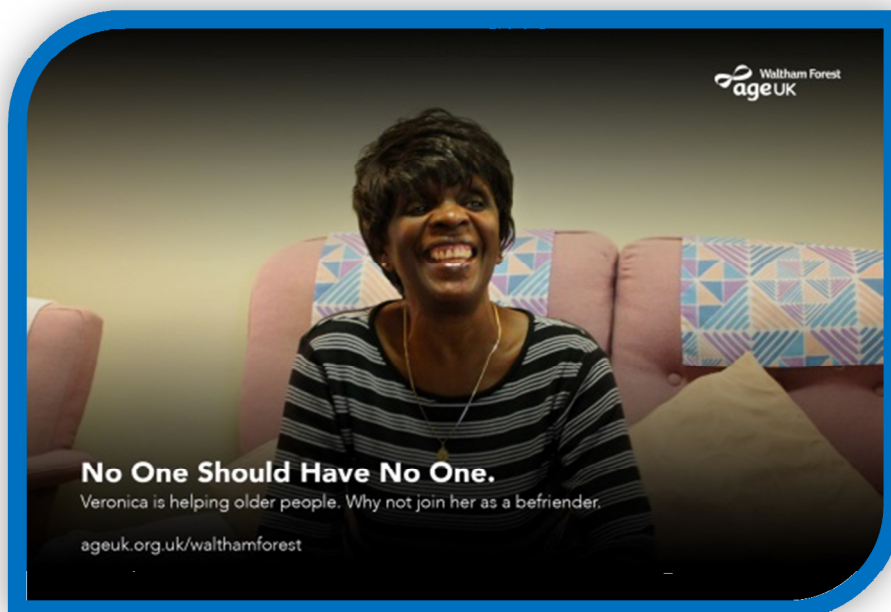


Annual Report 2018-2019



Contents	Page No.
Members of the Trustee Board	5
Chair's Message	6
About Us	7
Volunteering	8
Information and Advice Service	10
Just Connect Befriending Service	12
Living Well Waltham Forest	14
Silver Surfers	16
Scams Awareness	18
Exercise Classes	19
Social Prescribing/Winter Warmth	20
Knitting Group/ Knitters Network/Big Knit	21
Other Activities	22
Community Fundraising	24
Statement of Financial Activities: Year to 31 March 2019	25
Support Us	27

Age UK Waltham Forest

MEMBERS OF THE BOARD OF TRUSTEES

April 2018 - March 2019

Debbie Ladds

Chair

Nancy O'Brien

Vice Chair

Barry Coidan

Honorary Treasurer

Jeffrey Blay

Yvonne O'Sullivan

Resignations

Anthony Gill – February 2019

Julianna Simon – November 2018

The Board ran a recruitment process for new Trustees and invited Graham Forsdyke, Pauline Martindale, Matthew Phillips and Albert Angel to join their meetings to get to know the charity and the role of a Trustee in spring 2019 with a view to appointing new Trustees at the next AGM.

Chief Executive: Emma Tozer

Company Secretary: Sharon Harris

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

Bankers: CAF Bank, 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 2018-2019.

I am pleased to report that we have had another successful year. Emma Tozer, our Chief Executive has led the organisation through a rewarding year as our Annual Report shows.

Our team of 14 part-time staff has this year worked with 187 volunteers, an increase of 31 volunteers from last year which has enabled us to support in excess of 4,500 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.

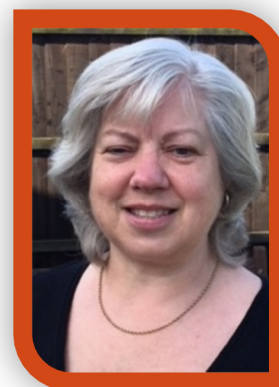
During the year and alongside our on-going Services we secured funding from CAF Tourle Fund for a part time volunteer co-ordinator which provided us with extra capacity to recruit more volunteers, support the volunteers we have and run more projects including our 'Feel Good Strolls' where volunteers lead short walks for those wanting to get more active and meet new friends. And we started new paid-for table tennis and Bollywood dancing classes, both of which have been very popular. We also became part of the Social Prescribing network in Waltham Forest. This is a project funded by the Department of Health and is led by Citizens Advice Waltham Forest. It aims to tackle social isolation and encourage people to take part in social activities.

Finally I want to make special mention of two individuals who left us legacies in their wills when they died. We appreciate our charity being remembered by them and we will ensure the funding enables us to continue to support older people in Waltham Forest.

As I reported last year, we understand that the Council still plans to close the Hub though it agreed to help find suitable alternative premises in the north of the Borough for us to move into. At the time of writing this report, we have no news on this and we continue to use the Hub as our base. We are working with all local Councillors, MPs and the Council to find a satisfactory resolution.

We have had another 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:

- Citizens Advice Waltham Forest
- 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.



Registered with
**FUNDRAISING
REGULATOR**

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.

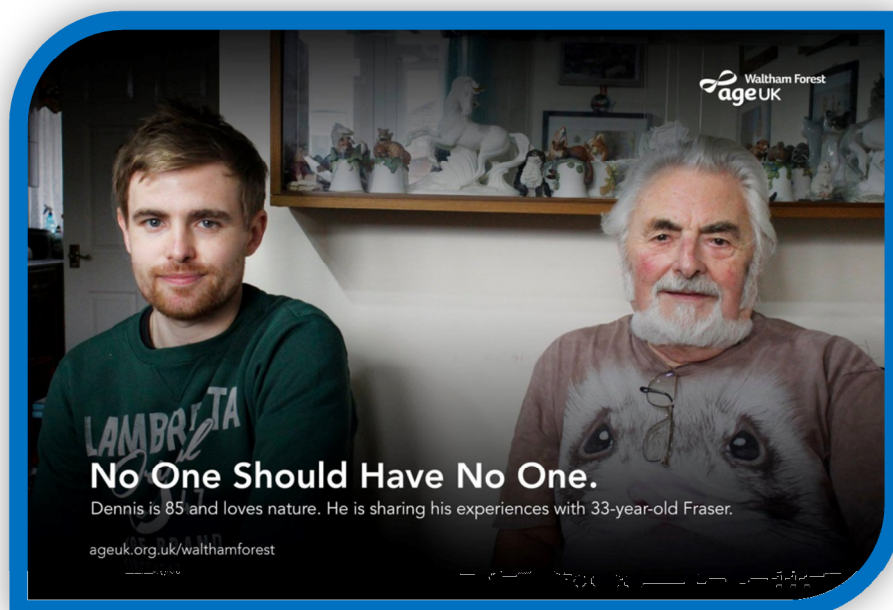
We operate with a ratio of 187 volunteers to 14 employed staff. We can never repay the dedication or thank our volunteers sufficiently for their contribution.

We recruit volunteers in many different ways including leaflet drops, adverts in local papers, online and recruitment fairs. We now have our highest-ever number of volunteers.



This year we were able to recruit a part-time volunteer co-ordinator who has reviewed and updated our volunteer policies and guidelines. The extra capacity has enabled more volunteers to be recruited and new projects to happen, including our 'Feel Good Strolls' where volunteers lead short walks for those wanting to get more active and meet new friends.

We were also approached by Leyton 6th Form College to work with its students, who went on to visit and film several Befrienders and their clients to produce a short video about our Befriending Service.



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.

Long Service Awards and Volunteer of the Year

2 Years

Lungisani Ndlovu
Ingrid Ambrose
Hong-Yoke Lim
Olufunmilayo Ikudare
Madeline Rakic-Platt
Fraser Hughes
Pauline Saunders
Emma Lankester

5 Years

Veronica Hanson-Allen
Coreen France
Pauline Martindale

10 Years

Michael Payne
Charles Raymond

Volunteer of the Year

Mandy Seeburn

Information and Advice Service

Age UK Waltham Forest provides 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 email or by telephone. In addition we now have an I&A Adviser based one day a week in Priory Court Community Centre in Walthamstow, allowing people in the centre/south of the borough to more easily access our service.

During 2018/2019 our Information and Advice service was accessed by 1,064 people. Enquiries were 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 £989,627 of extra welfare benefits income for older people in Waltham Forest, an increase of £362,839 compared to 2017/2018.

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

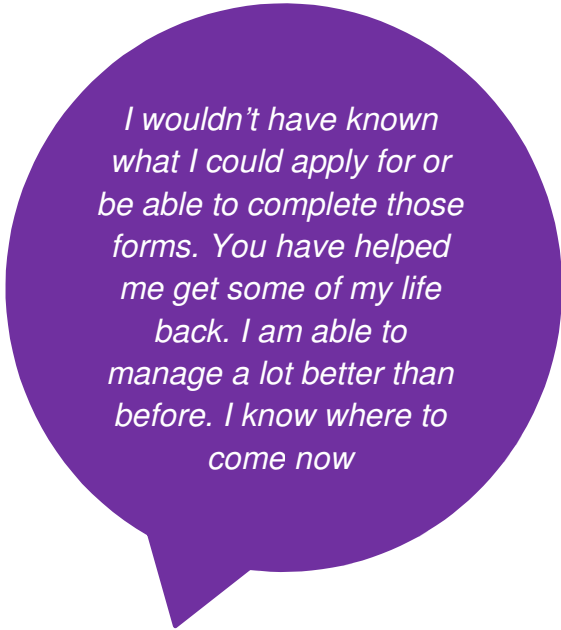
We carried out 218 home visits, assisting people with mobility and mental health needs, completing forms, offering advice and making telephone enquires on their behalf.

This year I&A delivered 18 "Knowing your Rights" workshops to community clubs/groups across the borough. 227 people attended and were given an overview of information such as:

- available benefits including Attendance Allowance, Personal Independence Payments, Pension Credit etc.
- support available regarding housing issues, alleviating debt and fuel poverty.
- support with completing forms, e.g. Blue Badge, Dial-a-ride, Taxi Card, benefit applications.

Overall feedback was very good. People felt that they went away with more knowledge than before about what they can apply for and the support available to them.

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



I wouldn't have known what I could apply for or be able to complete those forms. You have helped me get some of my life back. I am able to manage a lot better than before. I know where to come now

Information and Advice Case Study

Mr B is a 66-year-old who lives with his partner who works full time. In April 2018 Mr B had a major stroke which left him unable to speak the way he used to. The stroke affected his left side and rendered his mouth weaker which made it difficult for him to pronounce words. He couldn't swallow hard food and was only able to have soft or liquid meals. He was not able to use his left arm or stand up without help. His body was weak and didn't respond to him. He was able to take tiny steps with assistance from his partner, leaning on her and holding her arm. His days were spent at home in bed or sitting in a chair. Mr B became depressed and angry about his situation and wanted to recover quickly. In November 2018 Mr B had another stroke, this time it was a minor stroke, however it set him back both emotionally and physically.

We were contacted by Mr B's partner for help to find where Mr B could socialise and meet people who have/had been through similar challenges. We provided a list of community clubs including the Stroke Club where he could attend.

We met with Mr B and his partner and carried out a benefit check which showed that Mr B could apply for Attendance Allowance. We assisted with completing the forms and he now receives the Higher award for Attendance Allowance of £85.60 per week which has helped with additional private speech therapy and one-to-one computer lessons at home which keep him abreast on how to access information on a PC and Phone.

We also completed the application for a Disability Badge/Taxi Card which Mr B makes use of, as he no longer drives and needs to rely on friends to get him out and about.

Just Connect Befriending Service

Just Connect offers weekly befriending visits to older people who are lonely, isolated and/or housebound. Where we can, we help the 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 2018/2019 our volunteers made weekly visits for all or part of the year to a total of 147 older people – an increase of 36 additional older people compared to the previous year. Demand for this service remains consistently very high. We had 124 new referrals during 2018/2019, compared to 125 new referrals in the previous year.

We continued to put a lot of effort into recruiting new volunteers, and were able to achieve a significant increase again this year. We started the year with 83 befriending volunteers in April 2018 and finished with 102 in March 2019.

Of the people being visited at the end of March 2019 seven of them had been receiving weekly visits for over two years; another 35 of them had been receiving visits for between one and two years; 27 had been being visited for between 11-6 months, while 65 had been receiving visits for less than 6 months



While we only ask our volunteers to commit to befriending for a minimum of 6 months, many friendships are formed for life. 45 of our volunteers are committed to visiting their older person indefinitely – until their or the older person's circumstances change.

Our Just Connect volunteers gave over 12,000 hours of their time during 2018/2019. The impact of this service in combatting loneliness among the older people visited is immeasurable.

We asked some older people to tell us what it meant to them to have a befriender and they said:

"Receiving my regular visit brought some change to my life and made me look forward to something different. We have loads of things in common and it's refreshing to speak to someone new and interesting. Apart from that it made me less lonely and happier."

"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."

"Because of my befriender, I feel more connected to the local community overall because we go out together, and otherwise I can't go out much during the week. When we go out we often run into people that I knew which makes me feel really happy. It makes me feel a bit closer to other people."

"The impact of C's weekly visits has helped to look at things that may help me more in my old age. Since her visits I have started doing bingo and the exercise classes at the place where I now live. We discuss many things that are happening in the news. If I did not discuss them with C I would not have anyone else. I am sure this helps with my mental health. C's visits have definitely made me less lonely. I look forward to seeing her and always have lots to tell her."

"I look forward to L's visits and I'm always sorry when she has to leave. She keeps me up to date with what's happening and makes me feel like I'm living in the world. I do get very lonely as I'm house bound so it's nice to look forward to L's visits. We enjoy a chat and a cup of tea and a game of scrabble."

But the impact isn't limited to the older people. Being a befriender can have a very big impact on the volunteer themselves. Some of them said:

"Befriending is a very rewarding way of connecting with the older generation. To be honest, it's very emotionally satisfying and self building. By building a bond with a stranger you become closer and closer and end up being very important parts of each other's lives. It was the best decision I have made in a while. Thank you for the opportunity."

"Being a befriender has had an enormous impact on my sense of well being and in particular on my connection to the community. Having moved to London from Scotland 10 years ago, I'm not sure how many actual Londoners I had met and it has been extremely positive to learn about the area I live in, how it has changed and as such I have discovered so much more in my community that I had no idea was happening. It is very easy to feel isolated in your local area, even when you have a strong social circle in central London and this has made me appreciate my community more and has enriched my time spent here."


Living Well Waltham Forest

Living Well Waltham Forest is a pilot project which has been funded by Waltham Forest Clinical Commissioning Group since October 2017 and is due to end in September 2019. The premise of the project was that by meeting people in their own homes, giving people time to talk and self-identify goals would encourage them to take part in things outside the home.

The aim was to provide information, advice and support and in some circumstances, where needed, to match people with volunteers who could encourage them to try out new things in order to build confidence and wellbeing. When we carry out our home visits we may see the need for support from other services such as the Falls prevention team or from our own Information and Advice team and we make these referrals with the person's consent.

A team of four Health and Wellbeing Officers work across the Borough carrying out the home visits, and we have been helped again this year by a number of social work students on placement with Paragon.

In 2018-2019 there were 341 referrals to the project, 40% of those taking part have reported a decrease in loneliness, 77% reported an increase in their positive wellbeing and 97% stated they were extremely likely or likely to recommend the project to others.



*Excellent first visit,
lovely personality, the
information was good
and it opened my mind.
I have a different
outlook on life now.*

Living Well Waltham Forest Case Studies

Mrs A is an 81-year-old Caribbean woman who lives alone in Leyton. She was bereaved in 2018 and lost her husband for whom she was a carer and son within a few months of each other. Mrs A was diagnosed with hypertension, Type 2 diabetes, tachycardia and back pain; she uses a walking stick to give her stability.

A guided conversation was completed in October 2018 and Mrs A was escorted to a sewing class by a Health and Wellbeing Officer in December 2018, this was a goal in her wellbeing plan. Since attending the first class, Mrs A has had the confidence to continue attending the class on a weekly basis. She is currently being supported to complete a patchwork quilt.

Mr Z is a 35-year-old male. At 16 years of age he had surgery to treat a brain tumour which left the effects of right sided weakness, reduced mobility, hand tremors and a speech impediment. He uses a walking frame and wheelchair to aid mobility.

On arrival at Mr Z's street it became clear that access, even in a car, was very difficult due to the poor state of repair, pot holes and uneven nature of the road surface, there were no pavements.

During our discussion Mr Z confirmed that many people had tried to get the road re-surfaced but without, as yet, any tangible results.

We also discussed Mr Z's interests, where he currently visits, who is involved in his support network and so on. We drew up a simple action plan as Mr Z was particularly interested in "All Ability Cycling" and "Sports for Confidence". I also included that I would liaise with any social workers who were involved to discuss the road access issues further. Information about sporting and cycling activities were sent to Mr V on January 16th and on January 21st Mr Z reported that he had attended an All Ability Cycling session at Victoria Park at the weekend and had really enjoyed it. From referral to participating in a new activity and reducing social isolation took 14 days.

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 the different Social Media Platforms.

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





For 2018/2019 65 classes were held on 31 topics, six 10 week beginner classes, 12 Tech Support Groups and 14 Mobile Phone Workshops.

We also secured additional funding from the Morrisons Foundation to deliver *Introduction to Tablets* workshops. Eight sessions were held in venues across the Borough.

Overall 892 individuals attended the sessions, (an increase of 23% 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 attended the Introduction to Tablet workshop and can't thank you enough. I had no idea how much you could do with a tablet, am inspired to buy my own now.

Thank you also for your patience and understanding – I was worried about attending the session but you were all so kind and welcoming.

Scams Awareness

In February 2018, Age UK Enfield and Age UK Waltham Forest brought their combined skills and local knowledge together to deliver a Scams Prevention and Support Programme. This allowed both communities to access 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 urged older people to be aware of the scams that are current, and ways to avoid them.

During 2018/2019 our Group sessions were attended by 523 people and we visited 81 older, frail, isolated or vulnerable people in their homes.

Over 71% of attendees at the Group sessions were personally targeted by scams, or know of someone targeted by scams.

Of the 604 people who benefitted from the service 95% attending the sessions were more aware of the different scams that are “out there”, 93% felt confident they could avoid scams in the future and 95% reported a good, or excellent, experience of the sessions.

Over 30% of people we saw at home were also referred for additional help to different departments with Age UK Waltham Forest or to other organisations.

The initial funding from City Bridge Trust ended on the 31st January. There was a clear on-going demand for the project, in particular Group Awareness sessions and we funded this project from our reserves in February and March. From the 1st April 2019, we secured funding to continue this very important work.

I feel safer now, and I know what to do if I am suspicious. I found it all so helpful, it's a service that should be offered to everyone.

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 Waltham Forest Clinical Commissioning Group 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.

This year we added to our classes with a new weekly Table Tennis Group and an evening Bollywood dance group – both activities have proved to be very popular.



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 2018 to March 2019 there were 515 classes and 7,267 attendances.

***Very enjoyable class.
Excellent for both mind
and body. An easy
going fun atmosphere
with lots of
encouragement from
the tutor. What more
can you want, fun,
laughter and exercise***

Social Prescribing

This year we became part of the Social Prescribing network in the Borough, this project is funded by the Department of Health and led by Citizens Advice Waltham Forest.

Social Prescribing aims to tackle social isolation and encourage people to take part in social activities. The referrals we receive have come initially from GPs and we contacted clients to gain a broader understanding of the issues affecting their lives.



As a result we have been able to assist with advice on benefits, housing, getting support specific to their individual needs as well as access to social activity. In the first six months we have assisted 112 clients.

Winter Warmth Initiative

This year we have been able to continue our Winter Warmth Programme. In February 2019 we held an event at our offices in South Chingford - 137 people attended and received Warmth packs (consisting of a fleece jacket, hat, gloves, scarf, ice gripper for shoes, walking sticks and blanket).



A further 22 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 Christmas Dinners for older people and through our home visits to those receiving befrienders and Information and Advice Services.

Knitting Group

The Knitting and Crochet 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 28 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 and toys and Christmas decorations for our fundraising.

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 Andrew's Church Thursday Club with their 1,300 knitted hats, pictured with Age UK WF CEO Emma Tozer

Other activities

This year has seen lots of activities at our Hub and in the wider community ranging from new exercise classes including Bollywood Dancing and volunteer-led walks, an Afternoon Tea to celebrate the Royal Wedding with entertainment from the local Community Choir, a celebration of Black History Month, a Boat Trip along the Hackney Canals, Cinema trip to see *The Darkest Hour*, talks at Patient Participation Groups and Older People's Group; taking part in Fraud Awareness events at Santander and attending local craft fairs. As well, we had our annual Christmas event with our Service Users organised by the Fire Brigade at Chingford and Leyton Fire Stations.



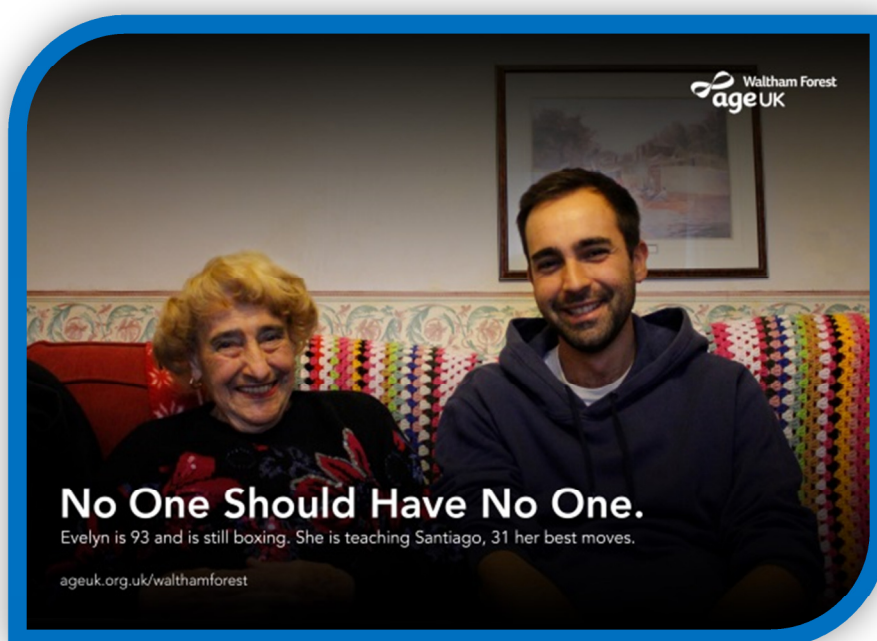
Afternoon Tea for the Royal Wedding – May 2018



Narrowboat Trip – July 2018



Black History Month Event – October 2018



Befriending poster by Leyton 6th Form College students

Community Fundraising

This year we have held three quiz nights with fish and chip suppers. These have kindly been supported by Stow Brothers Estate Agents in E17, who have advertised our sales via their boards and Twitter.

We also had nine stalls at various markets and local events. At all these events we sold our handmade Easter and Christmas decorations, crochet blankets, wooden reindeers, knitted toys, hats, gloves and scarves which were kindly made for us by volunteers.

These activities made in excess of £6,490 of unrestricted income which helps reduce our ongoing costs.

We would also like to thank Hanif Gregoire who is a student in Project Management at the University of Westminster for organizing a fundraising event for us. Along with other students, it raised £222.87.



Charity Walk for Peace

In May 2018 volunteers, staff and friends took part in the Charity Walk for Peace organised by the Ahmadiyya Muslim Elders Association. The walk took place in Windsor Great Park. The theme of the event was Love for All, Hatred for None. We raised £900 which was further matched by a donation from the organisers of £1,000.00.



Statement of Financial Activities to 31st March 2019

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 fund	Total 2019 £	Unrestricted funds £	Restricted funds £	Total 2018 £
Income from:							
Donations and legacies	1	75,578	100,297	175,875	27,014	64,753	91,767
Other trading activities	2	18,074	—	18,074	13,165	—	13,165
Interest receivable		88	—	88	45	—	45
Charitable activities							
. Improving the lives of older people in the London Borough of Waltham Forest	3	311,196	—	311,196	266,697	—	266,697
Other sources		362	—	362	1,285	—	1,285
Total income		405,298	100,297	505,595	308,206	64,753	372,959
Expenditure on:							
Raising funds	4	11,416	—	11,416	11,514	—	11,514
Charitable activities							
. Improving the lives of older people in the London Borough of Waltham Forest	5	275,440	67,806	343,246	179,420	70,396	249,816
Total expenditure		286,856	67,806	354,662	190,934	70,396	261,330
Net income (expenditure)	7	118,442	32,491	150,933	117,272	(5,643)	111,629
Other recognised gains and losses							
Actuarial gains		39,846	—	39,846	1,581	—	1,581
Net movement in funds		158,288	32,491	190,779	118,853	(5,643)	113,210
Reconciliation of funds							
Funds brought forward at 1 April 2018		81,690	14,644	96,334	(37,163)	20,287	(16,876)
Funds carried forward at 31 March 2019		239,978	47,135	287,113	81,690	14,644	96,334

Statement of Financial Activities to 31st March 2019

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 £90,540 which is payable over nine years commencing in 2019/20. 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	2019 £	2019 £	2018 £	2018 £
Fixed assets					
Tangible assets	10		3,777		5,076
Current assets					
Debtors	11	57,757		32,731	
Cash at bank and in hand		354,327		275,072	
		<u>412,084</u>		<u>307,803</u>	
Creditors: amounts falling due within one year	12	(38,208)		(69,545)	
Net current assets			<u>373,876</u>		<u>238,258</u>
Total net assets less current liabilities			377,653		243,334
Provisions for liabilities	13		(90,540)		(147,000)
Total net assets/ (liabilities)			<u>287,113</u>		<u>96,334</u>
The funds of the charity:					
Income funds					
. Restricted funds	14		47,135		14,644
. Unrestricted funds					
.. Free reserves			330,518		228,690
.. Pension deficit			<u>(90,540)</u>		<u>(147,000)</u>
			<u>287,113</u>		<u>96,334</u>

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 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

Our quiz nights run several times 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.



Age UK Waltham Forest is a registered charity (1048212) and company limited by guarantee.
Registered in England and Wales No: 2334459.
Registered Office: Waltham Forest Resource Hub (North), 58 Hall Lane, Chingford, E4 8EU

