

**ASSESSMENT CATEGORY – Reducing Poverty****Age Concern Wandsworth**

**Adv: Ciaran Rafferty**  
**Base: Wandsworth**  
**Benefit: Wandsworth**

**Amount requested: £124,395**  
**{Revised request: £117,560}**  
**Amount recommended: £117,600**

**The Charity**

Age Concern Wandsworth (it still uses its "old" legal name even though it is now part of the Age UK network) was established in 1963 and is one of the leading charities for older people in the borough. Its services include: information, advice and support; a handyperson service; befriending; carers support; and a home-from-hospital service. Each year, over 5.500 people benefit from the charity's work.

**The Application**

This application is for funds to expand the existing, and successful, Advice and Support service. The original application was to support the salary costs of the Advice Co-ordinator. Recently, however, funding for this post was secured from the NHS so the charity is now asking for funds towards other elements of the service – as shown in the revised budget appended to the application form. The intended outcomes remain the same, with the expanded service able to reach more people, reduce their poverty, and increase their independence. Whilst the majority of beneficiaries will be older people aged 75+, some will be within the 65-74 age group.

**The Recommendation**

Funding, as requested, would enable the charity to run the Advice & Support service for an additional one day per week at its main office, plus increase access to telephone and email support. An additional 20 outreach surgeries would be held each year (eg in GP surgeries, sheltered housing schemes, day centres); whilst more home visits could be provided to those who are housebound. The charity has seen significant increase in the demand for its services in the past 2 years, and with people presenting with ever more acute and complex issues. A grant is advised:

***£117,600 over three years (£38,400; £39,200; £40,000) towards the salary and running costs of expanding the Advice and Support Service.***

**Funding History**

Meeting Date	Decision
05/10/2006	£89,750 over three years (£29,550; £29,750; £30,450) towards the cost of developing the 'First Stop' information service for older people, subject to receipt of Accounts to 31st March 2006.
27/09/2001	£86,600 over three years (£28,550; £28,450; £29,600) for salary and running costs of a handyperson scheme undertaking small repairs for older people in Wandsworth.

**Background and detail of proposal**

The Advice and Support Service within Age Concern Wandsworth is highly regarded and highly effective. It helps people with issues concerning a range of welfare

benefits; managing money and paying bills; accessing health and social care; housing options; transport; and how to access other local services. For many, the service is a lifeline, drastically reducing worry and improving financial circumstances as well as improving physical and emotional health and well-being. For every £1 invested in the service, £6.30 is generated through unclaimed benefits. In 2014 the advice service achieved the Age UK Advice Quality Standard.

The organisation has seen increased demand in recent times (partly due to significant changes to statutory support for people and partly due to a reduction in the availability of other services and agencies). It has also witnessed increasing poverty amongst older people and an increase in those who are borderline destitute. Whilst there is a demonstrable need to expand the current Advice and Support Service, the organisation will continue to work closely with other agencies so that as wide a portfolio of support as possible is available. Some of the service will be delivered through home visits, for which the organisation has set policies and procedures.

### Financial Information

£663,356 (96%) of the £693,190 income forecast for the current year 2014/15 had been confirmed as at 11<sup>th</sup> March 2015. £636,400 (92%) of the £689,901 income budgeted for 2015/16 had also been secured by this date.

The charity advised that its fundraising committee will continue to raise funds for services that are not fully funded and to raise the profile of the charity in the local community to hopefully increase reserves to its target level.

The charity calculates its cost of generating funds when preparing its year-end accounts. For 2013/14, this cost is low and the charity explains that this is due to the majority of its income coming from grants and contracts with Wandsworth Borough Council and Wandsworth PCT.

Year end at 31 March	2013/14 Audited Accounts	2014/15 Current Year Forecast	2015/16 Following Year Budget
	£	£	£
<b>Income and Expenditure</b>			
Income	596,941	693,190	689,901
Expenditure	709,866	726,608	701,528
Unrestricted Funds Surplus / (Deficit)	(4,141)	0	0
Restricted Funds Surplus / (Deficit)	(108,784)	(33,418)	(11,627)
Total Surplus / (Deficit)	(112,925)	(33,418)	(11,627)
Surplus / (Deficit) as a % of turnover	(18.9%)	(4.8%)	(1.7%)
Cost of Generating funds (% of income)	10,880 (1.8%)	-	-
<b>Free unrestricted reserves</b>			
Unrestricted free reserves held at Year End	260,872	260,872	260,872
How many months' worth of expenditure	4.4	4.3	4.5
Reserves Policy target	350,000	350,000	350,000
How many months' worth of expenditure	5.9	5.8	6.0
Free reserves over/(under) target	(89,128)	(89,128)	(89,128)