Spring 2019 Free





Mega Bites cooking sessions come to Axminster

Get Active Feel Great volunteer training

New monthly wills clinic in Newton Abbot

Devor



Cover Image © Age UK Devon

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Reg. Charity No. 1019018

### **Welcome** from the Chief Executive

We are proud to have achieved the Age UK Charity Quality Standard which recognises the high standard of our performance as an organisation. It certifies that our organisation is well governed and managed, has a clear direction and strategy, and is committed to ensuring the well-being and safety of older people, our staff and volunteers.

The Standard is externally assessed by industry leaders SGS who undertake a rigorous examination of evidence through reviewing our documents and undertaking a comprehensive full day assessment visit. We have also gone through the Age UK Information & Advice Quality Programme and I am delighted to report that our Information & Advice team fully demonstrated that they meet all the required benchmarks, and as a result they successfully completed the Quality Programme.

Our staff and trustees have recently reviewed our five year Strategic Plan to ensure it remains fit for purpose and based on the needs of older people in Devon. We welcome and value feedback from the people we interact with, so if you have any comments, compliments or suggestions about our organisation please let me know.

Sophie Littlewood

### **A Message** from the Chair of Trustees

I hope you will enjoy reading about our interesting and exciting initiatives and services in our spring edition of **engage**.

I am proud that we achieved the Charity Quality Standard and successfully completed the Information & Advice Quality Programme. As Chair, it is my job to ensure that we maintain these high standards and that we respond to the needs of those we aim to help. With that in mind, I would encourage readers to submit their ideas about any additional services that they would like to see as part of our Enabling & Home Support Service. Details about this service appear on pages 10-11 of the magazine.

> Liz Michaelson Liz Michaelson

# Contents



Active in Later Life......04-06 Discover how we combined technology with our men's cookery sessions.



**Enabling and Home Support.....10-11** Meet Marie who has joined our team as Advisor/Administrator.



**Focus on Volunteers......18-19** We are recruiting for Benefit Advocates to visit older people in their homes to complete benefit forms.



Advice & Wellbeing in Later Life ......07 Find out how to look after your feet, and how to access our home visiting foot care service.



**Get Active, Feel Great.....12-13** Read about our recent Level 1 Award for Activators training for volunteers.



**Other News.....20-21** Articles from Devon Communities Together and Drink Wise, Age Well.



Advice & Wellbeing in Later Life ......08-09 Information regarding the changes to means tested benefits for couples.



**Fundraising.....14-17** Find out how swimming, walking and knitting can raise money for Age UK Devon.



**Our Services.....22-23** Explore the services we provide.

If you would like to receive a copy of our *engage* magazine when new editions are released please contact us on 0333 241 2340 or info@ageukdevon.co.uk.

# Active in Later Life

# Stover Country Park Outdoor Activity Club

Age UK Devon is a partner of the Connecting Actively to Nature (CAN) programme which through a wide range of local health, wellbeing, conservation and wildlife partners is working to help people develop the confidence to enjoy and access the natural surroundings on their doorstep. The five year programme is funded by Sport England through Lottery sales and is being seen as one of the flagship national initiatives to tackle inactivity amongst older people.

In September 2018, we launched our outdoor social club at Stover Country Park in Newton Abbot. Sessions run on the second and fourth Monday of each month from 10am – 12.30pm.

Older people are able to enjoy a range of outdoor activities, such as themed walks and learning about the natural environment and wildlife with the emphasis on becoming more active in a natural environment, improving overall wellbeing and fitness and making new friends. Attending has made a real difference to Harry!

Harry is 65 and is autistic. He is recovering from bowel cancer and has a care package to support him at home. At the moment he lives with his mother, but would like to move towards living independently.

Harry has been attending the club with his carer since January. When he first attended he would have a short walk, a cup of tea and would then leave, sometimes before the rest of the group had returned from their walk. Initially he did not communicate with other participants, but gradually the length of his walks increased and he began to communicate with the group and volunteers. Harry now enjoys a conversation about the wildlife, is comfortable to walk as part of the group and is even happy for other members to share his telescope! Harry really looks forward to the sessions and his confidence, social skills and activity levels have greatly improved. In fact, he has gained the confidence to travel by bus independently to Newton Abbot which has opened up more opportunities for him.





Ranger led beginners fungi walk - October 2018



## **Mega Bites** Mens Cookery Sessions



**Mega Bites** offers a unique experience for men over 50 to learn about everyday technology, and some more specialised gadgets, while they cook.

A Chef Instructor is on hand to guide the men through the recipes and provide nutritional information, whilst Digital Trainers will support them to use gadgets such as Google Home and iPad Pros to facilitate and enhance their cooking experience.





At the end of each weekly session participants enjoy a lunch together that they have prepared themselves.



The sessions are delivered by Age UK Devon, in partnership with HALFF Food Hub and Cosmic as part of the Positive People project. Sessions are held at Axminster Town Football Club.

If you would like more information about these sessions, please call us on **0333 241 2340** or email us at **info@ageukdevon.co.uk**.







## Haldon Forest Park project reaches climax





Forestry England (the new name for the Forestry Commission) is working with Age UK Devon to increase the number of older people taking part in regular exercise at Haldon Forest Park, near Exeter. In their centenary year, Forestry England are more committed than ever to supporting people to visit and benefit from the nation's forests. Last year, Age UK Devon successfully secured £163,000 from the European Agricultural Fund for Rural Development. Now, the team at Haldon Forest has reached the most exciting part of the ongoing project as a custom-built nature hide and two viewing points have been constructed on site.

Due to open this Spring, the nature hide sits within a carefully chosen area of Haldon's Site of Special Scientific Interest (SSSI) where visitors can observe varied wildlife within easy reach of the Park's central amenities. Key species to look out for include the nightjar calling at dawn and dusk during summer, stoats darting through open spaces, frogs sheltering in wetland habitat, and sparrowhawks keeping watch from the dead trees left standing to provide perches.

Two new viewing points along the accessible Discovery Trail offer walkers a spot for rest and reflection while taking in far-reaching views across the forest and all the way to Dartmoor. Other new facilities include a short accessible walking trail, additional interpretation about forest wildlife, a yurt where people can enjoy activities such as yoga, a regular 5km parkrun, and much more that supports Age UK Devon's Active in Later Life programme.

### **Competition time**

Name the new nature hide to win a year's membership to Haldon Forest Park! Membership includes 12 months' free parking, regular email updates from the forest, and access to a range of exclusive discounts. Email your name suggestion to **info@ageukdevon.co.uk** or write to Age UK Devon, 1 Manaton Court, Matford, Exeter, EX2 8PF, including your full name and contact information (email, address or telephone). All entries must be received by **30 April 2019**. The winning name will be chosen by Forestry England and Age UK Devon, and displayed permanently on the hide. For full terms and conditions, please email: **info@ageukdevon.co.uk**.

# Advice and Wellbeing

# Foot Care

It is essential that we all take good care of our feet in later life. It lowers our risk of having a fall and reduces our risk of infection. As we grow older, something as simple as cutting our own toenails can become much harder, or even impossible.

A simple foot routine will help keep your feet in good condition, including:

- wearing suitable footwear;
- keeping your toenails short;
- regularly moisturising your feet;
- checking for cracked skin, blisters and signs of infection.

These footwear tips can help you feel more confident on your feet.

- Always wear shoes or slippers. To avoid slips, never walk indoors in bare feet, socks or tights.
- Wear shoes that fit well. High-sided shoes with low heels, thin soles and a good grip are a good choice.
- Avoid wearing sandals and shoes with high heels.
- Wear slippers that have a good grip and fasten up. Loose or worn out slippers may cause you to trip.

Common problems like corns, cracked skin and ingrown toenails can be treated successfully. Conditions like diabetes or circulatory problems can all be picked up by looking at the feet.

If you have a long-term condition, such as diabetes, arthritis or chronic problems with blood circulation in your legs, your feet are particularly vulnerable. Check your feet regularly and ensure you attend check-ups as requested. If you notice any problems, report them to your doctor as soon as possible.

Our **Foot Care Service** gives you the chance to have your toenails trimmed by qualified staff in your own home.

We work in partnership with two foot care specialists to deliver a foot care service in East Devon, South Hams and Teignbridge. Our specialists will visit you in your own home to take care of your nails as well as check the overall health of your feet. Both Tracy and Claire have a diploma in foot health, which means they are qualified to work in the private sector to undertake routine clinical work necessary to maintain the health of the foot. They have both undergone a DBS (Disclosure and Barring Service) check.

To find out more, including charges, and to book your appointment, call us on 0333 241 2340.



# **Changes to means tested benefits** for couples

The Government is changing the way benefits are given to couples where one partner is under State Pension Age. If this affects you or someone you know, get in touch with us as soon as possible to check your entitlements.

### What's changing?

As of 15 May 2019, if one partner is of working age the couple will only be able to receive working age benefits instead of pension-age benefits. In the future this will mean claiming Universal Credit. Instead both people will need to reach State Pension age before they can claim Pension Credit or Housing Benefit.

Because Universal Credit is less than pension-age benefits, you could lose out on quite a bit of money. Some couples could lose up to £7,000 a year and a few could lose even more.

### What can I do?

If you're affected by these changes, you should check your entitlement to Pension Credit or Housing Benefit now, so that you can make a claim before the changes come into effect. Call us for a free, confidential benefit check.

### Are claims backdated if I apply after 15 May 2019?

Yes, but only for 3 months. Claims made on or before 13 August 2019 can be backdated to before the rule change applies, provided you meet the entitlement conditions applicable on 14 May 2019.

### I'm already claiming Pension Credit or Housing Benefit. Am I affected?

If you're already claiming either of these benefits on 14 May 2019, you should not be affected. However, if your circumstances change or you take a break from claiming, it might mean you have to claim Universal Credit instead.

Some of the changes that might affect your claim include:

- a change of address to a different local authority area
- going abroad for more than 4 weeks
- a change in the amount of capital you have
- stopping claiming a benefit that helps you qualify you for Pension Credit or Housing Benefit
- separating from your partner and then getting back together

In these circumstances, it's best to get advice. Call us and we can give advice tailored to your situation. Your benefit check is free and confidential.

Tel: 0333 241 2340 Email: infoandadvice@ageukdevon.co.uk

# Enabling and Home Support

# Meet Marie, our new Advisor/Administrator



In March we welcomed Marie to the Enabling & Home Support team as our Advisor/ Administrator. Marie's role involves providing information on our service to potential new clients and their families, as well as being a main point of contact for our support assistants. Marie might be the person you speak to if you phone to pay your bill or you may find her calling you to arrange cover when your regular support assistant is on holiday.

Marie has lived in Devon for the past thirteen years, five of which have been spent working for Hospiscare, and she brings with her a wealth of experience when it comes to helping clients and answering their queries. **Welcome, Marie!** 



"I am very happy with the service and my support assistant is lovely" Mrs S.



# What else could our service provide?

Our Enabling & Home Support Service is thinking of expanding the services offered and we need your ideas!

This service charges an hourly rate and at the moment we can support our clients with cleaning, shopping, social outings, companionship, decluttering, helping with household phone calls and paperwork etc, but what else would you like to see us offer? Would a handyman service be helpful? If so, what kind of jobs do you think are most needed? Would a handyman service work best as an ad hoc service or maybe as an agreed two hours a month, for example?

Maybe light gardening is something that has become a little more difficult? Weeding, dead heading, raking leaves or mowing small lawns.

Or maybe it's something else entirely that you have been finding a bit difficult. If you have ever thought, "I wish they did . . . . ." then why not let us know and we will see if it is possible to add to our list of services.

Please provide your ideas to Sue by telephone, email or in writing (details below).

Sue Moore Enabling & Home Support Service Manager Age UK Devon 1 Manaton Court Matford Business Park Exeter FX2 8PF

Tel: 0333 241 2340 Email: homesupport@ageukdevon.co.uk



# Get Active Feel G



Physical inactivity in people over the age of 60 currently costs the NHS over one billion pounds every year. It is vital that Age UK helps our older generation to get active, so they can stay well and independent for longer.

There is extensive evidence which proves the overwhelmingly positive impact of physical activity in later life: http://www.nhs.uk/livewell/ fitness/pages/activities-for-theelderly.aspx

#### Cost savings to the NHS:

If older people are healthier and happier they are less likely to visit their GP, less likely to be admitted to hospital and if they do require medical treatment they are more likely to make a quicker, fuller recovery.



# reat programme

#### Cost savings in social care:

If older people are more mobile, less lonely and more cognitively able they are less likely to require social care at home or in residential care.

#### Valuable community volunteering opportunities for people of all ages:

Volunteering builds skills, confidence and social networks. It reduces stress, depression and provides a sense of purpose. People of all ages will be able to volunteer within this programme and gain a valuable coaching qualification. Our Get Active Feel Great programme provides training to people with an interest in leading a physical activity class or group to help older people maintain mobility, independence, physical health, cognitive ability, social connectedness and emotional wellbeing.

On 1 March 2019, Age UK Devon co-ordinated our first Level 1 Award for Activators (multi-skills) qualification training, delivered by 1st4Sport. Attending were five volunteers from Age UK Devon who were joined by four from Age UK Plymouth and one from Age UK Cornwall & The Isles of Scilly. The training was free of charge to participants. Following the course each newly qualified volunteer is required to deliver physical activity classes to a minimum of five older people each, and should deliver sessions to each of them on five separate occasions (these do not need to be concurrent sessions).

Age UK Devon is looking to recruit a further five volunteers to be trained, who can then help us deliver ongoing exercise sessions. If you are interested please contact Trish Warren, Active in Later Life Manager on 0333 241 2340 or p.warren@ageukdevon.co.uk

# Fundraising

# Jenny swims a half marathon



# A big thank you to Jenny who raised over £600 through a sponsored 5 kilometre swim.

Jenny's story...

"I am a doctor working in Devon training in Healthcare for Older People and General Medicine. Age UK Devon is a vital support for my day to day work as I refer patients to their services via my clinics, wards and acute admissions. Age UK Devon has a great breadth of knowledge regarding what services are available and directs my patients to the right services for them.

I wanted to find a way to say thank you and started looking for a fund raising opportunity. Swimming is a lifelong hobby of mine but training can become inconsistent without a aoal to aim towards. I wanted to find motivation to get in the pool more regularly and was told about a 5km swim in the London Olympic pool taking place in November 2018. 5km is a swimming half marathon and further than I have ever swum before. The London Olympic pool is an inspiring venue with so many records broken and medals won by our country's professional swimmers. I was delighted to find a new challenge that also provided an opportunity to raise money for Age UK Devon.

I am proud to have successfully completed the 5km swim in 1 hour and 51 minutes. I feel a great sense of achievement completing it and thrilled to have raised over £600 for Age UK Devon.

Thank you to everyone who donated!"

If you feel inspired by Jenny and would like to fundraise for Age UK Devon, please contact us on 0333 234 2340 or email us at info@ageukdevon.co.uk

### **Jurassic Coast Challenge**

Sue, our Enabling & Home Support Manager, will soon be taking part in her second Ultra Challenge. This year she is doing the Jurassic Coast Challenge and raising money for Age UK Devon.

The Jurassic Coast Challenge takes place in June and is one of the toughest events in the Ultra Challenge series, with 2600m of ascent (the equivalent of 2.5 climbs of Mount Snowdon).

Setting out from Poole Harbour, Challengers can take part in a quarter, half or full Challenge. Sue will be completing the full Challenge – walking 100 kilometres (62 miles) continuously. This means that she will be walking all through one day, all night and into the next day! The walk ends in Bridport, having taken in Lulworth Cove, Durdle Door and Corfe Castle along the way.

Her previous Ultra Challenge – the South Downs Challenge – was also 100 kilometres in length and was completed in 27 hours and 58 minutes.

The above photo of Sue was taken during the previous challenge, as she was about to set out from a rest stop to start the night walking section. At the point the photo was taken she had already been walking for some 16 hours!



If you would like to sponsor Sue on her epic coastal walk, please visit https://uk.virginmoneygiving.com/ SueMoore10, or you can send a cheque payable to Age UK Devon, writing 'Sue's Challenge' on the reverse of the cheque.

All money raised will support the delivery of Age UK Devon's services and activities across Devon.



# The Big Knit

The Big Knit started back in 2003 with an idea. Innocent Drinks asked people to knit little woolly hats, then they put those hats on their smoothies. For each one sold, they gave 25p to Age UK. The little hats helped to raise awareness of how important it is for older people to stay warm and well in winter.

Since then, knitters across the UK have knitted an astonishing 7.5 million hats which has raised nearly £2.5 million for Age UK.

Age UK Devon's Big Knit target this year is 30,766 woolly hats which equates to £7,691.50! In January we submitted 10,821, so our remaining target for the final July deadline is 19,945 hats!

We've enjoyed seeing the range of colourful creations coming in so far – like previous years we've had traditional woolly hats, cute animals and even some well-known characters.

With nearly 20,000 still to knit, we are hoping that those who enjoy knitting will grab their needles and brightest yarn to support us. The woolly hats can be basic, or you can be creative - so long as it will fit on the top of an innocent smoothie bottle, anything goes! Please remember, for every hat submitted to us, we will receive 25p which will be spent on supporting services and activities for older people in Devon.



The photos above were part of the packing process in January, when we packaged up and submitted almost 11,000 little bobble hats to Age UK at Fruit Towers! We can't wait to see more as they come in.

# **Our Big Knit Supporters**

Last January, Okehampton Primary School contacted us to let us know they were proposing to support Age UK Devon and the Big Knit. They trained up some ambassador knitters to help support other children in their new knit and natter club, and they asked the wider community for donations of wool and knitting needles.

Several months later, after lots of knitting activity we received a delivery of 700 wonderfully crafted woolly hats! Before they arrived with us, some of the hats were put in one of the displays in the school library where they looked great and caused lots of interest!







Calling all nimble fingered knitters... Can you help us?

A selection of hat knitting patterns are available to download from our website: www.ageukdevon.co.uk or you can call us on 0333 241 2340 and we will send them to you.

> Please send your knitted hats to us at: Age UK Devon 1, Manaton Court Matford Business Park Exeter, EX2 8PF

# Focus on Volunteers

# **Could you be a Benefit Advocate?** We are recruiting....

Claiming entitlements to disability benefits can help people make more of later life, but long complicated forms and confusing criteria put many off. We provide full training to our volunteers, who then are able to complete forms to fully reflect the applicant's difficulties. All our benefit advocates play an integral role within our Information and Advice team and last year helped us to identify £1.6 million extra money for older people in the county.

Although full training is provided we are looking for volunteers who are patient, sensitive and reliable to visit older people and their family or carers, to help complete disability benefit forms.

However much time you have to give, you'll be making an incredible difference for older people at a time in their lives when they need help the most.

For information on the role, and how to apply visit **www.ageuk.org.uk/devon/get-involved/volunteer/**.



# Calling any IT experts in Newton Abbot....

We'd like to offer one-to-one digitial support for older people in Newton Abbot. We've got a venue and the equipment, but just need a willing volunteer!

- When: Wednedays and/or Fridays, during business hours
- **Where:** Age UK Devon Office, located with the Age UK Charity Shop, 38 Queen Street, Newton Abbot, TQ12 2AQ
- **Role:** Provide one-to-one coaching to help older people who are inexperienced in information technology. Using a range of devices introduce them to computer basics, the world-wide-web and e-mail etc.
- Support: Access to accrediated training through Digital Unite. Travel expenses paid. Tea and coffee while you volunteer!

For information on the role, and how to apply visit **www.ageuk.org.uk/devon/get-involved/ volunteer/.** Alternatively, please contact Trish Warren, Active in Later Life Manager on 0333 241 2340 or p.warren@ageukdevon.co.uk.



# **Other News**







# **Tackling rural loneliness - Devon HIGHLIGHTS project**

Independent charity Devon Communities Together has received £98,900 from The National Lottery Community Fund & HM Government for a new project to support older people (aged 55+) living in rural areas of Devon who are at risk of isolation and loneliness.

The Devon HIGHLIGHTS project is led by Devon Communities Together in partnership with members of the Devon Senior Voice Network, The Creativity Centre Educational Trust (CCET) and Ageing Well Without Children. It aims to improve the quality of life and physical and mental wellbeing of its participants and will support the start-up and sustainable development of new, local place-based group activities that respond to the needs and desires of local participants. New HIGHLIGHTS groups will be developed and supported across six target communities in: Chulmleigh, Holsworthy, Paignton, Totnes, Teignmouth and Exmouth.

Each group will be supported to hold fortnightly half-day group sessions, each developing community projects of participants' choice. Grants of up to £200 per group will be available to fund group activities and it is anticipated that over the life of the project (January 2019 – December 2020) 200 people will directly benefit from Devon HIGHLIGHTS, with a further 200 benefiting indirectly from the community activities and projects the groups create. If you live in one of the communities Devon Highlights will be working with and would like to find out more about the project or to get involved in one of our local groups, please contact:

Dawn Eckhart, Project Manager Devon Communities Together dawn@devoncommunities.org.uk 01392 248919

For more information, please visit **www. devoncommunities.org.uk/projects/devonhighlights** 



Older people from another Creativity Centre project, the Merry Widows project.



# "We help people make healthier choices about alcohol as they age...."

Currently there are 15 million people in the UK who are aged 60 and above, and this number is predicted to rise to 20 million by the 2030s. Additionally, hazardous and harmful drinking is declining in the UK, except among people aged 50 and over. 20% of the population aged over 50 are exceeding recommended alcohol units; in Devon that equates to the population of Exeter. The combined effect of an increased ageing population, plus the increase in consumption levels, is a significant cause for concern.



Mutual Aid Partnership Meeting, Barnstaple - September 2018

The aim of Drink Wise Age Well is to reduce the risk of alcohol related harm to those aged 50 and over. This means that as a service we are as much focussed on the prevention of alcohol misuse as we are working with people directly that would like to make a change to their alcohol intake. The five most cited age related reasons for increased alcohol consumption are: retirement, bereavement, loss of sense of purpose, finances, and lack of social opportunities. We are particularly pleased with our partnership work with Age UK Devon, an organisation which can assist us in tackling social isolation, loneliness, and celebrate growing older. We are looking forward to strengthening this relationship in the future.



Sewing Group, Barnstaple - November 2018

As a community based integrated program we deliver a range of public events whereby we offer advice and information, a volunteer program, professional training and development, a 6 session wellbeing program, a range of social activities and events, direct 1-1 alcohol support, 1-1 family and friends support, and weekly alcohol support groups across Devon.



Club Soda – alternatives to alcohol stall, Newton Abbot - November 18

For more information or advice please contact the Drink Wise Age Well Devon team on **0800 304 7034** or visit **www.drinkwiseagewell.org.uk** 

Written by Laura Harp – Prevention and Campaigns Team Leader at Drink Wise Age Well

# **Our Services**

**Age UK Devon** has many services and activities across Devon, and we support many more independent activities. Call us on **0333 241 2340** to see how we can help you.

#### **Digital Support**

Group sessions, and/or one to one support (including home visits) for older people wanting to learn more about computers, iPads and getting online.

#### **Physical Activities**

Gentle exercise to music classes, fitness with friends, walking basketball, walking football, guided walks and much more.

#### **Lunch Clubs**

Two-course meals and company at local restaurants and bistros.

#### **Social Groups**

Opportunities for older people to meet and make new friends, have a chat, share hobbies and enjoy social activities.

#### Training

Bespoke training packages available for care homes, domiciliary care agencies, community groups and individuals.

#### **Benefit Home Visiting Service**

Face to face support to assist with completing complex benefit forms.

#### **Better Later Lives**

Support for older people who may have experienced a significant life changing event.

#### Foot Care

A home visiting service to improve older people's foot health operating in East Devon, South Hams and Teignbridge.

#### **Information and Advice**

Our core areas include: money and benefits, social care, housing and signposting to local resources.

#### **Support for Victims of Crime**

Advice and support to older people who find themselves victims of a crime.

#### Will Clinics

Will writing and Will reviews, at our Newton Abbot clinic, delivered by McClure Solicitors.

#### **Enabling and Home Support Service**

One to one support with cleaning and housework, shopping (escorted and non-escorted), companionship, planning and preparation of light meals, support with attending appointments, organising household paperwork, and time off for carers.

#### **Decluttering Package**

Short term support to help clear out things at home that are no longer needed or used.

#### **Holiday Support Package**

Support at home whilst family members are away on holiday.



First & Last Lunch Club

#### A monthly lunch club for local older people

First & Last Bistro

Church Street

Ermington

Ivybridge

PL21 9NJ

### The last Thursday of every month 12.30pm

Join us on the last Thursday of every month to meet new people and enjoy a two course lunch for £10. The menu is available on our website and take away lunches are also available.

To book call First & Last Bistro 01548 830681

UL548 83068. email info@ageukdevon.co.uk

or visit **www.ageukdevon.co.uk** Age uk beron is a chartate company limited by guarantee and sigstered in

Registered Charity Number: 10 19038 Company Number: 2773453 Registered office is 1 Mandon Court, Exeter Devon EC2 65

# ageuk

# Activities in Seaton

Activities at Number One include:

- Card Making Sessions Every Wednesday at 9.45am - 12.00pm Get creative making a variety of greeting cards.
- Drop in Sessions Every Wednesday at 10.00am - 12.00pm Drop in for a cuppa and a chat.
- Knit and Natter
  Every Thursday at 1.30pm 3.30pm
  You don't have to knit just come for a sociable
  afternoon.

Activities at Seaton Methodist Church include:

• Body Moves Every Tuesday at 11.45am - 12.45pm A gentle exercise class to improve health and wellbeing.

For more information please call 0333 241 2340 email info@ageukdevon.co.uk or visit www.ageukdevon.co.uk



Age Co is the new name for Age UK products and sevices



# Unlocking cash from your home

The Age Co Equity Release Advice Service is provided by HUB Financial Solutions.

Available to UK homeowners, age 55+. Minimum property value £70,000.

#### Find out more today...

### o<sup>o</sup> Visit your nearest Age UK office at

Astor Drive, Plymouth PL4 9RD 138 Cowick Street Exeter EX4 1HS 39 Queen Street, Newton Abbot TQ12 2AQ 12 Dendy Road, Paignton TQ4 5DB

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#### The Age Co Equity Release Advice Service is provided by HUB Financial Solutions Limited.

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Donations to Age UK's charitable work from Age Co sales are expected to reach £3 million each year