

Annual
Review

2018/
2019



Helping people in Essex
to live well in later life



Chairman's Report



We have achieved a lot in the last year of which we should be very proud but as the need for our services grows and state funded assistance for older people reduces the provision from the charity sector becomes more vital.

Age UK Essex is a local charity which is devoted to helping older people to live well and remain independent in their own homes for longer. We provide services in nearly 250 towns and villages across the county. Although a Brand Partner of the National Age UK we are an independent charity, our funding primarily comes from local sources including Thurrock Council, the Morris Beneficent Fund, Royal Community Council of Essex, Community Agents, Neighbourhood Watch and British Red Cross. The Board and I also recognise the efforts of staff and volunteers who fundraise for the charity throughout the year. We have worked hard to improve our links within our sector and with partners in health and social care to remain an important part of

the overall Health and Social Care system for older people across Essex, Southend and Thurrock.

As Chairman of the Board I recognise, along with my colleagues, the invaluable contribution made by our volunteers who have been the backbone of the charity, supporting our offices and community based work. Our services would not be as successful, deliverable or operationally sustainable without them.

The following report highlights the Charity's achievement and impact in relation to our mission.

Mike Mahoney
Chairman

Summary of stats

3,750	Clients supported with complex information and advice
55,530	People reached through our services and products
407	Less lonely people thanks to our team of befrienders
Over £1.5m	Secured benefits on behalf of our clients
3,320	People received friendly, reliable and trusted support in their homes
37,000	People over 65 living in Essex are likely to be lonely <small>*Essex County Council Isolation Index</small>
8%	Of people over 65 will have a dementia diagnosis by 2037
35%	More people will be over the age of 75 by 2025
19,600	Bobble hats knitted by our amazing knitters raising £4,900 as part of The Big Knit, Age UK and Innocent Smoothie campaign

Chief Executive's Report



It gives me great pleasure to present to you our annual review, 2018-2019.

In the past year we have retained a clear focus on ensuring that our clients needs are supported whilst managing our services throughout the current financial climate. However, we look to the future knowing that our population is ageing, demand for our services is increasing and our clients are presenting with ever more complex issues. We have to remain relevant and committed to our core mission to help people in Essex to live well in later life.

During 2018/2019 we have been committed to achieving key priorities which included:

- Continuing to work towards further reducing the deficit and aiming to be self supporting
- Develop and expand the paid for service offering and provide an increased surplus of income to better support the charity
- To review and develop our fundraising efforts and be clear on our ask
- To increase engagement with older people in the community
- To build relationships with existing and potential funders
- To increase networking opportunities in a way which will not only attract funding for our free services but will generate more income for the paid for services

As you will see from the review, we have worked towards achieving our priorities with positive results despite the challenges of decreased funding and increased demand on services. This has undoubtedly put pressure on our staff and volunteers but their dedication and compassion for our clients has not faltered. We are extremely appreciative and grateful for all of our staff, volunteers and Trustees support and hard work. It is a privilege for us to lead such a committed group of people; we cannot thank them enough for all their hard work and support.

We now look forward to building on our successes in the future.

Diane Nicola
Chief Executive

Knowing where to turn to



Our **Information and Advice Service** provides free, impartial, confidential advice to family, friends, carers and older people about:

- Benefit advice
- Housing & care options
- Social care advice
- Legal and financial information
- Bereavement Signposting
- Local services

In 2018 it was decided due to funding cuts that our Information and Advice service would be restructured and would operate within a reduced budget. A decision was made to reduce staffing levels which continues to have an impact on service delivery. The last year has been positive despite the team facing some challenging situations and we achieved the Quality Performance Mark (QPM) for our advice service and our staff and volunteers successfully delivered the ambitions for Later Life project which was funded by Age UK National.

3,765 Clients and/or carers provided with professional information and advice

£958,883 Accessed in additional benefits for over 300 people



Vee says: “Thank heavens for Age UK Essex and Gary, I feel like a weight is off my shoulders. Thank you so much.”

Through a series of mistakes, omissions and general confusion and through absolutely no fault of her own, Vee, a ninety-two year old widow from Basildon, was faced with an enormous care bill. One of our advice workers got involved and following a series of visits helped Vee to understand how her situation had come about and helped her to complain and seek compensation.

Vee and our advisor were successful in their efforts and as a result, Vee received the excellent news that her bill of £8,843.93 has been written off.

Giving people a voice



The **Advocacy Service** aims to provide help to the most vulnerable members of our society, enabling people to have their voices heard in how their care, support and funding needs are met, allowing people to be involved in decisions about their lives, exploring choices and options.

Unfortunately in 2018-19 the Advocacy service was unsuccessful in further securing its partnership contract of 10 years and the countywide advocacy contract passed to another provider, which in turn, resulted in the loss of highly trained and experienced staff. It was disappointing for the charity to lose the ability to deliver its own advocacy service. However, we have still been able to accomplish some successes. We continue to work with the West Essex Clinical Commissioning Group with the Smart Life project and with Essex Partnership University Trust (EPUT) in Castlepoint and Rochford on their excellent Care Co-ordination service. As a result of the exceptional service delivery we achieved.

58 people received advocacy support

899 people supported through Care Co-ordination

1,377 people supported via the Smart Life project

£346,000 of unclaimed benefits and care costs recovered

Frank says: *“Before Age UK Essex helped my family’s situation I was so frightened and worried and had been crying myself to sleep for weeks with worry. With their support and advice we have been able to understand our options in terms of my dad’s complex care needs. He is now in a home 4 miles away from us as opposed to over 25 miles away, and we’re not having to pay huge top-up fees for the privilege. Age UK Essex were able to guide us through all the advice we had received from the hospital and other authorities.”*



Creating friendships to help combat the impact of loneliness and social isolation



According to the Essex County Council Social Isolation Index there are over 37,000 old people living in Essex who are likely to be lonely and living in social isolation - that's 1 in 12 people aged 65 and over. The mission of the **Befriending Service** is that everyone should have someone or somewhere to turn to if they want it.

Our well established countywide Befriending Service continues to operate on a smaller scale with the main focus being on telephone Befriending across Essex, whilst continuing to deliver a more traditional Befriending Service in Thurrock.

We have secured funding from Thurrock Council for 3 years and the Morris Beneficent Fund for our Countywide Service for 2 years.

407 clients were talked to or visited by a Volunteer Befriender on a regular basis.

Since receiving the friendship of our team of Befrienders, the following has been reported:

100% of clients have maintained or improved mood

99% of clients have maintained or improved confidence

99% of clients have maintained or improved motivation

97% of clients have maintained or improved independence

97% of clients have maintained or improved social inclusion



Ken says: *“Since losing my wife I have suffered from quite an amount of loneliness and isolation. Age UK Essex then stepped in and I soon found myself with a nice home Befriender. She was like a breath of fresh air and I eagerly look forward to her visit every week. She shares my interests in ballroom dancing and swimming, which we talk about all the time. Her visits have lifted my spirits immensely and I dread to think how I would have been if my isolation continued.”*

Supporting the local community



As part of the Community Agents project, the Voice Network's team of specially trained volunteers have continued to attend events and visit clubs and groups across Essex, giving talks about the services and facilities available to older people in their local area.

Passionate about their local community, Voice Network volunteers inform their audiences about Age UK Essex services, Community Agents Essex and the help and support available from other organisations. They in turn disseminate information to their neighbours, family and friends. The Voice Network also gives older people a voice within their community - volunteers collect their views on support services and gaps in services and feedback to key decision makers.

16 Voice Network volunteers have delivered talks across Essex

134 Voice Network talks and events

3,800 Voice Network talk and events audience

29,410 People reached as part of wider community engagement by Age UK Essex including distribution of Guides To Our Services

168 Wider Age UK Essex talks/events

Avis says: *"The members of my group really enjoyed your volunteers talk and found them extremely informative, so I am very grateful. They also followed up via email any unanswered questions too. Thank you ever so much for coming and sharing what great work your Charity does!"*



Volunteering



Volunteers have always been a vital part of the running and success of Age UK Essex, helping us to make a difference in the lives of older people living in Essex.

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During 2018/2019 a total number of 236 volunteers contributed 16,128 hours of their time supporting our services such as befriending, information and advice, fundraising and administrative support. If all this work had been completed by paid staff, it would have cost the charity over £132,000, based on the National Living Wage at the time.

In 2019/2020 we will continue to work towards being more volunteer led, maximising opportunities for volunteers across the organisation.

236 Volunteers providing support across the organisation

16,128 Hours of time given by volunteers to support our services



“I love knowing that I’m helping by just giving up a little bit of my spare time and that the short conversation I have with my client goes a long way in making them feel cared for and less lonely.”

Jo - Befriender volunteer

Help at home



Our Home Help Service has been providing practical support for over 20 years to enable people to remain living at home independently. We help with the day to day tasks that can be challenging to older people when their circumstances change.

The service helps with **General Home Help** including:

- Cleaning
- Changing beds
- Laundry
- Vacuuming

We can also collect shopping and pick up prescriptions and much more.

Over 150,000 hours of this kind of domestic help was provided during 2018/2019.

The **Sitting and Companionship Service** has been operating for 6 years and its aim is to support Carers by providing respite to enable a Carer to have some time for themselves, knowing their loved one will be in safe hands.

Over 8100 hours of sitting and companionship support was given during 2018/2019.

The **Outdoor Activity Support Service** provides people with the additional help and confidence they might need to take part in activities outside of the home. The service was introduced in 2017 And is growing year on year.

Over 620 hours of outdoor activity support was provided during 2018/2019.

The **Food Preparation Service** was introduced in 2017 to help people feel more confident in the kitchen. Trained staff help clients to prepare and cook simple meals in their own homes to help more people remain independent. The service has now been expanded to more areas across Essex including Southend, Castle Point, Rochford, Braintree, Thurrock, Chelmsford, Epping and Maldon.

Over 870 hours of food preparation has been given during 2018/2019.

3,320 Clients have been supported in their own homes

164,745 Hours of home help support has been provided

327 Home Helps have provided this support along with our Customer Care Team and Hub staff



Audrey says: "I am the main carer of my husband who has dementia which means I don't get much time to myself and I was concerned how my husband would respond to getting help. However after meeting our Home Help I felt confident we could both benefit from receiving the sitting service. Initially I arranging the service for just one afternoon a week, which helped me to have more of a social life. It's given us both a new lease of life - our Home Help gets on brilliantly with my husband sharing in his interests of bird watching and I have much more time for myself. I didn't realise I needed this service until it was put in place."



Keeping mobile and preventing falls



The Toenail Cutting Service operates throughout Essex, providing a much needed service to people who are unable to cut their own toenails.

The service was launched in 2001 and consisted of one mobile van that travelled across Chelmsford. The service now has 99 venues where the toenail cutting service is hosted, and we also provide a home visiting service across Essex for people who are unable to access the venues.

2018/2019 has seen the home visiting service successfully register with the Care Quality Commission (CQC). We now have a CQC Compliance Officer to ensure that the service meets CQC regulations, this includes the introduction of care plans for all clients using the home visiting service.

10,776 Nail trims taken place in venues across Essex

5,957 Nail trims taken place in people's homes across Essex



Sue says: "I'd never taken much notice of my mother's toenails until she was in hospital. I realised whenever I visited her at home she had her slippers so I never saw her feet. The nurses caring for my mother gave me some information on the Age UK Essex toenail cutting service and we were able to make an appointment as soon as mum was able to leave the hospital.

Mum has type 2 diabetes and is on blood thinning medication as well having a leg ulcer which was important for the nail trimmers to know so they could trim her nails appropriately. Her nails are so much better now. She now has them trimmed every 8 weeks making her much more mobile and is actually able to wear outdoor shoes so she's able to get outdoors much more."



Here to help



Our Customer Care Team was primarily set up in 2015 to support the Home Help Service with the aim of providing a positive customer journey, making people feel cared for and providing a committed and trusted service. We are fairly unique in having a dedicated team of staff to manage the high volume of calls.

In November 2018 the Home Help Customer Care Team evolved to merge with the Toenail Cutting Service Team to increase customer service and satisfaction levels across services.

Over 26,000 Calls managed by the team

1541 Home Help Service enquiries received

9903 Enquiries received by the team

940 Recruitment enquiries for Home Help

The service handles calls on:

- New referrals for the Home Help Service and Toenail Cutting Service
- Recruitment of Home Helps and monitoring service standards by completing spot checks and gaining feedback from our clients
- Support the three hubs across Essex in the operational side of the service
- Managing compliments and complaints in a positive and appropriate manner
- Signposting and referrals to other departments in Age UK Essex and external organisations



Trading



Age UK Essex Trading earn commission on the sale of every product and service.

For the year ending 31 March, 2019 Trading made a profit of £59,240 and this amount was gift aided to the Charity, providing the unrestricted income which enable services to continue to operate. Our team of expert arrangers support customers to access the right products and services for them. Every arranger is highly trained, dedicated and provides excellent customer care before, during and after all sales. That is why our customers return year after year. Between them our current arrangers have 42 years' experience working within our Trading Company.

The Products and Services provided are designed with the over 50s in mind and include:

- Home Insurance
- Motor Insurance
- Motor Breakdown
- Travel Insurance
- Funeral Plans
- Personal Alarms
- Equity Release Advice Service
- Legal Services
- Weekly Lottery
- Stairlifts
- Easy Bathing
- Adjustable Beds

Age Co Home and Car Insurance is arranged by Age UK Enterprises and arranged and administered by Ageas Retail Limited, who are both authorised and regulated by the Financial Conduct Authority. FS Register number 311438
Age Co Home and Car Insurance are administered by Ageas Retail Limited and provided by a limited panel of insurers*.

* Details available on request.

Age Co Motor breakdown is provided by Call Assist Ltd.

N.B With effect from 31st August, 2019 we no longer provide Travel Insurance.

Age UK Weekly Lottery is promoted by Age UK Information and Advice Lottery CIC (company no. 11335248), Age UK Education and Research Lottery CIC (company no. 11372685) and Age UK Local Programmes Lottery CIC (company no. 11335613), which each administer a society lottery, licensed and regulated by the Gambling Commission (Licence numbers 52373, 52417, 52413).

PPP Taking Care Limited is a company registered in England and Wales (Number 01488490), it is a subsidiary of AXA PPP healthcare Group Limited. Registered address: 5 Old Broad Street, London EC2N 1AD. VAT number 243674160.
PPP Taking Care is the trading name and brand of PPP Taking Care Limited.

The Age Co Funeral Plan is provided by Advance Planning Limited, a company incorporated in England and a subsidiary of Dignity plc. Registered office: Advance Planning Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Registered in England, no. 3292336.

Age Co Legal Services offers legal advice and support through Irwin Mitchell LLP.
Irwin Mitchell LLP is a limited liability partnership registered in England and Wales with number OC343897 and is regulated by both the Solicitors Regulation Authority and Law Society of Scotland.

The Age Co Equity Release Advice Service is provided by HUB Financial Solutions Limited who is authorised and regulated by the Financial Conduct Authority. Part of the Just Group plc.

Age UK Stairlifts and Easy Bathing are provided by Handicare Accessibility Limited (Handicare), working in association with Age UK Enterprises. Handicare will raise a minimum of £1.2 million during 2018/2019 for Age UK (registered charity no.1128267) through the promotion and sale of independent living products.

Age UK Trading CIC trades under the trading name Age Co. Age UK Trading CIC (registered in England and Wales no. 1102972) is a trading subsidiary company of Age UK (registered charity, no.1128267) and donates its net profits to Age UK. Age Co Adjustable Beds are provided by Theraposture Limited (registered company number 01649470, registered office: Kingdom Avenue, Northacre Industrial Park, Westbury, Wiltshire, BA13 4WE).

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Fundraising



This year has seen our fundraising team engage with a wide range of individuals and organisations to raise much needed funds to deliver the vital income to support our services.

All staff, volunteers and trustees helped in varying ways to work within Essex to increase our presence and profile. We attended events and visited clubs and groups, giving talks about the facilities available to older people in their local area via the Voice Network and attending outreach events.

We continue to work with organisations such as Marks and Spencers, Cliffs Pavilion, Leonard Gray Solicitors, Tescos, Morrisons, schools, The Essex Walking Football League and Tiptree Tea Rooms to name but a few to raise vital funds.

In September 2018, staff, volunteers and our corporate partner Santander took part in the Holmes and Hills Solicitors 13th annual fundraising cycling event in Halstead, the event attracted more than 250 riders. Cycling conditions were good, however the hilly conditions in Halstead caught a few of our riders by surprise! The event raised £5,000, well done and a big thank you to everybody who attended and completed the course!

Our Big Knit Knitters campaign grew from strength to strength this year. Our target of 18,000 hats was quite a challenge, but our dedicated team of knitters did not let us down and rose to the challenge - our final count was a staggering 19,600 little hats for the Age UK Innocent campaign, raising £4,900.

This year we are indebted to the generosity of members of the public and our fundraising volunteers who have raised funds by supporting us at events, completing individual events or sponsoring a friend or work colleague to raise funds - we thank everyone of you for your fantastic ideas, efforts and time to support the fundraising team.

£403,976 Raised in grants

£24,951 Raised in donations

£17,050 Raised in legacies

£33,693 Raised in fundraising events



Financial Review 2018/2019



Income

Donations & Gifts	£24,951
Investments	£6,668
Legacies	£17,050
Fundraising	£33,693
Grants	£403,976
Trading subsidiary	£179,332
Fees	£2,838,313
Other	£50,251
Total	£3,554,234

Expenditure

Advocacy	£203,168
Befriending	£112,341
Home Help	£2,326,335
Information & Advice	£80,874
Toenail Cutting	£418,248
Community Engagement	£34,294
Volunteer Management	£96,965
Trading Subsidiary	£120,092
Income Generation	£65,830
Governance	£59,010
Head Office	£47,947
Total	£3,565,104

Treasurer's Report



Most of the Charity's income is derived from grants, statutory funders and from contracted services.

Total income for this was £3,554,234 (2017/2018: £3,786,484) against total expenditure of £3,565,104 (2017/2018: £3,917,179). This resulted in a deficit during the year of £10,870 (2017/2018: deficit £130,695).

Our trading subsidiary has once again made a major contribution with a profit of £59,240, this was £53,922 (48%) less than the profit achieved in 2017/2018.

During the year we received grants of £266,289 (2017/2018: £355,779) from our statutory funders, £nil (2017/2018: £73,058) from contracted services and £137,687 (2017/2018: £174,007) from other grant sources.

The Charity's investments are governed by its Constitution. This permits the funds not immediately required by the Charity to be invested as agreed with the Directors, provided that the Board seeks professional advice from a suitably qualified person before exercising such powers. The Charity's activities require funds to be available at short notice and therefore the Treasury policy determines that surplus funds should be retained on short-term deposits spread across a range of financial institutions.

Our reserves totalled £1,842,876 at 31st March 2019, of which £392,293 (21%) are restricted funds, £456,000 (25%) are designated funds and the balance of £994,583 (54%) are unrestricted funds. The general reserves held at the year end are equivalent to approximately three months of total expenditure, in line with the reserves policy.

Chris Ignatowicz **Treasurer**

Age UK Essex Quality Standard



Age UK Essex is a brand partner of the national Age UK Charity which enables the charity to share the name and logo of its counterpart. Whilst both organisations fundraise and deliver services completely independently of one another, as a brand partner Age UK Essex complies with a number of audit activities in order to remain an eligible local brand partner. In July 2018 we successfully completed a Charity Commission approved external quality audit assessed by a company called SGS.

This certification applies to Age UK itself and to all local brand partners. It applies to all parts of the Charity, involving Trustees, Managers, Staff and Volunteers. It assessed 14 key operational areas of Age UK Essex, focussing on safeguarding, strategic risk, financial control and data management in particular.

This year we have continued to review the Charity's governance, risk, controls, processes and systems which verifies that, as a charity, we continue to be legally compliant, financially sound, operationally safe and adopting best recommended practice where applicable to the services we deliver. Our main focus this year being our information Governance Systems, so that we comply with the new regulations around GDPR and how we handle and store data.

The Charity will continue to review our working practices, Age UK Essex is committed to delivering services of high quality for our clients for the future.



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