We all want the best possible later life for our families, our friends and ourselves. With your help, we can change lives. Together.
Welcome to Age UK's Annual Review 2011/12. Together with our partners, supporters, volunteers and staff we help make later life better for millions of people.

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money matters</td>
<td>4</td>
</tr>
<tr>
<td>Health &amp; wellbeing</td>
<td>8</td>
</tr>
<tr>
<td>Home &amp; care</td>
<td>14</td>
</tr>
<tr>
<td>Travel &amp; lifestyle</td>
<td>18</td>
</tr>
<tr>
<td>Work &amp; learning</td>
<td>22</td>
</tr>
<tr>
<td>Closer to home</td>
<td>26</td>
</tr>
<tr>
<td>Around the world</td>
<td>32</td>
</tr>
<tr>
<td>Financial review</td>
<td>38</td>
</tr>
</tbody>
</table>
In more than 40 developing countries, we delivered 1.4 million services to 860,000 people. Our Handy Person service visited nearly 14,000 homes. Our Information and Advice service reached 6 million people. More than 7,400 valuable volunteers supported our work. We helped 7,000 older people learn about the social benefits of the internet during ITEA and Biscuits week.
130,000 people signed our petition to end the crisis in care.

£140 million in benefits they were entitled to.

We helped older people claim.

We helped more than 65,000 older people keep active and eat well through Fit as a Fiddle.

95% of English postcodes are covered by a local Age UK.
Together...
Together with thousands of older people, we made the Government listen to our collective call to slow down the rise in retirement ages and to introduce a fair and simple single-tier pension.
Highlights

With the support of local Age UKs we helped older people claim £140 million in benefits they were entitled to.

Our campaigning work secured a Government amendment to the Pensions Bill – a £1.2 billion spending commitment to stop the retirement age rising as quickly as planned.

We called for a simpler, fairer State Pensions and the Government plans to introduce a single-tier State Pension of around £140 a week.

We reached over 3 million people through our Let’s Talk Money campaign, offering expert information and advice.

We delivered training to advice line staff on debt advice and we are now taking people’s calls.
Getting people what they are entitled to

Our flagship Information and Advice service delivers trusted advice to millions of people each year. Our free-to-call advice line, Age UK Advice, helps people 365 days a year, from 8am until 7pm.

Together with local Age UKs, we helped uncover over £140 million in benefits for older people by providing expert information and advice about entitlements and how to claim them. Also, through our E.ON-sponsored energy programme, we helped 32,189 people access benefits advice, identifying £16.6 million of potential benefits.

Providing simple advice on money matters

We produced useful guides to give straightforward advice on money and finances as part of our Let’s Talk Money (2011) and More Money in Your Pocket (2012) campaigns.

The Let’s Talk Money campaign looked at making people’s money go further, increasing their income, and helping people planning for retirement.

Our 2012 More Money in Your Pocket campaign aimed to reduce pensioner poverty and maximise people’s income by increasing the benefit take-up of people who are entitled to claim but do not. We have distributed more than 252,000 More Money in Your Pocket guides so far.

Our energy partner E.ON sponsored two other information guides – Managing Your Money and Save Energy, Pay Less – that have gone to thousands of older people.
Campaigning for pension reform
Reforms to pensions were a key focus for our campaigning and policy work.

We were pleased when our calls for a simpler, fairer State Pension resulted in the Government’s commitment to introduce a single-tier State Pension of around £140 a week.

Our calls for a simpler, fairer State Pension resulted in the Government’s commitment to introduce a single-tier State Pension of around £140 a week.

We also campaigned to reduce the impact of planned changes to the State Pension age.

The Pensions Bill 2011 proposed to equalise men’s and women’s State Pension age at 65 in November 2018, and then raise it to 66 by April 2020. This was six years earlier than planned and we thought it would not leave those affected with enough time to plan for their financial futures.

Through our State Pension age campaign we secured a £1.2 billion spending commitment to stop the retirement age rising so quickly – a move that would have impacted on the retirement plans of up to 3 million older people, particularly women born in 1953 and 1954.
Together...
Together with field-leading experts and academic institutions, we conducted social and medical research that helped us to understand the impact of ageing. Alongside the practical help we offered to get people active, this wealth of peer-reviewed knowledge will support people to live happier and healthier later lives, now and in the future.
Highlights

We continued to fund research into age-related conditions through new and existing partnerships.

We helped more than 65,000 older people to improve their physical and mental wellbeing through Fit as a Fiddle. We have also trained more than 1,300 volunteers to help us deliver these services, many of whom are older people themselves.

We carried out training, publicity and practical action to prevent falls. This included our annual Falls Awareness Week in June 2011, where 55,700 people got involved in events.

We worked with local Age UKs to tackle isolation and loneliness and promote health, independence and wellbeing in later life through our befriending service, Call in Time, and delivering local Fit as a Fiddle activities.
Researching age-related conditions
We help fund extensive research into age-related conditions and have sustained our existing portfolio of research projects under our peer-reviewed, grant-funded, Research into Ageing programme over the last year.

The projects we help fund will increase our understanding of age-related health conditions and move us closer to new methods of prevention, treatment, diagnosis and management.

In November 2011 we launched the next grant round for research to improve the health and wellbeing of older people.

Investigating the impact of cognitive ageing
We continue to invest in The Disconnected Mind, a major research project at the University of Edinburgh that looks at cognitive ageing. Our aim is to translate the findings into social impact for current and future generations.

Supported by a grant of £500,000 from Age UK, the Edinburgh team began recalling volunteers, who were at an average age of 76, for their third wave of cognitive and physical testing, and brain imaging. Analysis of data from the previous two waves continues.
Preventing falls
Our annual Falls Awareness Week, which takes place each June, offers an opportunity for older people, their relatives and carers to find out more about falls and take part in local classes and services that can help prevent them.

Last year’s theme was ‘Watch Your Step’, which focused on vision and falls. The week involved more than 500 event holders organising more than 1,000 activities, reaching about 55,000 older people.

Feedback tells us that more than one-third of the people who attended an event were planning to start an exercise class, over half reported an increase in confidence and more than two-thirds were going to tell a friend about what they learned.

Improving Later Life
In 2011 we launched Improving Later Life, a publication developed in collaboration with the country’s leading academics that pulls together existing research on ageing and offers ten common-sense tips on how to age well.

Tackling isolation and loneliness
Over 700,000 older people in the UK report that they always or often feel lonely. To help counter this we run Call in Time, a telephone befriending service that aims to reduce isolation and loneliness, which last year reached 437 people with the vital support of 413 corporate volunteers.

55,000
older people were reached during our annual Falls Awareness Week
Fit as a Fiddle helps people aged over 50 to live more active lives, eat healthily and improve their mental wellbeing.
Helping people get Fit as a Fiddle
Fit as a Fiddle helps people aged over 50 to live more active lives, eat healthily and improve their mental wellbeing.

Funded by the Big Lottery Fund wellbeing programme, Fit as a Fiddle began in April 2007 and has since helped more than 310,000 participants and engaged 4,500 volunteers. Over the last year we have welcomed 65,000 new people to Fit as a Fiddle.

We run Fit as a Fiddle in partnership with local, regional and national organisations and many projects are delivered by local Age UKs.

An interim evaluation of Fit as a Fiddle found that: ‘The portfolio is having clear and significant impacts (as measured by survey data and statistical tests) on older people around improving healthy eating, level of physical activity and mental wellbeing. Older people participating in Fit as a Fiddle have experienced significant improvements in the portions of fruit and vegetables they eat, the amount of walking they do, their strength and balance and their mental wellbeing and satisfaction with life as a whole.’

310,000 people have participated in our Fit as a Fiddle programme

---

Working with expert partners at home and abroad
We have started a three-year programme of work on knowledge transfer with the World Health Organization under the theme of ‘Ageing and Health’ and are contributing £100,000 a year. We launched the first project at World Health Day 2012.

We have an agreement with the National Academy for an Aging Society in Washington DC to co-produce issues of their well-recognised journal, Public Policy & Aging Report. The theme of the first issue is ‘Age Discrimination’ and it looks in part at healthcare delivery. We are planning to jointly launch the journal with the US Senate and House of Commons later in 2012.

Understanding the state of the nation
We initiated a programme of research at the Peninsula Medical School to produce an annual ‘state of the nation’ report on the health of older people for the next three years.

The research will underpin our policy on older people’s health. We committed £96,149 to year one, in which the project addressed two questions.

1. As a country, how successful have we been in preventing later life disease and disability?

2. How well are we delivering high-quality medical treatments for the common disabling diseases of later life?
Together...
Together with the public’s help, we made the case for ending the social care crisis by collecting more than 130,000 signatures for our petition, which called for a long-term solution to the many problems that plague social care. A thousand older people joined us in our mass lobby of parliament in March 2012 and raised their concerns directly with their local MPs.
Highlights

We visited nearly 14,000 homes through our HandyVan schemes – 99 per cent of our customers said they were satisfied with the service they received and would recommend us to a friend.

Through our Spread the Warmth grant programme we worked with local Age UKs and other partners to help more than 60,000 older people through £180,000 of grants.

Through our Care in Crisis campaign we fought to protect existing care services and for a better system for the future. We got 130,000 signatures for our Care in Crisis petition, far exceeding our 100,000-signature ambition.
Ending the crisis in care
We continue to lead the debate to ensure that our health and social care system treats older people with dignity and respect, is of a high quality and is affordable and sustainable for the future.

Our Care in Crisis reports spearheaded the national debate about the scale of the funding challenge facing social care and the inadequacy of the Government’s response so far.

We organised a Care in Crisis petition with the aim of securing 100,000 signatures, the number required for a parliamentary debate to be granted. More than 130,000 people signed the petition.

We have worked hard to ensure that social care is kept high on the national media and political agenda. We have consistently achieved high-quality national print and broadcast coverage, highlighting our concerns and bringing our message to millions.

130,000
people signed the Care in Crisis petition

Spreading the warmth
As part of our Spread the Warmth campaign, we have delivered funding programmes and grants to help older people stay warm in winter. Our £180,000 of Winter Programmes grants to local Age UKs benefited more than 60,000 older people through activities including electric-blanket testing, shopping support and winter celebration parties.

Promoting dignity in care
In July 2011 we set up the Dignity in Care Commission together with the NHS Confederation and the Local Government Association. Co-chaired by Age UK Chairman, Dianne Jeffrey, the Commission exists to encourage the Government to make dignity for older people a priority in all care settings.
Providing practical help in the home

Age UK’s HandyVan service helps older people with practical and simple adaptations to their home, such as the installation of handrails, so they can stay independent at home for longer.

Last year our HandyVan service visited 13,740 homes, fewer than the 15,000 we expected. Older people were very happy with the service they received, with 99 per cent telling us they were satisfied and would be happy to recommend us.

As well as helping improve security and safety and making minor adaptations, we trained 99 of our handypersons to provide energy efficiency advice.

Through an E.ON-funded energy programme worth over £3 million, we worked with 93 local Age UKs and fitted 8,093 homes with energy efficient measures.

We also launched our handyperson pilot project, which involved working with eight local Age UKs that wanted to improve their service and make it more cost-efficient.
Together...
Together with the private sector, we are making sure that products and services are tailored to the needs of older people. Through our Engage Business Network, re-launched this year, we work with large and small businesses to improve their offering – from products to packaging, marketing and shop layouts.
**Highlights**

We worked with Age UK Friendship Centres to help more than 5,000 older people get involved in a range of fun, sociable activities.

Through Myfriends Online Week 3,100 older people participated in face-to-face taster sessions and learned about the benefits of keeping in touch with friends and family online.

We influenced the Payments Council to abandon its cheque-replacement programme following our research and follow-up report, *The Way We Pay*, which showed that cheques remained an essential lifeline.

We re-launched our Engage Business Network and introduced an accreditation scheme to encourage the private sector to up its game when providing products and services that touch older people.
Supporting Friendship Centres
Age UK worked with 85 Friendship Centres in 2011/12, helping more than 5,000 people get involved in a wide range of local activities, including rambling, pub lunches, painting, crafts and local outings.

Engagement magazine, written by older people who shared news of their work and activities, saw six issues published, with a circulation of more than 17,000.

Protecting and empowering older consumers
We want to make sure that older people can take advantage of a competitive marketplace that is free from discrimination and stereotyping, and that they have access to information and advice about their rights as consumers.

This year we published The Way We Pay, a report that looked at the payment methods people in later life use and highlighted their continued reliance on cheques. The report and the research that underlines it supported our successful work to influence the Payments Council to abandon its cheque-replacement programme.

Our wider concern has been about payments in general, and we met regularly with the banking industry over the last year to encourage it to research the needs of older consumers. We have also worked with the British Bankers Association to improve the handling of banking for older people.

We re-launched our Engage Business Network in early 2012. Engage exists to foster the best in inclusive design across a wide range of products and services.

Engage helps private companies to make changes to their products and services that benefit older people, including website accessibility, product and packaging design, customer service and support, marketing and shop layouts. We also run an accreditation scheme, so that people who sign up can promote their focus on meeting the needs of older people.
We entered into a partnership with Silver Travel Advisor, a specialist travel website for the over-50s.

**Travelling near and far**

In early 2012 we entered into a partnership with Silver Travel Advisor, a specialist travel website for the over-50s, to enhance our website offering for people looking for information on travel and leisure activities. This new partnership will provide people with independent travel and holiday reviews as well as exclusive offers.

**Using the web to reduce isolation**

We work hard to help people in later life get online to help reduce social isolation and loneliness.

Our annual Myfriends Online Week in March 2012 provided 3,100 older people with face-to-face taster sessions on the benefits of keeping in touch with friends and family online. We supported the week by targeting traditional and social media to get people to encourage others to become involved and learn how the internet can increase social engagement.

**Making best use of volunteers**

Volunteering can help older people to stay active and contribute to their local communities.

In 2011 we won a Department of Health funding bid with five local Age UKs – Hereford & Localities, Lincoln, Wandsworth, West Cumbria, and Wirral – to develop a project on volunteering support for older people who have personalised budgets.

As part of the European Year of Volunteering, we also secured £37,000 to work with the Cabinet Office to deliver the National Health & Social Care Volunteer Awards scheme.

We also produced two publications – *Ideas for Volunteering Roles in Health and Social Care* and *Getting Involved: Engaging older people as volunteers*. 

---

We entered into a partnership with Silver Travel Advisor, a specialist travel website for the over-50s.
Together...
Together with local groups and the general public we supported 900 taster events for 7,000 older people who wanted to know more about getting online.
Highlights

We supported nearly 900 taster events during Itea and Biscuits Week, reaching more than 7,000 older people who wanted to know more about getting online.

We encouraged people to become digital champions, volunteering to help others get online, through our Itea and Biscuits Week, partnership with the BBC on Race Online and launching competitions among Age UK staff and local Age UKs.

With our partners we enhanced the experience of the 70,000 people who volunteer their time with us through delivering European Year of Volunteering 2011 activities, securing funding from the Department of Health to develop volunteering support for older people and supporting regional volunteering networks.

We campaigned for the end of the Default Retirement Age and won our case when it was abolished in 2011.
**Hitting the airwaves**

In early 2012 we launched The Wireless from Age UK, a radio station dedicated to entertaining and offering information and advice to people in later life. It is available through our website and through digital radio in London and Yorkshire.

As part of the BBC Partnership Training in Radio and Film, we have grown our older broadcasters’ radio work, training more than 175 people in later life in radio skills. We have also trained people to help support our multimedia work, so older people have helped us to produce and edit Age UK films.

Local Age UKs in Hackney, Southampton, Hereford, Oxfordshire and Newcastle were awarded small national radio development grants to develop the capacity of older people so they could make their own radio content.

Our weekly *Airtime* programme features original content from older people using the radio skills they have learned at one of our training sessions. Slots include radio drama, poetry, discussions, talks and magazine features.

---

**Ending the Default Retirement Age**

The Default Retirement Age was abolished in 2011 thanks to a hard-hitting campaign by Age UK and our predecessor charities. It means that since 6 April 2011 employers have no longer been able to issue forced retirement notices to employees.

This was a longstanding and hard-fought campaign by Age UK. Our media, campaign and policy teams worked hard to ensure that this important issue got the coverage it deserved.

We have also worked with the recruitment industry to ensure that recruitment consultants address issues around employing older workers.
Getting people online
We run many programmes to reduce the number of people in later life who remain digitally excluded. We want older people to realise the social and economic benefits of the internet and offer a range of training programmes to help and encourage older people to get online and use new technologies.

Our Itea and Biscuits week reached 7,000 older people in 2011 with face-to-face taster sessions for those with little experience of using the internet. Our media work highlighted the opportunities for older people to get involved and helped to promote the benefits of this nationwide activity.

In January 2012, we piloted a new Saving Money Online digital inclusion course, which aims to support older people to save money online safely through a variety of services and sites such as utility switching, price comparison and online banking. The pilot programme is being delivered with the support of local Age UKs.

In April 2012 we became a founding partner of Go ON UK, a new charity with membership across public- and private-sector organisations, aiming for 95 per cent of UK residents to be online by 2020.
Together...
Together with local Age UKs, Friends and Forums we have improved the services that we offer to people in later life. Our telephone advice line is benefiting from our partners’ local expertise, local Age UKs are being supported to be better campaigners. Friends and Forums are extending our reach and through tailored financial support, we are helping local Age UKs to deliver better services, despite the credit crunch.
**Highlights**

Total grants to local Age UKs, Friends and Forums to support their organisations and their service development and provision amounted to over £14 million (under all areas of Age UK’s charitable activity).

We provided support and advice to local Age UKs, about how to campaign at a local level against cuts that harm the most vulnerable.

We reached over 6 million people through our Information and Advice service, with 49 local Age UKs now part of our national advice line.

286 organisations are interested in becoming a Friend of Age UK or Forum.

We provided £1.32 million funding plus practical support to Age Cymru, Age NI and Age Scotland to support their work in later life.
Achieving more together
We work with more than 160 local Age UKs and with Age Cymru, Age NI and Age Scotland to ensure that as many people in later life as possible have access to our advice, information and services. Together, local Age UKs now cover 95 per cent of English postcodes. In total, our financial support for our partners accounted for under all Age UK’s charitable activities, including Closer to Home, was over £25 million.

National partners
Age UK works with our national partners – Age Cymru, Age NI and Age Scotland – to ensure that we help to improve later life across the United Kingdom.

We worked throughout the year to strengthen our relationship with our national partners and the impact they have had for older people in Wales, Northern Ireland and Scotland. Funding for our national partners in support of their work totalled £1.32 million throughout the year.

Our national partners worked with us to provide information and advice that is appropriate and tailored to national circumstances. We also worked together on campaigning and influencing and our national partners’ work to ensure that the needs of older people are addressed with policy-makers, politicians, devolved institutions and the media.

Our national partners worked with us to provide information and advice that is appropriate and tailored to national circumstances.

National partners also work with and support local groups and organisations in Scotland, Wales and Northern Ireland to help older people.

We are pleased that our national partners have continued to provide such a strong and valuable commitment to older people.
Providing grants and support to local partners

In addition to the wide range of activity grant projects that have been identified throughout this report, we have also contributed over £5.5 million in grants and funding to local Age UKs, Friends and Forums throughout the year.

Unrestricted grants to our local partners increased this year to over £1.6 million, enabling local Age UKs to decide how best to spend funds to improve later life in their local communities. Unrestricted funding to partners included a further £2.0 million, representing a share of the profits from Age UK shops, which was shared with the local Age UK where the shop is located. Age UK also paid out £590,000 from legacies left to Age UK in recognition of a local partner’s strong relationship with the legacy-giver. We have also developed a protocol with our local partners to ensure that such arrangements continue.

This year, in addition to the continued benefits of the Cuts Support Programme, we have made available new funding streams as part of our efforts to assist partners in responding to local funding cuts.

The Partner Project Bank, launched in May 2011, provides local Age UKs with quick access to money they can use flexibly to fund organisational and service development work focused on improving reach, impact and sustainability. Funding for this organisational development work for our partners totalled over £600,000 this year.

In addition, we have supported our partners through website development and through assistance with adopting and using the Age UK brand – 1,300 bespoke brand designs were delivered for local Age UKs in 2011/12.

Our Financial Support initiative reflects the very challenging economic climate facing local Age UKs and provided £85,000 in grants, and loans totalling over £600,000, to support those facing a critical financial situation. This money has ensured that 500,000 people aged over 65 have had continued access to local services.

Through our ongoing Cuts Support Programme, we worked with Age UKs to understand the local impact of public-spending cuts and changes to the commissioning environment and provided resources to help them. More broadly, we worked with local Age UKs to understand the local impact of public-spending cuts and changes to commissioning and provided resources to help them meet the challenge. We also ran the Spreading Excellence training programme, which explores ways to increase access to funding and service via health and social care commissioning.

To improve on the way we work together with our partners, in 2011/12 we created five consortia, chaired by our local partners. The consortia have been established to improve the way that we work with our partners in services for older people, campaigning and influencing, fundraising, retail and shared services.

Throughout the year we have supported our local partners to increase their unrestricted income through fundraising activities. We held two conferences and two seminars covering various strategies to enhance local fundraising efforts, created legacy marketing information and provided bespoke fundraising support to over half of our local Age UKs.

£5.5 million contributed in grants and funding to local Age UKs, Friends and Forums throughout the year
We have also contributed over £5.5 million in grants and funding to local Age UKs, Friends and Forums throughout the year.
Enterprises and Trading income

In addition to the various grant programmes that benefit our partners, our social enterprise activities also benefit our partners through our retail profit-sharing arrangements and the sale of products through arrangements with Age UK Enterprises.

In collaboration with Age UK Enterprises £11.8 million was generated for local Age UKs through their work as members of the Trading Alliance. The income generated through Trading Alliance activities contributes to the work of local Age UKs in delivering services to their local communities.

Funding to partners also included £2.0 million of the profits from shops, which was shared with the local Age UK where the shop is located.

Friends and Forums

We believe that through the building of strong relationships between local Age UKs and other local groups that focus on older people, that we can improve opportunities for older people to influence, find and access the advice and support they need.

This year we developed our Friends offer to local groups and held a number of roadshows across England. More than 280 expressions of interest have been received.

Eight conferences were held for Older People’s forums. These focused on key policy issues and a variety of capacity-building areas. Feedback from attendees indicated that the events were successful both in increasing and sharing knowledge and through providing the opportunity for participants to network with other forums.

Organisational support

Age UK also has regionally based staff to provide better support for our partners on a more local basis. These staff delivered a range of support and assistance to local Age UKs. Throughout the year we provided timely, relevant and helpful information to our partners on our work, opportunities for funding and support, and on our media and campaign activities.
Together with HelpAge International, we focus on the struggles of older people in developing countries all over the world. Whether we are supporting emergency relief as part of the Disasters Emergency Committee (DEC), helping older people to build their own futures, or influencing governments and NGOs to effect change, defending the rights of older people is at the heart of what we do.
Highlights

We delivered 1.4 million services to 860,000 people in more than 40 developing counties with the support of our partner organisation HelpAge International.

Through our work in support of the DEC’s East Africa appeal we helped 9,000 older people and their families in Ethiopia and Kenya.

We established a new charity, Age International, to lead on ageing and international development issues in the UK and be the UK member of the HelpAge global network.

We helped develop the Global Alliance for the Rights of Older People from a loose coalition of organisations to a formal alliance and are together working towards a UN Convention on the Rights of Older People.

We supported HelpAge’s work with national governments, which resulted in the introduction of pension schemes that benefit 2.5 million older people, and also supported the establishment of some 3,000 older people’s associations.
Supporting development and providing emergency relief
Working through our partner organisation, HelpAge International, we continued to run development projects and emergency relief programmes in more than 40 developing countries. This essential work was funded by a core grant to HelpAge International of £6.5 million. We spent a further £3.3 million on emergency and recovery programmes last year. We also set aside £1 million for our future funding to HelpAge International.

Over the last year we delivered 1.4 million services to 860,000 older people, including:

- emergency relief programmes in 20 countries, benefiting 250,000 people
- assisting 180,000 older people to access health services
- assisting 180,000 older people to claim existing entitlements, such as pensions
- providing micro-credit or savings schemes to 44,000 older people.

We are a member of the Disasters Emergency Committee (DEC), which oversees a UK-wide response to emergency relief in times of disaster.

Last year we participated in the DEC appeal for East Africa, supporting 9,000 older people and their families in Ethiopia and Kenya by providing cash transfers, food baskets, hygiene kits, mobility aids, water storage tanks and water purification tablets.

We also continued to support and monitor recovery programmes in Haiti, Pakistan, Indonesia, the Philippines and Vietnam following previous DEC appeals.

WE ASSISTED 180,000 OLDER PEOPLE TO ACCESS HEALTH SERVICES
New fundraising programmes
In July 2011, we relaunched our long-running programme, Sponsor a Grandparent, which gives UK donors the chance to help some of the poorest older people in the world. We also introduced a new programme, Raise a Grandchild, which provides direct help to the many grandparents whose grandchildren are wholly dependent on them. Last year, the focus of our appeals was support for grandparents in Ethiopia.

Launching Age International
On 1 April 2012 Age UK and HelpAge International created a new charity. Age International (legal name HelpAge International UK) will lead on ageing and international development issues in the UK and will be the UK member of the HelpAge global network. Age International will focus on poverty relief, improving healthcare, fighting for rights and emergency relief focused on older people.

Influencing governments and NGOs
We supported HelpAge International to work with national governments to improve pension schemes, benefiting 2.5 million older people, and also support the establishment of some 3,000 older people's associations.

As a result of lobbying work in-country with national governments, HelpAge ensured that £596 million in social pension schemes was distributed to 2.5 million people in later life.

We also worked with HelpAge and through the DEC to ensure that other agencies take into account the needs of older people in humanitarian relief, developing strong partnerships with other agencies.

We undertook a programme of influencing activity focused on older people and emergencies called On the Edge. This included holding fringe events at party conferences to start discussions with the Department for International Development (DFID) and UK parliamentarians.
In July 2011, we relaunched our long-running programme, Sponsor a Grandparent, which gives UK donors the chance to help some of the poorest older people in the world.
Influencing around the globe
This year we helped the Global Alliance for the Rights of Older People develop from a loose coalition of organisations to a formal alliance with its own brand and website (www.rightsalliance.org). Putting a name to this coalition that is working towards a UN Convention on the Rights of Older People has given us significant presence at the UN and international rights events in Africa, Latin America and Europe.

Developing capacity
We worked with partners overseas to develop their capacity to advocate for the rights of older people in their countries by sharing our knowledge and experience. A particular success was a campaign in Ukraine on lowering prices for medicines needed by older people – the Ukrainian government heard the message and are now regulating their prices.

Fighting non-communicable diseases
In September, the UN carried out its first-ever high-level meeting to get international agreement on tackling these common killers (lung and heart diseases, cancers, diabetes, dementia). We worked with international partners and the UK Government to ensure that the resulting political agreement recognised the overwhelming impact these diseases have on people over the age of 60 and allowed appropriate responses for people of all ages.
Financial review

In 2011-12, our total incoming resources were £167.7 million. Age UK’s main income streams are: voluntary income £50.1 million; retail £45.9 million; and insurance and other commissions £39.5 million. There are also other trading activities, comprising raffles and lotteries, personal alarms, training activities and corporate sponsorship and fundraising events.

Voluntary income of £50.1 million cost £6.5 million to raise. After all costs of raising funds, Age UK had £83.8 million available to spend, of which it spent £80.4 million on charitable activities.

Grants given rose by £3.1 million to £27.3 million.

Summary statement of financial activities

<table>
<thead>
<tr>
<th>Year ended 31 March</th>
<th>2012 £m</th>
<th>2011 £m</th>
<th>Change %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total income</td>
<td>167.7</td>
<td>156.4</td>
<td>+ 7.2%</td>
</tr>
<tr>
<td>Cost of generating funds</td>
<td>(83.9)</td>
<td>(79.4)</td>
<td>+ 5.7%</td>
</tr>
<tr>
<td>Net contribution</td>
<td>83.8</td>
<td>77.0</td>
<td>+ 8.8%</td>
</tr>
<tr>
<td>Charitable activities</td>
<td>(80.4)</td>
<td>(72.5)</td>
<td>+ 10.9%</td>
</tr>
<tr>
<td>Other income and costs</td>
<td>(1.0)</td>
<td>(5.7)</td>
<td>(82.4)%</td>
</tr>
<tr>
<td>Net income</td>
<td>2.4</td>
<td>(1.2)</td>
<td></td>
</tr>
</tbody>
</table>

Balance sheet of group

Net assets £13.4m £20.1m
**Income by source (total: £167.7m)**

- Voluntary income (£50.1m)
- Retail (£45.9m)
- Insurance and other commissions (£39.5m)
- Other trading (£23.9m)
- Income from charitable activities (£6.2m)
- Other (£2.1m)

**Charitable expenditure (total: £80.4m)**

- Money matters (10%)
- Health & wellbeing (14%)
- Home & care (17%)
- Travel & lifestyle (2%)
- Work & learning (4%)
- Closer to home (37%)
- Around the world (16%)

**Voluntary income and charitable activities**

<table>
<thead>
<tr>
<th>Year</th>
<th>Voluntary income</th>
<th>Charitable activities – direct costs</th>
<th>Charitable activities – grants</th>
<th>Charitable activities – support costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2011</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
About Age UK

Age UK is a charity constituted as a company limited by guarantee (registered charity number 1128267 and registered company number 6825798) and therefore subject to charity, trust and company law and governed by a Memorandum and Articles of Association, which sets out its charitable objectives in the following terms:

• preventing or relieving the poverty of older people
• advancing education
• preventing or relieving sickness, disease or suffering in older people
• promoting equality and diversity and the human rights of older people
• assisting older people in need by reason of ill health, disability, financial hardship, social exclusion or other disadvantage.

Age UK is governed by a Board of Trustees, which comprises 15 members and meets eight times a year.

A full copy of our Annual Report and Accounts is available on Age UK’s website: www.ageuk.org.uk