (2018: £1,679,430)** and showed an overall increase of **£201,154 (12%)** over the previous year.

Proportion of **income** for the purpose of each social outcome



Proportion of **expenditure** for the purpose of each social outcome



Greater Independence

Greater access to information and services

Reduced isolation and greater community cohesion

Healthier lifestyles

Compared with the previous year, the proportion of income and expenditure for the purpose of building greater independence has increased from 44% and 54% respectively. This is due to an increase in income for the PIC service by 50%. Age UK Croydon does not aim to have an equal balance between the four outcomes and the organisation has developed a specialism in building greater independence. However, the graph illustrates the need for us to focus on developing more services which address isolation and loneliness.

Charitable activities

The charity income from charitable activities increased from £1,446,044 to £1,608,916 (11%). This increase reflects a mix of projects finishing and new projects starting together with the expansion of the Personal Independence Coordinators programme.

There was a significant increase in donations and legacies received this year from £8,042 to £70,146.

Total costs increased by £291,075 (15%) from £1,582,191 to £1,873,266. The total expenditure on charitable activities was £1,872,086, an increase of £270,309 (16%) in line with the increase in charitable income of 11%.

Age UK Croydon Trading Ltd

Age UK Croydon has a non-trading subsidiary. It stopped trading following activities being brought into the Charity. The Trading Committee will continue to discussions to determine its future.

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:

- **Designated reserve to cover budgeted costs not covered by income that has been secured**
- **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**

The directors will review the targets set for each reserve annually and the allocation of the total available unrestricted reserves to those targets. The directors have determined that any monies received from legacies will be channeled directly into the Opportunity Reserve so that this income can be ring-fenced for specific projects and ensure it is not eaten up by general overheads.

Next year, the Board has decided to provide additional assurances for this by moving legacies into a separate bank account.

At the end of the year, the charity has £136,740 (2018: £148,932) in restricted funds and £887,930 (2018: £868,968) 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.

The level of funds available (ie unrestricted reserves not held as fixed assets) is £415,254 (2018: £410,673).

The prior year's unrestricted reserve was allocated in line with the reserves policy as follows:

- **Designated Reserve £0**
- **Operating Reserve £131,000**
- **Building and Capital Asset Reserve £29,000**
- **Opportunity Reserve £250,673**

The directors are pleased to report this position and will continue to assess this allocation at least annually.

Statement of Directors' Responsibilities

The directors (who are also trustees of Age UK Croydon for the purposes of charity law) are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors 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 2015 (FRS 102);**
- **make judgements and estimates that are reasonable and prudent;**
- **state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;**
- **prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.**

The directors 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 directors are aware:

- **there is no relevant audit information of which the charitable company's auditor is unaware; and**
- **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 directors 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.

This report has been prepared having taken advantage of the small companies exemption in the Companies Act 2006. Approved by the directors and signed on their behalf.

Annual accounts

Statement of financial activities

For the year ended 31 March 2019 (incorporating an income and expenditure account)

	2019 (£)			2018 (£)			note
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL	
Income from:							
Donations and legacies	70,146	-	70,146	8,042	-	8,042	3
Other trading activities	201,522	-	201,522	224,975	-	224,975	4
Investments	-	-	-	369	-	369	6
Charitable activities	33,117	1,575,799	1,608,916	64,102	1,381,942	1,446,044	7
TOTAL INCOME	304,785	1,575,799	1,880,584	297,488	1,381,942	1,679,430	
Expenditure on:							
Raising funds	1,180	-	1,180	(19,586)	-	(19,586)	8
Charitable activities	302,682	1,569,412	1,872,094	383,095	1,218,682	1,601,777	8
TOTAL EXPENDITURE	303,862	1,569,412	1,873,274	363,509	1,218,682	1,582,191	
Net income (expenditure) for the year	923	6,387	7,310	(66,021)	163,260	97,239	
Transfers between funds	18,040	(18,040)	-	(17,107)	17,107	-	20
Net movement in funds	18,963	(11,653)	7,310	(83,128)	180,367	97,239	
Reconciliation of funds:							
Total funds brought forward	752,194	265,166	1,017,360	835,322	84,799	920,121	
TOTAL FUNDS CARRIED FORWARD	771,157	253,513	1,024,670	752,194	265,166	1,017,360	

Balance sheet

As at 31 March 2019

	2019 (£)	2018 (£)	note
Fixed Assets			
Tangible assets	472,684	458,294	15
Investments in Age UK Croydon Trading	100	100	
Investments	100,633	100,526	16
TOTAL FIXED ASSETS	573,417	558,920	
Current Assets			
Debtors	341,813	159,959	17
Cash at bank and in hand	210,937	378,543	
TOTAL CURRENT ASSETS	552,749	538,502	
Liabilities			
Creditors: amounts falling due within one year	101,497	80,063	18
NET CURRENT ASSETS/(LIABILITIES)	451,253	458,440	
NET ASSETS LESS CURRENT LIABILITIES	1,024,670	1,017,360	
The funds of the charity			
Restricted income funds:			
Restricted funds	20,090	36,937	20
Designated funds	116,649	111,456	
TOTAL RESTRICTED FUNDS	136,740	148,392	
Unrestricted income funds:			
Fair value reserves	2,176	2,176	
General funds	674,654	719,292	
Legacies	211,100	147,500	
TOTAL UNRESTRICTED FUNDS	887,930	868,968	
TOTAL CHARITY FUNDS	1,024,670	1,017,360	

Statement of cashflows

For the year ended 31 March 2019

	2019 (£)	2018 (£)	note
Cash flows from operating activities			
Net cash provided by / (used in) operating activities	(149,817)	127,042	23
Cash flows from investing activities			
Dividends, interest and rents from investments	-	-	
Purchase of fixed assets	(18,009)	(12,942)	
Proceeds from sale of investments	-	1,021	
Investment income	-	280	
NET CASH PROVIDED BY/ (USED IN) INVESTING ACTIVITIES	(18,009)	(11,641)	
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR	(167,826)	115,401	
Cash and cash equivalents at the beginning of the year	378,792	263,391	
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	210,967	378,792	23
Cash and cash equivalents consist of:			
Cash at bank and in hand	210,937	378,540	
Cash held within investments	30	252	
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	210,967	378,792	23

Approved by the trustees on



Ms D McCluskey
Chair

and signed on their behalf by



Mr O Sauba
Director

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) Donations of gifts, services and facilities

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

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

g) 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.

h) 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.

j) 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.

k) Operating leases

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

l) 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:

Computers.....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.

m) 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.

n) 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.

o) 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.

p) 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.

q) 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.

	2019 (£)			2018 (£)		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
3.						
Income from donations & legacies						
Donations	6,546	-	6,546	8,042	-	8,042
Legacies	63,600	-	63,600	-	-	-
TOTAL	70,146	-	70,146	8,042	-	8,042
4.						
Other activities including trading						
Help at Home	145,309	-	145,309	160,506	-	160,506
Brigstock Road Community Hub	32,902	-	32,902	64,409	-	64,409
Fundraising activities	23,311	-	23,311	-	-	-
Fundraising trading	-	-	-	60	-	60
	201,522	-	201,552	224,975	-	224,975

	2019 (£)	2018 (£)
5.		
Net income/(expenditure) for the year (this is stated after charging (crediting);		
Depreciation	3,620	6,334
Auditors remuneration	6,000	10,890

	2019 (£)			2018 (£)		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
6.						
Investment income						
Interest and dividends	-	-	-	369	-	369
TOTAL				369		369
7.						
Income from charitable activities						
Falls Prevention	-	35,000	35,000	-	30,000	30,000
Age UK Various income (brand partnership)	14,140	-	14,140	26,090	-	26,090
Personal Independence Coordinator	-	888,772	888,772	-	593,467	593,467
Warm and Well	-	-	-	-	11,116	11,116
Reablement	-	71,200	71,200	-	80,000	80,000
Smart Health	-	74,380	74,380	-	71,000	71,000
AUKL Trading	4,727	-	4,727	-	-	-
Befriending Service	-	7,500	7,500	-	10,000	10,000
Croydon Health & Employment Prog (Chep)	-	7,927	7,927	-	30,000	30,000
Advice Services Croydon	-	390,448	390,448	-	374,300	374,300
Healthwise	-	76,125	76,125	-	75,000	75,000
Care Place	-	4,000	4,000	-	17,000	17,000
Preventative Lunch Club	-	10,147	10,147	-	10,000	10,000
Outcomes Based Commissioning/CAA Grant	-	300	300	-	47,500	47,500
Brigstock Road Community Hub	-	-	-	-	2,559	2,559
Meals on Wheels	-	10,000	10,000	-	30,000	30,000
Other income	14,250	-	14,250	38,013	-	38,013
TOTAL INCOME FROM CHARITABLE ACTIVITIES	33,117	1,575,799	1,608,916	64,102	1,381,942	1,446,044

	2019 (£)			2018 (£)		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
8. Analysis of expenditure						
Raising Funds:						
Investment management fees	-	-	-	842	-	842
Costs of fundraising trading	1,180	-	1,180	4,439	-	4,439
Amounts written off on prior years financial statements	-	-	-	(24,867)	-	(24,867)
TOTAL	1,180	-	1,180	(19,586)	-	(19,586)
Charitable activities:						
Staff costs (Note 11)	-	1,396,184	1,396,184	138,148	1,059,326	1,197,474
Grants payable to individuals	-	-	-	-	-	-
Direct charitable expenses	82,308	173,228	255,536	37,870	157,964	195,834
Support costs(see note 9)	140,534	-	140,534	127,845	1,392	129,238
Governance costs(see note 10)	79,840	-	79,840	79,232	-	79,232
TOTAL	302,682	1,569,412	1,872,094	383,095	1,218,682	1,601,777
TOTAL EXPENDITURE 2019	303,862	1,569,412	1,873,273	363,509	1,218,682	1,582,191
9. Support costs						
IT Support	32,347	-	32,347	26,409	1,392	27,801
Premises costs	7,931	-	7,931	35,314	-	35,314
Office costs	96,636	-	96,636	59,787	-	59,787
Depreciation	3,620	-	3,620	6,335	-	6,335
TOTAL	140,534	-	140,534	127,845	1,392	129,238
10. Governance costs						
Auditors' remuneration	6,000	-	6,000	10,890	-	10,890
Other accountancy fees	16,214	-	16,214	10,572	-	10,572
Legal fees and professional fees	55,010	-	55,010	54,833	-	54,833
Other governance costs	2,616	-	2,616	2,937	-	2,937
TOTAL	79,840	-	79,840	79,232	-	79,232

	2019 (£)	2018 (£)
11.*		
Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel		
Salaries and wages	1,056,967	952,950
Salaries and wages (management)	188,012	138,148
Staff training, recruitment cost and others	22,624	26,437
Social security costs	98,888	72,095
Employer's contribution to defined contribution pension schemes	29,693	7,844
TOTAL	1,396,184	1,197,474
12.		
Staff numbers		
The average number of employees and workers (headcount based upon number of staff employed and workers)		
Advice Services Croydon	7	7
Personal Independence Coordinators	23	24
Help at Home	30	32
Brigstock Road Community Hub	4	3
Other programmes	24	13
Administration	6	6
Governance	1	1
TOTAL	95	86

13. Related party transactions

Aggregate donations from trustees were nil (2018: 300). During the year Emily Kyne, daughter of the ex-treasurer a trustee, received remuneration of £16,230 (2018: £26,696), as an employee of the charity. 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.

*The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £188,012 (2018: £138,148). The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2018: nil). No charity trustee received payment for professional or other services supplied to the charity (2018: nil).

	Computer equipment	Land & Buildings	Total
15. Tangible fixed assets			
All of the below assets are used for charitable purposes.			
Cost or valuation			
At the start of the year	89,861	441,110	530,971
Additions in year	1,143	16,866	18,009
Disposals in year	-	-	-
At the end of the year	91,004	457,976	548,980
Depreciation:			
At the start of the year	72,676	-	72,676
Change for the year	3,620	-	3,620
Eliminated on disposal	-	-	-
At the end of the year	76,296	-	76,296
Net book value at the end of the year	14,708	457,976	472,684
At the start of the year	17,185	441,110	458,294

	2019 (£)	2018 (£)
16. Fixed asset investments - unlisted**		
Market value brought forward of listed investment	100,275	101,400
Additions in year	-	-
Disposals at carrying value	-	(998)
Change in market value	328	(127)
Market value carried forward of listed investments	100,603	100,275
Investment cash	30	251
Investment portfolio market value and cash balance	100,633	100,526
Gains/(losses) on investments	-	-
Unrealised (from above)	328	(127)
Realised on disposal of fixed asset investments	328	(127)
17. Debtors***		
Trade debtors	295,746	140,630
Prepayment	38,594	19,329
Other debtors	7,473	-
At the end of the year	341,813	159,959

Fixed asset investments are held at fair value with valuations 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 below.

	2019 (£)	2018 (£)
18. Befriending Service		
Preventative Lunch Club	13,880	43,138
Other taxation and social security	22,570	-
Other creditors	23,119	3,010
Accruals and deferred income	41,928	33,915
At the end of the year	101,497	80,063

	2019 (£)			2018 (£)		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
19. Analysis of net assets between funds						
Fixed assets	573,417	-	573,417	558,920	-	558,920
Net current assets	431,162	20,091	451,253	310,047	148,392	458,440
TOTAL	1,004,579	20,091	1,024,670	868,967	148,392	1,017,360

	2019 (£)			2018 (£)		
	Total funds b/f as at 01 April 2018	Total incoming resources	Total resources expended	Gains/(losses) on investments	Transfers between funds	Total funds c/f forward as at 31 March 2019
20. Analysis of net movements in funds						
Restricted funds:						
Greater independence	121,473	1,003,199	977,849	-	(24,243)	122,580
Greater access to information and services	10,851	404,448	(430,380)	-	15,081	-
Reduced isolation and greater community cohesion	8,960	17,647	(17,728)	-	(8,878)	-
Healthier lifestyles	7,108	150,505	(143,453)	-	-	14,160
TOTAL RESTRICTED FUNDS	148,392	1,575,799	(1,569,411)		(18,040)	136,740
Unrestricted funds:						
Age UK Croydon Trading Limited	-	4,727	-	-	-	4,727
Legacies	147,500	63,600	-	-	-	211,100
General Fund	721,467	236,458	(303,862)	-	18,040	672,103
TOTAL UNRESTRICTED FUNDS	868,967	304,785	(303,862)	-	18,040	887,930
TOTAL FUNDS	1,017,359	1,880,584	(1,873,273)	-	-	1,024,670

	2019 (£)			2018 (£)		
	Total funds b/f as at 01 April 2018	Total incoming resources	Total resources expended	Gains/ (losses) on investments	Transfers between funds	Total funds c/f forward as at 31 March 2019
20a.						
Analysis of net movements in funds						
- group: by funder						
Restricted funds:						
Hardship fund	20,409	-	(319)	-	-	20,090
Smart Health	1,631	74,380	(76,011)	-	-	-
Befriending	-	7,500	(7,589)	-	89	-
Care Place	5,937	4,000	(9,937)	-	-	()
Croydon Health & Employment Prog.	-	7,927	(3,684)	-	(4,243)	-
Brigstock Road Renovation Project	8,960	-	(3,537)	-	(5,423)	-
Brigstock Road Community Hub	-	10,147	(10,147)	-	-	-
Volunteer Programme	-	-	3,544	-	(3,544)	()
TOTAL RESTRICTED FUNDS	36,937	103,954	(107,679)	-	(13,121)	20,091
Designated funds:						
Advice Services Croydon (ASC)		390,448	(410,448)	-	20,000	-
Falls Prevention	8,115	35,000	(36,935)	-	-	6,180
Personal Independence Coordinator	57,593	888,772	(850,056)	-	-	96,309
Reablement	35,355	71,500	(86,855)	-	(20,000)	-
Healthwise	5,477	76,125	(67,442)	-	-	14,160
Meals on Wheels	4,915	10,000	(9,996)	-	(4,919)	-
TOTAL DESIGNATED FUNDS	111,456	1,471,845	(1,461,732)	-	4,919	116,649
TOTAL RESTRICTED FUNDS	148,392	1,575,799	(1,569,411)	-	(18,040)	136,740
Unrestricted funds:						
Advice Services Croydon Trading Limited	-	4,727	-	-	-	4,727
Legacies	147,500	63,600		-	-	211,100
General Fund	721,467	236,458	(303,862)	-	18,040	672,103
TOTAL UNRESTRICTED FUNDS	868,967	304,785	(303,862)	-	18,040	887,930
TOTAL FUNDS	1,017,358	1,880,583	(1,873,273)	-	-	1,024,670

21a. Services/activities descriptions

FUNDER		
London Borough of Croydon (One Croydon)	Advice Services Croydon (ASC)	We offer independent, impartial, holistic, free and confidential Information and Advice provided via a helpline, appointments, drop-in, home visits and community events. We also provide financial advocacy and support with benefit forms and financial management. This service is available to people over the age of 50, their friends, relatives and/or carers.
	Healthwise	We provide preventative services to enable older people to make healthier lifestyle choices. This programme, funded through the One Croydon Alliance, offers a range of activities to support people to adopt healthier lifestyles. Delivered through a combination of health hubs and home visits across Croydon, the service is designed to target hard-to-reach groups. Recognising the social risk factors increasing a person's vulnerability to a number of health conditions, the programme is tailored to meet the needs of diverse local communities.
	Reablement service	This service supports clients to avoid delays in being discharged from hospital and enable clients to settle back at home effectively. The service works with the person holistically to identify any barriers that could lead to readmission and work on.
	Preventative Lunch Club	This service provides much-needed community activities for older people in the Brigstock Road Community Centre.
London Borough of Croydon	Care Place	The maintenance of an online directory of services.
	Meals on Wheels	The aim of the project is to inform and connect people who are housebound with important services. The service offers information and advice alongside an existing Meals on Wheels service, as a way to engage people in their homes who would otherwise not have been able to access the service.
Croydon Clinical Commissioning Group (One Croydon)	Personal Independence Coordinator programme (PIC)	The programme is at the heart of One Croydon's 'Integrated Community Networks' programme, which aims to enhance community-based care to drive preventative, holistic, people-centred care. The PIC team work alongside health and care professionals, adopting a multidisciplinary approach to working with older people who have long term health and social care needs. Most importantly, they ensure that care planning is influenced by the wishes identified by individuals, so that independence can be either improved or maintained.
	Falls prevention service	This service supports older people who have fallen, or are at risk of falling, by identifying and helping to reduce risks, hazards and to promote independence in the home. This is achieved by assessing and identifying risk and giving advice on simple everyday safety precautions. The service arranges for the supply and installation of minor adaptations such as stair rails, grab rails and other aids.
10% funded by London Borough of Croydon	Help at Home service	We offer a range of services in the home including assistance with cleaning, shopping and laundry. The aim is to support older people to live as independently as possible in their homes for as long as possible. It is a chargeable service open to all residents within the London Borough of Croydon regardless of their age, although priority will be given to people in later life (50 years and over) and people with a disability/impairment.
The Big Lottery Fund	Smart Health	This programme will run until March 2019. The project has the same aims as Healthwise and works in 6 wards within Croydon with a plan to improve the healthy lifestyles of 500 residents each year.
European Social Fund	Croydon Health and Employment Project	Supporting people who are over 50 and long-term unemployed back into work.
Anonymous donor via Charities Aid Foundation	Befriending service	Matching older people with long-term health conditions with volunteers to tackle isolation and loneliness.
Croydon Relief in Need	Memory Tree Cafe	The Memory Tree Café provides a much needed safe environment for people with a diagnosis of dementia and their families/carers. The Memory Tree Café provides an opportunity for people to feel part of a community and less isolated as they chat, sing and join in with activities together as a group without a label.
Mendoza Trust Fund	Hardship fund	Small grants aimed at assisting beneficiaries to acquire essential goods.

	2019 (£)	2018 (£)
22. Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	7,310	76,380
Depreciation charges	3,620	6,335
(Gains)/losses on investments	(328)	127
Dividends, interest and rent from investments	-	(280)
(Profit)/loss on the disposal of investments	-	(23)
(Increase)/decrease in stocks	-	-
(Increase)/decrease in debtors	(181,854)	94,053
Increase/(decrease) in creditors	21,434	(49,550)
Increase/(decrease) in deferred income	-	-
Net Cash provided by (used in) operating activities	(149,817)	127,042

	AT 1 APRIL 2018 (£)	CASH FLOWS (£)	OTHER CHANGES (£)	AT 31 MARCH 2019 (£)
23. Analysis of cash and cash equivalents				
Cash at bank and in hand	378,792	(167,826)	-	210,966
Total cash and cash equivalents	378,792	(167,826)	-	212,306

	PROPERTY		EQUIPMENT	
	2019 (£)	2018 (£)	2019 (£)	2018 (£)
24. Operating lease commitments				
The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:				
Less than one year	-	5,000	-	-
One to five years	188,250	-	-	-
Over five years	-	-	-	15,835
	188,250	5,000	-	15,835

25. 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	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Ms D McCluskey	Chair
Mr O Sauba	Treasurer
Mrs B Ahmed	
Miss P Brooks	Resigned 20 November 2018
Mrs N Harris	Resigned 20 November 2018
Mrs S Naraine	
Mrs P Robinson	
Ms B Scanlan	
Mrs T Sandiford	Appointed 20 November 2018
Mr R Silk	Resigned 3 September 2019
Mr T Singh	Appointed 20 November 2018
Mrs V Trevillion	

Key management personnel

Miss K Pierpoint	Chief Executive Officer
Mrs S Underhill	Programmes Director
Mrs J Dunbar	Communications Manager
Mr N Linney	September 2018 Volunteer Programme Manager
Mrs N Saiyed	Compliance Officer
Mrs J Pilgrim-Ndure	Development Services Manager until August 2018
Mrs J Ward	Service Manager

Bankers **Co-operative Bank, PO Box 250, Delf House, Southway, Skelmersdale, WN8 6WT**

Auditor **Bryden Johnson, 1 – 4 Kings Parade, Lower Coombe Street, Croydon, CR0 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 2019 and confirm they comply with the requirements of the Charities Act 2011 and Companies Act 2006. The directors 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.ageukcroydon.org.uk

Contact us:

Phone: 020 8683 7100

Email: aukc@ageukcroydon.org.uk



@AgeUKCroydon