

AGE UK LEWISHAM AND SOUTHWARK

(A Company Limited by Guarantee)

Company No. 2118525

Charity No. 296862

Report and Financial Statements

For the year ended

31 March 2017



Age UK Lewisham and Southwark

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Age UK Lewisham and Southwark

General Information

Trustees:	Miny Jansen (Chair) John Hodgett (Vice-Chair) John Veness (Treasurer) Rowan Adams (appointed 24/11/16) Ray Boyce Leon Kreitzman Sarah McCarthy (resigned 2/3/17) Irene Payne Marcia Purnell Hannah Suthren (resigned 2/3/17)
Company Secretary:	John Hodgett
Chief Executive:	Jacky Bourke-White
Charity Number:	296862
Company Number:	2118525
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Auditors:	Goldwins Limited 75 Maygrove Road West Hampstead London NW6 2EG www.goldwins.co.uk
Bankers:	National Westminster Bank plc 70 Denmark Hill London SE5 8TT
Solicitors:	Bates, Wells & Braithwaite 10 Queen St Place London EC4R 1BE
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Age UK Lewisham and Southwark

Report of the Board of Trustees for the year ended 31st March 2017

The Trustees, who are also directors of the Charitable Company, have pleasure in presenting their Annual Report and financial statements for the year ended 31st March 2017. The Trustees confirm that the financial statements comply with current statutory requirements, the Memorandum and Articles of Association, and with the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP, which is applicable to charities preparing their accounts in accordance with FRS 102.

Our Aims, Objectives and Activities

Purposes and aims

Age UK Lewisham and Southwark (AUKLS) exists to improve life for older people, especially those who are vulnerable. Our ethos is to empower older people to make choices, to take control of their lives and of the support that they receive. To achieve this, we provide a range of services, working in partnership across the voluntary, community, and statutory sectors.

Age UK Lewisham and Southwark aims to empower and enable older people to lead fulfilling lives by:

-) Providing services and support to address poverty and isolation
-) Connecting older people with their communities
-) Promoting health and wellbeing
-) Working positively with partners

Our work is shaped by our values:

-) Fairness and equality as a service provider, employer and partner
-) Recognising older people as individuals with diverse talents and needs
-) Being open to partnerships and collaboration with individuals and organisations in all sectors
-) Being a dynamic, credible, trusted and a sustainable organisation

The charity's legal objects are: to promote the following purposes for the benefit of the public and/or older people in and around Lewisham and Southwark:-

-) Preventing or relieving the poverty of older people
-) Advancing education
-) Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
-) Promoting equality and diversity
-) Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights;
-) Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage
-) Helping families and carers of older people
-) Working with statutory and voluntary agencies; and
-) Such other charitable purposes for the benefit of older people as the Trustees may from time to time decide

Ensuring our work delivers our purposes and aims

The charity continues to develop effective ways of serving older people, including preventive activities and services to support healthy ageing. It supports the local

voluntary sector, and engages in joint planning for, and influencing of, local services with both statutory and voluntary organisations.

In reviewing our aims and objectives, and in planning our future activities, the Trustees refer to the Charity Commission's general guidance on public benefit. In particular, the Trustees consider how planned activities can contribute to AUKLS' aims and objectives.

To ensure that our services can benefit those older people with the greatest need, we accept referrals from a variety of sources. We also take every available opportunity to publicise our Safe and Independent Living programme, and to provide holistic support for older people through collaboration with other organisations.

Our Activities

We are passionate about delivering services that match our ethos and enhance independence and wellbeing, from complex care to smaller projects:-

-) Lewisham Connections Services. This incorporates Community Connections, a consortium project led by AUKLS which aims to improve community wellbeing through supporting development of community-based services, and support vulnerable adults to learn about and access these services. It also includes Lewisham Safe and Independent Living [SAIL] Connections, a specialised pathway for older people. Finally it provides free, confidential and non-judgemental information and advice to older people across the borough.
-) Day Care in Southwark, for mentally and physically vulnerable older people
-) Healthy Living initiatives in Southwark that re-able and empower older people by providing open-access activities and social opportunities
-) Independent Living Services in Southwark, including Help at Home, Happy Feet, Handy Persons, Safe and Independent Living [SAIL] First Contact Scheme, Care Navigation and Lay Inspection of home care and care homes. It also incorporates information and advice, maximising older people's income and providing advice on housing, debt, care and consumer issues

Achievements and Performance

Information and Advice

As set out below, in the year we have embedded our Information and Advice Work within the Connections Services team for Lewisham and the Independent Living Services team for Southwark.

Last year the advice workers supported older people to claim an additional £1,123,064 in income. As a result older people were able to pay rent and bills, buy food, socialise and worry a little less about money. The income raised significantly exceeded targets and was a 44% increase on last year. The service was awarded the Age UK Advice and Advice Services Alliance Quality Mark. This was a real achievement for the Lewisham and Southwark teams and an excellent result from their hard work.

As part of the restructure of the Information and Advice service, a new Information & Advice Volunteer Manager joined the team towards the end of the year. We now have a more robust volunteer recruitment and training strategy. This has enabled us to recruit a diverse range of volunteers who provide high quality support to the

service and, through improved training, offer volunteers increased opportunity to develop new skills. An additional 11 Information and Advice volunteers were recruited with a total of 16 advice volunteers now working across our sites, of which two thirds are older people. Volunteers support the service by running IT Hubs which provide support to older people, by assisting them with online forms, providing telephone information and managing our reception areas. Our volunteers strengthen our services and our communities and we continue to be grateful for all of the work they do.

Lewisham SAIL and Community Connections Services

2016/17 has been one of significant change in Lewisham. We launched Lewisham SAIL Connections and restructured Community Connections team into a service which incorporates Lewisham SAIL Connections and Information and Advice Lewisham.

Community Connections Community Connections is delivered through the Lewisham Connections Consortium – a partnership of voluntary sector organisations who have come together to provide support and meaningful community-based activities to meet the current and future needs of vulnerable adults in Lewisham. At the core of our ambition is the improvement of community wellbeing through supporting the development of community-based services and increasing the accessibility of these services for the most vulnerable adults living in Lewisham. The Community Connections Team are employed across the consortium.

This year the Community Development Workers worked with 55 organisations groups and networks (exceeding our target of 38), on individualised development plans that increased community based support and activities and strengthened the community. The results of this work include supporting the creation of “Come on Feel the Noise” a music group for people with visual impairments at ‘Seniors Lewisham’ and facilitating the first ever gathering of faith groups in Downham.

The Development Workers supported 10 groups with fundraising applications that raised over £19,000 in additional income. For example a group raised £1,000 for an older people’s lunch club for fresh ingredients for healthy lunches and another raised £2,000 for the Downham men’s project.

The Team ran 30 Techy Tea Party Pop Ups, where they supported older people to use various forms of technology with the support of a team of volunteers and supporting 422 learners through 295 volunteer hours. The team were proud to receive a Partnership Award from GoOn Lewisham for their efforts.

Increasingly the Community Development Workers have been operating at a strategic development level, culminating in leading on the establishment of four Neighbourhood Community Development Partnerships in Lewisham.

Community Facilitators continued to work with vulnerable adults over 18 experiencing low mood and isolation. This year they supported 690 vulnerable adults (last year 617) through home visits where person centred tools are used to support people into joining community groups and activities. They supported a further 301 clients indirectly through advice and guidance on community based services provided to adult social care, exceeding their target by 23%.

<p>Case Study - Sally is a great example of how Community Facilitators and Community Development Workers fit together. She has a visual impairment which has been leaving her increasingly isolated and anxious. The Community linked Sally up with Come on and Feel the Noise, a group started with the support of a Community Development Worker earlier this year. She then referred her to Access Lewisham for transport support and now Sally is able to attend weekly. The Facilitator also set</p>

Sally up with a laptop with specialised software via Braille so now she is able to email her friends again and do her own research to find more groups

Lewisham SAIL Connections

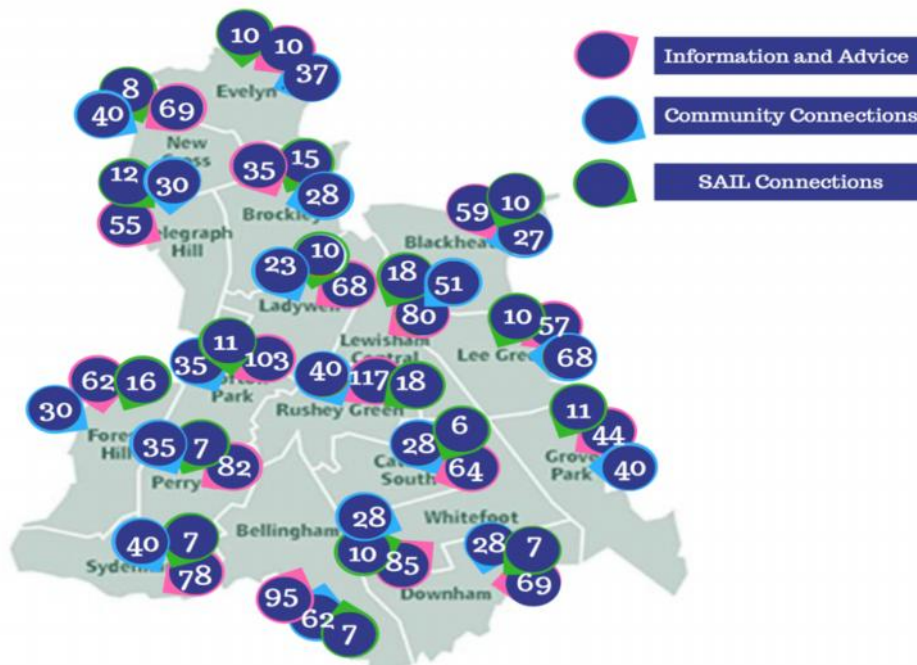
In July 2016 we launched Lewisham SAIL Connections. By the end of the financial year we had already received and processed 194 referrals, 24% of which came from GP practices. Bringing SAIL Connections into the Community Connections Service provided a specialised pathway tailor made for older people, to complement the existing service Community Facilitators provide for vulnerable adults of all ages.

Information and Advice Lewisham has been brought into Lewisham SAIL Connections. This year our advisors in Lewisham answered 1479 enquiries from older people on welfare benefits, help with utilities and housing and repair and provided practical support to resolve issues through a combination of drop in and office appointments and home visits.

During the year Advice Lewisham launched its helpline and streamlined advice services across the borough. As an Advice Lewisham Consortia member AUKLS advisers now take part in the running of the advice line and we have replaced our drop in service with an IT Hub.

It has also however been a very sad year as Martin Savage, one of our Information and Advice Workers, passed away this February. Martin had been part of the advice team in Lewisham for over 12 years, starting as a volunteer and progressing to a full time adviser post in 2010. The phenomenal impact Martin's work had for older people in Lewisham has been evident from the streams of heartfelt messages of gratitude from clients. It has been moving and humbling to see how many lives Martin touched.

Our work in Lewisham



This shows that all three teams (Community Connections, I&A and SAIL Connections) are working with vulnerable adults in all 18 Lewisham Wards. The pins are colour-coded to show how many people each team supported in each ward. In total Community Connections supported 991 vulnerable adults, Information and Advice provided 693 appointments and over 600 drop-ins, and SAIL Connections supported older adults through 264 onwards referrals to date during the pilot.

Day Care for mentally and physically vulnerable older people

Stones End Day Centre in Southwark is open Monday to Friday and provides a diverse, fun and stimulating programme of activities. It offers a range of opportunities for older people to engage socially, share skills, develop skills and come together to enjoy a meal and remain socially active. The Centre ensures our older people are valued and services are person centred and accessible to all. As a result of members feedback through quarterly meetings, we constantly review and redesign activities that are responsive to expressed preferences. Whilst referrals from Southwark Council have reduced a little, local promotion of the centre has led to an increase in self referrals.

Older people attending are more confident and enjoy opportunities to share and develop new skills in various areas including editing the monthly newsletters, meeting and greeting new members, basic administrative tasks, wrapping cutlery and setting tables, and decorating the main hall for special events.

In addition to our regular programme including bingo, sing along, strength and balance classes, art and craft, new programmes have been implemented during the year, including yoga, flower arrangement and a variety of dancing /musical activities. As a result of feedback from members a men's barber has been added to our programme.

Provision of transportation makes our service accessible to those who might otherwise be cut off from social interaction with their peers due to mobility issues and cognitive impairment.

The Centre has supported 95 members in 2016/2017. From the feedback from older people who access our Day Centre report that they:

-) Feel connected and involved as a part of the community 95%.
-) Feel less isolated as a result of attending Stones End Day Centre 100%.
-) Look forward to attending the Day Centre 100%
-) Enjoy the varied programs on offer at the centre 85%.
-) Improved their health and well being through the new friendship formed 90%.
-) Have full access to other Age UK Lewisham and Southwark services 100%
-) Members feel at home at the centre 99.5%.
-) Taking part in the physical exercise sessions help to improve their physical health 90%.

Case Study - PARO is a robotic therapeutic seal that remains a controversial discussion piece among medical and non medical people who interact with the device. PARO inventor Professor Takonori Shibata designed PARO for the explicit purposes of alleviating loneliness, anxiety, pain, depression and relieving stress and high blood pressure, as well as helping with rehabilitation and communication. Stones End Day Centre obtained PARO through a joint contribution from our corporate supporters POOL RE and Aberdeen Asset Management in 2016. PARO has received international acclaim and featured in a number of promotional events locally during the year. Professor Takanori visited Stones End Day Centre and did a live recording of the benefit and effect of PARO with our members at the centre. This was featured on Japanese television. PARO has proven to be very effective at reducing our member level of anxiety and depression. It has also been used by other centres to support bereavement therapy. Stones End Day Centre still remains the only day centre in the UK leading in this use of artificial intelligence and assistive technology in dementia care. An article describing the introduction of Paro to our Day Centre and featuring 2 case studies was published in the Journal of Dementia Care in September 2016.

Healthy Living Services

These services comprise a Healthy Living Centre (HLC) in Bermondsey, Lime Tree Centre (LT) in Nunhead and community partnerships with other organisations including South London Cares, Morrison's, Hilton Double Tree and Southwark Clinical Commissioning Group (CCG) and the Southwark Vietnamese Association.

Our Healthy Living Services aim to improve older people's physical and mental health and wellbeing through a variety of social activities and opportunities. We promote an active lifestyle, and we offer support in forming and rekindling friendships at the HLC Centre and in the wider community.

During the year there were 11,342 visits to the Yalding Healthy Living Centre and over 10,000 lunches were served. 267 older people participated in activities, 199 people took part in regular exercise classes, 141 People have been to galleries, theatres and day trips and 12 volunteers were recruited to lead on community activities.

In February, we started a pilot working in collaboration with the Clinical Commissioning Group (CCG) and local surgeries to recruit and train older Digital Champions who have been providing peer support to people using the computer, including accessing online patient services so they can book their own appointments and order repeat prescriptions. We have started a computer drop in at the centre which has been successful in engaging older people with digital technology and we hope to grow this over the next year. Digital exclusion is a significant issue for older people but peer support is slowly reducing the fear of technology and has opened access to engage people in conversations of how they can access services using the internet.

Over 1000 summer and winter packs were distributed to vulnerable older people in summer and winter in the last year as part of the Weathering Well programme. Through small grants awarded to local community groups, over 900 older people were reached with key health messages during each period.

Through monitoring attendance and activities at the HLC, monthly member committee meetings and using surveys to record impact on individuals, we know that our Healthy Living services have achieved the following outcomes for older people:

-) Increased participation in healthy and social activities
-) Greater awareness of how to improve health and wellbeing – 85%
-) Increased social engagement and friendship – 99%
-) Improved psychological health and happiness – 99%
-) Increased access to wider community networks – 98%
-) Increased awareness of available services (from feedback received)

Case Studies

Elaine - I've been coming to Yalding Healthy Living Centre for a year and this has made a great difference to my life. Before I started coming, I didn't do much: I used to go to a park with my dog or see children playing from my balcony. I didn't even bother to eat; maybe I would just make a sandwich. I live in a nice block, but everything is so new and so secure that you can't even see other people. But one day, Ray told me about Yalding and everything changed since then. Now, I come here every day, have dinner, spend time with other people and play bingo. What I like about coming here is always having something to do and people to talk to. People are very nice here and I get on with everybody.

BP - I started coming here about a year ago. I used to go to another centre but it cost lots of money so I came here and liked it very much. I love parties and we have lots of them here. In fact, we had a lovely party on St Valentine's Day which I enjoyed very much with my friends. Seeing my friends at the centre prevents me from worrying about things. I also like doing seated exercises and being with other people. All this gives me great pleasure.

AM - Coming to the centre is an extremely enjoyable experience I absolutely love it, it's great to be with so many lovely and laughing people it is a lovely way to spend the week. All at Age UK wish each other well every day, it is also lovely to have breakfast and lunch as sometimes I feel too unwell to cook for myself. I think about coming to the centre everyday and I really enjoy it we have a film on a Tuesday and I enjoy playing Bingo on Monday's and Thursdays. We have trips out and every last Sunday in the month we go to the film matinee. I hope Age UK services continue to support older people like me.

Weathering Well

Simon has severe Obsessive – Compulsive Disorder (OCD) and was feeling overwhelmed by his large energy bills and was worried he was getting into debt. A Navigator worked with our Advisor who gave Simon advice on the grants available and helped him to switch energy providers to save money on his bills. They also applied for Personal Independence Payment (PIP) and he was successful in his application which means he now receives £55 more each week. The Advisor also liaised with his landlord to put in place damp proofing in his lounge. Simon found it very beneficial to talk openly about his OCD and how it prevented him from doing things for himself. He very quickly felt calmer about the situation because he was listened to and understood and appreciated having some extra money.

Independent Living Services (Southwark)

The Independent Living Services provide a range of holistic, preventive services aimed at supporting people in their own homes whilst promoting independence and choice. The teams making up the Independent Living Services all have a focus on addressing isolation, connecting people within their communities and promoting wellbeing. We maintain strong partnerships with other services in the borough to ensure older people are receiving all of the support available at a time of increasing pressure on fewer resources.

Safe and Independent Living (SAIL)

SAIL supports people to remain safe and independent at home by providing a quick and simple way for professionals and older Southwark residents to access a range of services. SAIL results in reduced isolation, a better understanding of, and access to, available services, and a reduced risk of falls and unplanned hospital admissions. There were 2,338 referrals into SAIL in the year (last year 1,950). This led to 2,732 onward referrals to partner organisations for support (last year 2,635).

A team of SAIL Care Navigators visit vulnerable older people and support them to achieve their own wellbeing goals. The team received 950 referrals and made more than 1,000 home visits, of which over half resulted in the provision of support for a period of 4-6 weeks. As a result, older people were able to go with someone to activities for the first time, feel socially engaged, and link into the support services that they needed.

Several of the Navigators are still based in GP surgeries following our successful pilot in 15-16. The Navigators attend Practice Meetings and report to GPs on the work that they have undertaken. Navigators have also been instrumental in training up primary care and Pharmacy staff to signpost patients effectively for further support.

Last year in our future plans we said we would deliver holistic assessments through the South Southwark GP Programme Navigation Team. Through the year we have worked in collaboration with the GP Federation to deliver Holistic Assessments alongside a Navigator role. This has been a success and we supported several surgeries to meet their targets for assessments for the year.

Case Study

Alice, an Irish lady in her 80s, lives alone after the death of her husband seven years ago. She suffers from Chronic Obstructive Pulmonary Disorder [COPD] and is unable to walk very far. She was referred into SAIL by her GP as she was becoming increasingly isolated. The Navigator told her about the Irish Pensioners club which she said she would attend with her Irish neighbour. The Navigator also helped her put in an application for Taxicard and Dial-a-ride so that she was able to get to the group more easily.

Alice was struggling to get in and out of her bath and felt unsafe having a bath by herself so she had to wait for her friend to be available before she could have a proper wash. The Navigator sent a referral to the Occupational Therapy team and Alice was fitted with an inflatable bathing cushion. She was over the moon that she could now have a bath by herself.

Alice was also referred to the Stop Smoking Services and for a pendant alarm. The pendant alarm is now in place which has made Alice feel safer and she has now stopped smoking with the help of the advisor. She says the support given was invaluable.

Alice had nothing but praise for the handymen service who hung a large jewel framed mirror she received from her grandchildren on her 80th birthday.

Alice's story demonstrates the ways in which the SAIL partnership provides an integrated and personalised approach addressing the everyday emotional and material needs of older people.

The Handyperson Service

The Handyperson team undertakes a wide range of repair jobs at the homes of older Southwark residents, providing service users with a sense of safety and independence. The Handyperson team completed 1,145 jobs during the year (last year 1,183). This included installing 387 key safes (last year 515) through our same day / next day service, which allows patients to be discharged from hospital promptly. We consistently receive praise for our handyperson team who are both caring and competent and provide an excellent service for people who can't do jobs by themselves.

Happy Feet

Eleven Happy Feet workers provided a toenail cutting service to an average of 120 clients per month either in the client's home or in a community clinic. On average 87% of clients have a home visit, and 13% attend a clinic, reflecting the relatively poor health and limited options available to older people who need footcare and cannot readily travel to an appointment outside their home. 2016-17 marked the start of our plan to extend the service in Lewisham, which has previously been restricted by lack of staff able to travel to all parts of the borough. By March 2017 we had increased the client base in Lewisham from 9 to 19, and had one successful surgery

established. The squeeze on NHS podiatry services has seen increasing numbers of older people approaching Age UK for Happy Feet services because of long gaps between appointments or because podiatrists will not cut fingernails even if they are dealing with the toenails. Our concern is that the service is not well recognised throughout primary care and to address this we will build on our links with GP-based care navigators to increase awareness of Happy Feet among practice nurses.

Case Study

Martha at 78 years lives alone since her husband passed away. She has difficulty reaching her toes to cut the nails, and also has a tremor in her hands and lacks the manual strength to cut toenails even with nail clippers. Martha realized she needed to find help when she nicked her toe, and after some enquiries she found a podiatrist who provided home visits. Martha was relieved to have professional assistance, but later found price rises were announced in a rather casual way, and felt she was being treated as a 'cash cow'. Fortunately her daughter-in-law found Happy Feet on the internet and Martha referred herself.

Martha was very pleased with Happy Feet because she knows it is important to keep physically and mentally active, and she is determined to do what she can for herself. She manages cutting and filing her own fingernails for now, but knowing there is a reliable and affordable service for her toenails is one small thing helping her continue her active engaged lifestyle

The Help at Home Service

Help at Home assists older people to maintain their living environment and domestic routines, reduce social isolation and links them in with other services where needed – occasionally including calling an ambulance or the GP. Help at Home gives the older person the choice of how much help, how often and with a good deal of flexibility to vary the tasks required on the day. This year Help at Home has provided an average of 585 hours of service to 72 clients per month. Help at Home has struggled in Lewisham with low numbers of referrals and low levels of staffing reinforcing each other, against a background of wider poverty and hence a more uphill battle for any charged-for services. In 2017 we will continue our drive to recruit more Lewisham staff and promote awareness of the service wherever we find an opportunity. At the end of 2016-17 we had five Help at Home staff in Lewisham, and we aim to double that number over the coming year.

Information and Advice Service in Southwark

Our Information and Advice Service empowers older people to access benefits and wider resources through drop-ins, appointments, home visits, and outreach work. Older people can also access support through our telephone and email services. Last year we said we would plan to introduce Information and Advice workers into GP surgeries to carry out benefit checks and give initial advice to patients. We have now received confirmation of funding for an I-Can worker and this person will work in GP surgeries, providing older patients experiencing a significant life change with holistic information and advice and care navigation support.

Case Study

Miss D was notified by the Department of Work and Pensions (DWP) she was no longer entitled to Employment and Support Allowance (ESA) as she was unable to score enough points in the work capability assessment (WCA). The client also received two letters notifying her she had been overpaid Child Benefit and Child Tax Credit and owed HMRC £5000. As the deadline to appeal the decision made by the DWP was fast approaching, we directed focus on rebutting the DWP's decision. The client was encouraged to gather supporting medical documents whilst the appeal was being drafted, to claim Job Seeker's Allowance (JSA), and to inform the Housing

Benefit Office and the Council about her change in circumstances. To maximise her income, she was also advised to claim the disability premium rate of JSA due to her Disability Living Allowance award, which the DWP approved. Pending the decision from ESA, the client was advised to seek specialist debt advice and signposted to services able to offer support in her local area. She worked with a telephone advice service that we liaised with and helped her complete a budget sheet. A request to terminate the recovery of the payment due to her limited income was made to HMRC and a copy of the budget sheet was sent. The request was approved and further action will not be taken against the client until the HMRC get back in contact. The DWP agreed to fully reinstate the clients ESA award and have awarded her a back dated payment of £530 and a weekly rate of £102.02.

Volunteers

We could not provide our services without our diverse, energetic and committed volunteers: over the last year, more than 200 people have donated their time to AUKLS and its service users. We are immensely grateful to those volunteers who have given support in areas including person-centred planning, Lay Inspection, Information and Advice, the SAIL Champions scheme, Day Care support, Healthy Living Services, marketing and design, administration, and events.

Fundraising

The charity's income is made up of grants (some of which are performance-related), earned income, and voluntary donations. AUKLS continues to develop its fundraising strategy in the context of existing and potential cuts to local government funding. The financial review section sets out our principal fundraising sources and performance in the last year.

Corporate Volunteers

AUKLS are pleased to have been able to continue to engage with Corporate Volunteers and are extremely grateful for all their generous contributions which have made a lasting difference to our services, centres and most importantly our older people over the past year. Our thanks go to:

Aberdeen Asset
Management
Barclays
Community
Southwark
Discovery
DWP
GoodGym
Harris Academy
Bermondsey
Ketchum

Pool Reinsurance
PwC
QBE
Quadrangle
Standard Life
Tesco
The Giving Department
Visual Response
XL Catlin

Case Study -

Corporate Partners working with us at Stones End Day Centre

In partnership with Pool Re Insurance and Aberdeen Asset Management we have been able to increase the number of volunteers, key workers and students working with older people at the Centre. This has led to increased support and allowing us to signpost members towards other services they need. The partnerships have also led to new and stimulating activities such as table tennis and flower arranging.

An exciting example of the joint work has been Pool Re commissioning an artist to support our members in designing and creating a mural for our garden as well as a time capsule. Members donated personal items significant to their lives which were then put into the time capsule to be unearthed by our successors in 2067. This took on an intergenerational approach with local high school Notre Dame, Pool Re staff and our neighbours Queensborough Community Centre all involved.

Members and their families expressed their joy of seeing the images of the mural and the magazine that showcase a tangible and significant part of their lives for future generations.



Plans for the future

During the next year a particular focus will be sustaining our varied income base and developing new funding streams. Funding from local authorities and other statutory bodies is a real challenge for ourselves and many charities, given the extreme financial constraints under which they operate.

In 2017/18 the charity plans to develop its services as set out below

Lewisham Connections Services - Following on from the establishment of 4 Neighbourhood Community Development Partnerships these will meet throughout the year and provide a network and forum enabling the community to share information and assets as well as having a voice in the direction of community development across the borough. We also plan to expand the reach of Community Facilitators service to support vulnerable adults across the borough. In 2017, Lewisham SAIL Connections come to the end of its 18 month pilot. We will be evaluating the success of the service with external peer review. In Information and Advice, we aim to implement a single advice line / appointment system and reduce drop-in sessions. We also hope to provide a once-a-week telephone self-help service for older people.

Stones End Day Centre/ Day Care – We aim to build on the previous year’s work in developing our work with our community partners and continue to provide volunteering roles that support our volunteers on their route to employment. We will continue to foster our existing corporate supporter relationships and look to increase the corporate support. We will launch our Sponsor a Member scheme to create a funding stream that will offer paid for access to social interaction, friendship and activity as we continue to work to address the loneliness and isolation experienced by so many older people in our community. We expect this to continue to provide older people with greater choice, and with a service that responds still more effectively to local needs.

Healthy Living – With backing and considerable input from a corporate supporter Willmott Dixon, we will oversee the refurbishment of the Yalding Healthy Living Centre. The revitalised centre will enable us to widen our reach in the community providing an extended range of activities and events throughout the week. The IT hub will build on the previous year’s achievement enabling older people in our community to address digital exclusion and access information, skills, and social interaction supported by the volunteer digital champions. In 2017 we will not provide Weathering Well packs but will instead put more resource into supporting groups to run successful events and will liaise with the GP Federations to ensure key health promotions are being promoted.

Independent Living Services (Southwark) –

Safe and Independent Living [SAIL]

We will continue to grow SAIL and Care Navigation in Southwark. Following the last SAIL Steering group meeting an action was identified to attempt to reach more men in the borough (currently we are supporting 35% male, 65% female) when the gender split in older people is almost equal. We will be targeting more male oriented groups and places in the community to increase the accessibility of SAIL for those who might not normally accept support.

Handyperson Service

We will extend and build up the service. We aim to introduce a pricing structure in the next year to ensure sustainability of the service whilst enabling jobs relating to safety to be free.

Information and Advice

We plan to introduce Information and Advice workers to GPs’ surgeries to carry out benefit checks and give initial advice to patients. We also hope to provide an advice line and drop-in reception area run by volunteers.

We will use the work from the Quality Mark to ensure policies are adhered to ensure quality of the service and accurate data is collected for reports.

Help at Home and Happy Feet

We plan to expand in both boroughs to a point where we are fully covering costs and making a modest return to Age UK.

This will involve both employing more Lewisham-based workers to improve coverage of the whole borough and expanding public and professional awareness of what we offer. In Southwark the emphasis will be on strengthening our capacity and level of delivery in the south of the borough.

Structure, Governance and Management

Age UK Lewisham and Southwark (AUKLS) is an independent Registered Charity and a Company Limited by Guarantee, responsible for its own policy, direction, and

funding. AUKLS is a Charity formed from a merger of Age Concern Southwark and Age Concern Lewisham in 2006.

The Board of Trustees of the Charity governs its affairs. Trustees are also Directors of the Company. The Trustees have a broad range of skills, experience, and backgrounds. The Articles of Association allow for Organisational Members as well as individual Trustees, and as at 31 March 2017 there were 8 individual Trustees and 14 Organisational Members.

The Board takes overall responsibility for ensuring that the financial, legal and contractual responsibilities of the charity are met, and that there are satisfactory systems of controls and of risk management. It decides on policy and strategy, and ensures that the organisation fulfils its objectives. The Board meets at least once every three months. There are also Finance and Operational sub-committees of the Board that meet on a quarterly basis.

The day-to-day management of the charity is delegated to the Chief Executive Officer, Jacky Bourke-White, who works with a team of managers to fulfil the charity's objectives. The Chief Executive Officer reports to the Chair and Board.

There is an induction programme for new Trustees, which includes visiting services / projects of the charity, and training with regard to the role and responsibilities of a Trustee. New Trustees are given key documents including governing documents, latest report, accounts, policies and procedures.

AUKLS is a Brand Partner of AGE UK National, which allows AUKLS to ensure that the issues and concerns of older adults in Lewisham and Southwark are brought to the attention of policy makers, national, regional and local. Simultaneously, because AUKLS remains an independent local charity, run by local people, for local people, it continues to provide high-quality services at local level, supporting older adults to maintain their independence, dignity and well-being.

AUKLS is also a member of The Age England Association, the successor to the Age Concern Federation, and of Age UK London.

Risk Management

Trustees have assessed the risks to the charity, and have ensured that systems and procedures are in place to mitigate the risks that the charity faces. The top strategic risks are brought to Trustees for discussion (explaining the risks, what will happen if they crystallise, who owns the risk, and the assurance process that shows how it is being managed). The key risks are as follows:-

-) Withdrawal of main funding streams because of a shortage of money or because of changing funding priorities. We manage this through a close relationship with funders, ensuring that our objectives are closely aligned with theirs, and communicating the impact of our work effectively. We also research alternative funding plans.
-) We are 'priced out' or otherwise unable to retain our leasehold properties and unable to sublet where appropriate. We keep abreast of opportunities and take professional advice where necessary.
-) Restricted funding is limited to short-term projects, resulting in an inability to provide security / continuity for beneficiaries and staff. We manage this by ensuring that contracts are in line with funding periods, and that bids for funds

are made regularly and in good time. We also include a share of overhead costs in all bids.

-) Working in Consortia diverts us from our main activities. We ensure that the benefits of working together and adding value outweigh the costs in terms of time spent in building up workable partnerships. Through knowledge of sector we involve the right people and working for the overall good of the community.

Operational risks are identified and managed by the executive team. These risks are reported to the Board annually, together with the steps taken to manage them and any further actions planned.

Pay Policy for Senior Staff

Key Management Personnel are considered to be the Trustees, Chief Executive, and Deputy Chief Executive. The pay of senior staff is reviewed annually by the Trustees, and is benchmarked against pay levels in similar charities. All Trustees give their time freely, and none have received any remuneration or expenses during the year.

Responsibilities of the Board of Trustees

Company law requires the Board of 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 as at the balance sheet date, and of its incoming resources, and application of resources, including income and expenditure. In preparing these financial statements, the Trustees should follow best practice, and:

-) Select suitable accounting policies and then apply them consistently
-) Observe the methods and principles of the charity SORP
-) Make judgements and estimates that are reasonable and prudent
-) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charitable Company, and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Account and Reports) Regulations 2008. 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.

Members of the Board of Trustees

Members of the Board of Trustees, who are Directors for the purpose of Company Law, and Trustees for the purpose of Charity Law, and who served during the year, are set out on page 18.

Financial Review

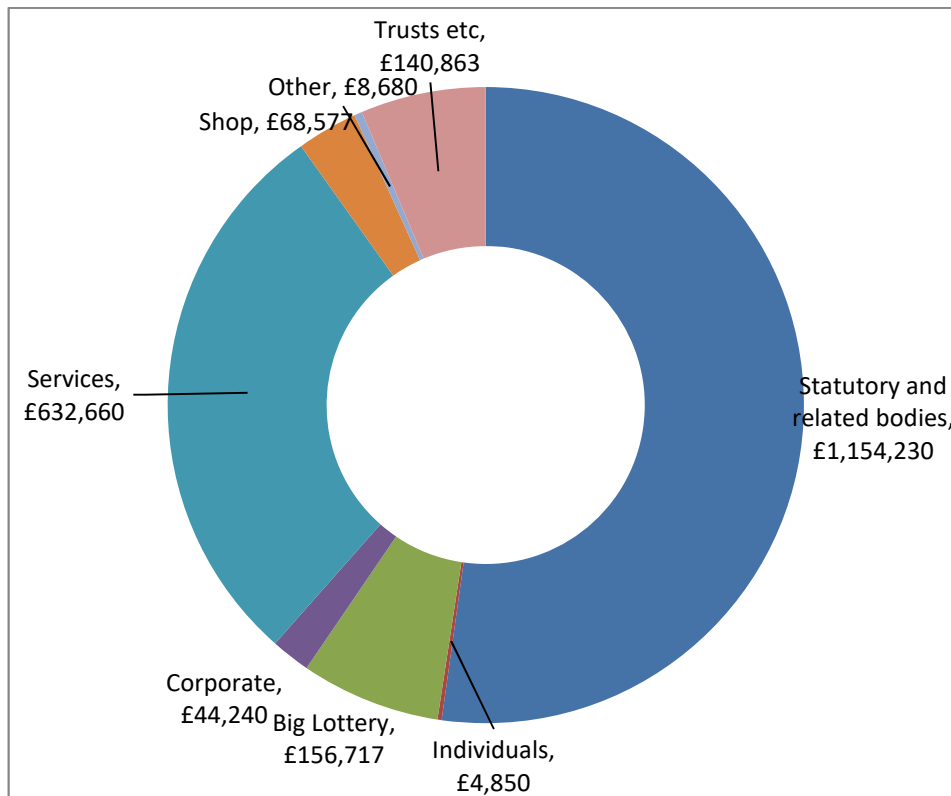
Our work is funded by a mixture of income earned from services delivered, grants from local authorities, other statutory bodies and trusts & foundations, donations from individuals & corporates and income raised through our shop in Catford. The principal funding sources have been income from Day Care and Help at Home

services £497k (last year £548k), Southwark Council Grants £498k (last year £521k), and Lewisham Council grants £472k (last year £445k). The income from the first two sources demonstrate the tough financial climate leading to the decrease in day care places provided through personal budgets and impact on grants from Southwark Council. Income from Lewisham Council was boosted by the start of the grant for Lewisham SAIL.

Overall, total income for the year was £2,211k down by £85k on last year.

Where the Money comes from

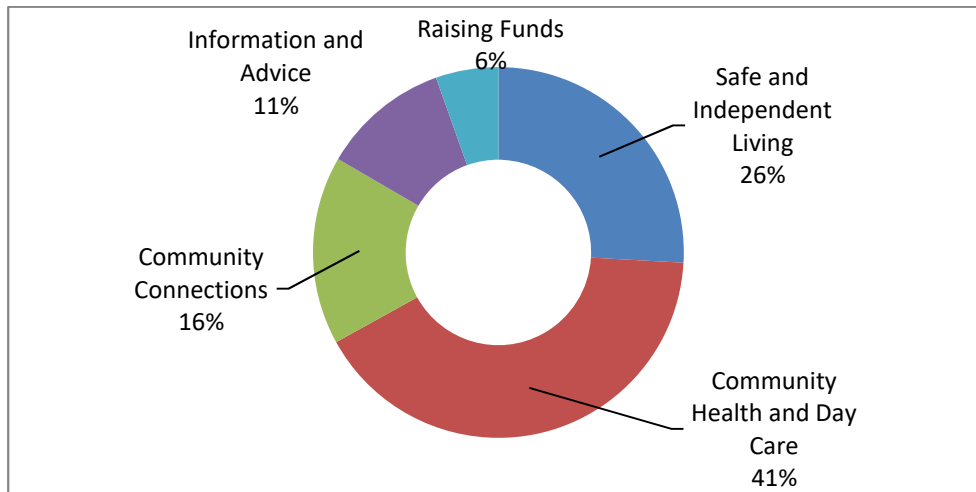
Statutory and related bodies	£1,154,230
Individuals	£4,850
Big Lottery	£156,717
Corporate	£44,240
Services	£632,660
Shop	£68,577
Other	£8,680
Trusts etc	£140,863
Total Income	£2,210,817



Despite the small fall in income, we continued to demonstrate financial stability through effective control of costs. There was a net surplus of £107k for the year made up of a surplus of £129k on unrestricted funds and a deficit of £22k on restricted funds. The unrestricted position is close to break even except for the release of a provision from prior years no longer required.

How we spend the money

Safe and Independent Living	£544,433
Health and Day Care	£864,614
Community Connections	£345,803
Information and Advice	£234,293
Raising Funds	£114,855
Total Expenditure	£2,103,998



Reserves Policy

As at 31 March 2017, total reserves were £974k, of which £115k was restricted for the purposes required by the donor. Of the unrestricted reserves, £96k was designated by Trustees for work in the kitchens at our two day centres, and to pay the depreciation costs of a donated vehicle. Of the remainder, £83k is taken up by fixed assets, leaving £680k as free reserves.

The reserves policy takes into account the need to:-

-) Deal with short-term volatility of income without having to suddenly cut expenditure. This allows the charity to spend a portion of reserves, subject to a replenishment plan being in place.
-) Provide funding to cover the charity in the extreme case of closure / major change.

The Trustees consider that 3 to 4 months' future expenditure is the target range for these purposes. This gives a target range for free reserves of between £525k and £700k. The level detailed above was within this range as at 31 March 2017.

The reserves policy and target level is reviewed by the Trustees on annual basis, together with any steps necessary to align the actual level with the target over time.

Going Concern

The Trustees believe that that there are no material uncertainties that call into doubt the charity's ability to continue its activities. The accounts have therefore been prepared on the basis that the charity is a going concern.

Investment Policy

The charity created a new investment policy at the beginning of the financial year. The policy seeks to strike a balance between holding sufficient cash levels to meet working capital requirements, and investing that part of the reserves held for longer periods in assets that are likely to keep pace with rising costs.

Therefore the policy is to hold the majority of funds in liquid assets to deal with short-term requirements and guard against volatility, and a smaller portion in assets likely to achieve some capital growth.

Cash is invested in UK banks that are covered by Financial Services Compensation Scheme [FSCS]. A balance is struck between instant access, notice accounts and fixed term deposits, dependent on cash flow requirements.

Non-cash investments are in collective schemes to achieve the required diversity – these can be funds of bonds, equities, or other investments, or a mixture of these assets. We do not have a specific environmental, social and governance policy though where feasible we seek to invest in ethical funds.

In implementing the policy during the year, we have chosen a mixture of:-

- Challenger banks, within the FSCS limits, in order to get better interest rates
- More established banks for larger sums
- Common Investment Funds; a balanced fund and an income fund.

Disclosure of information to Auditors

So far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware, and the Trustees have taken all the steps that they ought to have taken in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

Goldwins Limited have indicated their willingness to continue in office, and in accordance with the provisions of the Companies Act 2006 a resolution will be proposed at the Annual General Meeting that they be appointed as auditors to the company for the ensuing year.

Approved by the Board and signed on its behalf:

.....

M Jansen - Chair

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF AGE UK LEWISHAM AND SOUTHWARK LTD

We have audited the financial statements of Age UK Lewisham and Southwark Ltd for the year ended 31 March 2017 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charity's members, as a body, in accordance with Sections 495 and 496 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

As explained more fully in the Trustees' Responsibilities Statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatements, whether caused by fraud or error. This includes an assessment of:

-) whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed;
-) the reasonableness of significant accounting estimates made by the trustees;
-) and the overall presentation of the financial statements.

In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

-) give a true and fair view of the state of the charitable company's affairs as at 31 March 2017 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended:

**INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF AGE UK
LEWISHAM AND SOUTHWARK LTD**

-) have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
-) have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

-) adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
-) the financial statements are not in agreement with the accounting records and returns; or
-) certain disclosures of trustees' remuneration specified by law are not made; or
-) we have not received all the information and explanations we require for our audit.

Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

Age UK Lewisham and Southwark
Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
For the year ended 31 March 2017

	Notes	Unrestricted £	Restricted £	2017 Total £	2016 Total £
Income from:					
Donations and Grants					
Safe and Independent Living		-	236,622	236,622	213,866
Community Health and Day Care		46,490	226,154	272,644	321,286
Community Connections		-	3,500	3,500	2,500
Information and Advice		-	48,083	48,083	45,000
General		51,567	-	51,567	44,355
Total Donations and Grants	3	<u>98,057</u>	<u>514,359</u>	<u>612,416</u>	<u>627,007</u>
Charitable activities:					
Safe and Independent Living		-	293,418	293,418	210,192
Community Health and Day Care		567,891	120,000	687,891	752,774
Community Connections		-	336,000	336,000	346,510
Information and Advice		-	139,066	139,066	223,042
General		64,769	-	64,769	68,664
Total Charitable Activities	4&5	<u>632,660</u>	<u>888,484</u>	<u>1,521,144</u>	<u>1,601,182</u>
Other trading activities - shop income		68,577	-	68,577	63,339
Investment Income	6	8,663	-	8,663	2,215
Other income		17	-	17	2,281
Total Income		<u>807,974</u>	<u>1,402,843</u>	<u>2,210,817</u>	<u>2,296,024</u>
Expenditure on:					
Raising Funds		114,855	-	114,855	102,457
Charitable activities					
Safe and Independent Living		-	544,433	544,433	371,848
Community Health and Day Care		516,891	347,723	864,614	1,015,795
Community Connections		-	345,803	345,803	342,207
Information and Advice		47,143	187,150	234,293	281,917
Total Resources Expended	7	<u>678,889</u>	<u>1,425,109</u>	<u>2,103,998</u>	<u>2,114,224</u>
Net income / (expenditure) before net gains (losses) on investments	8	129,085	(22,266)	106,819	181,800
Net gains / (losses) on investments		987	-	987	
Net Movement in Funds in the year		<u>130,072</u>	<u>(22,266)</u>	<u>107,806</u>	<u>181,800</u>
Reconciliation of funds					
Funds brought forward at 1 April 2016		729,016	137,045	866,061	684,261
Funds carried forward at 31 March 2017	17	<u>859,088</u>	<u>114,779</u>	<u>973,867</u>	<u>866,061</u>

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

The attached notes form part of these financial statements.

**Age UK Lewisham and Southwark
Balance Sheet
As at 31 March 2017**

	Notes	£	2017 £	2016 £
FIXED ASSETS				
Tangible assets	12		82,990	60,622
Investments	13		<u>275,988</u>	<u>0</u>
			358,978	60,622
CURRENT ASSETS				
Debtors	14	99,581		222,263
Cash at bank and in hand		<u>819,838</u>		<u>1,078,941</u>
			919,419	1,301,204
CURRENT LIABILITIES				
Creditors – amounts falling due within one year	15	<u>(304,530)</u>		<u>(495,765)</u>
			614,889	805,439
NET CURRENT ASSETS				
			<u>973,867</u>	<u>866,061</u>
FUNDS				
Restricted funds			114,779	137,045
Unrestricted funds				
Designated Funds		96,425	70,000	
General Funds		<u>762,663</u>	<u>659,016</u>	
Total Unrestricted Funds			859,088	729,016
			<u>973,867</u>	<u>866,061</u>
TOTAL FUNDS	17&18		<u>973,867</u>	<u>866,061</u>

The financial statements have been prepared in accordance with the special provisions for small companies under Part15 of the Companies Act 2006.

Approved by the Board and authorised for issue on 30 November 2017

..... **Trustee**
M Jansen - Chair

Company registration no. 2118525

The attached notes form part of the financial statements.

**Age UK Lewisham and Southwark
Notes to the Financial Statements
For the year ended 31 March 2017**

	Note	2017 £	2017 £	2016 £	2016 £
Net cash provided by operating activities	19		67,361		169,322
Cash flows from investing activities:					
Interest/ rent/ dividends from investments		8,663		2,215	
Sale / (purchase) of fixed assets		(60,127)		(11,567)	
Sale /(purchase) of investments		<u>(275,000)</u>		<u>-</u>	
Cash provided by investing activities			(326,464)		(9,352)
			<hr/>		
Change in cash and cash equivalents in the year			(259,103)		159,970
Cash and cash equivalents at the beginning of the year			1,078,941		918,971
			<hr/>		
Cash and cash equivalents at the end of the year			819,838		1,078,941
	20		<hr/> <hr/>		<hr/> <hr/>

Age UK Lewisham and Southwark
Notes to the Financial Statements
For the year ended 31 March 2017

1 Accounting policies

a) 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) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value.

b) 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.

c) 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.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the performance of a specified service is deferred until the criteria for income recognition are met.

d) 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.

e) 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.

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure and irrecoverable VAT

Expenditure 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 comprise shop costs and the costs incurred in raising voluntary contributions, as well as the cost of any activities with a fundraising purpose.

Expenditure on charitable activities includes the costs of delivering services and small grants undertaken to further the purposes of the charity and their associated support and governance costs. Charitable activities are analysed into the four main activity areas undertaken by the charity.

VAT is charged as a cost against the activity for which the expenditure was incurred as Age Uk Lewisham and Southwark is not VAT registered

Age UK Lewisham and Southwark
Notes to the Financial Statements (continued)
For the year ended 31 March 2017

1 Accounting policies (continued)

h) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the services for older people. These costs have been allocated between cost of raising funds and expenditure on charitable activities. Governance costs are those involving the public accountability of the charity (including audit costs). Support and governance costs have been allocated using the bases of staff numbers and salaries.

i) Operating leases

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

j) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. 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:

Leasehold improvements	Over 10 years or the life of the lease if less than 10 years
Motor vehicles	25% straight line
Fixtures and fittings	33.3% straight line
Computer and office equipment	33.3% straight line

k) 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.

l) 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.

m) 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.

n) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

o) Pensions

The charity operates a defined contribution pension scheme. From 1 April 2015 all contributions were made into a scheme operated by NEST. The previous scheme was a defined contribution pension scheme with Friends Provident. Contributions are charged to the Statement of Financial Activities when they are payable to the scheme.

Age UK Lewisham and Southwark
Notes to the Financial Statements (continued)
For the year ended 31 March 2017

2 Detailed comparatives for the statement of financial activities

	2016 Unrestricted £	2016 Restricted £	2016 Total £
Income from:			
Donations and Grants			
Safe and Independent Living	-	213,866	213,866
Community Health and Day Care	35,507	285,779	321,286
Community Connections	-	2,500	2,500
Information and Advice	-	45,000	45,000
General	44,355	-	44,355
Total Donations and Grants	<u>79,862</u>	<u>547,145</u>	<u>627,007</u>
Charitable activities:			
Safe and Independent Living	342	209,850	210,192
Community Health and Day Care	632,774	120,000	752,774
Community Connections	-	346,510	346,510
Information and Advice	6,683	216,359	223,042
General	68,664	-	68,664
Total Charitable Activities	<u>708,463</u>	<u>892,719</u>	<u>1,601,182</u>
Other trading activities - shop income	63,339	-	63,339
Investment Income	2,215	-	2,215
Other income	2,281	-	2,281
Total Income	<u>856,160</u>	<u>1,439,864</u>	<u>2,296,024</u>
Raising funds	102,457	-	102,457
Charitable activities:			
Safe and Independent Living	10,844	361,004	371,848
Community Health and Day Care	624,556	391,239	1,015,795
Community Connections	20,126	322,081	342,207
Information and Advice	20,557	261,360	281,917
Total expenditure	<u>778,540</u>	<u>1,335,684</u>	<u>2,114,224</u>
Net income	77,620	104,180	181,800
Transfers between funds	30,970	(30,970)	-
Net movement in funds	<u>108,590</u>	<u>73,210</u>	<u>181,800</u>
Total funds brought forward	620,426	63,835	684,261
Total funds carried forward	<u><u>729,016</u></u>	<u><u>137,045</u></u>	<u><u>866,061</u></u>

Age UK Lewisham and Southwark
Notes to the Financial Statements (continued)
For the year ended 31 March 2017

3 Income from donations and grants

	Unrestricted	Restricted	2017 Total	2016 Total
	£	£	£	£
Donations	28,410	31,862	60,272	44,020
Age UK	31,471	-	31,471	26,913
Big Lottery Fund Grant	-	156,717	156,717	144,328
Henry Smith Trust	-	-	-	40,400
Care Watch Project - Esmee Fairbairn Foundation	-	-	-	17,142
Southwark Lay Visitor Scheme	-	10,000	10,000	9,167
Terra Firma	-	22,917	22,917	25,000
London Borough of Southwark Safe and Independent Living	-	106,999	106,999	124,892
London Borough of Southwark Handyperson Grant	-	44,036	44,036	48,874
London Borough of Southwark	-	28,000	28,000	28,000
City Bridge Trust	-	66,383	66,383	45,000
Mercers' Company	-	-	-	15,000
Clinical Commissioning Group	-	23,703	23,703	23,703
Clare Duffield Foundation	3,500	-	3,500	7,000
NHS Independent Living	-	17,575	17,575	-
London Borough of Lambeth Dying Matters	-	-	-	10,416
Other Grants	34,676	6,167	40,843	17,152
	<u>98,057</u>	<u>514,359</u>	<u>612,416</u>	<u>627,007</u>

4 Performance related grants for work with older people

	Unrestricted	Restricted	2017 Total	2016 Total
	£	£	£	£
London Borough of Southwark - Information and Advice	-	40,300	40,300	40,300
London Borough of Southwark - Healthy Living	-	110,000	110,000	110,000
London Borough of Southwark - Weather Wellbeing	-	148,850	148,850	148,850
London Borough of Southwark -Toe Nail Cutting	-	10,000	10,000	10,000
London Borough of Lewisham - Information and Advice	-	96,000	96,000	98,826
London Borough of Lewisham-Community Connections	-	336,000	336,000	327,630
London Borough of Lewisham - Weather Wellbeing	-	-	-	18,879
London Borough of Lewisham - Safe and Independent Living	-	39,999	39,999	-
South Southwark GP Federation Safe and Independent Living	-	70,584	70,584	-
Quay Health Solutions Safe and Independent Living	-	33,985	33,985	61,000
United St Saviour	-	2,766	2,766	77,234
	<u>-</u>	<u>888,484</u>	<u>888,484</u>	<u>892,719</u>

5 Other Charitable Activities

Day Care services	335,539	-	335,539	383,559
Help at Home and Happy Feet services	160,989	-	160,989	164,229
Property letting	71,869	-	71,869	77,290
Catering and centre activities Income	64,263	-	64,263	75,584
Other charitable activities	-	-	-	7,801
	<u>632,660</u>	<u>-</u>	<u>632,660</u>	<u>708,463</u>

6 Investment income

Bank interest and investment income	<u>8,663</u>	<u>-</u>	<u>8,663</u>	<u>2,215</u>
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Age UK Lewisham and Southwark
Notes to the Financial Statements (continued)
For the year ended 31 March 2017

7 Analysis of expenditure

	Cost of raising funds £	Safe and Independent Living £	Community Health and Day Care	Community Connections £	Information and Advice £	Governance costs £	Support Costs £	2017 Total £	2016 Total £
Staff	72,130	363,137	503,849	149,534	134,342	18,376	190,565	1,431,933	1,344,490
Training, travel & recruitment	6	1,434	5,852	537	500	1,511	9,603	19,443	17,862
Meetings, activity and events	-	61,004	167,695	124,460	-	-	6,040	359,199	382,111
Audit Fees	-	-	-	-	-	6,500	-	6,500	6,500
Consultancy, legal & professional	193	2,000	10,882	630	2,521	1,179	57,785	75,190	71,072
Depreciation	2,848	0	25,650	0	464	-	8,796	37,758	36,807
Premises	24,212	0	(77,643)	165	53,068	1,392	69,081	70,275	166,438
Administration & finance	2,232	2,157	14,793	2,843	2,354	1,024	78,297	103,700	88,944
Support Costs	12,388	105,518	200,666	63,854	37,741	-	(420,167)	-	-
Governance Costs	846	9,183	12,870	3,780	3,303	(29,982)	-	-	-
Total expenditure 2017	114,855	544,433	864,614	345,803	234,293	-	-	2,103,998	2,114,224
Total expenditure 2016	102,457	371,848	1,015,795	342,207	281,917	-	-	2,114,224	

Of the total expenditure, the breakdown between restricted and unrestricted is as follows:-

	2017 Unrestricted	2017 Restricted	2017 Total	2016 Unrestricted	2016 Restricted	2016 Total
Charitable Activities:						
Safe and Independent Living	-	544,433	544,433	10,844	361,004	371,848
Community Health and Day Care	516,891	347,723	864,614	624,556	391,239	1,015,795
Community Connections	-	345,803	345,803	20,126	322,081	342,207
Information and Advice	47,143	187,150	234,293	20,557	261,360	281,917
Total	564,034	1,425,109	1,989,143	676,083	1,335,684	2,011,767

8 Net incoming/ (outgoing) resources for the year

	2017 £	2016 £
This is stated after charging:		
Depreciation	37,759	36,807
Operating Lease Rentals		
Property	90,555	81,705
Other Equipment	14,615	21,112
Auditors' Remuneration	6,500	6,500

9 Staff costs

	2017 £	2016 £
Salaries	1,300,294	1,216,067
Redundancy and Termination Costs	-	16,919
Employer National Insurance Costs	99,786	89,554
Employer's contribution to defined contribution pension schemes	24,064	16,695
Agency staff & volunteers expenses	7,788	5,255
	<u>1,431,932</u>	<u>1,344,490</u>

The average number of employees was:

	2017 No.	2016 No.
Raising Funds	4.6	3.7
Charitable Activities	69.5	70.8
Support	6.3	6.1
Governance	0.3	0.3
	<u>80.7</u>	<u>80.9</u>

No employee received emoluments amounting to over £60,000 during the current year (2016: nil).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2016: £nil) neither were they reimbursed expenses during the year (2016: £nil). No charity trustee received payment for professional or other services supplied to the charity (2016: £nil).

The total employee benefits including pension contributions of the key management personnel were £101,182 (2016: £90,247).

Age UK Lewisham and Southwark
Notes to the Financial Statements (continued)
For the year ended 31 March 2017

10 Trustees' remuneration and expenses

No Trustee received any remuneration or expenses during the year or the previous year.

11 Taxation

Age UK Lewisham and Southwark is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

12 Tangible fixed assets

	Leasehold Buildings	Motor Vehicles	Computer & Office Equipment	Fittings & Fixture	Total
Cost	£	£	£	£	£
At the start of the year	113,954	63,241	47,370	5,048	229,613
Additions in year	-	34,675	-	25,452	60,127
Disposals in year	-	-	-	-	-
At the end of the year	<u>113,954</u>	<u>97,916</u>	<u>47,370</u>	<u>30,500</u>	289,740
Depreciation					
At the start of the year	101,225	33,546	32,864	1,356	168,991
Charge for the year	4,606	20,145	9,204	3,804	37,759
Disposals in year	-	-	-	-	-
At the end of the year	<u>105,831</u>	<u>53,691</u>	<u>42,068</u>	<u>5,160</u>	206,750
Net Book Value					
At the end of the year	<u>8,123</u>	<u>44,225</u>	<u>5,302</u>	<u>25,340</u>	<u>82,990</u>
At the start of the year	<u>12,729</u>	<u>29,695</u>	<u>14,506</u>	<u>3,692</u>	<u>60,622</u>

Capital commitments: Nil

13 Investments

	2017	2016
	£	£
Investments at fair value:		
Cash Fixed Term Deposits	225,000	-
Investment Funds	50,988	-
	<u>275,988</u>	<u>-</u>
Movements		
Additions at cost	275,000	-
Net gain / (loss) on revaluation	988	-
	<u>275,988</u>	<u>-</u>

14 Debtors

	2017	2016
	£	£
Trade debtors	36,328	154,357
Other debtors	1,126	-
Prepayments	26,923	44,192
Accrued income	35,204	23,714
	<u>99,581</u>	<u>222,263</u>

15 Creditors

	2017	2016
	£	£
Trade creditors	28,470	94,925
Other creditors	78,436	180,302
Taxation and social security	27,670	25,302
Accruals	58,292	24,371
Deferred Income	111,662	170,865
	<u>304,530</u>	<u>495,765</u>

Deferred income

	2017	2016
	£	£
Balance at the beginning of the year	170,865	232,707
Amount released to income in the year	(170,865)	(232,707)
Amount deferred in the year	111,662	170,865
Balance at the end of the year	<u>111,662</u>	<u>170,865</u>

Deferred income comprises grants received from funders in the year which is required to be spent in the following financial year.

Age UK Lewisham and Southwark
Notes to the Financial Statements (continued)
For the year ended 31 March 2017

16 Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:-

	2017		2016	
	Land and Buildings	Other	Land and Buildings	Other
	£	£	£	£
1 year	17,925	6,793	-	3,926
2 - 5 years	86,616	9,696	195,321	28,410
	<u>104,541</u>	<u>16,489</u>	<u>195,321</u>	<u>32,336</u>

17 Analysis of net assets between funds

	Unrestricted Fund	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	82,990	-	82,990
Investments	275,988	-	275,988
Current Assets	804,640	114,779	919,419
Current Liabilities	(304,530)	-	(304,530)
Net assets at the end of the year	<u>859,088</u>	<u>114,779</u>	<u>973,867</u>

18 Movements in funds

	At 1 April	Incoming Resources	Outgoing Resources	Transfer	At 31 March
	2016	& gains	Resources		2017
	£	£	£	£	£
Unrestricted funds					
Designated Fund - Kitchens	70,000	-	-	(3,916)	66,084
Designated Fund - Depreciation of Donated Asset	-	-	-	30,341	30,341
General Funds	659,016	808,961	(678,889)	(26,425)	762,663
Total Unrestricted funds	<u>729,016</u>	<u>808,961</u>	<u>(678,889)</u>	<u>-</u>	<u>859,088</u>
Restricted funds:					
Help at Home	-	16,168	(16,168)	-	-
Care Watch	31,767	10,000	(14,807)	-	26,960
Lewisham Information and Advice	-	119,000	(119,000)	-	-
Southwark Information and Advice	-	68,150	(68,150)	-	-
Healthy Living - Yalding	-	120,311	(120,311)	-	-
Living Long Happy	8,765	171,314	(168,076)	-	12,003
Southwark Day Centre	-	28,361	(28,361)	-	-
Community Connections	27,580	339,500	(345,803)	-	21,277
Safe & Independent Living	67,411	530,039	(544,433)	-	53,017
Peoples Connected	1,522	-	-	-	1,522
Total restricted funds	<u>137,045</u>	<u>1,402,843</u>	<u>(1,425,109)</u>	<u>-</u>	<u>114,779</u>
Total Funds	<u>866,061</u>	<u>2,211,804</u>	<u>(2,103,998)</u>	<u>-</u>	<u>973,867</u>

There are 2 **Designated Funds**:

Kitchens - money set aside to fund refurbishment work on our Kitchens at Stones End and Yalding.

Depreciation of Donated Asset - A gift in kind of a van was received and this funds covers the depreciation of the asset.

Restricted Funds

Care Watch is a grant for our Homecare Quality Check project which focuses on local authority contracted home care for older people.

Lewisham and Southwark Councils grant funds for the running of information and advice centres by the charity.

The Healthy Living and Living Long Happy grants are for our Healthy Living Centre at Yalding, Bermondsey to help local people live a happier and healthier older life by running a range of activities.

The grants for Southwark Day Centre are for equipment and activities at Day Care Centre at Stones End.

Community Connections is a development and access-facilitation project with a preventative health and wellbeing focus. It is based in Catford and available to adults of all ages.

Safe and Independent Living [SAIL] provides a quick and simple way to access a wide range of local services to support older people in maintaining their independence, safety and wellbeing.

Age UK Lewisham and Southwark
Notes to the Financial Statements (continued)
For the year ended 31 March 2017

19 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2017	2016
	£	£
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	107,806	181,800
Depreciation	37,759	36,807
Interest, rent and dividends from investments	(8,663)	(2,215)
Loss / (gain) on sale of fixed assets	-	793
(Gains) / losses on investments	(988)	-
(Increase)/ decrease in debtors	122,682	(14,290)
Increase/ (decrease) in creditors	(191,235)	(33,573)
Net cash provided by / (used in) operating activities	<u>67,361</u>	<u>169,322</u>

20 Analysis of cash and cash equivalents

	At 1 April 2016	Cash flows	At 31 March 2017
	£	£	£
Cash at bank and in hand	1,078,941	(259,103)	819,838
Total cash and cash equivalents	<u>1,078,941</u>	<u>(259,103)</u>	<u>819,838</u>

21 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.

22 Related party transactions

There are no related party transactions to disclose for 2017 (2016: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.