

Annual Report 2017-2018



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Age UK Waltham Forest

MEMBERS OF THE BOARD OF TRUSTEES April 2017 - March 2018

Debbie Ladds

Chair from March 2018

Jeffrey Blay

Vice Chair

Barry Coidan

Honorary Treasurer from May 2017

Anthony Gill

Yvonne O'Sullivan

Julianna Simon

New Appointments

Nancy O'Brien – joined September 2017

Resignations

Jean Williams – Chair until March 2018

Chief Executive: Emma Tozer, appointed April 2017

Company Secretary: Sharon Harris

Auditor: Buzzacott LLP, 130 Wood Street, London, EC2V 6DL

Bankers: CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Solicitors: Edward Duthie Solicitors, 9/15 York Road, Ilford, IG1 3AD

Website: www.ageukwalthamforest.org.uk

E-mail: info@ageukwalthamforest.org.uk

Chair's Message

Welcome to the Annual Report for 2017-2018.

As the new Chair of Age UK Waltham Forest I am pleased to introduce our Annual Report. Firstly I want to pay tribute to Jean Williams who retired as our Chair of Trustees in March 2018. Jean spent 25 years working for the NHS in various roles. When she retired she came to work for Age UK Waltham Forest as the Healthy Ageing Project Manager where she stayed for 7 years. Jean then joined the Trustee Board in 2012 and was chair from May 2016 to March 2018.



Jean helped to steer the organisation through some difficult times and her support was very much appreciated by all of us; thank you Jean.

As our Annual Report shows, Emma Tozer, our Chief Executive has led the organisation through a rewarding and successful, albeit sometimes challenging, year.

On the very positive side our team of 13 staff and 156 volunteers supported in excess of 4,200 older people in our Borough through our range of Services: Information and Advice, Befriending, Patient Experience, Silver Surfers, Reception duty, the Community Garden, Balance and Exercise Classes and of course our team of Knitters and others who support our fundraising efforts.

During the year and alongside our on-going Services we secured funding for two new pilot projects. Living Well Waltham Forest supports older local residents to maintain and improve their wellbeing, independence and quality of life and we welcomed four as new staff to this project. And we started Scams Prevention and Victim Support which runs in partnership with Age UK Enfield to help older people who have been victims of scams or might become victims. Christine Bateman and Chris Smith transferred to this project from our Patient Experience Service which closed in February 2018.

The unexpected challenge we faced during the year was the decision by the Council to close the Hub. Thank you to everyone who supported us when we heard about that decision. The Council have agreed to help find suitable alternative premises in the north of the Borough for us to move into and we, along with the other charities based at the Hub, continue to work with all local Councillors, MPs and the council to find a satisfactory resolution.

We have had a successful year and I thank everyone involved with Age UK Waltham Forest – our committed and experienced staff, our fantastic volunteers, our funders, our partner organisations and my fellow trustees. You are what makes Age UK Waltham Forest a great local Charity, supporting thousands of older people in our Borough each year.

Debbie Ladds, Chair

About Us

Age UK Waltham Forest aims to improve the quality of life for older adults in Waltham Forest by providing direct services and campaigning for the rights of Older Adults.

We aim to create a culture which -

- is clearly centered on the needs and aspirations of older adults, their carers and their diverse communities;
- is constantly striving to become a centre of excellence;
- welcomes feedback;
- is characterised by innovation and creativity;
- works as part of a collaborative local system;
- enables service users and the general public to influence the providers of services.

Age UK WF mission is to:

- Promote and enhance the well-being and quality of life of all older people in Waltham Forest and to help make later life a more fulfilling and enjoyable experience.
- Support people especially at those points in life when the right help can make a significant difference.

The organisation has a unique ability to meet this mission through having developed strong connections and credibility locally, as well as having membership of the Age UK England Association nationally, providing the organisation and its members with a voice in national and regional initiatives and campaigns.

Working with other organisations

Age UK Waltham Forest is committed to collaborative working in furtherance of its aims.

At a local level, Age UK Waltham Forest seeks to work closely with Waltham Forest Council and the Clinical Commissioning Group both formally and informally in representing the needs and views of older adults, in the development of policy and in monitoring its implementation.

Age UK Waltham Forest also works with a wide variety of organisations on initiatives.

These include:

- Department for Work and Pensions
- HEET – Home Energy Efficiency Training
- London Borough of Waltham Forest
- Waltham Forest Clinical Commissioning Group

As a member of the Age England Association, Age UK Waltham Forest takes part in a number of regional and national initiatives and campaigns.

Volunteering

Age UK Waltham Forest is proud of its volunteer workforce. Without our fabulous team of volunteers we could not carry out the work that we do. Working alongside staff they bring a wealth of experience, a valuable and objective viewpoint and a wide range of skills to the many and varied tasks which they perform; ranging from providing Befriending Services; form-filing for our Information and Advice Service, through to teaching computer skills, not to mention staffing our front desk and making our offices a warm and welcoming place for all that visit us.



We operate with a ratio of 156 volunteers to 13 employed staff. We can never repay the dedication or thank our volunteers sufficiently for their contribution. In 2017/18 our Volunteering Programme was supported by funding from the Sobell Foundation.

Each year we celebrate the commitment of our volunteers with Long Service Awards for those who have given lengthy periods to helping one of our various projects.

Awards were given for volunteers who have given a minimum of two years. There were also awards for five and ten years.

We also celebrated volunteers who give much more than could be expected.

All of them have given exceptional devotion to their respective projects and we thank them most sincerely.

2 Years

Sarah Allan
Colin Bilton
Eric Callow
Phillips Creasy
Christine Foster
Neil Kesar
Violet O'Dowd
Rita Smalley

5 Years

Jayne Farlow
Christine Saunders

10 Years

Delores Brown

Volunteers of the Year

Pauline Saunders
Rita Smalley

Delores Brown won a Team London award from the Mayor of London in November 2017, recognising her outstanding contribution to the community as one of our befrienders.



We recruit volunteers in many different ways including leaflet drops, adverts in local papers, online and recruitment fairs. This year we increased our volunteer numbers by 54% and now have our highest ever number of volunteers.



Stall at Volunteer fair 8th February 2018

Information and Advice Service

Age UK Waltham Forest provide information and advice that covers every facet of later life, from helping people find out the benefits they are entitled to claim, to discussing options that help make later life at home more manageable.

We support older adults and their families through offering a service that's available in their homes, our office, via emails or by phone. During 2017/18 our Information and Advice service was accessed by 747 people.



Assistance was often sought on multiple issues and we advised on an average of 2,241 matters. Of these 72% related to welfare benefits. During the year we successfully achieved £626,788 of extra welfare benefits income for older people in Waltham Forest, an increase of £93,202 compared to 2016/17.

We received over 2,300 enquiries, from people coming into our office, emailing us or calling on the phone. We were able to give general information through our booklets, factsheets and by signposting people to our internal services such as our Befriending Service and Social Inclusion Services, as well as other support available throughout Waltham Forest.

We have helped older people to know about and claim the benefits they're entitled to, such as Carer's Allowance, Attendance Allowance, Personal Independent Payments and Pension Credit.

This financial year this service was supported by funding from United Way, Age UK/EoN and our own fundraising efforts.

You made things so easy to understand and explained it all to me very well. I wouldn't have been able to do it all if you had not been there to help

Information and Advice Case Study

Mrs W, aged 72, had recently lost her husband and was living alone.

She was surviving on £104 a week and struggling. Her rent alone was £107. Her small savings were rapidly being eaten up by meeting daily living costs and she was worried about what would happen after that was gone. Having a heart condition this additional worry was not good for her health. Her sister had encouraged her to seek advice from Age UK Waltham Forest.

Mrs W found the whole welfare benefits system very confusing and was convinced that her small savings meant she was not entitled to any financial help.

We carried out a benefit check which indicated that she would qualify for Pension Credit Guarantee and full help with her rent and council tax. Mrs W was both surprised and pleased to hear this. She was also given information about Attendance Allowance, to consider if she wished to apply. Mrs W was awarded Pension Credit of £36 per week and full help with her rent and council tax. This meant that she was £158 better off each week.

The reduced financial pressure meant she could focus on dealing with her bereavement and start to become more socially active again and look after her health.

Just Connect Befriending Service

Just Connect offers weekly befriending visits to housebound, lonely or isolated adults. Where we can, we help the isolated older person gain confidence, get out and about again and make new friends, although this often isn't possible, if the older person is housebound.

During 2017/18 our volunteers made weekly visits for all or part of the year to a total of 111 older people – an increase of 18 additional older people compared to previous year. Demand for this service remains very high. We had 125 new referrals during 2017/18, compared to 122 new referrals in the previous year.



We put a huge amount of effort into recruiting and training new volunteers this year. As a result we were able to almost double our pool of volunteers. We started the year with 43 befriending volunteers in April 2017 and finished with 83 in March 2018.

Previously the funders of this project had restricted each client to a period of 6 months volunteer visits, feedback from clients and volunteers highlighted that those using this service found the withdrawal of the service to be distressing. We reported these concerns to Waltham Forest CCG and they agreed to lift this restriction and clients can now receive service indefinitely.

Of the people being visited at the end of March 2018 15 of them had been receiving weekly visits for over a year, and another 24 of them had been receiving visits for 6 months or more.

I can get quite low because it is so lonely up here in the flat all by myself but each time my volunteer comes, it just brightens up the day – gives me someone to chat with and enjoy life a bit

Just Connect Befriending Service Case Study

Our volunteers often go above and beyond what they signed up for.....

Marjorie is a 95 year old woman who lives on her own in a second floor flat in Walthamstow. She finds the stairs terribly difficult and can't tackle them unless someone is there to help. She has no family other than her sister and her sister-in-law, whom she is very close to, and used to see a lot of. But as all three of them have become more and more frail, this is getting harder.

Since August 2016 she has been visited by 3 different volunteers, all of whom have been a lifeline for Marjorie. She says "I can get quite low because it is so lonely up here in the flat all by myself but each time my volunteer comes, it just brightens up the day – gives me someone to chat with and enjoy life a bit".

Recently, Marjorie has suffered a melanoma on her leg. She has needed to attend the Royal London Hospital on numerous occasions. For each appointment, which lasts no more than 30 minutes – Marjorie has been required to put in a long day of between 6 to 10 hours: getting herself ready, waiting for the hospital transport, being helped down the stairs, then the trip of around 90 minutes to the hospital, then having to wait for ages for a porter to push her in a hospital wheelchair to the clinic she's attending, then waiting for her appointment, then waiting for another porter to take her back to transport, then waiting for the transport, then a long journey, then slowly and painfully making her way up the 2 flights of stairs to her flat. Marjorie's volunteer, Mary, has accompanied her on every appointment.

After two such long, exhausting days attending pre-op appointments, Marjorie decided she just wouldn't bother going again to actually have the operation to remove the melanoma. She said she simply couldn't face the journey. But Mary was able to listen to her for a long time, and then eventually persuade her that it was worth it. She stayed with her for the whole day of the actual operation, and went again for the several follow-up appointments. Without Mary, Marjorie would not have completed her treatment. Mary has been by her side at every step of the way.

* Names and personal details have been changed to protect client privacy

Living Well Waltham Forest

In October 2017 Waltham Forest CCG funded a new project *Living Well Waltham Forest*. This provided an opportunity for Age UK WF to become a key player in the Borough wide Think Family/Better Care Together initiative. Living Well Waltham Forest is about using community based services alongside traditional statutory health and social care services to help improve the health and wellbeing of local people.

Four new staff were recruited in December and immediately set to work promoting the new project across health, social services and the third sector. Because the implementation of the project was to be through matching people with volunteers work also immediately started on recruiting volunteers.

The team met with a number of partner agencies from both the statutory and third sector and have promoted the project and our services to over 222 people. They visited a number of statutory services including the complex care team, reablement team, the first response and review teams. They have established good relationships with the Local Area Coordinators and the Social Prescribers who were already in place. They have also made networking visits to Carers First, Alzheimer's Society, Hornbeam, Metropolitan Home Improvement Agency, Waltham Forest College, Parkinson's Society, Kiran Womens' Aid, Asian Seniors club and a local luncheon club. In the period December 2017 to end March 2018 there were 91 referrals to the project.

The Team made contact by telephone to each person referred and arranged to visit them in their home. At the home visit staff carried out a "guided conversation" with the person, the aim of which was to enable each person to identify some goals they wanted to achieve to improve their health and wellbeing. At the end of each of these visits a Wellbeing Plan was drawn up in partnership with the person and which identified the goals and how these could be met. Some of these goals have been to find local clubs and activities, to learn more about computers and IT and to get out of the home after a period of feeling socially isolated and alone.

Not all people referred to the Project wanted to be included after the home visit and this was respected. Some people visited were truly housebound and unable to leave their home and some of these people were referred on to the Age UK WF Just Connect Befriending Service. We have also been able to refer people to other charities such as Contact the Elderly and Silverline.

Some people have needed the support of a volunteer to help them reach their goals. For some this role was provided by the social work students who have been on a work based learning placement with Reaching Out East who share our building, others have been matched with Age UK Waltham Forest volunteers recruited for the Living Well project.

Living Well Waltham Forest Case Study

Mr W (86) had only been resident in the area for a few months when he was referred by voluntary sector colleagues to the Living Well Project. Having lived, for his entire life, in a semi rural part of England, the move to London, to be nearer his children following the death of his wife, was an enormous upheaval.

Being physically fit and having led an extremely active life, Mr W and his family wanted this to continue in London and sought the project's support to link Mr W into local community activities.

The beginnings of memory issues meant that Mr W would need support to attend groups or develop new friendship networks. He also was very keen to continue to be physically active.

Within weeks a Living Well volunteer was identified. Weekly visits started immediately and are used to increase Mr W's confidence in using technology, sort photographs together, chat, play memory games and attend activities. The volunteer, an undergraduate, has sought, not only to bring, her life stories and companionship to the relationship, but the meetings also enhance her university studies. This intergenerational pairing has brought benefits to both parties and is on-going.

Patient Experience

Age UK Waltham Forest was de-commissioned by the Waltham Forest Clinical Commissioning Group (WF CCG) in 2017, with the Patient Experience project ending in January 2018. The purpose of the project was to carry out interviews with older adults about their experiences of Health Care and Social Care Services in the borough.

For 2017/18 we completed 428 questionnaires, reporting concerns and areas of good practice to the WF CCG. The staff working on this project also took steps to ensure other areas not related to health were addressed including accessing welfare benefits; home security measures; completing dial-a-ride and taxi card forms

Scams Awareness

In February 2018, Age UK Enfield and Age UK Waltham Forest came together to bring their skills and local knowledge to deliver a Scams Prevention and Support Programme. This will allow both communities to access joined up, specialist support for older people who could be at risk of scams, or have been targeted by scammers.

Through a mixture of one-to-one and group sessions the programme urges older people to 'stop a scam' and consider whether the situation is genuine, point out signs that it may be a scam and think if what they are being told really makes sense and, in addition, it provides support to those that already became victims of scams.

The new project kicked-off with a Scams Awareness Raising event, talks were given by our team, Victim Support, Trading Standards and Waltham Forest housing. 81 people attended.



Scams Awareness Raising Event 28th March 2018

Winter Warmth Initiative

This year we have been able to continue our Winter Warmth Programme, with 3 events being held. In December 2017 we held an event at The Limes Surgery with 95 people attending and two further events in February and March at our offices in South Chingford – a further 116 people receiving Warmth packs (consisting of a fleece jacket, hat, gloves, scarf, ice gripper for shoes, walking sticks and blanket). A further 17 packs were distributed to housebound adults. This was funded from income raised from the Innocent Smoothie Big Knit Campaign and the usual generosity of our volunteer knitters.



1,500 Winter Warmth Information packs were distributed around the Borough via events such as the local authority Christmas Dinners for older people and through our home visits to those receiving befrienders and Information and Advice Services and those taking part in the Patient Experience interviews. We also worked with partner agencies in the Borough to raise awareness including the Fire Safe and Well Team and Reaching Out East.

Samaritan Grant

Age UK WF were awarded a further grant of £1,000 from the London Catalyst Samaritan Grant Fund, a hardship fund which is made available to frontline health, social work and advice agencies to offer immediate assistance to people in an emergency.

This year we assisted 6 individuals who were in crisis. These cases varied from having no food or utilities to a client who needed a new bed before being discharged from hospital.

Knitting Group

This year we also started a monthly Knitting and Crochet Group. The group meets on the first Thursday of the month from 2.30pm-4.30pm at our Hub.

Attendees at the group share experiences, patterns and chat for the afternoon, it is free to attend with donations covering the cost of refreshments.



The Knitters Network

Age UK Waltham Forest now has 35 volunteer knitters who kindly volunteer their time and skills. During this financial year our knitters made blankets, scarves, hats and gloves for our winter warmth packs.



The Big Knit

In addition to the Warmth pack items, many of our knitters took part in the annual fundraising initiative in conjunction with Innocent Smoothies, to make winter warmer for older people by knitting little hats for Smoothie drinks.

Each hat sold raises 25p for Age UK Waltham Forest and this money is used in projects to raise awareness of keeping

warm in winter.

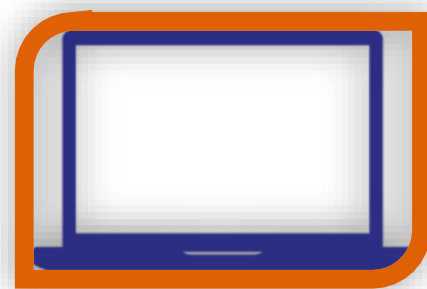
This year we made 27,000 little hats which raised £6,750. This money has been used to purchase additional items for our warmth packs such as fleece jackets, ice grippers for shoes and walking sticks.



Ladies from the St Andrews Church Thursday Club with their 1,000 knitted hats

Silver Surfer Computer Classes

The Silver Surfers' Project started in April 2008. The aim of the project was to teach older people the basics of using a computer. Each course lasts for 10 weeks and covers the basics of using a computer, accessing the internet and emailing.



In 2014 we began offering topic based classes, these continue to be popular with older adults, the programme is shaped by what students tell us they want to learn and includes subject such as Introduction to Tablets, Internet Security/Scam Awareness, getting to know your iPad, Skype for Beginners, eBay, twitter, cloud storage and google maps, this year we also introduced new classes on Excel, Google Photos, Microsoft Word and what are the different Social Media Platforms.

Feedback from clients also highlighted that people often wanted a little extra support and in response we now have a monthly Silver Surfer Tech Support Group for people to come along with their questions and talk to our panel of volunteers. The ongoing success of this programme is attributable to the commitment of the volunteer team who compile and deliver the courses.

For financial 2017/18, 52 classes have been held on 24 topics and six 10 week beginners classes. 722 individuals attended the sessions, an increase of 51% compared to the previous financial year and gained confidence with technology and have been equipped with skills to access information. We are the only agency in Waltham Forest providing computer training for older people by older people.

I was a little apprehensive of going to a silver surfers class, but a neighbour encouraged me to go. I need not have had any qualms at all. The volunteers are all so helpful and really know their subject. I actually come away having learnt something, and you get backup paperwork to refer back to! No question is too silly for them to answer. I always try to get to the Tech Support Group, because I never know what I will learn there! There are lots of different classes to chose from - or go to all of them, and they are not expensive. I cannot recommend Age UK Waltham Forest enough to people.

We are pleased to announce that we have secured funding from the Morrisons Foundation to deliver *Introduction to Tablets* workshops across the borough in 2018/19.

Exercise Classes

One significant problem of old age is loss of independence. Reducing the risk of falls, exercising regularly and attaining a reasonable degree of physical fitness helps an older person meet the demands of their daily routine.

In order to encourage older people to take part in exercise programmes, Age UK Waltham Forest, has a grant from the London Borough of Waltham Forest to fund a number of classes throughout the Borough. Tai Chi and gentle exercise to music classes originally began in 2002 as part of the Healthy Ageing Programme and now run in 11 venues in different parts of the Borough. In addition we also provide low cost Tai Chi and Yoga at three locations in the borough and a free volunteer led Yoga class at the Peter May Centre.



Participants have reported that the balance classes:

- Have improved balance and given them more confidence outside the home;
- Have given more opportunities for socialising and meeting other people;
- Have helped them to sleep and eat better and helped to lower blood pressure.

From April 2017 to March 2018 there were 492 classes and 7,271 attendances.

Tai chi has improved beyond expectation my ability to be more flexible and toned. The class is brilliant as I can use a chair when needed. The regular exercises seems to have helped in periods of chronic fatigue and gives me a reason to struggle to the class even in bad periods, because I know it will help. I actually enjoy the exercise! The tutor is kind helpful and encouraging

Community Fundraising

This year we have held three table top sales at our Hub. These have kindly been supported by Stow Brothers Estate Agents in E17, who have advertised our sales via their boards and Twitter. The sales brought in excess of £1,957 of unrestricted income.

We also ran a Craft sale at Highams Park Tesco, ran three market stalls at Chingford Mount Silk Market and had a stall at the Learning Lodge's Winter Solstice event. At all these events we sold our handmade Easter and Christmas decorations, crochet blankets, wooden Reindeers and knitted hats and scarves which were kindly made for us by volunteers. We raised £1,385.13.

We also held our first successful quiz night with a fish and chip supper and raised a fantastic £684.13.



Charity Walk for Peace

In May 2017 volunteers, staff and friends took part in the Charity Walk for Peace organized by the Ahmadiyya Muslim Elders Association. The walk took place around the Royal Docks in London. The theme of the event was Love for All, Hatred for None. We raised £2,573.07 which was further matched by a donation from the organisers of £1,000.00.



Other activities

This year has seen lots of activities at our Hub and in the wider community ranging from a coffee morning in aid of Macmillan, talks at Patient Participation Groups and Older People's Group; taking part in Fraud Awareness events at local branches of Santander and attending a Christmas event with our Service Users organized by the Fire Brigade at Chingford Fire Station.



Fraud Awareness day at Santander



Cakes for Macmillan Coffee Morning



Fire Brigade Christmas Event



Statement of Financial Activities to 31st March 2018

Statement by the trustees

The financial information given here is an accurate summary of data extracted from the charity's report and accounts which were approved by the trustees and on which our auditors gave an unqualified opinion. These summarised accounts may not contain sufficient information to enable a full understanding of the results and financial affairs of the charity. Please contact the charity for a copy of the full financial statements, which have been submitted to the Charity Commission.

| | Notes | Unrestricted funds £ | Restricted funds £ | Total 2018 £ | Total 2017 £ |
|---|-------|-------------------------|-----------------------|--------------------|--------------------|
| Income from: | | | | | |
| Donations and legacies | 1 | 27,014 | 64,753 | 91,767 | 91,474 |
| Other trading activities | 2 | 13,165 | — | 13,165 | 17,324 |
| Interest receivable | | 45 | — | 45 | 44 |
| Charitable activities | | | | | |
| Improving the lives of older people in the London Borough of Waltham Forest | 3 | 266,697 | — | 266,697 | 145,475 |
| Other sources | | 1,285 | — | 1,285 | 326 |
| Total income | | 308,206 | 64,753 | 372,959 | 254,643 |
| Expenditure on: | | | | | |
| Raising funds | 4 | 11,514 | — | 11,514 | 13,903 |
| Charitable activities | | | | | |
| Improving the lives of older people in the London Borough of Waltham Forest | 5 | 179,420 | 70,396 | 249,816 | 198,700 |
| Total expenditure | | 190,934 | 70,396 | 261,330 | 212,603 |
| Net income | 7 | 117,272 | (5,643) | 111,629 | 42,040 |
| Other recognised gains and losses | | | | | |
| Actuarial gains / (losses) | | 1,581 | — | 1,581 | (5,535) |
| Net movement in funds | | 118,853 | (5,643) | 113,210 | 36,505 |
| Reconciliation of funds | | | | | |
| Funds brought forward at 1 April 2017 | | (37,163) | 20,287 | (16,876) | (53,381) |
| Funds carried forward at 31 March 2018 | | 81,690 | 14,644 | 96,334 | (16,876) |

All of the charity's activities during the above two financial periods derived from continuing operations.

Statement of Financial Activities to 31st March 2018

This balance sheet submitted show a Pension deficit. This is due to the deficit recovery plan for the defined benefit pension scheme which is accounted for in the charity accounts. The amount owing totals £147,000 which is payable over nine years commencing in 2018/19. Payments will be met each year from future income. As a consequence, the trustees believe that it should not be regarded as a liability that impacts on free reserves.

| | Notes | 2018 £ | 2018 £ | 2017 £ | 2017 £ |
|---|-------|-----------------|------------------|-----------------|------------------|
| Fixed assets | | | | | |
| Tangible assets | 10 | | 5,076 | | 24 |
| Current assets | | | | | |
| Debtors | 11 | 32,731 | | 16,710 | |
| Cash at bank and in hand | | <u>275,072</u> | | <u>176,079</u> | |
| | | 307,803 | | 192,789 | |
| Creditors: amounts falling due within one year | 12 | <u>(69,545)</u> | | <u>(43,689)</u> | |
| Net current assets | | | <u>238,258</u> | | <u>149,100</u> |
| Total net assets less current liabilities | | | <u>243,334</u> | | <u>149,124</u> |
| Provisions for liabilities | 13 | | (147,000) | | (166,000) |
| Total net assets/ (liabilities) | | | <u>96,334</u> | | <u>(16,876)</u> |
| The funds of the charity: | | | | | |
| Income funds | | | | | |
| . Restricted funds | 14 | | 14,644 | | 20,287 |
| . Unrestricted funds | | | | | |
| .. Free reserves | | | 228,690 | | 128,837 |
| .. Pension deficit | | | <u>(147,000)</u> | | <u>(166,000)</u> |
| | | | <u>96,334</u> | | <u>(16,876)</u> |

Signed on behalf of the board of directors by:



Trustee

Age UK Waltham Forest, Company Limited by Guarantee
Registration Number 02334459 (England and Wales)

Approved by the board on: 05/11/18

Supporting our work

Age UK Waltham Forest is a member of the Age UK Federation but we are a totally independent charity, separate from the national body, and raise all our own funds for our work in Waltham Forest. Finding sufficient resources is a continual struggle. There are many ways you can help us to continue our work with older people in our Borough:

Become part of our volunteering team

Our volunteers tell us how satisfying it is to “make a difference” as part of the team in a friendly and supportive organisation. It doesn’t matter if you have never volunteered before or what skills you have, anyone can volunteer with us. If you only have a couple of hours a week, or many hours to spare, we would very much like to hear from you. Roles vary across the organisation and there is something for everyone. Training and support is provided.

Our simple application form and further details are available online: www.ageukwalthamforest.org.uk or by telephone 020 8558 5512 or email info@ageukwalthamforest.org.uk

Table Top Sales, Market Stalls

Our table top sales and stalls happen on a regular basis. Look out for these and other fundraising events. If you would like to donate any unwanted books, DVDs or CDs, or would like to join our team of volunteer knitters/crafters who create items for sale, please do get in touch on 020 8558 5512 or email info@ageukwalthamforest.org.uk

Quiz nights

A new fundraising activity started in January 2018 and run twice a year. Why not come along, on your own or with a group of friends and join in our fun quiz night, with a fish and chip supper. Details available from info@ageukwalthamforest.org.uk

Donations - Keep your Coppers for Age UK WF

“Keep your Coppers for Age UK WF” is a fundraising scheme designed to support our work in the Borough. Simply keep your loose change and pop it into our offices in Chingford, safe in the knowledge that such cash will be spent within the Borough.

Alternatively if you would like to make a donation by cheque please send to Age UK WF, Waltham Forest Resource Hub (North), 58 Hall Lane, Chingford, London, E4 8EU or by credit or debit card over the telephone on 020 8558 5512. Do remember to let us know if you would like to “gift aid” your donations.

Remember us?

If you are writing a will and would like to remember us in it then please contact us. We would be very grateful and will supply the necessary words for inclusion.