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Comment



Samantha Mauger
Chief Executive
Age UK London

Welcome to our latest edition of London Age, our quarterly age sector magazine.

The weather has held out so far this year, and we trust it will continue, but the 2014 Big Energy Saving Week had plenty of guidance and assistance for reducing fuel bills. We hope you find the information they have provided here helpful.

We want to congratulate Age UK Camden on their terrific Big Lottery funding and wish them all success as the programme gets under way.

We also have articles from WellVine, an innovative company who are working with Age UK Westminster to bring a different type of personal support, Transport for London, who share their latest campaign with us and Helen Hoare, who explains how to leave a legacy to Age UK London.

The magazine finishes with a report on Song for London and an interview with Carl Francis, one of our rising stars!

As always, we hope you enjoy London Age and thank you for all your support as we work for older people in London.

Sam Mauger

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Top news

£4.5m for Age UK Camden

Age UK Camden has been awarded £4,494,248 by the Big Lottery Fund over 6 years for Ageing Better in Camden (ABC), a partnership programme to support 11,800 socially isolated older people across the borough. The work will include borough-wide services and also more focussed neighbourhood work in Kilburn, St Pancras/Somers Town, Regents Park (West Euston), and Gospel Oak.

Age UK Camden is the lead body and accountable to the Big Lottery, but most of the services will be run by other organisations selected by the ABC partnership with older people. ABC's other backers include other local voluntary organisations, Camden Council, Camden Clinical Commissioning Group, University College London, and the Guardian. Camden was one of only fifteen areas in England chosen by the Lottery under its Fulfilling Lives, Ageing Better Programme to pilot new ways to reduce loneliness and social isolation, and provide better evidence for the impact of such largely preventive services.

In addition to neighbourhood work, based on local research, ABC will also target communities of interest most at risk of isolation - for instance Bangladeshi older people, older men, older people from lesbian, gay, bisexual, & transgender communities.

There will be an innovative partnership with pharmacists to reach out to frail older people, and a new community connectors service helping those facing 'transitions' like bereavement, retirement, hospital discharge. With services and commerce increasingly going on-line, ABC will teach people to use tablets and get on the internet.

Providing support for the many older people in Camden who have lost contact with neighbours and have no family living nearby, ABC will introduce people to their younger neighbours through

intergenerational activities. This will include younger runners who will visit older people on a frequent basis to provide companionship and support with basic household and gardening tasks.

The project will also create Men's Action Groups, inspired by work at local community associations. The groups aim to provide older men with the opportunity to contribute and connect with their community through practical activities, such as creating a community garden, and clearing and refurbishing valuable community spaces.

Gary Jones, Chief Executive Officer, Age UK Camden said: 'We are delighted that Big Lottery Fund has awarded funds to Ageing Better in Camden. This is an important step towards addressing loneliness and isolation in older people in Camden, which is widely recognised as being a 'hidden killer'. Older people will be at the heart of ABC, as beneficiaries but also central to the delivery of the programme.

'We will build on existing strengths within the community, working with key partners including pharmacists and GPs, community groups, organisations and individuals, as well as a network of volunteers known as Community Connectors, to support the more isolated older to better participate in community activity. We are very much looking forward to getting the programme up and running.'

To find out more, visit www.ageuk.org.uk/camden



2014 Big Energy Saving Week

Sue Christoforou, London Consumer Empowerment Partnership Co-ordinator, tells us about the 2014 Big Energy Saving Week

With so-called excess winter deaths in London still being numbering in the tens of thousands, Citizens Advice, Age UK and others are coming together for the third year running to host another Big Energy Saving Week (BESW). As well as Citizens Advice and Age UK, BESW partners include the Energy Saving Trust, the Department of Energy & Climate Change and energy suppliers. The main aim of the week is bring together consumers with all the advice and assistance that is out there in relation to their fuel bills.

Arguably the timing of BESW – the week kicks off with a launch event at City Hall on 20 October – couldn't be better. Predictions are that this winter will be colder than average, so now's a good time to begin letting older people know what action they can take to reduce energy bills and make their homes more energy efficient. There are three things people might do. The first thing is for people to check what tariff they're on. Most suppliers offer up to four tariffs for gas and four for electricity, along with discounts for managing your account online, paying bills by direct debit or choosing a 'dual fuel' deal.

The week kicks off with a launch event at City Hall on 20 October.

Secondly, consumers have the option of switching energy supplier. Many people stay on the same tariff or with the same energy supplier for years, without realising they could be getting a better

deal elsewhere. By switching tariffs or suppliers, consumers could save as much £200 if they have never switched before. Most price comparisons are available via the various price comparison websites – search the internet for 'energy price comparison sites'. Those without internet access can phone the Citizens Advice consumer service on **03454 040506**.

Predictions are that this winter will be colder than average, so now's a good time to begin letting older people know what action they can take to reduce energy bills.

Common questions around switching suppliers include, 'how long will it take?' Generally speaking it takes around six to ten weeks for a change to happen once consumers have switched. Switching in October means that consumers will be on new lower fuel rates well before Christmas. Others have concerns about whether they can change supplier if they are in arrears with their fuel bills. It is possible for suppliers to block switching if a customer is in arrears, although they may allow transfer regardless. In the case of prepayment meters, those with debts of less than £500 per type of fuel are still able to switch. The debt can be transferred to new suppliers via what's known as the 'debt assignment protocol'.

For people in rented accommodation, there's often a question about who has the authority to switch supplier – the tenant or the landlord. The key thing here is that the contract for the supply



of energy is between the supplier and the tenant, not the landlord. Therefore, tenants are entitled to switch. Some tenancy agreements may include terms that state that energy suppliers cannot be switched by tenants, but Ofgem's guidance on this confirms that it's the person paying the bills who's entitled to change supplier any time.

And finally, there are a number of energy efficiency steps that consumers can take to reduce their consumption of fuel, which range from the cheap and easy to more substantial measures. People can take energy savings actions right now by making sure they always close curtains at dusk to stop heat escaping through windows, always turning off lights when leaving a room and not leaving appliances on standby or leaving laptops and mobile phones charging unnecessarily. More substantial measures include retrofitting of people's homes, including insulating cavity walls, topping up loft insulation, installing double glazing or upgrading a boiler. Obviously none of these are cheap options and those struggling to pay fuel bills may simply not have the funds to make these changes. However, there some sources of funding that consumers may be eligible for. The 'big six' energy suppliers are obliged to offer

three support options: the Affordable Warmth Obligation, the Carbon Saving Obligation and the Carbon Saving Communities Obligation. The first of these obliges suppliers to provide heating and insulation improvements for low-income and vulnerable households, the second to provide funding to insulate solid-walled properties (internal and external wall insulation) and those with 'hard-to-treat' cavity walls and the third to provide insulation measures to people living in the bottom 15 per cent of the UK's most deprived areas. More information on how to apply for this funding is available from the Energy Saving Advice Service on **0300 123 1234**.

With the Committee on Climate Change estimating that average dual fuel bills will increase by around 18 per cent in real terms in the period 2010 to 2020, advice on how to be fuel savvy and energy efficient will only become ever more critical to cash-strapped consumers.

You can find out more about the **BESW event** here <http://bit.ly/Zzjkss>.



Londoners urged to share the road

Transport for London tell us about their new road safety campaign, which seeks to reduce casualties across the capital



Filming of the campaign advert

One of Transport for London's top priorities is to reduce the number of people killed or seriously injured on London's roads by 40 per cent by 2020. To help deliver this they have launched a new safety campaign calling for all road users to look out for each other and share the road.

The TV advert encourages understanding and respect, asking people to reconsider their attitudes and behaviours, and in turn help reduce collisions on the road. The campaign, part of TfL's road safety strategy, addresses attitudes and provides guidance on how to avoid road users being seriously injured on London's roads. It aims to:

- Build understanding and tolerance between road users

- Motivate road users to change their behaviour without apportioning blame
- Educate road users with tips on how to share the road safely

In the advert, the narrator walks through London's streets and asks why all road users: pedestrians, cyclists and drivers, momentarily get so angry with one another on the capital's streets.

The TV advert encourages understanding and respect, asking people to reconsider their attitudes and behaviours.



The film holds a mirror up to road users' behaviour, mixing different scenes of conflict: from the frustration of a cyclist and motorcyclist to the simmering rage between a car driver and a group of young people.

By highlighting the conflicts that can occur, the advert makes people think about their actions and encourages them to look out for others. The advert is running on television and cinema screens this autumn and for the first time, people can talk about their experiences as road users on social media, in particular on Twitter and Facebook, using #sharetheroad.

Leon Daniels, Managing Director Surface Transport, Transport for London, said: 'Reducing casualties among all road users is a top priority for TfL and the Mayor. However behaviour on the road won't change unless the needs of all road users is understood and respected by each other. Our emotive campaign will hopefully help all road users think about their actions and help us continue towards meeting our ambition of a 40 per cent cut in deaths and serious injuries by 2020.'

Professor Stephen Glaister, director of the RAC Foundation, said:

'London is a vibrant city where millions exist shoulder to shoulder. In 2013, 2,324 people were killed or seriously injured on the capital's roads. This unacceptable figure shows why all of us who

take to London's streets should show greater respect and consideration to others. It is not just a matter of courtesy but life and death.'

The Mayor and TfL are doubling the investment into London's road network during the next ten years from £2bn to £4bn and providing substantial funding to London boroughs for road safety schemes across London.

The campaign is the latest road safety initiative from TfL. The casualty figures for London, published in June 2014, show that the number of people killed and seriously injured on London's roads fell 23 per cent during 2013 to its lowest level since records began. The total number of road casualties in London also fell by around five per cent to its lowest ever level.

Reducing casualties among all road users is a top priority for TfL and the Mayor.

This positive progress means the number of people killed or seriously injured on the roads in London in 2013 is now 36 per cent below the 2005-09 average. TfL remain on track to achieve the Mayor's road safety target to reduce the number of people killed or seriously injured on London's roads by 40 per cent by 2020 (from a 2005-09 baseline).

To find out more about TfL's work to improve road safety, visit tfl.gov.uk/roadsafety.



Health and wellbeing support at your fingertips

Age UK Westminster and WellVine explore a new approach to personalising support

It is one of life's conundrums that when we face health or wellbeing challenges – when we may be at our most vulnerable – accessing the right support may be the most difficult thing to do. Imagine a world where the right support is right at your fingertips, personalised to your specific need. Age UK Westminster and WellVine are working in partnership to achieve just that.

What is WellVine

WellVine (www.wellvine.co.uk) is an online, interactive health and wellbeing space, connecting individuals to the right experts and peers – for personalised support. We are passionate about improving care and support for individuals in need. We strive to put users in the driving seat in the discussion about their health and care. Our belief is that our society's approach to health needs to be as much about living well as it is about reacting to being unwell.

Age UK Westminster is visionary in its effort to transform how older people are supported in the community. It has been a key player in shaping the approach to integrated care in the local healthcare sector, and has been instrumental in ensuring the patient voice is central to this discussion. As a flagship partner to WellVine, Age UK Westminster is leading the way in trialing innovative approaches to improving online health and wellbeing support.



Why this service

Our service is a pilot to explore how we can better support patients and service users.

We know people are already seeking health and wellbeing information online; they do so through activities from simple 'googling' to engaging in peer support communities. Research suggests that up to 70% of Internet users seek such information online, and that this is a behaviour trend that is likely to continue.

WellVine's own interviews and surveys with patients and service users have revealed two key problems in this online quest for support:

1 Missing expert view: In this age of 'information obesity', people find it difficult to know what and who to trust online. Users seek a credible, trusted, expert voice.

2 Missing personalisation: Much of the information online is often generic and adopts a one-size-fits-all approach. Users seek support that can address their specific needs or scenario, and they want access to this support in an easy, convenient way.

We wanted to design an approach that addressed these two gaps. So WellVine was born.

We found a visionary partner in Age UK Westminster, equally passionate about transforming the way we support and engage service users. Age UK Westminster is already providing information and advice on a range of issues through their face-to-face 'advice surgeries'. The partnership with WellVine was a natural opportunity to extend and enhance this service – by providing a component of this service online.

How it works?

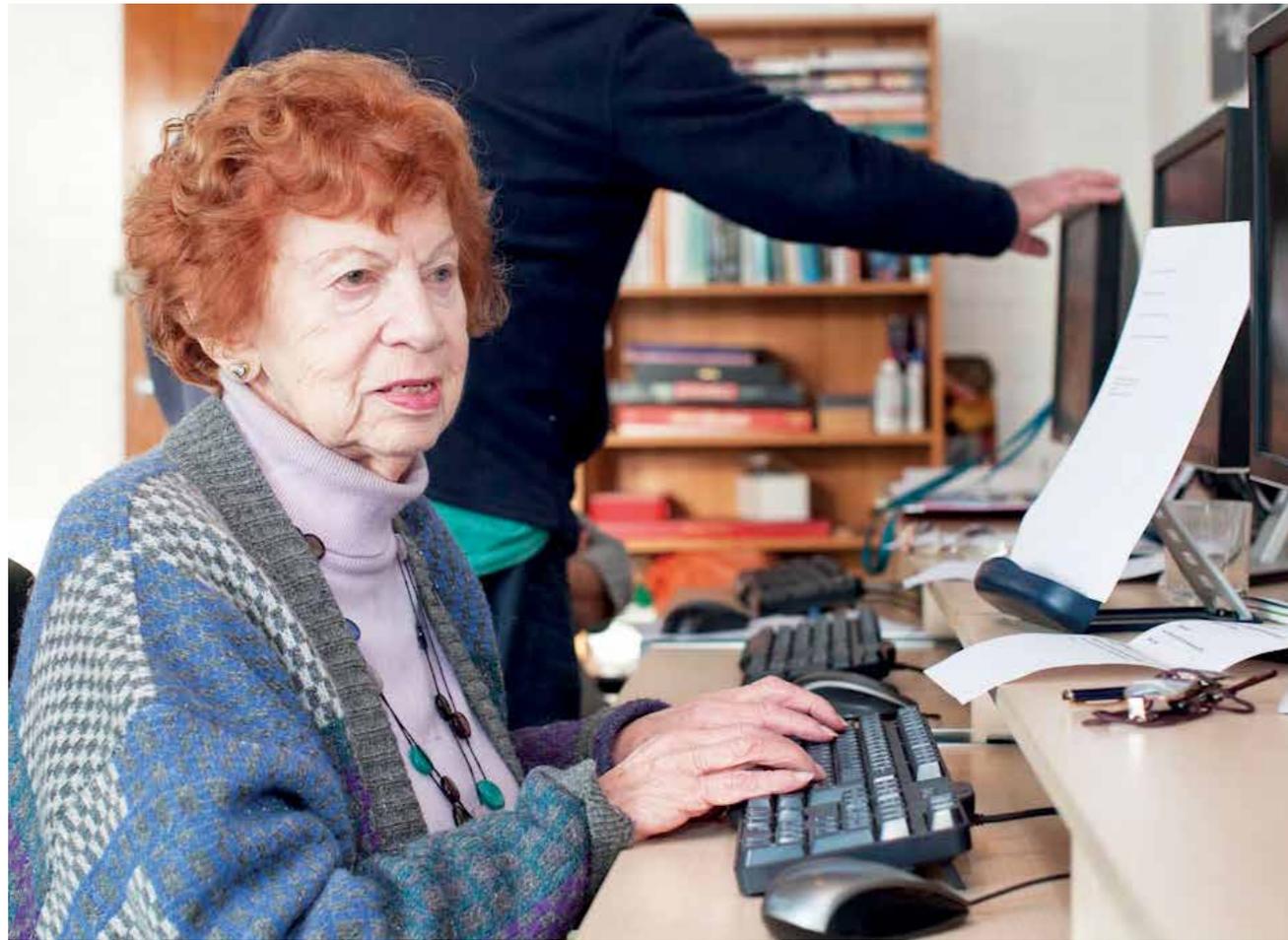
- 1 Visit www.wellvine.co.uk and register for the free service (it takes less than a minute)
- 2 Post your health or wellbeing query in our 'Ask an Expert' section

3 WellVine directs your query to the right experts within our community, who respond with a personalised answer that addresses your specific need

Then explore the site to benefit from a range of other features: connect with partner charities like Age UK Westminster who have a growing online community; find other individuals like yourself for peer support; share and access news updates, blogs, photos and videos on health and wellbeing.

WellVine is launching this pilot with a small group of experts. Currently Age UK Westminster, with its specialist expertise, provides online advice through WellVine in a number of areas – from welfare benefits for the elderly, to volunteering opportunities and befriending support for older people. WellVine also brings in other charities to provide you with specialist support in areas. In the meantime, WellVine is rapidly growing its expert network, which will soon include a wide range of health professionals. So visit us often as we continue to grow our expertise so we can support you better – anytime, anywhere.





Together, we can be better

Your support is important to us. We believe that little steps can contribute to big change – for services users across London. We would very much appreciate if you can help us by:

- **Spreading the word:** Telling people about the new, free service and directing them to www.wellvine.co.uk.
- **Becoming a partner:** We are interested in speaking to leading organisations interested in joining our select group of visionary partners. Contact us at info@wellvine.co.uk for a discussion about partnership benefits.

- **Joining as an expert:** If you (individually or as an organisation) have expertise in a specific health or wellbeing area, and would like to be part of our growing expert network, please contact us at info@wellvine.co.uk for a discussion about how we can showcase your expertise and promote your brand.

We look forward to hearing from you!



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Leaving a legacy

Helen Hoare, Head of Legacies at Age UK and former Chair of the Institute of Legacy Management looks at why you should make a Will and asks you to consider using it to support a cause close to your heart.

The 14 May 2014 saw the Inheritance and Trustees Powers Act 2014 (ITPA 2014) receive Royal assent and from 1 October 2014 significant changes to the intestacy procedures will come into force in England and Wales.

In summary, these amendments will simplify the sharing of assets upon a death where there is no Will (an intestacy) and will also recognise more modern family structures where an intestacy occurs. While this all sounds very complicated and, dare I say it, slightly dull, any changes in the legal framework could be an opportune time to review any existing Will you may have, or for you to consider making one for the first time.

Why you should make a Will

Your Will tells everyone what should happen to your money, possessions and property after you die. If you don't leave a Will, the law decides how your estate is passed on – and this may not be what you want.

Four reasons why you need a Will

- 1 A Will makes it much easier for your family or friends to sort everything out when you die – without a Will the process can be more time consuming and stressful.
- 2 If you don't write a Will, everything you own will be shared out in a standard way defined by the law
- 3 A Will can help reduce the amount of Inheritance Tax that may be payable on the

value of the property and money you leave behind.

- 4 Writing a Will is especially important if you have children or other family who depend on you financially, or if you want to leave something to people outside your immediate family or to a charity.

Writing a Will – your options

Despite the fact that almost half the people who die in the UK each year don't have a Will, it is certainly sensible to have one, and there are a number of ways to get yours done. From solicitors to do-it-yourself Will packs, choose what's right for you.

You might feel confident getting stuck in yourself, or you might prefer to pay an expert to make everything easy for you.

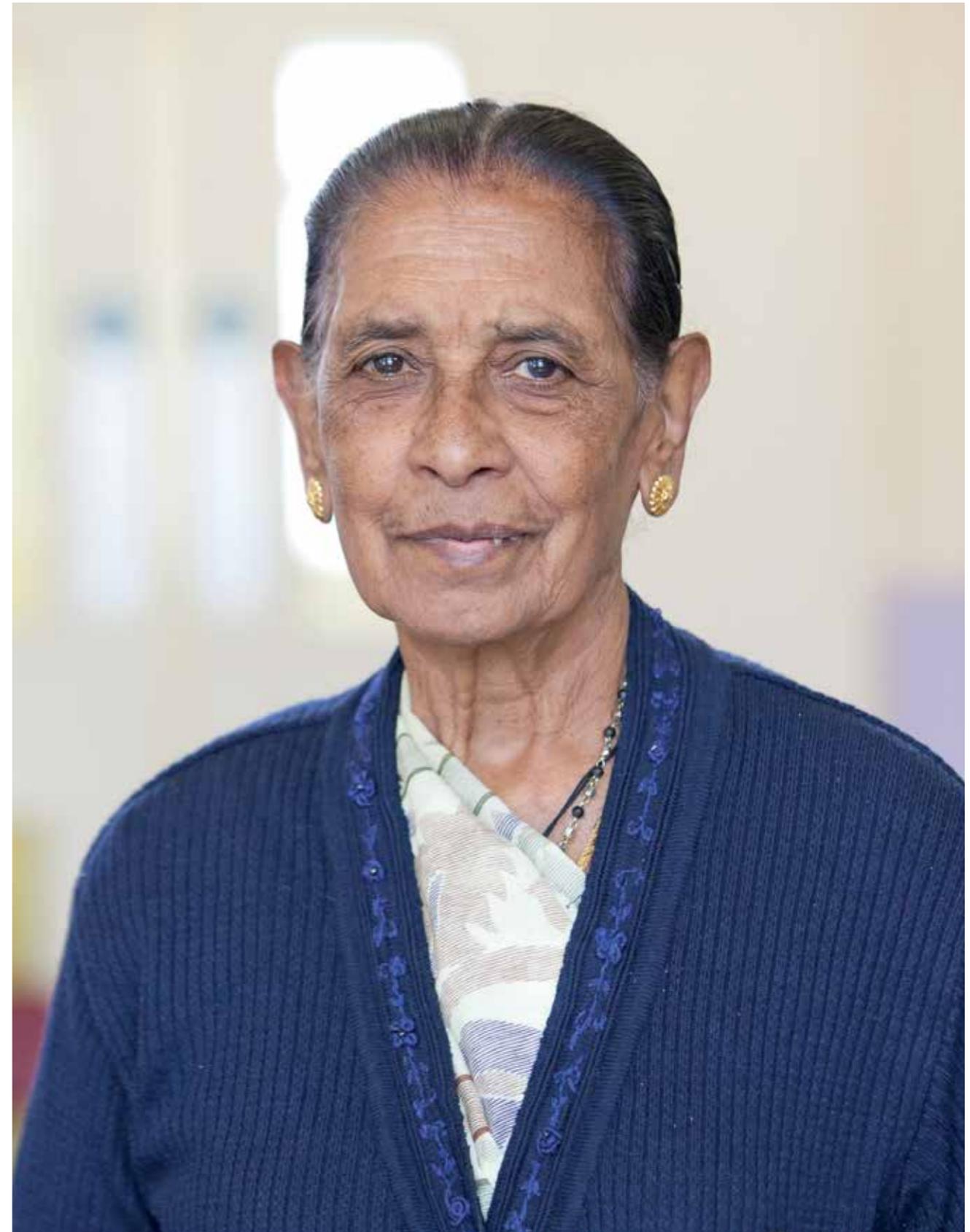
There are three main options to choose from:

- use a solicitor
- use a Will writing service, or
- do it yourself

Use a solicitor to write your Will

Solicitors are the experts – they know their stuff, and they should write you a watertight Will that does exactly what you want it to. It might be the most expensive option, but it will give you peace of mind, especially if your affairs are complex.

You should definitely consider a solicitor if:





- your estate may have to pay Inheritance Tax (currently, you'll have to pay if your estate's value is more than £325,000)
- you've got a complex family situation, like former partners or estranged children, and you want to be sure how your estate can be divided fairly
- you want to protect someone's interests after you've gone, like a disabled family member, or
- you just want to talk through the options with an expert or you need some support from someone you can trust

Use a Will writing-service

This is a cheaper option than a solicitor, and offers a fair amount of support and advice, but it's very much a case of getting what you pay for.

If you're deciding between a Will writer and a solicitor, remember that:

- your Will writer won't necessarily be legally qualified
- Will writing services may not have been trading

as long as many solicitors' firms – an important consideration if you also want them to store your Will, and

- Will writers aren't regulated in the same way as solicitors, so there's less comeback for you if things go wrong – so try and use a Will writer who's a member of a professional organisation

Write your own Will

The cheapest but perhaps the riskiest way (unless you are sure of what you are doing), to write a Will is to do it yourself. You can buy templates online or at stationers' shops.

In my experience, this is only really a suitable option if your affairs are very simple.

The law about inheritances and how they're taxed can be complex, and things might change between you writing your Will and when you die. That makes it risky to write your own Will without any advice at all.

Leave a lasting legacy

Making a Will is not only sensible if you want to ensure your family are taken care of, it's also a great way to remember a cause or a charity that you have a particular fondness for, or connection with. It's a common myth that only the rich and famous leave money to charity when they die but this couldn't be any further from the truth. The reality is without the gifts left in Wills, many of the charities we know and support today wouldn't even exist.

Age UK London has relied on gifts left in Wills for many years, but we are finding that the recent socio-economic climate has impacted on this crucial source of income considerably.

Research conducted by the Remember a Charity campaign recently uncovered that 74% of the UK population support charities and when they were asked, 35% of people say they'd consider leaving a gift in their Will once family and friends had been provided for; but only 6% of people actually do it.

If leaving a gift in your Will to a charity is something that you would like to do then a great place to start is by getting in touch with the charity. Their experts will have information to send you and can probably answer some general questions over the phone. Some charities participate in Will writing schemes which take the hard work out of finding a solicitor and which can, in some cases, reduce the cost of making a Will.

Gifts in Wills are the foundation for many good causes in the UK and are vital in helping them continuing their work. For example 2 in 3 Marie

Curie nurses, 6 out of 10 RNLI life boat launches and 1/3 of Cancer Research UK's scientific research is paid for by gifts in Wills; how amazing is that!

Communication is very close to our hearts and we've helped thousands of older people over the last few years find their ways around modern technology.

Age UK London has relied on gifts left in Wills for many years, but we are finding that the recent socio-economic climate has impacted on this crucial source of income considerably. Even small gifts make a great deal of difference to us in ensuring the voices and opinions of older people are heard, so that we can react to actual rather than perceived need. Communication is very close to our hearts and we've helped thousands of older people over the last few years find their ways around modern technology, for example, so they can keep in touch with friends and family more easily as well as gaining vital information relating to health, financial and welfare issues. Understanding how to buy groceries or bank on-line can provide vital life-lines during periods of ill health or even bad weather, when older people may feel less able to get out and about.

If you would like any further information about our work, or would like to be sent a brochure explaining simply how to include a gift to Age UK London in your will, please contact Anna Purser on APurser@AgeUKLondon.org.uk or **020 7091 2590**.

Age UK London's Song for London

Anna Purser tells us about Song for London, which takes place during the week of Older People's Day, which was on 1 October. This year communities all around the capital took part to make it an unforgettable and very intergenerational project.



London was positively resounding to the sound of singing emanating from schools, older people's community and arts groups, town halls and squares throughout the week of Older People's Day. Participants of Song for London, the pan-London singing initiative, sang the wonderfully up-beat 'I'd Like to Teach the Word to Sing' from venues all around the capital to raise funds for projects that help to alleviate the loneliness and isolation experienced by many older Londoners.

There was a strong intergenerational element to Song for London in this, its second year, with many of the schools who signed up devising inspirational events that brought together two or three generations to sing 'I'd Like to Teach the World to Sing' during assemblies and special parties. These proved to be unforgettably happy occasions for children, parents and grand-parents alike, with schools also commenting on how educational it was for the generations to share experiences inspired



St Joseph's Catholic Primary School and 'The Zimmers' at a Song for London event

by the message of the lyrics, 'I'd Like to Teach'.

Age UK London created a competition inviting schools to film their choirs rehearsing for Song for London, with the winning school receiving a visit and performance from older people's group, The Zimmers, (of Britain's Got Talent fame). St. Joseph's Catholic Primary School, based in Covent Garden, took first place because it was clear to see how each child worked to ensure their performance was perfect and their understanding and interpretation was outstanding. The Zimmers will be visiting St. Joseph's soon and singing 'I'd Like to Teach the World to Sing' with the children.

One of the largest single events to incorporate Song for London on Older People's Day was held in the open-air, alongside Barking and Dagenham Town Hall, arranged by various departments of that Council. Community groups from across the borough came together to celebrate older people

throughout the day, which culminated in the singing of "I'd Like to Teach the World to Sing".

We haven't yet calculated how many people were involved in singing in Song for London, or had a chance to estimate how much money has been raised. Each group and every individual who participated raised not only funds for Age UKs in London, but awareness of older people and the issues many have to cope with. Many of the school children involved have also developed a better knowledge of the type of events older people have lived through. Age UK London is immensely grateful for the generous and enthusiastic support it has received from so many Londoners of all ages who participated in Song for London. Without such support, our show, quite simply, could not go on.

For further information about Song for London, or to take part next year, please contact Anna Purser, at apurser@ageuklondon.org.uk.

Q&A Carl Francis, Retail Stock Generator and Technology Together Project Co-ordinator, shares his thoughts on working with older people.

How did you come to be working for Age UK?

After university, I realised that I wanted to get into the charity sector to help people. I didn't want to get into an industry where I was doing nothing to give back to the community and be miserable doing it! So I decided to do something where I get to give something back and enjoy work at the same time. Age UK London happened to have a vacancy at the time so I looked at their ethos and decided to apply. And I don't regret it for a second!

Why are older people's issues important to you?

I think older people's issues are important to me because they are often overlooked. Before starting this job, it really wasn't clear to me how important it is to work with older people. I was in the part of society who would care about older people, but didn't fully understand the gravity of the problems affecting them. I've only been at Age UK London for a year (from tomorrow!) but it has definitely opened my eyes to the problems affecting older people and what I can do to help on both a personal and a professional level.

What projects do you run?

I started at Age UK London as a Retail Stock Generator Intern. This involves approaching local businesses/community groups and asking them to donate unwanted items to our Romford Retail Hub/Charity Shop. All proceeds raised go towards helping people in later life (so if you're in/near Romford, bring down a bag or two!). The growth in responsibility has been great! I now get to manage the Retail Hub social media, our partnership with a local shopping centre and so much more. It's weird that all of my friends were telling me how hard it was to find work and get

more responsibility in their jobs and here, I've just been given so many different things to do/lead. Being here also led me to my 2nd job: Project Coordinator for Technology Together. This involves training 13 young people to teach 38 older people how to get online using Tablets. It's been great to be a part of and actually help me understand both how to raise funds for the charity sector as well as run projects from the inside from start to finish.

What are the biggest concerns you hear from older people?

Speaking strictly from a digital inclusion perspective (as that's my main focus at the moment), the biggest concerns are the ones that older people themselves don't realise are issues. So hearing older people say they can't 'copy and paste' is really worrying for me considering that we live in a digital age. It sounds like a minor issue, but digital literacy is becoming more of an essential part of life, and it's a shame to see that so many people may get left behind because they weren't taught how to keep up.

What has been your best experience in working with older people?

It's really hard to pinpoint a single best part of the whole experience. I've learnt so much, I work with great people and it's really rewarding knowing that you're giving back to the community. The whole experience has been great, especially since this started as an internship and has already become so much more than that. I guess just seeing an older person smile, hearing them say thank you or even give you a hug is the best part of my job. It puts it all into place again and just makes all the hard work worthwhile.



Carl Francis (second from right) with Mayor of London Boris Johnson at an Age UK London 'Techy Tea Party'

What is your vision for the future of your local Age UK?

For my stock generation work I want to make something sustainable. Something that can be used as a model or template for other shops to generate revenue and continue the work that we all do with older people. And as for my digital inclusion work, I really hope that we can expand into something larger to help even more older people across London. Also have my own personal projects lined up outside of Age UK London, so stay tuned!

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Danny Elliott

Design
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London Age highlights issues which affect older people in the capital. It is produced to support Age UK London's mission to improve the quality of life for older Londoners and to enhance their status and influence.

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Age UK London works across the capital to improve the quality of life for older people and to enhance their status and influence.

If you have any comment on the magazine content or ideas for the next issue, we'd love to hear from you: **delliott@ageuklondon.org.uk**

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