

Insurance & Trading

During 2013/2014, the trading company (Age UK Wigan Borough Enterprises Ltd.) continued to sell insurance as an approved representative of Age UK Enterprises Ltd., part of the Age UK Group. Commission income fell by 3% to £102,747 as the trading department faced another challenging year, as was the pattern over the previous few years. However, the fall in commission income slowed from 4% in 2012/2013 which largely reflects the continued efforts of trading staff operating in an increasingly competitive climate.

Our core products of energy, insurance and the successful funeral plan continue to drive valuable commission into the Charity.

Worthy of a special mention is Ageas Insurance Limited who underwrites Age UK's home, car and travel policies. Following a year of significant development, Ageas have once again been awarded the prestigious and much sought after General Insurer of the Year Award which, having been shortlisted for this accolade every year since 2005, have now won three times in 2007, 2011 and 2014. This confirms that Age UK Wigan Borough are providing customers with quality insurance products from an industry leader. This is something we can all be rightly proud of!

Home, Car and Travel Insurance are provided by Ageas Insurance Limited. Age UK Motor Breakdown is provided by Aria Insurance Services Limited.

Age UK Wigan Borough Enterprises Ltd is a limited company. Registered in England and Wales No.3315916. Registered Office: 68 Market Street, Wigan, WN1 1HX. Age UK Wigan Borough Enterprises Ltd is a trading company and subsidiary of Age Concern Wigan Borough, registered charity number 1103022 and donates its net profit to that Charity. Age UK Wigan Borough Enterprises Limited is an appointed representative of Age UK Enterprises which is authorised and regulated by the Financial Conduct Authority for insurance mediation. Financial Services Register number 311438. **ACOME2325V1SEP14**



A Vibrant and Healthy Organisation

Annual Review 2013 - 2014

Chairman's Report

We hope you like the new format of our annual review. Our aim is to bring you a taste of the many excellent things Age UK Wigan Borough brings to our community. Whether you are looking to socialise or need advice or new ideas or are looking for practical help in or out of your home, Age UK has something to offer you wherever you are in Wigan Borough and we hope that the review is full of ideas. We are excited to have so much to offer and look forward to seeing you at one of our events very soon.

My thanks are due to the Board of Trustees who give of their time without reservation

and use their knowledge and skills to great effect, not least in keeping me on the correct course. I must also thank our Chief Officer John McArdle and his staff who manage that trickiest of tasks combining professionalism with the friendliness and openness for which we are widely acclaimed.

Once again a big thank you to all involved in supporting Age UK Wigan Borough. However large or small you may feel your contribution to be, without you we could not operate and help those who need us across our Borough to make the most of these precious years.



Donations

During the last twelve months we have had donations of £1756.90. We are very grateful to all those who made donations to Age UK Wigan Borough, including those who made a donation in memory of a loved spouse, relative or friend. During the last twelve months we have had kind donations from:

**In Memory of Mrs. Margaret Brown
In Memory of Mrs. B. Metcalfe
In Memory of Donald Kay
In Memory of Tommy Kevan
In Memory of Ray
Mrs. Parker**

**Miss Y. Thornley
G. Burrows
Mr. C. Lawton
Mr. P. Brown
Mr. S. Caunce
Mrs. E. J. Handley
In Memory of Dr. Jean Coope
S. Garth
Silver Choir
Mr. J. Bennett
Asda logistics charity fund
Mrs. E. Grafham
Mr. C. Dootson
Mrs. Scrivens
St. John's Presbytery**

**G. Walsh
Mrs. M. Muscroft
L. Campbell
In Memory of Elsie Melling
Mrs. Haslam
Mrs. Byrne
Mrs. & Miss Lea
Mr. T. Boardman
In Memory of Emily Carter
Mr. & Mrs. Webster
Mrs. I. Powell
Mr. A. Fancett**

Volunteering makes the difference . . .

My name is Peter Fletcher and I have been volunteering with Age UK Wigan Borough for 18 months. I currently volunteer for two days per week within the Advocacy and Information and Advice departments.

Information & Advice presents a challenge for a newcomer because of the wide range of knowledge required relating to state benefits but it is gratifying when this help can give older people access to funds that they often didn't know were available and these benefits can be life-changing.

The Advocacy service aims to inform clients and help them to be heard in order to achieve their desired outcomes. Situations I have dealt with have been very varied, ranging from helping one person get new dentures to assisting another to present his case to a tribunal in court which subsequently resulted in his receiving £8000

in back pay and £100 per week in new benefits.

I enjoy the "buzz" of helping others whilst getting the satisfaction of doing something that provides a real personal challenge.



Peter Fletcher



Roy Birchall retires after 15 years of volunteering

Last year our volunteers gave us 10,846 hours of their time. We currently have 84 active volunteers. We are grateful for their time and expertise.

In 2013-14 we had 50 members of staff delivering our services and support functions. Thanks to all of our staff for their hard work and commitment over the last year.

"Enjoying Later Life"

Bright Days

By providing a diverse range of activities and events, such as Rambles, Lunches, Languages, Family History, Singing, Dancing, and Exercise, the service has helped service users to enjoy life and improve their health and wellbeing. The programme encourages people to be less isolated and lonely, and to be more active, remain healthy and be more confident. Members develop friendships which often extend beyond the programme, increasing people's social networks and fostering a spirit of community.

"I look forward to my weekly meeting, and it's an opportunity to get smartened up and mix with new friends".

"My confidence has soared since I joined Bright Days; I have found that getting out and about has been good for me and I don't get as depressed".

"My mobility was getting worse, but swimming has helped me enormously, along with the gentle encouragement of new friends".

D attends the weekly Bright Days jamming sessions. He has attended every week since it started. He came along after he found out about the new sessions from his wife, who is a member of the Bright Days Silver Choir. His story is an example of a really positive outcome of the Bright Days programme. He joined the group to play the bass guitar. We discovered it had been about 30 years since he had played regularly and he admitted he had not picked up the instrument much since then. He had been in a band that played in the local working men's club scene in the 80's. After the first week's jamming session it was clear that he had really enjoyed it and was very enthusiastic. He went home and searched out his old band mates whom he had hardly been in touch with. He persuaded the guitarist from the old band to come along on the second week. Some weeks later, the singer also came along to some sessions. Both became regular attendees and all three have rekindled their strong friendship through the sessions, sharing their memories and experiences with the other attendees. The confidence that has returned through playing again with other amateur musicians has, he says, been extremely



Bright Days Rambling Group recent day out

beneficial. D has enjoyed learning new songs, rehearsing them through the week and talking to his friends about his enjoyable experiences. Participating in the Bright Days programme has definitely been a motivating influence in his life.



Staff and volunteers from the Bright Days programme gain Food Hygiene certificates

We continue to strive for excellence in all that we do. In 2013-14 we achieved or retained a range of externally -accredited quality awards, including Investors in People, ISO 9001 and ISO 14001.

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Age UK Wigan Borough is a trading name of Age Concern Wigan Borough which is a registered Charity (1103022) and company limited by guarantee. Registered in England and Wales No 5004789 Registered Office: 68 Market St, Wigan, WN1 1 HX.

Watch our DVD on Youtube
<http://www.youtube.com/watch?v=gYkOQ6mptzs>
Become a supporter of Age UK Wigan Borough!
Find out how : ring 01942 241972

Working in Partnership with



Wrightington, Wigan and Leigh
NHS Foundation Trust

Bridgewater Community Healthcare
NHS Trust