

Age UK Croydon Annual Report 2019-2020



**Directors' Report
and Consolidated
Financial Statements**

Contents

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 2020 and confirm they comply with the requirements of the Charities Act 2011 and Companies Act 2006. The Board have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” (FRS 102) in preparing the annual report and financial statements of the charity.

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

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

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A message from our Chair and CEO

Welcome to Age UK Croydon's (AUKC's) Annual Report for the year from April 2019 to March 2020.

As we reflect on what turned out to be a momentous year it would be all too easy to focus on the final three months, such has been the impact of Covid-19 on our organisation and on us as individuals, team players and members of our community. In a very short space of time, our services were completely redesigned to meet the emerging need, which was a tremendous and yet humbling response. But, as great as that has been, it is important that it does not completely overshadow the many other highlights and achievements of the year:

- 2020 is our Silver Jubilee and for 25 years we have been embedded in the community which we serve. We are proud that we continue to innovate, develop and extend our services in the face of increasing need, and champion the voice of older people. Although our plans to mark this milestone have been blown off track by the pandemic, they are not forgotten and we look forward to finding a way to celebrate our anniversary at the appropriate time;
- We were excited winners of the "Best Charity" at the Croydon Business Excellence Awards. As a charitable organisation, this was an unusual "first" for us and we were very appreciative of the recognition of our work in the local community;
- And we made our TV debut, as Alan Titchmarsh and his Love Your Garden team descended on our unusable outdoor space to create a beautiful garden for our clients to enjoy. This was the fulfilment of a long held goal and has, quite literally, paved the way for the next big investment project which is intended to underpin the sustainability of the charity - hopefully for the next 25 years.

Celebrity events aside, our team continued to deliver their support on the ground to the citizens of Croydon. At a time when funding remains under severe pressure, our work has not decreased and we still see many areas of unmet need. That we are able to address this need day in and day out is, in no small measure, due to our staff and volunteer teams.

Charities cannot function without their volunteers and yet they are woven through organisations in such a seamless fashion that they can be in danger of being overlooked. So, to highlight just how much more our staff can achieve working alongside this extra support, we are delighted to showcase and celebrate our volunteers and their impact in this year's report.

It is clear that the success of the organisation is built on the dedication and commitment of our teams, be they volunteers or permanent staff. It is also dependent on the generosity of our donors and the Trustees extend their heartfelt thanks to all concerned for their continued support, without which we would be unable to make a difference. This report can only offer a glimpse of what we are about and we would encourage you to contact us if you are interested in learning more about ways in which you could become involved.

With best wishes,



Deborah McCluskey

Deborah McCluskey,
Chair, Age UK Croydon



Jill Kyne

Jill Kyne
CEO (interim), Age UK Croydon

01

About us

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

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

Our Five Year Strategy (2018-2023) has set the course of our work and ensures we keep our clients at the heart of what we do. Mid-way through, we are able to reflect on what we have already achieved while keeping our sights on the plans ahead.

We have an expert team of 77 staff and over 117 volunteers who work together to deliver our extensive range of services and activities right across the borough. With services spanning information and advice, financial advocacy, health, wellbeing, home care, falls prevention, dementia support, one to one personal independence coordinators, home from hospital support, befriending and social activities, Age UK Croydon offers a holistic solution for older people to access the services they require in one place.

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

"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."

Our services

INFORMATION & ADVICE



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

MEMORY TREE CAFE



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

HEALTHIER LIFESTYLES



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

PERSONAL INDEPENDENCE COORDINATORS



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

BEFRIENDING



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

ADVOCACY



We offer financial advocacy including Lasting Power of Attorney and debt advice

COMMUNITY HUB



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

HOME FROM HOSPITAL REABLEMENT



We offer practical home from hospital support to build confidence, reduce isolation and encourage independence

PERSONAL SAFETY AND FALLS PREVENTION



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

The impact of Covid-19

Through the majority of this reporting year, our services operated as usual; we supported our clients through face-to-face and group gatherings, both in people’s homes and in community settings across the borough.

However in January 2020 it was clear the world was changing and as the Covid-19 pandemic took hold Trustees and the Senior Leadership Team were meeting regularly to discuss our approach to service delivery to ensure the safety of our clients, staff and volunteers, while still supporting local need.

By the beginning of March 2020, we anticipated a radical change to our operations and had established plans that allowed us to be very responsive when lockdown was announced by the Government on 23 March.

Although this reflects a small proportion of the reporting year, the significance of the pandemic had a big impact on our operations.

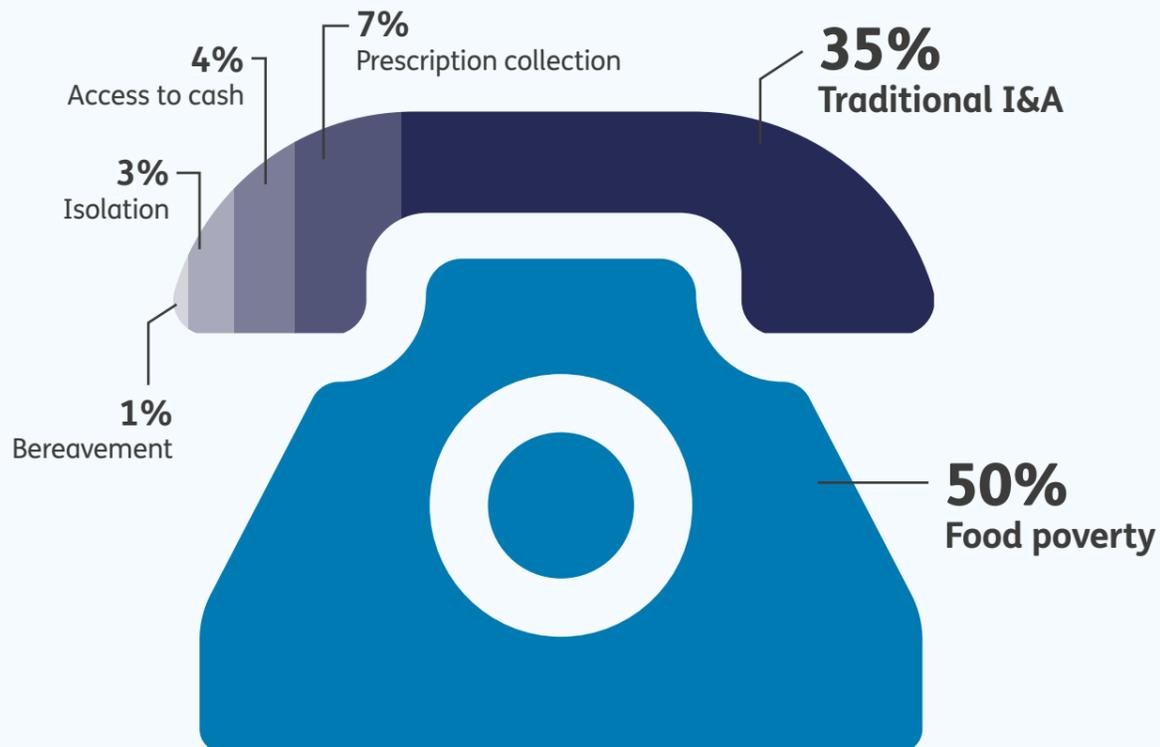
How we responded to older peoples’ needs

Responding to the needs of our clients and the community is always at the heart of what we do. This was as important as ever as we rapidly adapted our services to meet the new and evolving needs of the people we support and those who had not previously engaged with us.

With new social isolation and social distancing guidelines in place, older people faced new and challenging issues which we were able to very quickly respond to.

The need to access food and essential items was the highest immediate priority, with half of the calls we received relating to this topic. With many people shielding, collecting prescriptions (7%) and people feeling isolated (3%) were other reasons cited for calling our helpline for support.

In the immediate aftermath of the lockdown, this is where we focused our support.



Calls to our helpline at the start of the Covid-19 pandemic



Our new services in response to Covid-19

Information and Advice Helpline

Increasing the resource for our existing Information and Advice Telephone Helpline was the first step in enabling us to effectively respond to the emerging need to triage calls and assess priority. With the average number of telephone calls increasing from 70 to 370 per week in a matter of days, we called on the skills and expertise of our advice team and the wider staff team to answer calls and pick up cases. This allowed us to create a tiered structure internally where simpler, level 1 cases could be handled by the extended helpline team who have a solid knowledge of the support available locally, and the trained I&A advisors could focus on the most complex level 2 and 3 cases. This enabled us to respond quickly and efficiently to the higher volume of calls.

Companion Call Line

In Croydon approximately 40% of the population aged over 65 lives alone and an estimated 19% of older people are lonely. With people physically isolating due to the pandemic, this issue has been exacerbated, which we saw reflected in the calls to our helpline. This led us to work in partnership with Croydon Voluntary Action (CVA) to set up our Companion Call Line; a telephone befriending service pairing older, isolated people with volunteers from CVA. This service became operational in April 2020 and continues to support those in need.

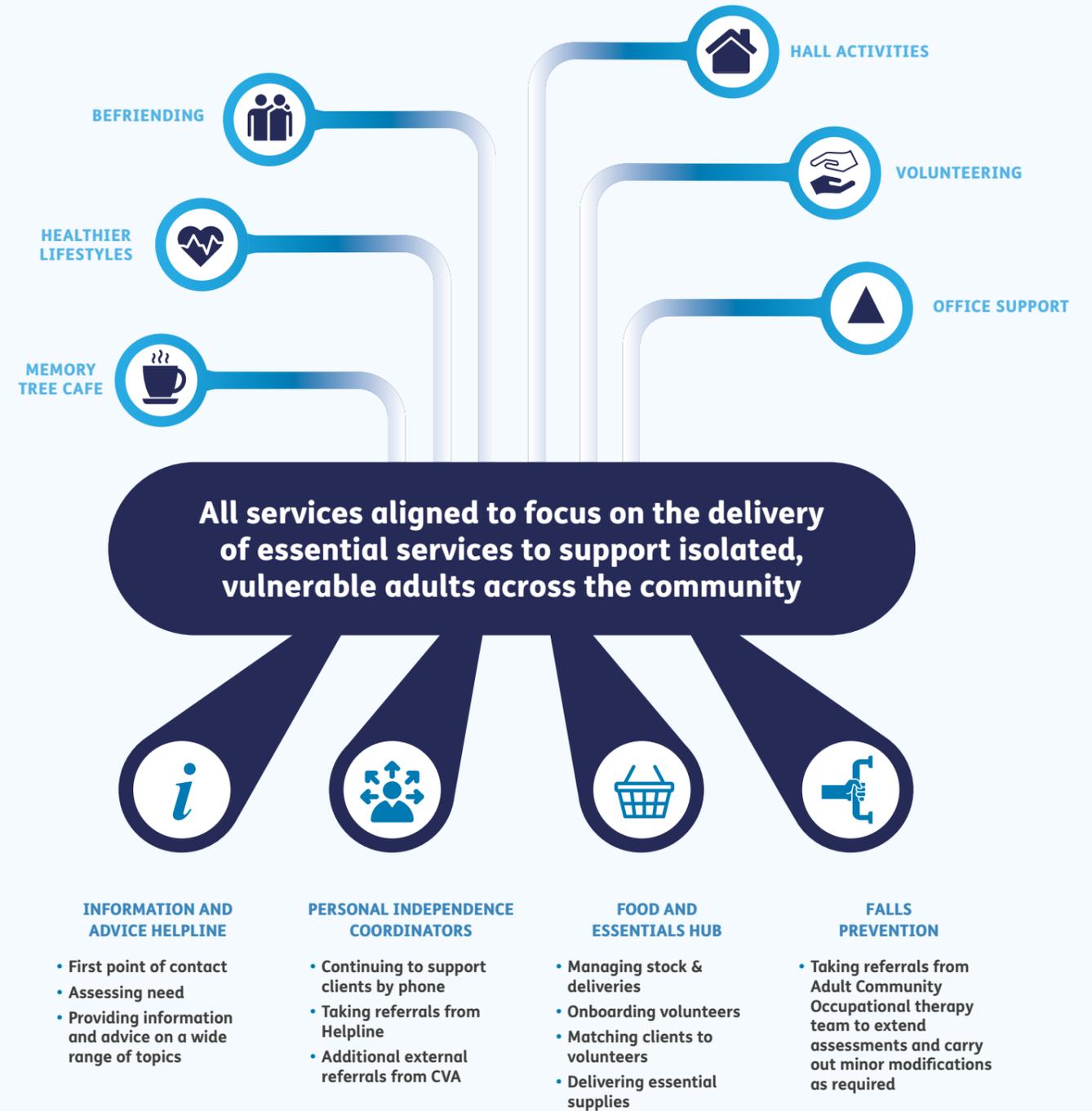
Food and Essentials Hub

The main need was to source food and essential items for people who were now self-isolating or shielding. We had anticipated the stricter Government measures, and knew that with people unable to get out to shop for themselves, we had to provide emergency support for the most vulnerable. Within two days of our first discussion, and prior to the official lockdown, we had already set up a functioning Food and Essentials Hub from our community hall in Thornton Heath, and established safe guidelines for its operation. Using our social media reach and our network of volunteers, we were able to receive donations of goods from individuals and businesses, and packages were delivered across the borough to the most vulnerable.



Mobilising our teams

We were able to rapidly respond to the needs of older people in the community by changing the way we delivered services to clients, and by redeploying teams to our new services to meet demand.



Forming vital partnerships

We have quickly and successfully formed partnerships with other local charities and organisations so that we are able to better support older people across the community.

Croydon Council: Home Helps	CCMA, CVA, CNCA: Working collaboratively	CVA: Companion Call Line
<p>Our Home Helps were redeployed on a short-term basis to support residents at Croydon Council’s Extra Care Schemes to respond to the immediate need. They worked across six locations providing support for residents with shopping, laundry, cleaning and befriending chats. This was a great opportunity for Age UK Croydon to support the Council to provide quality care to those in need.</p> <ul style="list-style-type: none"> • AUKC Home Helps redeployed to support Croydon Council’s Extra Care Schemes • Our team worked across six locations providing support for tenants with shopping, laundry, cleaning and befriending/welfare chats • This was a great opportunity for Age UK Croydon to support the wider borough to provide quality care to those in need <p>Cristina, Extra Care Registered Scheme Manager:</p> <p>“It is going so well with the Age UK Croydon team. They have been so flexible: from cleaning the flats to assisting to put up furniture from flat pack, befriending, even a bit of gardening with some Truscott House staff.”</p>	<p>With many local charities and organisations wanting to support vulnerable people across the borough, it was important to be able to efficiently triage people to the most appropriate organisation for specialist support, and for others to understand the support we provide.</p> <p>Working with Croydon Voluntary Action (CVA), Croydon Neighbourhood Care Network (CNCA) and the Croydon Covid-19 Mutual Aid group (CCMA), we created a tiered system to make sure people got the help they needed, whilst freeing up specialist services to focus on the most vulnerable.</p> <p>Tiered approach:</p> <ul style="list-style-type: none"> • CCMA: Croydon Covid-19 Mutual Aid to handle simple tasks • AUKC: To handle more complex needs • CVA: To support or triage complex needs • CNCA: To work with the most vulnerable 80+ 	<p>From calls to our helpline, we were able to quickly identify an emerging need for clients who wanted someone to give them a regular check-in call to make sure they were OK.</p> <p>We were able to rapidly establish a new service and new partnership with Croydon Voluntary Action (CVA) to pair older people identified through our work with volunteers who had already been screened by CVA. This partnership approach enabled us to roll out the Companion Call Line within days, pairing people for regular social interaction.</p> <p>The new service has been promoted widely right across the borough by Croydon Commitment, Faiths Together, BME Forum, Croydon Council, CVA and the Thornton Heath Chronicle.</p> <ul style="list-style-type: none"> • There’s no age restrictions - anyone can use the service • If people would like to receive a call, they call Age UK Croydon • If they would like to make a call, they can call the CVA

Our volunteers are fundamental to our delivery

Volunteering is at the heart of Age UK Croydon, and the overwhelming response to the Covid-19 pandemic was truly inspiring.

In the last few weeks of March, we had over 100 enquiries from individuals looking to volunteer and offer support in their local community.

Volunteers were instrumental in helping us run the Food and Essentials Hub, with a team of 20 new and existing volunteers helping to organise, pack and deliver emergency parcels, phoning clients, raising funds for the Hub, and making donations. We were able to refer many more to Croydon Voluntary Action, who deployed volunteers to other community groups and organisations who needed help.

While our existing volunteer teams weren’t able to continue face-to-face activities and support, many were still phoning clients, answering phones and helping with administration.

“I have enjoyed volunteering with Age UK Croydon, and have a great deal of respect for the work being undertaken by such a committed and skilled group of people. It’s been an absolute pleasure.”

- Michelle, Befriender and PIC Support

When lockdown occurred, we were able to mobilise quickly and use our existing resources to answer the call from people who suddenly found themselves isolated, lonely and in need of food and essentials.

Throughout this report, there are spotlights on our volunteers and it is clear how they are involved throughout the organisation. There are many well-documented benefits of volunteering, not only for Age UK Croydon and the people receiving support, but for those giving their time.

“The work that Age UK Croydon is doing at this most challenging of times to help those in the community most in need is incredible, and I feel humble to be able to support in some small way.”

- David, Community volunteer

KEY STATISTICS

- 117** volunteers
- 7496** number of hours of volunteering
- 83%** would recommend volunteering with Age UK Croydon to their family and friends
- 83%** satisfied or very satisfied with their volunteering
- 86%** said their main reason for volunteering was ‘To Help People’

Our volunteers work alongside us to:

- **Look after our garden**
- **Help to run the Memory Tree Café**
- **Support with office administration**
- **Greet people at our Community Hub**
- **Help us run events**

Volunteering is a way of connecting with other people, boosting self-confidence, learning new skills, and an opportunity to give back to one’s community. Our volunteers are becoming more integrated into the way we operate, where services rely on their support to provide a wider reach across the community.

In addition to the roles highlighted throughout this report, volunteers also greet our clients at reception and give general information on our services; organise both internal and outgoing post; complete handyman tasks to keep people safe and independent in their own homes; host Christmas parties for our clients; donate food and supplies for our activities; raise funds for the organisation.

Our Volunteer Programme offers a friendly and open recruitment process, as well as a thorough induction and training programme, so volunteers feel prepared and supported to undertake their roles. Regular social events are held, giving volunteers a chance to meet staff as well as other volunteers, and quarterly newsletters keep everyone up to date with new training and engagement opportunities.

Once in a role, regular support and supervisions allow individuals to give feedback and share any challenges being faced. As a commitment to our volunteers, in 2020-2021, we will be aiming to achieve the Investing in Volunteers accreditation standard, which has been proven to improve the experience of volunteers and those who work with them.

Each and every volunteer is an ambassador for Age UK Croydon, its vision, and its values.

“Shayan thoroughly enjoyed the work experience with you all. Thank you so much for taking the time to give Shayan varied experience.”

- Mother of Work Experience volunteer

“Volunteering for Age UK Croydon has given me a sense of purpose and community; it is a pleasure working with other like-minded people to deliver vital resources to some of society’s most vulnerable.”

- Rachael, Community volunteer

- 2018-2019** New Volunteer Programme Manager hired
- Improved volunteer communications with regular newsletters and events
 - Recruitment drive to support new befriending service
- 2019-2020** Refined volunteer onboarding process including induction and training
- Clients referred to volunteer programme as part of support package and now actively volunteer
- 2020-2021** Begin Investing in Volunteers accreditation process
- Build on the volunteering momentum instigated by the response to the pandemic
 - Develop innovative roles that respond to need and use volunteer skills, including Tech Befriender, to support new challenges faced by older people
- 2021-2022** Fully embed volunteers into our services, allowing them to continue the existing support, whilst also helping us improve and shape our services
- Achieve Investing in Volunteers accreditation
 - Further develop roles and training plan to support individuals looking for employment both internally and externally
- 2022-2023** Volunteers integrated throughout the organisation, leading and delivering activities
- Continue to improve accessibility for individuals, creating new and developing further existing partnerships

02

Key Achievements For Our Clients

Trading

- Appointed Commercial Director
- Fundraising and donations increased by over a third enabling us to deliver additional services to meet client needs
- Garden space beautifully landscaped, fully accessible and ready to use
- Agreement from Board to progress planning phase for renovation and modernisation of community hall facilities
- Tested alternative methods of delivering Home Help activity through delivery of Extra Care work with Croydon Council

Innovation

- Began to pilot the Under 50 Personal Independence Coordinator service to support a new demographic as part of an integrated health and care service model with the One Croydon Alliance
- Delivered 180 Information & Advice drop ins and 195 appointments at four locations across the borough
- Expanded Information & Advice home visits to improve accessibility to the service, delivering 737 home visits to 439 clients
- Corporate volunteers delivering client events, existing clients becoming volunteers, new handyman volunteers supporting PIC service
- Extended the Befriending service to take referrals from the Memory Tree Café, with 7 referrals and 2 matches made
- Introduced a weekly men-only exercise class to provide exercise and social engagement
- Introduced exercise classes for residents in Extra Care Sheltered Accommodation

Governance

- Appointed HR and Governance Director
- Implemented Charity Log in order to streamline our reporting and capture all client information securely in one central place. This will consolidate our reporting processes and enable us to see trends across the organisation more clearly
- Continued investment in Senior Leadership Team development, running bi-annual externally-facilitated sessions in order to enhance the performance of the team
- Delivered Safeguarding training to 67 staff, Home Helps and volunteers, ensuring the team have a clear understanding of this important topic
- Refreshed policies to strengthen our governance and processes, including Cash Handling and Complaints
- Strong staff engagement through annual Staff Survey, regular All Team Away Days and monthly All Team Calls with 95% of the team agreeing “I can see how my work contributes to the success of Age UK Croydon”
- Valuing our volunteers – Volunteers nominated for external awards - Mayor of London and Mayor of Croydon Civic Awards – volunteers shortlisted for the latter in 2020, volunteers highlighted in internal newsletters

Health and wellbeing



PSYCHOLOGICAL IMPROVEMENTS



MORE ABLE TO MANAGE A HEALTH CONDITION



PHYSICAL HEALTH IMPROVEMENTS



SUSTAINING PEOPLE'S MENTAL WELLBEING

- 2018-2019**
 - Delivered regular Health Hubs across the community to help people manage weight, blood pressure and learn about exercise and nutrition
 - Developing partnerships for the future
 - Contributed to a proactive and preventative approach
- 2019-2020**
 - Two additional groups : Men's Exercise and Extra Care Special Housing exercise
 - Exercise instructions and guidance by post and telephone
 - Introduced a weekly Memory Tree Café for people with a diagnosis of dementia and their carers
- 2020-2021**
 - Working to deliver new blended service model; online, phone and face-to-face
 - Support digital inclusion initiatives
 - Introduce online exercise classes and nutrition talks
 - Increase accessibility for more men to join exercise groups
 - Build additional proactive and preventative falls prevention initiatives focus on addressing malnutrition
- 2021-2022**
 - Increase holistic healthier lifestyles service including physical, mental and social wellbeing.
 - Increase proactive and preventative work through exercise, health checks, social activities and groups for cognitive and social stimulation
 - Extend range of exercise classes in collaboration with ICN+ frailty clinics
- 2022-2023**
 - Secure funding to continue to develop the service to respond to the needs of our ageing population

"I have been coming to the health hub for some time now and very much appreciate the benefit of doing so. It has helped in trying to lead a healthier lifestyle and the talks have helped focus on the diseases and ailments that can affect my age group and by discussing these, preventative steps can be taken."

- Mrs DP

"I feel very welcome, more than at the gym."

- Mr JP

"The Heath Hubs are very beneficial to my wellbeing."

- Mrs JW

Healthier Lifestyles

Our Healthier Lifestyles activities help people to stay in control of their physical health. We run regular health hubs in community settings like libraries where people have their weight, BMI and blood pressure checked and recorded and receive advice on achieving or maintaining a healthy lifestyle.

Those sessions also include chair-based exercise helping to educate people on how to build strength and maintain physical independence. Raising awareness of health risks and providing tools to manage improved healthy lifestyles helps people to make incremental changes to their exercise and eating habits.

Physical activity has been identified as one of the key factors in promoting and enhancing overall and health-related quality of life for older people. It can also help improve muscle strength, balance and coordination which can further help to prevent falls, maintain bone health and preserve physical fitness (Skelton et al., 2018).

KEY STATISTICS:

- 825** free mini health checks (blood pressure and BMI) were performed (492 in 2018/19)
- 40** health promotion talks delivered (28 in 2018/19)
- 144** community hubs (153 in 2018/2019)
- 468** people attended health hubs which include exercise (561 in 2018/19)
- 90%** of older people surveyed felt they have an increased awareness of the benefits of healthy lifestyle behaviours (91% in 2018/19)
- 100%** of people surveyed said that they have increased the amount of exercise they do (90% in 2018/19)
- 100%** of people surveyed indicated the social aspect of these sessions has improved their wellbeing (96% in 2018/19)

Men's Exercise: Just4Men

KEY STATISTICS:

- Started November 2019**
- 18** sessions
- 12** people attend

During November 2019 we launched an additional Healthier Lifestyles project in partnership with Movement Therapy. These weekly sessions delivered by a specialist instructor in our community hub give men, many of whom have complex physical health conditions, the chance to exercise and socialise together.

"The men's exercise class is highly enjoyable, exercises are tailored to individual needs and capabilities, but the best thing is, it's fun. Highly recommended."

- Steve, men's exercise client



Spotlight on Volunteering

Extra Care Housing Schemes: Happy & Healthy

KEY STATISTICS:

Started February 2020

10 sessions across two different schemes

27 people attend

In February 2020 Healthier Lifestyles started to deliver weekly health checks and chair-based exercise at two Extra Care Housing Schemes. In Extra Care Housing, residents have access to round-the-clock support and live independently in their own homes.

We deliver exercise and blood pressure/weight checks and health promotion talks to the residents in communal areas, enabling residents to access our service without having to travel. The sessions we run are an important element of the regular schedule for residents, who often have complex care needs and reduced mobility.

“It’s made a big difference to the residents at Toldene. It’s had a positive impact and the residents are enjoying it.”

– Sam, Extra Care Housing Manager at Toldene Court

Health Champion Volunteers

Health Champions are a vital support to our Healthier Lifestyles team. Volunteers help register and welcome clients to the regular Health Hubs, support clients attending exercise classes and share lunchtime meals with clients to help reduce the risk of missed meals. This year, our 10 Health Champions gave 1,140 hours of their time and help.

Catherine, Health Champion said...

“I was recovering from a stroke and was attending the over sixties club in Addiscombe. A few yards away there was a Sheltered Housing accommodation in which Age UK Croydon was running a Health Hub together with exercise activities.

After filling in my form I noticed that it was well attended. On seeing the health checks I instantly felt that I could contribute my skills to this as these were the basic things I do as a Nurse. I asked if I could volunteer and was encouraged to do so.

The rest is history. I joined to help on a Tuesday. I have helped out at various venues and notice that the hubs were always well attended and everyone looked forward to the next session. The team were the most efficient and nicest people I have ever met.”

Less isolated and lonely



BRINGING PEOPLE
TOGETHER



GREATER ACCESS TO
HEALTH AND WELLBEING



ARRANGING
COMMUNITY EVENTS



BRINGING OUR
SERVICES TO CLIENTS

- 2018-2019** New Befriending programme launched in January 2019 and 3 successful matches made
Community Hall activities
Launched Memory Tree Café January 2019
- 2019-2020** 18 matches made in Befriending programme
Successful in attracting additional funding to expand befriending to work with Memory Tree Café clients
New garden!
Covid-19: Hall closed to public to launch Food and Essentials Hub
Secured funding for Memory Tree Café from April 2020 to expand to a second cafe
- 2020-2021** Working to deliver services differently to work with people through social distancing and isolation, and expanding referrals to other internal projects
Plans commence for costing and design work to redevelop our community hall and office
Work with other local venues to provide activities and events during the redevelopment phase
Introduce online cafés twice weekly including Saturdays
Introduce Memory Tree for Carers
- 2021-2022** Secure additional funding to continue Befriending programme past original fund timeframe
Redevelopment programme to provide an inspiring space, linked to our garden and ready to welcome the entire community
Expand Memory Tree Café venues across the borough
- 2022-2023** Befriending service expands to accept referrals from the whole organisation and piloting external referrals
Intergenerational community activities seven days a week. The new integrated facility will be self financing and create a sustainable base for our operations
Develop the depth of the offering to ensure it meets need



Community Hub Garden



It's really brought us all together

a Men in Sheds project to make bird boxes in the tool shed and involving local primary schools to open bug hotels.

Our team is made up of six garden volunteers, all of whom are clients themselves. They maintain the garden by watering, weeding, clearing up, planting and keeping the garden looking great. Clients have organised their own rota so that the garden is tended to from Monday to Friday; three of the group are also responsible for the window boxes at the front of the building, and have won prizes in the Thornton Heath in Bloom competition for their efforts.

In September 2019 Age UK Croydon was lucky enough to be selected by Alan Titchmarsh's TV programme Love Your Garden to have an amazing makeover to our community garden in Thornton Heath. The programme documents our journey from inaccessible wasteland to urban oasis.

The garden space that wraps around Scratchley Hall was overgrown, inaccessible and unsafe. With the help of the Love Your Garden team along with many local volunteers and

tradespeople, it has become an easy-to-access, exciting community area where people can enjoy their love for both gardening and the outdoors together.

The health and social benefits of gardening together are well-documented; people feel happier, healthier and more socially connected. Age UK Croydon has big plans to maximise the benefits of the outdoor space, including growing herbs and vegetables to use in a community kitchen, opening

Jill Kyne, Age UK Croydon CEO (Interim) said: "What an absolutely amazing opportunity and honour for us to have our garden overhauled by one of the best-known professionals in the gardening world. The space is going to benefit so many people – those that join us for regular activities, our volunteers, staff and the wider community.

As we move into the summer months, we'll be working with people and organisations across the borough to make the most of our amazing space."

"I love gardening and to have this amazing community space to look after is just brilliant. I was already coming to classes and activities here, then I started looking after the plant pots at the front of the building with a few of my friends. Now there is a whole team of us managing the garden and looking after everything.

- Annette, client and garden volunteer



Memory Tree Café

Our Memory Tree Café is a safe, welcoming place for people living with dementia and their carers, and for people pre-diagnosis who may be concerned about their memory. It provides a vital lifeline to people to come together, talk, share experiences and feel part of a network of people living with similar challenges.

We know there is a growing need for dementia support services. Dementia is a key issue for Croydon with over 3,611 people aged 65+ said to be living with this condition in the borough and 2,339 registered as having confirmed diagnoses by Croydon GPs in 2017/18.

The café opens every Wednesday to offer continuity to those attending. The group, led by the Healthier Lifestyles Team, participate in a programme of stimulating activities, sing-a-longs, seated exercise and have light refreshments and healthy snacks together.

This year we secured funding from Croydon Relief in Need to run the café weekly for two hours and was the start of our aspiration of a network of welcoming and accessible social places for people living with a diagnosis of dementia and their carers to be together.

Our work with the café enabled us to successfully apply for funding from Croydon Council Community Fund which allowed us to extend the hours of the Memory Tree café and open a second café from April 2020.

KEY STATISTICS

45 clients and carers participated in the Memory Tree Café

12-20 people at each session

48 sessions delivered

8 volunteers have assisted at the sessions

We worked with colleagues from NHS Croydon's Memory Service to start planning a joint initiative with the Memory Service in the community supported by the café and to develop skills in end of life planning to provide holistic support to people living with a diagnosis of dementia and their carers. The work was halted by Covid-19 but will continue in 2020.

“The Memory Tree Café is one of the meetings we attend, and they have a variety of invaluable choices for people with early onset dementia and to stimulate and encourage them to value themselves and what they have to offer to society. I have never seen my husband come out of the sessions so happy to tell me the various activities he had taken part in.

- Daulat, carer

Spotlight on Volunteering: Memory Tree Café volunteers

Memory Tree Café volunteers help to make the café a warm and welcoming environment by arranging the Hall beforehand, helping attendees with name badges, identifying new participants and making introductions and engage in activities at the Café.

Volunteers are able to provide clients with one-to-one support as needed, allowing everyone to get the most out of the cafés. Volunteers sing and dance to songs from their youth, play word games, do jigsaws, and identify other interests of the clients.

“I find it very satisfying as a volunteer for the Memory Tree Café. Both the staff and the clients appreciate what I do and the clients enjoy the activity we bring as a small team on a regular basis.”

- Mark, volunteer

Befriending

For some people, getting out of the house and therefore socialising with others is not possible, and this can be a very isolating and lonely experience. People aged 50 and over are more likely to be lonely if they do not have someone to open up to, are widowed, are in poor health, are unable to do the things they want, feel that they do not belong in their neighbourhood or live alone.

Our befriending service matches clients identified through our Personal Independence Coordinator service with volunteers, based on similar hobbies and interests.

During the year, the service successfully matched 18 clients with volunteers, and 100% of those pairings have now been meeting for over six months.

Volunteers make weekly or fortnightly visits to their befriendees, and socialise over a cup of tea, listen to music, and even cook together. This allows our volunteers to build a strong relationship with their client, and as a result, the volunteer becomes part of their support network. Where needed, volunteers may refer their client to our other services for additional support. All of our Befriending clients said that they were pleased with their matches and looked forward to their visits.

In October 2019 we successfully applied for additional funding to expand the befriending service to support people who attend our Memory Tree Café and their carers, providing a further opportunity for people living with dementia to remain in touch with others and the community around them.

Leanne, one of our 18 Befriending volunteers said: “What I enjoy most about my volunteering experience is just being able to see the pleasure it gives to the person I visit. It's amazing seeing his face light up when I walk through the door! It's amazing to think how just a little time a week can make a positive difference on myself and the client. The experience has exceeded my expectations.”

Leanne's befriendees said that he enjoys Leanne's company and looks forward to her visits.

Brigstock Road Community Hub

Socialising and feeling part of the local community are things which help people feel less lonely. Our Community Hub gives people the opportunity to meet, socialise and participate in a wide range of fun activities.

ACTIVITIES HAVE INCLUDED...

- Exercises classes
- Community Choir
- Games
- Parties
- Intergenerational events
- IT sessions
- Health hubs
- Social chats
- Art classes
- Information and advice sessions

We saw 4,272 visitors attending 724 events during the year.

Spotlight on Volunteering: Activities

You can find volunteers throughout our Brigstock Road Community Hub, with individuals helping on reception, welcoming clients and visitors, supporting activities including Tea and Chat sessions, IT classes, intergenerational events and leading our Arts classes and Community Choir.

Volunteers also provide valuable administration support to the various teams working at Brigstock Road.

“I love coming. I look forward to Friday evening, to just come and make their tea, serve them, sit, talk with them, listen to them, and have a laugh! I would really encourage anybody, whatever age, to become a volunteer, because it is so worthwhile doing it. And if you have love in your heart for people you will never regret to be a volunteer.

- Madge, Tea and Chat volunteer

Greater access to information and services



EMPOWERED TO MAKE DECISIONS



ACCESS TO ONLINE INFORMATION



PROVIDING SERVICES IN THE HOME



ACCESS TO AFFORDABLE SERVICES

- 2018-2019** Relocated the advice service from a single access point in central Croydon to a locality model with drop ins at Carers Centre and Brigstock Road

Invested in the helpline to extend the opening hours
- 2019-2020** Increased our locality model venues to 3 with additional points of access around the borough

Increased home visits to improve accessibility to those unable to attend a drop in
- 2020-2021** Build our network of drop ins aligned to the Council's Locality Model

More online appointments to support digital inclusion

A blended service of online, drop ins, home visits and appointments

Develop an Information and Advice provider network

Working with the Locality integrated health and care teams to deliver information and advice in a local setting.
- 2021-2022** Ensure fully accessible services with local drop ins, home visits, on line support and telephone helpline

Build new partnership working with a network of advice providers in Croydon to join information and advice on all areas for an older person

Continuing to develop and shape information and advice services in collaboration with the Age UK I&A Network
- 2022-2023** Increasing accessibility through local drop ins and talking points

Supporting increased digital inclusion for older people

Delivering information and advice talks and workshops tailored to older people's needs on line and in the community

The Advice Services Croydon (ASC) Service

Navigating a complex and ever-changing range of local services can be a barrier for people accessing the support they need. Advice Services Croydon helps people to understand the support available, whether it is provided by us or by referring to other organisations.

With our close working relationships with Croydon Council and other health and social care organisations, we have a wealth of knowledge and are able to clearly signpost people in the most appropriate way.

Advice Services Croydon also has specialist, expert advocacy services, helping people with financial and legal issues including free Lasting Power of Attorney advice. This service has saved local people a total of £155,000 during the year 2019/20 (£134,000 in 2018/19) and is fulfilling a real need for older people on benefits or a low income who do not have the funds to pay for a solicitor.

We work borough-wide to ensure everyone has access to free, impartial information and advice. We do this through a growing network of venues offering both drop-in sessions and appointments. We also visit people in their home if they are unable to get to us.

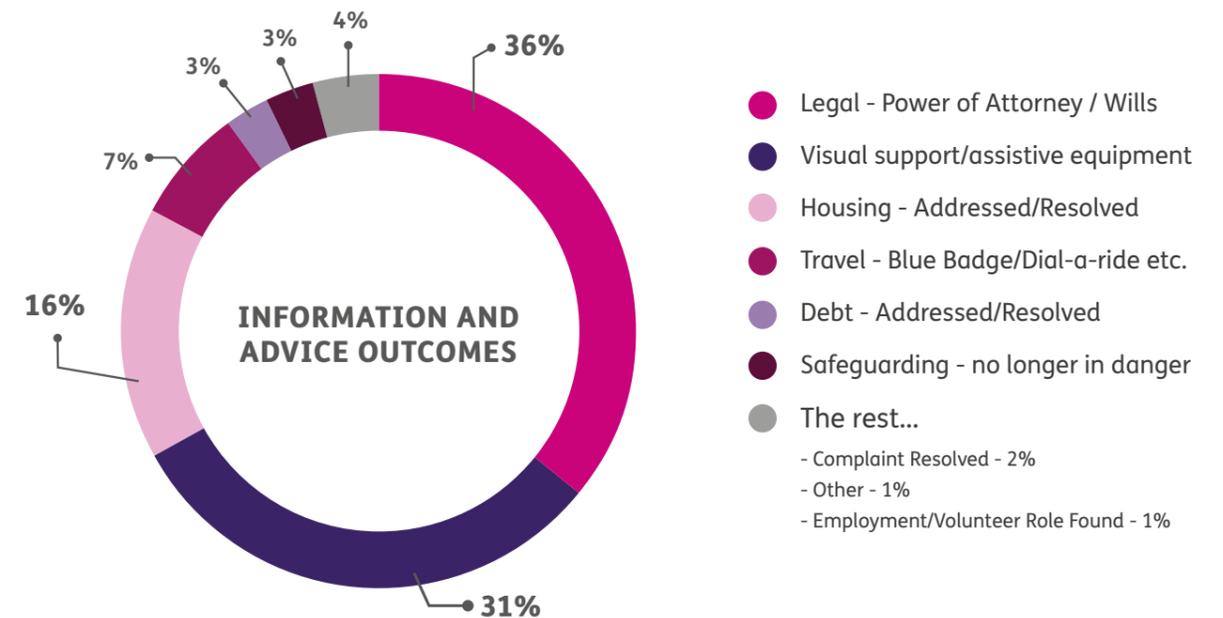
We have tested out venues in three of the six localities in the Borough (our Community Hub in the Thornton Heath locality, Addiscombe Library in Woodside & Shirley and the Old Coulsdon Centre for the Retired). We were just about to start a fourth venue in East Croydon when the Coronavirus pandemic began. We will continue to work with Croydon Council's Locality Team so that as soon as the Coronavirus crisis allows we will have a 'single point of access' in each of the six localities.

The Information & Advice Quality Programme (IAQP) 3 yearly reassessment (Age UK's quality standard) took place between October 2019 and February 2020. 41 out of 45 indicators were met in the Service Management Review of the Information & Advice Service's policies and procedures.

The Information & Advice Service is in a strong position to complete the four outstanding requirements within the timescales set.

KEY STATISTICS

- 4,340** number of calls and emails to helpline
- 737** home visits, visiting **439** clients
- Benefits raised **£67,935**
- 80** Drop-ins
- 195** appointments





“Mr A”

I met my client through his wife who attended an Information & Advice drop-in at our Thornton Heath outreach venue. She was very concerned about her husband who was living with a diagnosis of dementia, was incontinent and had fallen a number of times at home recently. His main challenge was that he needed help with his personal care needs, such as getting in and out of bed, washing and getting dressed, because of his health conditions.

At the drop-in his wife and I arranged for a home visit to help him claim Attendance Allowance, a payment for people of pensionable age who need extra help at home due to an illness or disability.

Spotlight on Volunteering: Advice Services Croydon

Volunteering for Advice Services Croydon involves more specialised roles, as volunteers give information and advice to clients on housing, benefits, pensions, and care, amongst other things. This information and advice is given via our helpline, information and advice hubs, and during home visits.

Lata, Helpline Volunteer said:

“I was impressed with all your knowledge on all the various queries we used to get and learned a lot from working with you.”

→ WHAT WE DID

The client was awarded the higher rate of Attendance Allowance. During the home visit I also observed that the client was finding it difficult to move around and would benefit from adaptations, such as stair and grab rails, being made to his home.

I therefore made a referral to the Age UK Croydon’s Falls Prevention Service. His wife also enquired as to how they could obtain free incontinence aids and if there were any social activities in the local area as the client was feeling very isolated in his home.

→ THE IMPACT

Following adaptations to the home being supplied and fitted by Age UK Croydon my client has reported no falls and also his anxiety around falling has significantly diminished.

He is being provided with free incontinence aids via his GP and he also attends the Age UK Croydon Memory Tree Café with his wife. And the award of Attendance Allowance, which was the reason his wife initially approached Age UK Croydon, has made a big difference with paying for extra care help at home.

**9 ASC volunteers
gave 1,294 hours
of their time to
help this year**

Greater Independence



**INCREASING
PEOPLE’S MOBILITY**



**FEEL GREATER CONTROL
OVER THEIR LIVES**



**REDUCING THE
RISK OF FALLS**



**INCREASING FINANCIAL
INDEPENDENCE**

- 2018-2019** Integrated PIC and Reablement services and aligned them to Croydon Council’s LiFE team
Personal Safety and Falls Prevention Service
Launched Under 50 PIC service to further align to the LiFE model,
New triage team embedded to take referrals from health colleagues and community
- 2019-2020** Introduced blended service delivery model of telephone, on line and face to face
Expanded the team to continue to deliver this high-demand service, allowing us to support a greater number of clients
- 2020-2021** Covid-19: Continued to deliver the service in people’s homes, using social distancing guidelines
Working to deliver services differently to work with people through social distancing and isolation
Increase the referral numbers to the service engaging with London Ambulance Service Stroke Rehabilitation, increasing community development work to make referral routes fully accessible
Work closely with One Croydon partners to take forward a community-led approach to integrated health and social care services
Expand PIC role for health checks, malnutrition and falls reduction
Build and extend the referral pathway for closer working with Occupational Therapy and Frailty Clinics
Fully engaged in the proactive and preventative approach to supporting older people to remain independent and safe in their own homes
- 2021-2022** Integrate service with the borough wide Locality Model
PIC Service supporting the integrated health and social care model
Build on community development and partnership work for increased accessibility for older people and carers
Looking for additional funding to continue to deliver and expand to support more people
- 2022-2023** Continue to promote the PIC service to health and social care professionals to support a greater number of people

The Personal Independence Coordinator (PIC) Service

Integrating health and social care offers better outcomes for people by providing a joined up approach to physical, mental and emotional need.

Our PIC Service continues to be a person-centred way of working with people holistically to help them to address the issues which impact on their independence and well being. This can be anything from managing a health condition to sorting out a housing issue or joining a social activity and making new friends.

The Guided Conversation is the starting point and the support is driven by identifying goals with the older person. The intervention that follows can be between 8 and 16 weeks depending on complexity and what is required to support the person to achieve their goals.

KEY STATISTICS

- **786** clients (600 in 2018/2019)
- **1,024** number of goals achieved
- **97.8%** achieved at least one goal
- **96.6%** Unicode Hex Input improvements in mental wellbeing scale
- **100%** asked would recommend the service to family or friends

Under 50 PIC

This year we embarked on the Under 50 PIC pilot, as a delivery partner in the integrated health and care service transformation programme (Integrated Communities Network Plus ICN+) through One Croydon Alliance. ICN+ is a major transformation programme that sets out to improve outcomes for Croydon people through a proactive and preventative approach within each locality of the borough and is a programme for all adults also seeking to align with the current work on support for children and families in localities.

The Under 50 PIC pilot will enable us to test an innovative approach to supporting younger adults applying the tried and tested processes and learning from our flagship PIC programme and apply that to support a new, younger cohort.

Spotlight on Volunteering: PIC Volunteers

Volunteers provide additional support to PIC clients to help them achieve their goals, making a tangible difference to the quality of their lives. PIC volunteers have also worked with the Hospital Reablement team, who work with clients who are returning home after a hospital admission, ensuring they have everything they need to prevent readmission.

“ Laura supported one of my PIC clients by teaching him how to cook. His wife had fallen ill and become bedbound and they were struggling to eat healthy food. He wanted to learn to cook so he could look after his wife but didn’t know anything about cooking and felt helpless. They cooked together several times and he was so grateful for the support and now feels very confident cooking by himself. Both him and his wife said Laura been very helpful, kind and patient.”

Josephine, PIC, on Laura, PIC support volunteer

“I was down a very deep hole and couldn’t see the way out but now I am near the top – you’ve made a huge difference to my life this year. I can’t thank you enough”

- Jo, Under 50 PIC client

“Ms LQ”

Ms LQ is a 75-year-old lady who lives on her own in a flat in Kenley. She moved to Kenley in early 2020 from Lambeth due to her home being compulsorily purchased for development.

Ms LQ is completely blind and therefore relies heavily on the support of others. The move from Lambeth to Croydon created a great many problems for her, relating to housing, benefits, finances, arranging shopping, organising utilities contracts and arranging vision impairment adaptations in her new flat. All of these problems came in addition to the stress of packing, moving, unpacking and becoming familiar with the new flat as a blind person.

→ WHAT WE DID

Ms LQ was referred to the PIC Service in March, just as the Covid-19 pandemic was starting to impact on services. Ms LQ requested shopping support and the PIC arranged for three team members to do regular shopping trips for her until a longer-term solution was in place. The PIC also liaised with the GP surgery, Sainsbury’s and the Government to confirm registration as a vulnerable person. The PIC and colleagues supported Ms LQ to deal with a noisy neighbour problem from the upstairs flat, and liaised with other agencies including the GP huddle to help Ms LQ solve problems relating to her move. Above all they supported Ms LQ emotionally by phoning regularly, listening to her and responding supportively in whatever way was needed.

→ THE IMPACT

The PIC asked Ms LQ what impact the PIC and her colleagues had made during the course of their engagement with her. Her response to the PIC was as follows:

“I am alone in the house and cannot see, and you were there and offered me support. You listen to me, you understand and you provide the support I need. Without what you have offered me I don’t know how I would have carried on living. I had been living all those years, and then was uprooted when I was old and blind, and then Coronavirus came and made things even worse! I had to carry on my own without seeing, without knowing – the only one who recognised this was you. At a time when all was madness, with your support I feel I count, I feel I matter, and I feel I am alive.”



Reablement

Our Reablement Link Workers service, provides additional support to the One Croydon Living Independently for Everyone (LiFE) service.

LiFE supports people through hospital discharge into the community with a range of support including care packages, occupational therapy, district nursing and physiotherapy.

The Reablement service contributes where people need a lighter intervention or ongoing support to get back to living independently post hospital admission.

This 6-8 week support is a vital link between health and social care, with the aim of reducing hospital re-admission and supporting people to regain independence. Reablement supported 126 clients during 2019/20 (89 in 2018/19).

Spotlight on Volunteering: Reablement

“ Laetitia is doing an amazing job. She is accompanying my client to Albany Lodge every fortnight to see her partner with advanced dementia. This has changed the lives of two people, giving them something to look forward to, stimulation, speaking in their own language and exercise (long corridors). I am so grateful for her dedication to these two people, as they only really have each other and my client would not have the confidence to do the visit without Laetitia.”

- Reablement Worker on Laetitia, Reablement Volunteer

The Personal Safety & Falls Prevention Service

Our Falls Prevention Service, part of NHS Croydon's Integrated Falls Team, helps older people who have fallen, or are at risk of falling by identifying and reducing hazards in the home and promoting independence.

Across the UK around a third of people aged 65+ and about half of people aged 80+ fall at least once a year (PHE, 2018) and in Croydon, during 2019/20 there were almost 3,000 ambulance calls out for falls for people aged over 65 (One Croydon data).

The Personal Safety and Falls Prevention Service supported 338 older people this year (235 in 2018/19) providing in-home adaptations and advice to reduce the risk of falls. In addition, the service fitted 348 handrails and adaptive equipment, carried out 237 additional handy person tasks and made 656 follow up visits, calls and emails to check that people were happy with the service and to get their feedback.

Almost **3000** ambulance call outs for falls in Croydon residents **65+**

Many older people and their families really value the difference that the service makes to their safety, continued independence and increased confidence in themselves and their home environment.

With falls and the fear of falling leading to pain, distress and loss of confidence, mobility and independence, it is an essential service that forms part of our wider work to support people with ageing well, maintaining control in their lives and improving their health and wellbeing. We have seen an increase in referrals from Alzheimer's Society and from Occupational Therapists.

03

Our future plans

The people we support

As we reach the mid-point of our Five Year Strategy we continue to plan for the future and anticipate the evolving needs of our clients.

As the Covid-19 pandemic has proven, it is impossible to anticipate everything, but we have robust processes in place to continue to engage with our clients and the broader community to understand need and respond to that need. Continuing to listen to older people across the borough and use their experiences and insight to guide our planning will help us keep them at the heart of what we do.

Spotlight on Volunteering: Personal Safety Project



Jean is one of our longest serving volunteers, and as an ex-employee, knows the charity better than most; at one point in her career she was the volunteer manager, and some of our current volunteers still remember being recruited by Jean.

She now volunteers with the Personal Safety Service, which provides aids and adaptations to clients at risk of falling at home. This vital service keeps clients in their own homes, and out of hospital.

Her support and advice is not only appreciated by our clients but by others in the voluntary sector & NHS personnel. Jean is a tremendous asset not only for the Personal Safety Project but for the entire organisation."

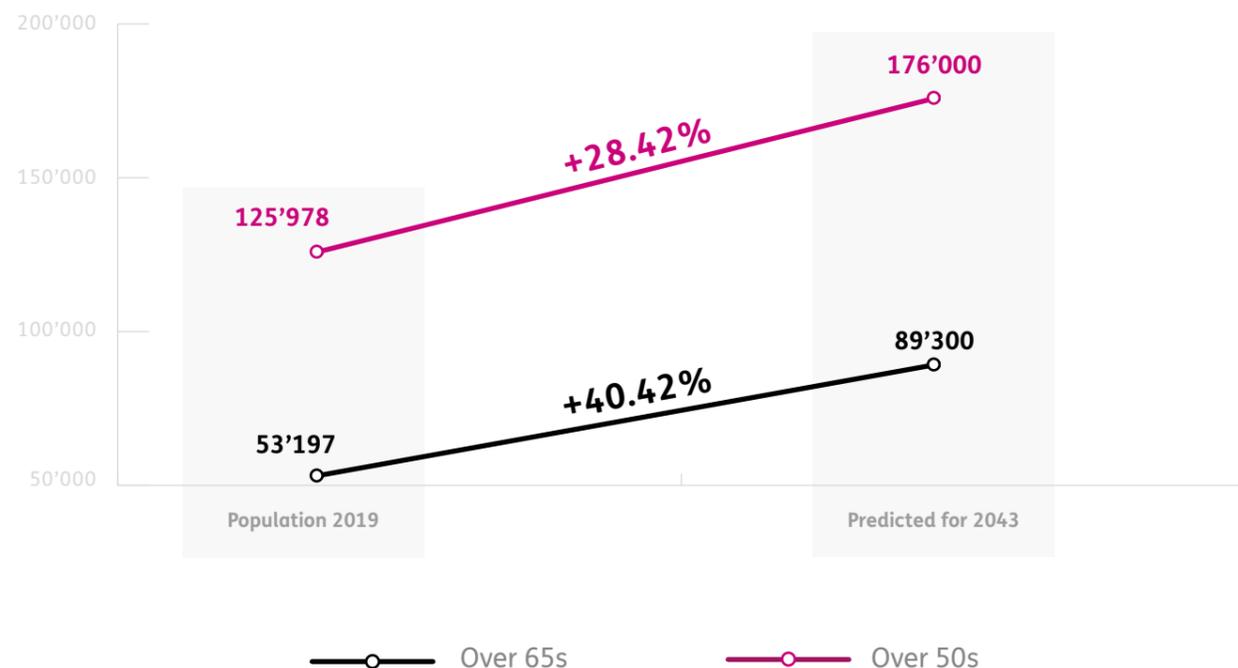
- Bill, Personal Safety Project on Jean, volunteer

Jean is one of the best assets to the team and she is irreplaceable. I respect Jean's hard work and her ability to get the job done regardless. Jean takes her role very seriously and she is able to do it all whilst still looking fashion fabulous."

- Kaydian, Personal Independence Coordinator



Predicted population increase of older people in Croydon



Population

It is highly likely the demand for our services will continue to grow with a predicted increase in the number of people over 50 living in the borough. By 2041 almost 40% of the population will be over 50, and an estimated 20% of the population will be over 65. This is a global trend that we need to address at a local level to ensure we are equipped to support this growing demographic.

We must continue to be aware of where our clients and future clients reside across the borough in order to make ourselves accessible to the people that need us. With our community hall based in the north of the borough, we have work to do to extend our reach south and east where the majority of over 65s live.

As one of the founding members of the One Croydon Alliance, we are fully integrated into their vision to join-up services to offer more coordinated support that will help look after peoples' physical and mental health and wellbeing. Part of this is Croydon Council's Locality Model, which aims to co-locate outpatient services in hubs borough-wide. This will be critical in supporting our geographical spread, maintaining connectivity with other health and social care providers and ultimately making our services as locally accessible as possible.

Income deprivation and health inequalities

The demand for our services is also likely to grow with a predicted increase in the number of people living with chronic and long-term illness linked to our ageing society and growing health inequalities. The map shows income deprivation which is a key indicator of health deprivation.

Croydon is one of the top 20% most deprived areas in the whole of the UK (Index of Multiple Deprivation), and Thornton Heath where our community hall is based, is in the top 5% of areas of deprivation in the UK.

We therefore have an opportunity to fully utilise our community hall facilities to support the higher levels of service demand that are needed in those localities. Thornton Heath is also the initial site identified in the One Croydon Alliance Localities Model, which again supports our work in this area and ensures we are aligned with the wider health and social care plans within the borough.

Ensuring we are accessible

While our focus on being physically accessible in locations across the borough remains, the Coronavirus pandemic has highlighted the need for us now to be digitally accessible.

With many older people socially isolating, shielding or socially distancing, we must now deliver a blended approach using both technology and face-to-face delivery in order to meet the needs of the clients and remain person-centred.

Through our conversations with clients, we know technology is a considerable barrier to older people feeling less isolated and more a part of their community. This issue is vital to resolve as the social distancing guidance could be in place for a considerable period, especially for the older generation. Interpreting statistics from ONS, there are around 11,000 people in Croydon over 65 who do not have basic digital skills. However our client survey indicates around 80% of people have a desire to engage online.

We have already started working with Croydon Council's Digital Inclusion Team as well as local organisations who deliver online training in order to develop this area of our work. The early indication is a need for three main areas of support:

- Understanding the hardware available
- Identifying appropriate connectivity providers and plans
- Training people to build confidence in using technology

Our teams are starting to deliver their usual services in new ways and this will enable older, vulnerable people to feel connected, less isolated and receive the support they need from us. It will also enable them to connect to other local services and learn vital skills like shopping online.

We anticipate the demand for us to be digitally accessible will increase, and that this will likely become an important workstream in the months and years ahead.

Nurturing our assets

Building on volunteering and community spirit

While the pandemic brings many negatives, it has also brought positives, particularly in bringing communities together and creating a sense of community spirit; neighbours helping neighbours and groups forming to support local residents. It has created an influx of volunteers, particularly within previously untapped demographics, with younger people stepping forward to offer their support. We must continue to capitalise on this good will which will have wide-reaching benefits for all.

Friends of Age UK Croydon

We plan to develop our own community of Friends of Age UK Croydon: bringing together everyone who has an interest in our work including clients, volunteers, health care professionals, funders, partners, local businesses and fundraisers. We will begin by creating a regular newsletter through which we can communicate with people about our activities, events, new developments, fundraising ideas and to showcase the great work we do.

Utilising our community space

We are fortunate to own a building in Thornton Heath, which has a community hall and garden for our clients, and some office space within the Victorian double-fronted house. Our garden was renovated by Alan Titchmarsh's Love Your Garden TV programme, which transformed it from a completely overgrown and unusable space to an idyllic oasis. This has spurred us on to tackle the much bigger upgrade of the internal spaces, and we received Board approval to commence the design and costing of the changes in February 2020. The renovated building and community space will allow us to:

- house our entire team in our own premises
- restart day activities for the older people of Croydon in a modern and welcoming space
- offer the hall once again for evening use to the wider community
- provide café facilities to enhance and maximise health and well being benefits of the garden
- support our ongoing and overall community impact

Working in partnership

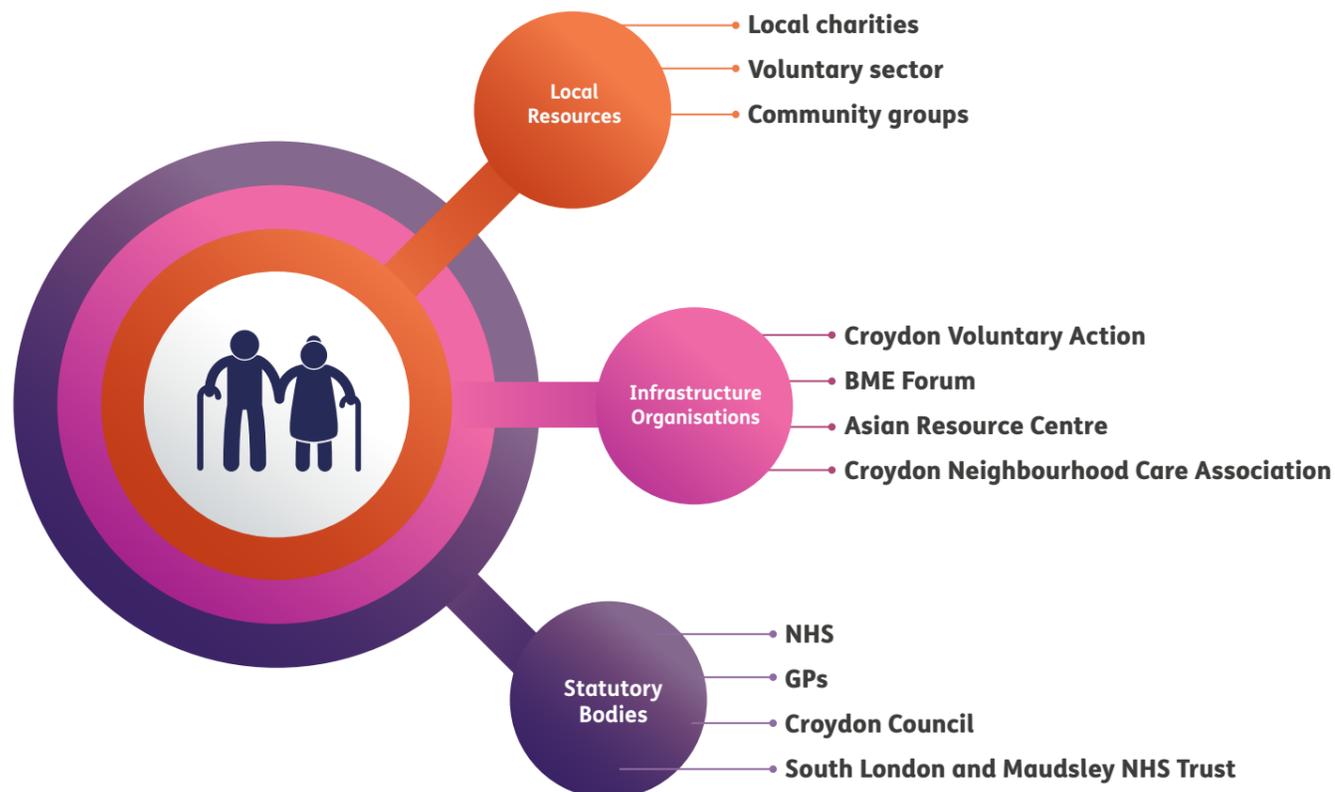
Working in partnership with other like-minded organisations will be absolutely key in continuing to meet the increasing demand for our services and ensuring we remain accessible.

In the wake of the Coronavirus pandemic there are likely to be greater pressures on statutory services which in turn will lead to pressures on the voluntary sector to support. We are a large charity within Croydon and we understand we have a role to play in partnering with others to ensure the best outcomes for older people.

We will need to keep building connections and create reciprocal opportunities in order to develop meaningful partnerships that benefit our clients. This is not a competition; with an ageing population we need to work together, harness our collective power and work in unity to support as many people as we can.

We already have strong, established connections and partnerships with many local organisations and will continue to develop this in order to be:

- **Better for older people** as services will be joined up and be easier to navigate
- **Better for us** as we share load and reduce cost
- **Better for the community** with greater opportunity for volunteering and sense of cohesion
- **Better for smaller charities** as we support them to capacity build



04

Governance review

We continue to strengthen the Board through a number of initiatives, following the successful introduction of a formal procedure for the induction and training of Trustees in 2018/19.

Board performance

Highlights include:

- Reducing our sub-committees from four (Finance, Governance & Nominations, Trading and Fundraising) to two (Finance and Governance & Nominations) to allow Trustees to focus on the strategic direction of the organisation.
- Trading and Fundraising are now covered by the operational team.
- As part of our continuous improvement work we have conducted a skills review allowing us to understand our current strengths and identify skills we need to seek for future Trustee recruitment.
- We welcomed three new Trustees to our Board, reflecting the rich cultural diversity of the community we work in.
- As part of our succession planning we agreed our approach to appointing a new Vice Chair with recruitment commencing early 2020.
- The responsibility placed on the Board as 'Duty holders' under the Health and Safety at Work Act has never before been so necessary to highlight and prioritise. We are fully committed to the health, safety and wellbeing of our employees, volunteers and clients, underpinned by our core values. We have and continue to be fully engaged with the arrangements that have been deemed necessary since the pandemic.
- The Trustees recognise the tremendous efforts of our operational team in creating a culture of continuous improvement. Aligning this with our Board development, we will reflect and review how we embed new initiatives from the lessons we have learned in recent months, in particular the challenge to integrate digital skills into our lives, our services and working environment.

Management

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

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

As a commitment to the development of an effective senior management team, the Board has agreed to continue funding facilitated team building sessions, and ACEVO membership for each member of that team, the Association of Chief Executives of Voluntary Organisations.

With our commitment to safeguarding vulnerable adults, we have reviewed our Safeguarding Policy in the year under review. With our appointed Safeguarding lead we strive to ensure a safer culture is embedded and during this year we have delivered safeguarding training to 67 people across all levels and project areas including our volunteers and Trustees.

Safeguarding is reported to the Board on a regular basis and where appropriate to the Charity Commission and Local Adult Services. We promote a 'speak out approach' and anyone who has concerns can raise them with our Safeguarding Lead Officer or CEO directly.

Risk management

The Trustees' approach to managing risk, as documented in the 2018/19 Annual Report, acknowledged the need to continually monitor and mitigate risks associated with the over reliance on grant income, managing cash flow and strengthening governance to support rapid growth.

Whilst continually monitoring these areas, we now require an agile response to the unprecedented environment the pandemic has created.

The risk and true impact of Covid-19 is yet to be fully realised however we already see the initial impact on our trading activity, one of the key pillars of our work, which ceased with the start of lockdown on 23 March. This has meant that we can no longer run revenue-generating activities in our community hall, or support older people in their homes with our paid-for Help at Home service.

Our Board and senior leadership team will continue to prioritise risk management to ensure we have appropriate mitigating activities in place and respond accordingly.

Emerging high-priority risks include:

- Loss of unrestricted income – where we have had to cease our trading activities through the pandemic, we now need to consider our approach to ensure long term sustainability.
- Possible loss of restricted income – we are aware of the possibility that funders may need to reduce spend, or may wish to achieve more for their existing funding.
- Ability to deliver new services to satisfy emerging needs – as the needs of our clients change, we need to continue to innovate to meet those needs, particularly in developing digital skills to support older people to feel confident online.

Our funders

Age UK Croydon would like to thank its funders for the year ended 31 March 2020.

- Age UK
- London Borough of Croydon
- NHS Croydon / The Croydon Clinical Commissioning Group
- One Croydon Alliance
- Anonymous donor via Charities Aid Foundation
- The Mercers' Company



Donations

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

- Crystal Palace Football Club whose players made a generous donation
- Mrs Hyde who kindly gifted a significant donation after receiving support from our services

Garden donations

Through the development of our community garden, the following organisations contributed materials and labour:

- ITV's Love Your Garden TV programme
- Spun Gold TV production company
- BSW Timber - sleepers
- Easy Concrete UK Ltd - concrete including pump
- Elho - pots
- Forest Garden – bench and table
- Hintons - waste disposal
- Hopes Grove Nurseries - plants
- HSS Hire - tool hire
- Jacksons Fencing - fencing
- Maidenhead Aquatics - water feature parts
- Pollock Lifts Ltd - lift
- Protek - paint
- PSC Electrical - electrics & lighting
- Rowlinson Garden Products - workshop and gazebo
- Selcow - Croydon - building materials
- Spring Bridge – soil
- Strata Tiles - paving
- SureSet - resin bound paths

Food and Essentials Hub donations

Our Food Hub received donations of food and essential items from:

- Costco Croydon
- Polish Specialties Croydon
- Polish Village Bread Company

Memberships and partnerships

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

The partnership enables Age UK to achieve a broader reach for its brand, whilst maintaining the ability to deliver locality-specific services. The terms of the partnership are set out in the Brand Partner Agreement, which allows Age UK Croydon to develop its operating policies alongside Age UK and other brand partners, but also 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.



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

Memberships

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

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

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

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

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

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

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

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

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

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



Partnerships

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

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

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

BME Forum: we work together with this infrastructure 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.

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

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

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

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

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

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

05

Financial review

This financial year has seen continued progress against the Five Year Strategy with a focus on investing in our trading activity, which comprises the Help at Home service and our Brigstock Road rental activity, with a view to growing unrestricted income. However as we ended the year we had to close these services as a result of the coronavirus pandemic. This had a detrimental impact on our results.

The reported deficit of £7,305 is slightly worse than the budgeted deficit of £1,367 however within this result there are some significant variations. Income from legacies and donations was £149,703 ahead of budget which includes the £70,000 gift in kind for our garden development. Our costs similarly increased with expenditure of £93,623 on the garden of which £41,996 was capitalized.

The impact of the pandemic and bad debt arising within our trading activities led to a loss of £39,422 compared to a budgeted surplus of £18,059.

The other increases in expenditure compared to budget included an investment in a pilot project to extend the Personal Independence Coordinator programme to a younger age group and increases in costs on information technology, insurance and utilities.

As at 31 March 2020 the charity's net assets were £1,017,365 and are discussed more fully below.

Moving forward, the Trustees have agreed a budget of £18,678 after using a restricted reserve brought forward to fund the ongoing Personal Independence Coordinator pilot programme. This budget was set prior to the coronavirus pandemic and the charity will need to take steps to restructure the cost base and activities in order to address the ongoing situation.

Principal Sources of Income

Our income is derived primarily from grants and contracts for services, £1,511,287 (2019 £1,608,916). It decreased this year due to the cessation of the Smart Health project funded by the Big Lottery. The activity funded by this project has been absorbed into the Healthier Lifestyles service and we continue to invest in activity to improve the health and wellbeing of older people in Croydon.

During the year we had a donation in kind with the development of our garden – this donation has been valued at £70,000 of which £32,000 was spent on capital works. We were also grateful recipients of substantial legacies and donations totalling £79,703 (2019 £70,146). This money is held in our Opportunity Fund for investment in our programmes and services.

The income from our trading activities decreased from £201,522 to £163,809. This decrease was primarily due to the closure of these activities in March however the income was also impacted by a level of bad debt despite the proactive work by our team to manage our client receipts.



Expenditure

Our expenditure in the year decreased from £1,873,274 to £1,832,173. After accounting for the expense of the donation in kind this is a real decrease of £79,101. A major element of the saving was a reduction in governance costs from £79,840 to £28,170, following a large expense in the prior year on legal advice supporting changes in the terms and conditions to our employee contracts and benefits.

Significant increases in costs this year have been in IT support (2020: £40,616, 2019: £32,347) and premises and office costs (2020: £174,419; 2019 £104,567). An element of this is the garden donation in kind (£38,000) however the remainder is a result of moving to a new office in central Croydon following the cessation of our lease. The new office is far more suitable to our needs and represents an investment in the wellbeing of our team at work.

Our staff costs increased from £1,396,184 to £1,449,835 as a result of investing in more senior hires for our Senior Leadership Team, our expanded Personal Independence Programme and our ability to attract and retain staff.

Reserves and Going Concern

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

These accounts have been prepared during the 2020/21 financial year as the COVID-19 (Coronavirus) pandemic hits the United Kingdom. The impact of COVID-19 on Age UK Croydon has been assessed as significant, with a significant drop in income anticipated due to our inability to maintain our trading activities.

Our service provision has been adapted to reflect the impact the pandemic has had and this is reflected in our Annual Report.

The Trustees and Executive team have been meeting virtually on a regular basis throughout the crisis to discuss actions and impact. Forecasts have been prepared which provide comfort that the charity has sufficient reserves to continue to operate for at least twelve months from the date of signing the Balance Sheet, and a flexible and considered approach is being adopted throughout the crisis.

Reserves

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

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

The Board will review the targets set for each reserve annually and the allocation of the total available unrestricted reserves to those targets. The Board have determined that any monies received from legacies will be channelled directly into the Opportunity Reserve so that this income can be ring-fenced for specific projects.

At the end of the year, the charity has £92,052 (2019: £136,740) in restricted funds and £925,313 (2019: £887,930) in unrestricted funds. However, a significant proportion of the unrestricted fund is held in the form of freehold property that is not readily available to fund short term service delivery. Of the unrestricted funds £401,996 are designated for specific purposes.

The designated unrestricted funds are:

- | | |
|---|-----------------|
| • Operating Reserve | £206,000 |
| • Building and Capital Asset Reserve | £15,373 |
| • Opportunity Reserve | £180,623 |

Statement of Directors' responsibilities

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

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period.

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

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

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

In so far as the Trustees are aware:

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

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

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

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

Annual accounts

Statement of financial activities

For the year ended 31 March 2020 (incorporating an income and expenditure account)

	2020 (£)			2019 (£)			note
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL	
Income from							
Donations and legacies	149,703	-	149,703	70,146	-	70,146	3
Other trading activities	163,809	-	163,809	201,522	-	201,522	4
Investments	69	-	69	-	-	-	6
Charitable activities	21,201	1,490,086	1,511,287	33,117	1,575,799	1,608,916	7
Total income	334,782	1,490,086	1,824,868	304,785	1,575,799	1,880,584	
Expenditure on							
Raising funds	216	-	216	1,180	-	1,180	8
Charitable activities	297,183	1,534,774	1,831,957	302,682	1,569,412	1,872,094	8
Total expenditure	297,399	1,534,774	1,832,173	303,862	1,569,412	1,873,274	
Net income (expenditure) for the year	37,383	(44,688)	(7,305)	923	6,387	7,310	
Transfers between funds	-	-	-	18,040	(18,040)	-	20
Net movement in funds	37,383	(44,688)	(7,305)	18,963	(11,653)	7,310	
Reconciliation of funds							
Total funds brought forward	887,930	136,740	1,024,670	868,967	148,393	1,017,360	
Total funds carried forward	925,313	92,052	1,017,365	887,930	136,740	1,024,670	

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

Approved by the Trustees on 17 November 2020



Ms D McCluskey
Chair

and signed on their behalf by



Mr O Sauba
Treasurer

Balance sheet

As at 31 March 2020

	2020 (£)	2019 (£)	note
Fixed assets			
Tangible assets	516,080	472,684	15
Investments in Age UK Croydon Trading Ltd	100	100	
Investment	100,160	100,633	16
Total fixed assets	616,340	573,417	
Current assets			
Debtors	114,042	341,813	17
Cash at bank and in hand	392,102	210,937	
Total current assets	506,144	552,750	
Liabilities			
Creditors: amounts falling due within one year	105,119	101,497	18
Net current assets liabilities	401,025	451,253	
Total assets less current liabilities	1,017,365	1,024,670	
The funds of the charity			
Restricted income funds			
Hardship fund	19,854	20,090	20
Other funds	72,198	116,650	
Total restricted funds	92,052	136,740	
Unrestricted income funds			
Fair value reserves	2,176	2,176	
Age UK Croydon Trading Ltd	5,046	4,727	
Building and capital asset reserve	15,373	29,000	
Opportunity reserve	180,624	248,244	
Operating reserve	206,000	131,000	
General funds	516,094	472,783	
Total unrestricted funds	925,313	887,930	
Total charity funds	1,017,365	1,024,670	

Statement of cashflows

For the year ended 31 March 2020

	2020 (£)	2019 (£)	note
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)	(7,305)	7,310	
Depreciation charges	5,165	3,620	
(Gains)/losses on investments	545	(328)	
Dividends, interest and rent from investments	(69)	-	
(Increase)/decrease in debtors	227,771	(181,854)	
Increase/(decrease) in creditors	3,622	21,434	
	229,729	(149,818)	
Cash flows from operating activities			
Net cash provided by/(used in) operating activities	229,729	(149,818)	
Cash flows from investing activities			
Purchase of fixed assets	(48,561)	(18,008)	
Investment income	69	-	
Net cash provided by/(used in) investing activities	(48,492)	(18,008)	
Change in cash and cash equivalents in the year	181,237	(167,826)	
Cash and cash equivalents at the beginning of the year	210,937	378,793	
Cash and cash equivalents at the end of the year	392,174	210,967	
Cash and cash equivalents consist of			
Cash at bank and in hand	392,102	210,937	
Cash held within investments	72	30	
Cash and cash equivalents at the end of the year	392,174	210,967	

	AT 1 APRIL 2019 (£)	CASH FLOWS (£)	OTHER CHANGES (£)	AT 31 MARCH 2020 (£)
Analysis of cash and cash equivalents				
Cash at bank and in hand	210,937	181,237	-	392,174
Overdraft facility repayable on demand	-	-	-	-
Total cash and cash equivalents	210,937	181,237	-	392,174

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.

Post Balance Sheet Event Coronavirus Pandemic ('Covid-19')

The U.K. along with much of the rest of the world is currently in the middle of a pandemic caused by Covid-19. In March 2020 the U.K. Government introduced unprecedented measures to restrict the spread of the virus including closing down whole sectors of the economy and requiring most people, other than essential workers, to stay at home.

During May 2020 some of the restrictions have been eased slightly as the Government seeks to restart the economy. The charity is continuing to operate with the majority of staff working at home. As of the date of this report it remains uncertain as to how long the pandemic will last and what other impacts will arise afterwards.

The charity has decided not to restart its Help at Home service due to the inability to operate this

profitably in the current environment, it has also taken the decision to keep its community hub closed whilst it implements improvements to the building. The disruption caused by the pandemic has led to a reduction in revenues and profit and this is likely to continue over the coming months.

Management will continue to assess the potential impacts, mitigating actions and financial consequences of the pandemic on the charity.

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, Fixtures and Fittings	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.

	2020 (£)			2019 (£)		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
3. Income from donations & legacies						
Donations	17,390	-	17,390	6,546	-	6,546
Gifts in kind	70,000	-	70,000	-	-	-
Legacies	62,313	-	62,313	63,600	-	63,600
Total	149,703	-	149,703	70,146	-	70,146
4. Other activities including trading						
Help at Home	125,451	-	125,451	145,309	-	145,309
Brigstock Road Community Hub	14,327	-	14,327	32,902	-	32,902
Fundraising activities	24,031	-	24,031	23,311	-	23,311
Total	163,809	-	163,809	201,522	-	201,552
5. Net income/(expenditure) for the year this is stated after charging (crediting)						
Depreciation			5,165			3,620
Auditors remuneration			6,180			6,000
6. Investment income						
Interest and dividends	69	-	69	-	-	-
Total	69	-	69	-	-	-

	2020 (£)			2019 (£)		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
7. Income from charitable activities						
Healthier Lifestyles	-	140,828	140,828	-	199,652	199,652
Grants from Age UK and Age UK London	24,187	-	24,187	18,867	-	18,867
Personal Independence Coordinators	-	957,072	957,072	-	959,972	959,972
Memory Tree Café	-	20,527	20,527	-	-	-
Befriending	-	34,167	34,167	-	7,500	7,500
Croydon Health & Employment Programme	-	-	-	-	17,927	17,927
Information and Advice	-	327,492	327,492	-	390,448	390,448
Other income	(2,986)	10,000	7,014	14,250	300	14,550
Total income from charitable activities	21,201	1,490,086	1,511,287	33,117	1,575,799	1,608,916
8. Analysis of expenditure						
Raising funds:						
Costs of fundraising	216	-	216	1,180	-	1,180
Total	216	-	216	1,180	-	1,180
Charitable activities						
Staff costs (Note 11)	27,619	1,422,216	1,449,835	-	1,396,184	1,396,184
Direct charitable expenses	21,193	112,558	133,751	82,308	173,228	255,536
Support costs(see Note 9)	220,201	-	220,201	140,534	-	140,534
Governance costs(see Note 10)	28,170	-	28,170	79,840	-	79,840
Total	297,183	1,534,774	1,831,957	302,682	1,569,412	1,872,094
Total expenditure	297,399	1,534,774	1,832,173	303,862	1,569,412	1,873,274
9. Support costs						
IT support	40,616	-	40,616	32,347	-	32,347
Premises costs	29,925	-	29,925	7,931	-	7,931
Office costs	144,494	-	144,494	96,636	-	96,636
Depreciation	5,166	-	5,166	3,620	-	3,620
Total	220,201	-	220,201	140,534	-	140,534

	2020 (£)			2019 (£)		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
10. Governance costs						
Auditors' remuneration	6,180	-	6,180	6,000	-	6,000
Other accountancy fees	11,608	-	11,608	16,214	-	16,214
Legal fees and professional fees	8,140	-	8,140	55,010	-	55,010
Other governance costs	2,242	-	2,242	2,616	-	2,616
Total	28,170	-	28,170	79,840	-	79,840

Total audit and accountancy fees charged by the auditor was £8,640 inclusive of VAT for year ended 31 March 2020

	2020 (£)		2019 (£)	
	UNRESTRICTED	RESTRICTED	UNRESTRICTED	RESTRICTED
11. Analysis of staff costs, Trustee remuneration and expenses, and the cost of key management personnel				
Salaries and wages		1,099,572		1,056,967
Salaries and wages (management)		196,019		188,012
Staff training, recruitment cost and others		27,619		22,624
Social security costs		85,992		98,888
Employer's contribution to defined contribution pension schemes		40,633		29,693
Total		1,449,835		1,396,184

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £196,019 (2019: £188,012). No employee earned more than £60,000 during the year (2019: 0). The charity Trustees were neither paid nor received any other benefits from employment with the charity in the year (2019: nil). No charity trustee received payment for professional or other services supplied to the charity (2019: nil).

	2020 (£)	2019 (£)
12. Staff numbers		
The average number of employees and workers (headcount based upon number of staff employed and workers)		
Information and Advice	7	7
Personal Independence Coordinators	23	23
Help at Home	23	30
Brigstock Road Community Hub	4	4
Healthier Lifestyles	10	24
Governance and support	6	6
Volunteering	2	-
Memory Tree Café	1	-
Befriending	1	1
Total	77	95

13. Related party transactions

Aggregate donations from Trustees were nil (2019: nil). During last year Emily Kyne, daughter of the ex-treasurer a trustee, worked as an employee between April 2018 to November 2018 and received remuneration of £16,230, as an employee of the charity. No expenses were reimbursed to Trustees in this or the preceding year (2019: nil).

14. Taxation

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

15. Tangible fixed assets

All of the below assets are used for charitable purposes.

Cost or valuation

	Land & Buildings £	Fixtures & Fittings £	Computer Equipment £	Total £
At the start of the year	457,976	-	91,005	548,981
Additions in year	32,000	9,996	6,565	48,561
Disposals in year	-	-	-	-
At the end of the year	489,976	9,996	97,570	597,542
Depreciation				
At the start of the year	-	-	76,297	76,297
Change for the year	-	1,266	3,899	5,165
Eliminated on disposal	-	-	-	-
At the end of the year	-	1,266	80,196	81,462
Net book value at the end of the year	489,976	8,730	17,374	516,080
Net book value at the start of the year	457,976	-	14,708	472,684

	2020 (£)	2019 (£)
16. Fixed asset investments		
Market value brought forward of listed investment	100,603	100,275
Additions in year	-	-
Disposals at carrying value	-	-
Change in market value	(515)	328
Market value carried forward of listed investments	100,088	100,603
Investment cash	72	30
Investment portfolio market value and cash balance	100,160	100,633
Gains/(losses) on investments	-	-
Unrealised/Realised (from above)	(545)	328
Unrealised/Realised on disposal of fixed asset investments	(545)	328
17. Debtors		
Trade debtors	83,563	295,746
Prepayments and accrued income	25,433	38,594
Amount due from group undertakings	5,046	7,473
At the end of the year	114,042	341,813
18. Creditors: Amounts falling due in less than one year		
Trade creditors	10,778	13,880
Other taxation and social security	20,997	22,570
Other creditors	10,057	23,119
Accruals and deferred income	63,287	41,928
At the end of the year	105,119	101,497

	2020 (£)			2019 (£)		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
19. Analysis of net assets between funds						
Fixed assets	616,340	-	616,340	573,417	-	573,417
Net current assets	308,973	92,052	401,025	314,513	136,740	451,253
Total	925,313	92,052	1,017,365	887,930	136,740	1,024,670

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

	Total funds b/f as at 01 April 2019	Total incoming resources	Total resources expended	Transfers between funds	Total funds c/f as at 31 March 2020
20. Analysis of net movements in funds					
Restricted funds					
Hardship fund	20,090	-	(236)	-	19,854
Total hardship fund	20,090	-	(236)	-	19,854
Other restricted funds					
Information and Advice	-	327,492	(327,492)	-	-
Befriending	-	34,167	(34,167)	-	-
Personal Independence Coordinators	96,309	957,072	(981,183)	-	72,198
Healthier Lifestyles	14,161	90,678	(104,838)	-	-
Brigstock Road Community Hub	-	10,149	(10,149)	-	-
Falls Prevention Service	6,180	50,000	(56,180)	-	-
Total other restricted funds	116,650	1,469,558	(1,514,009)	-	72,198
Total restricted funds	136,740	1,469,558	(1,514,245)	-	92,052
Unrestricted funds					
Grant income	-	25,532	(41,645)	16,113	-
Help at Home	-	146,041	(165,176)	19,135	-
Brigstock Road Community Hub	-	41,509	(67,301)	25,791	-
Building and capital assets reserve	29,000	-	-	(13,627)	15,373
Operating reserve	131,000	-	-	75,000	206,000
Age UK Croydon Trading Ltd	4,727	-	-	319	5,046
Opportunity reserve	248,244	72,313	(5,806)	(134,127)	180,624
Fair value reserve	2,176	-	-	-	2,176
General fund	472,783	32,000	(84)	11,395	516,094
Total unrestricted funds	887,930	317,395	(280,012)	-	925,313
Total funds	1,024,670	1,786,953	(1,794,258)	-	1,017,365

	Total funds b/f as at 01 April 2018	Total incoming resources	Total resources expended	Transfers between funds	Total funds c/f as at 31 March 2019
20a. Analysis of net movements in funds (prior year figures)					
Restricted funds					
Hardship fund	20,409	-	(319)	-	20,090
Total hardship fund	20,409	-	(319)	-	20,090
Other restricted funds					
Information and Advice	-	390,448	(410,448)	20,000	-
Befriending	-	7,500	(7,589)	89	-
Personal Independence Coordinators	106,158	960,272	(936,911)	(33,210)	96,309
Healthier Lifestyles	12,023	160,505	(153,449)	(4,919)	14,161
Brigstock Road Community Hub	-	10,147	(10,147)	-	-
Falls Prevention Service	8,115	35,000	(36,935)	-	6,180
Total other restricted funds	126,296	1,563,872	(1,555,479)	(18,040)	116,650
Total restricted funds	146,705	1,563,872	(1,555,798)	(18,040)	136,740
Unrestricted funds					
Grant income	-	113,397	(91,802)	(21,595)	-
Help at Home	-	-	(63)	63	-
Brigstock Road Community Hub	-	66,577	(60,233)	(6,344)	-
Building and capital assets reserve	29,000	-	-	-	29,000
Operating reserve	131,000	-	-	-	131,000
Age UK Croydon Trading Ltd	-	4,727	-	-	4,727
Opportunity reserve	147,500	63,600	-	37,144	248,244
Fair value reserve	2,176	-	-	-	2,176
General fund	560,979	68,410	(165,378)	8,772	472,783
Total unrestricted funds	870,655	316,711	(317,476)	18,040	887,930
Total funds	1,017,360	1,880,583	(1,873,274)	-	1,024,670

21. Description of funds

Purposes of restricted funds

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

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

Purposes of unrestricted funds

Included in the unrestricted funds are the following designated reserves.

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

22 Analysis of cash and cash equivalents

Cash at bank and in hand

	AT 1 APRIL 2019 (£)	CASH FLOWS (£)	AT 31 MARCH 2020 (£)
Cash at bank and in hand	210,937	181,237	392,174
Total cash and cash equivalents	210,937	181,237	392,174

23. 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

One to five years

	PROPERTY		EQUIPMENT	
	2020 (£)	2019 (£)	2020 (£)	2019 (£)
Less than one year	-	-	-	-
One to five years	128,635	166,288	-	-
	128,635	166,288	-	-

24. 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	Resigned 25.02.2020
Ms R Broad	Appointed 17.11.2020
Mr V Emmanuel	Appointed 19.11.2019
Ms O Khan	Appointed 17.11.2020
Mrs S Naraine	Retired 19.11.2019
Ms S Nicklin	Appointed 19.11.2019
Ms K Nurcombe	Appointed 17.11.2020
Mrs T Sandiford	Resigned 08.10.2019
Ms B Scanlan	
Mr A Shillabeer	Appointed 19.11.2019
Mr R Silk	Resigned 03.09.2019
Mr T PB Singh	
Mrs P Robinson	Retired 19.11.2019
Mrs V Trevillion	Resigned 07.07.2020

Senior Leadership Team

Ms K Pierpoint	CEO, Maternity leave 02.2020
Mrs J Kyne	CEO (Interim), joined 02.2020
Mrs J Dunbar	Communications Manager
Mrs R Liard	Director HR & Governance, joined 02.2020
Mr N Linney	Volunteer Programme Manager
Mrs N Naik	Finance Manager
Mr A Silk	Commercial Director, joined 08.2020 - leaver 09.2020
Mrs S Underhill	Programmes Director

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

Find out more:

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