

OUR

BIG

MOMENTS

2014/15



These are the moments that made our year..

We are proud of our many achievements this year, both in the UK and around the world.

The moments we describe tell the story of our work, and the work of our local, national and international partners. From small moments that make a big difference to individual lives, to big moments that influence major change that benefits everyone – they all show how Age UK helps people to love later life.

Our vital work is shaped by five ambitions which are driven by the priorities that people in later life tell us matter to them – money, wellbeing, health and care, home and community. The moments demonstrate our work in all of these areas, but also show how our millions of supporters have made them possible – from donating unwanted items to our shops to getting crafty with their knitting needles.

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

Our big moments this year

1

The moment the Prime Minister popped in to talk about pensions



2

The moment we helped Anna get back on her bike



3

The moment 1,000 older people took control of their health



4

The moment we spoke to Mary



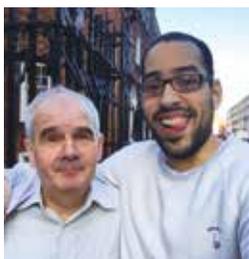
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The moment older people had their voices heard



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The moment #notbymyselfie trended on Twitter



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The moment we filled St Paul's Cathedral



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The moment we received a unicorn in the post



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The moment we turned clothing into healthcare



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The moment we celebrated 1,091 very special minds



1 The moment the Prime Minister popped in to talk about pensions

In October 2014, following the Government's announcement about new pension reforms, the Prime Minister and two of his senior ministers visited Age UK to talk to an invited audience of 60 older people.

Participants quizzed the Prime Minister on a range of money matters, including retirement, energy prices, inheritance tax and social care.

The Government's pension reforms, which removed the requirement for people to buy an annuity with some types of private pension savings, highlighted the importance of Age UK's Commission on financial services.

The Commission, established in 2013, worked with the financial services industry to explore how the financial resilience of older people could be improved.

This year the Commission published its report *'Financial resilience in later life'*. Age UK continues to influence the implementation of the recommendations and we have seen some positive steps taken so far, including a report from the Financial Conduct Authority on vulnerable consumers.



6% of pensioner couples and 21% of single pensioners have no source of income other than the state pension and benefits¹



'It's absolutely amazing to get out into the countryside on my bike. I've stopped the sleeping tablets. The anti-depressants are next.'

2 The moment we helped Anna get back on her bike

In May 2014, after 25 years, Anna was encouraged back on her bike and on the road to better health, thanks to Age UK's *fit for the future* programme.

Anna lost her husband five years ago, following a long illness. During the years spent caring for her husband, Anna had little time to socialise and lost touch with many of her friends. Over time Anna's own health and wellbeing suffered.

In 2013, Age UK secured £3.6 million funding from the Big Lottery Fund to develop our *fit for the future* programme. Anna's local Age UK, Age UK West Cumbria, was one of 11 local Age UKs we funded to run *fit for the future* active ageing activities.

A *fit for the future* social group set up in Anna's village gave her an opportunity to get cycling and walking again. She's made new friends and has been able to talk about losing her husband with others who have lost someone close to them.



In 2014/15, our *fit for the future* ageing activities **reached 4,799 older people**



3 The moment 1,000 older people took control of their health

Age UK's pilot model of integrated care has supported 1,000 older people in Cornwall to take control of their health and improve their wellbeing. Early results show that the model has reduced preventable hospital admissions by 49 per cent.

Too many older people with several long-term conditions are not getting the joined-up, personalised support they need to live full lives and maintain their independence. They are often in and out of hospital with no sustainable plan to keep them fit and well at home.

Our model involves Age UK and local Age UKs bringing together local health and care services, and other voluntary organisations, to provide an innovative combination of medical and non-medical support. This approach puts older people in control of their own health and wellbeing, enabling them to be more independent and to improve their quality of life. It also helps save the NHS money by reducing unplanned admissions to hospital.

In April 2015, our Portsmouth partners launched their programme which will support another 1,000 older people. Other sites are currently being established in six new areas.

Early results show that we have reduced preventable **hospital admissions by 49%** and **improved wellbeing by 20%**



4 The moment we spoke to Mary

When Mary* called our national telephone advice line it was clear right away that she needed urgent help. A leaking roof and mounting stress had pushed her to breaking point.

One of our expert advisers spoke to Mary and reassured her that help was available to fix her roof. We helped Mary to access the services from other organisations that she needed. When we spoke to Mary the next day, Mary thanked us for our assistance and said she felt she had more control over her circumstances and that life was better than it had been.

Age UK's advice line offers older people, their families and carers expert advice, practical help and a friendly ear for problems big and small across every area of life. We train our advisers to handle complex issues and can offer advice on everything from getting access to benefits, a referral to Age UK's telephone befriending service, Call in Time, or finding the right care home.

The Age UK network offers information and advice through Age UK's national advice line, our website, advice guides and face-to-face sessions delivered by our local and national partners.



In 2014/15, together with our partners, Age UK helped older people **identify £183 million** in unclaimed benefits



In 2014/15, the Age UK network reached nearly **5.7 million people** with our information and advice

68% of older people believe that **politicians see them as a low priority**²



5 The moment older people had their voices heard

Two hundred and fifty older people from all over England gathered at Westminster on 24 March 2015 for Age UK's General Election Rally, putting their questions to party leaders and other politicians.

The rally was part of our campaign to encourage politicians to work with us and older people to make this country 'A Great Place to Grow Older' over the next Parliament. David Cameron (Conservatives),

Liz Kendall (Labour), Paul Burstow (Liberal Democrats), Natalie Bennett (Green Party) and Mark Reckless (UKIP) attended the rally and explained what they would do, if elected, for older people today and in the future.

In a lively debate, older people and those who care for them raised issues such as the NHS, the quality of social care, the level of the state pension and the future of universal benefits such as the bus pass.

The event received significant media coverage and helped highlight areas of public policy that are important to older people.



84 MPs have signed up to become **Age Champions** – helping us ensure that the UK is **a great place to grow older**



6 The moment #notbymyselfie trended on Twitter

Our #notbymyselfie social media campaign took Twitter by storm, reaching up to 10 million people.

Our hashtag trended as hundreds of people, including a host of celebrities, were inspired to tweet 'selfies' with a special older someone that they turn to for advice and companionship.

#notbymyselfie was part of our 'No one should have no one' campaign, which highlighted the plight of the millions of older people who are truly alone. Whilst many of us are lucky enough to have someone to put a smile on our face when times are tough, an unacceptable number of older people face the ups and downs of life without anyone to turn to.

'No one should have no one' was featured in several newspapers and on Good Morning Britain where millions of viewers were encouraged to pledge their support.

 **Over a third of older people consider the television as their main form of company³**

³ TNS survey for Age UK, April 2014



The Love Christmas
Carol Concert raised
**£151,000 to help
combat loneliness**

7 The moment we filled St Paul's Cathedral

On 18 December 2014, 2,300 Age UK supporters were welcomed into the stunning surroundings of St Paul's Cathedral for Age UK's Carol Concert, Love Christmas.

A sell-out crowd was entertained by host Penny Smith and readings by Barbara Windsor, Susanna Reid, Joanna Lumley and Victoria Coren-Mitchell, and uplifting performances by the London Gay Men's Chorus and Russell Watson, world-renowned tenor.

We held the event to raise money to support our work on loneliness. This has helped us to fund Call in Time, our national telephone befriending service, and to support some of our local partners to fund a whole range of loneliness-tackling activities, from befriending services to social clubs.

We are grateful to everyone who generously gave their time and support to make this event possible, including staff at St Paul's Cathedral, celebrity supporters and performers, our guests and our sponsors – E.ON, Dignity, Lucrum Group, Rothesay Life, Just Retirement Solutions and Williams Lea.

8 The moment we received a unicorn through the post

Over the past 11 years, Age UK and innocent's Big Knit has seen nearly five million little hats being knitted by Age UK's exceptionally creative supporters. This year's favourites included a unicorn, a post box and even a whole nativity scene!

The Big Knit is a great way to have fun, knit and support Age UK's work to help people stay warm and well in winter. For each be-hatted innocent bottle sold, 25p is donated to Age UK to support local and national winter projects. The partnership has so far raised £1.75 million.

Age UK also secured funding from SSE, E.ON, ENGIE (previously known as GDF SUEZ) and Islamic Relief to support our winter warmth programmes. This has enabled Age UK and our local partners to reach 470,927 older people – from offering information and advice about staying warm and well in winter, to installing free energy efficiency items, like draught excluders and radiator foils, in older people's homes.



Each winter one **older person** dies every seven minutes because of the cold⁴



Energy checks by local Age UKs have **saved older people £139,774** in energy bills

⁴ Age UK estimate using a ten-year average 2003/4 to 2012/13, from Excess Winter Mortality in England and Wales, ONS, November 2013. The winter period is defined by the Office for National Statistics as December to March



‘This clinic is really helpful – they give me clothes, food and healthcare. They give me everything I need.’

Mediha 60, Ethiopia

9 The moment we turned clothing into healthcare

In 2014, our network of 428 charity shops collected donated goods to support the work of Age UK’s sister charity, Age International, which works in more than 40 developing countries around the world. Thousands of items were donated and then sold to benefit vulnerable older people.

Under the UK Aid Match scheme, the Department for International Development (DFID) matched this effort pound for pound, providing £3.9 million to fund a wide-reaching healthcare project in Ethiopia, Mozambique, Tanzania and Zimbabwe.

Age International is using this money to improve access to health, HIV and care services for 361,000 poor older people in Africa, making them less vulnerable to illness and worsening poverty. We’re supporting people in later life to secure state benefits – including pensions where they exist – so that they can pay for healthcare, medicines and healthier food. By being healthier, they are more likely to be able to work their way out of poverty.



Two-thirds of people living with **chronic conditions** live in developing countries⁵

⁵ Global ageing matters, Age International, 2013

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The moment we celebrated 1,091 very special minds

In 1947, over 70,000 Scottish eleven year olds took an IQ test. In April 2014, hundreds of these ‘children’ came together again to hear the latest on how that test continues to shed light on our knowledge about how our thinking skills change as we age.

Since 2004, Age UK has funded the Disconnected Mind project at the University of Edinburgh. The project uses the original results to discover why and how our thinking skills and brain structure change as we age. Every three years, hundreds of the original group of school children, now in their 70s, repeat the IQ test and take a whole range of extra cognitive, medical and physical tests.

Since the start, the project has generated many ground-breaking findings. Famous around the scientific world, the Disconnected Mind is helping us uncover the risk factors for cognitive decline with age. This year, the researchers found that smoking might thin the cortex, the outer layer of the brain, which jeopardises thinking skills – a good reason, alongside protecting our physical health, to quit smoking.



By 2051, the number of people **living with dementia** is projected to **exceed 2 million**⁶



In 2014/15, over **50 papers reporting latest results** of the project were published in high quality research journals, bringing the total for the project so far to over 200

Photo credit Douglas Robertson

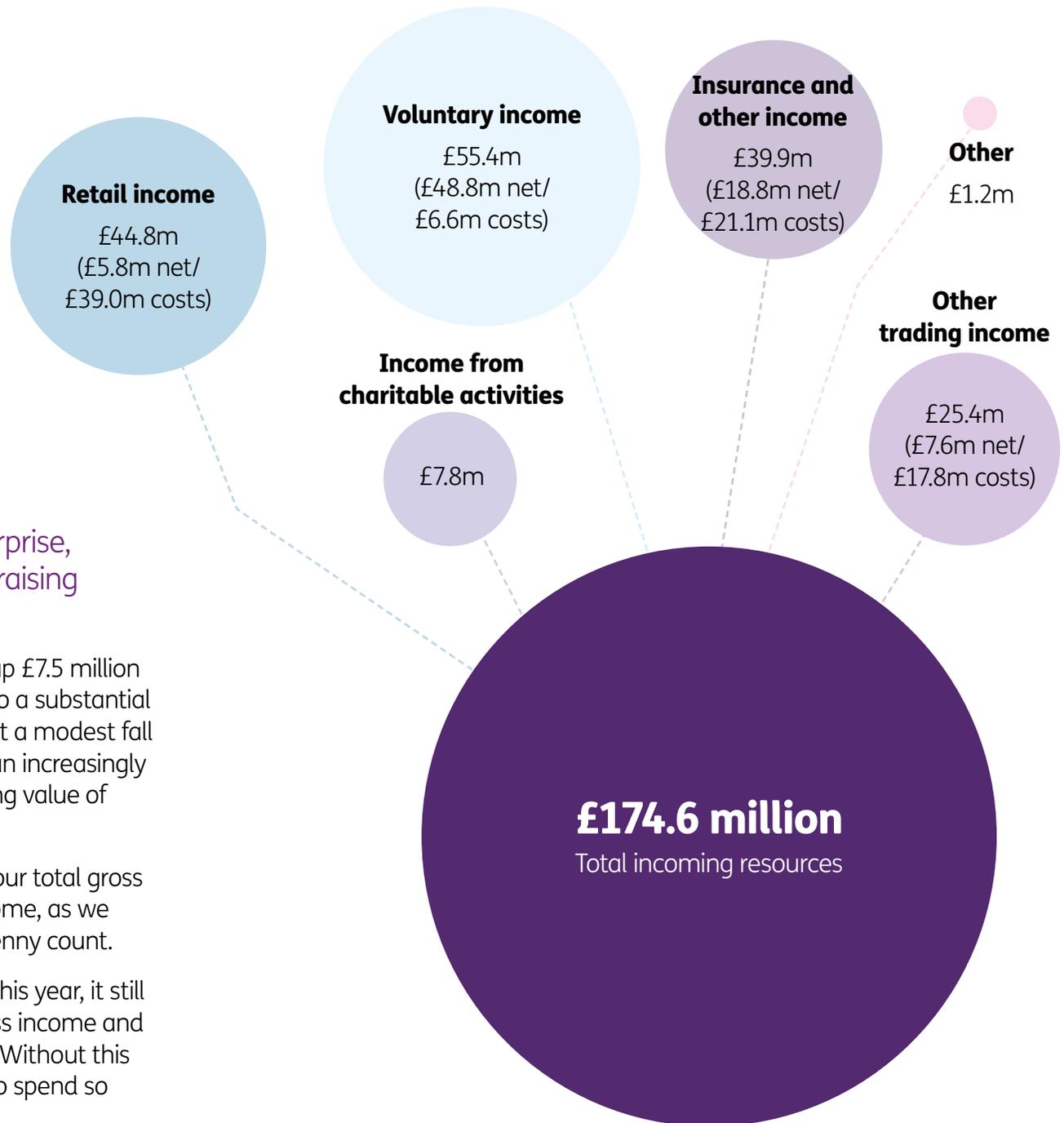
How we raised our funds

As a vibrant charity and social enterprise, Age UK raises money through fundraising and our trading activities.

Age UK's total income was £174.6 million, up £7.5 million on 2013/14. The increase was mainly due to a substantial rise in our legacy income. This helped offset a modest fall in social enterprise income, largely due to an increasingly challenging insurance market and the falling value of goods recycled by Age UK's charity shops.

Fundraising makes up almost one third of our total gross income but is our largest source of net income, as we strive to keep costs low and make every penny count.

Although our social enterprise income fell this year, it still made up nearly two thirds of our total gross income and just over one third of Age UK's net income. Without this contribution we would have been unable to spend so much on our charitable activity.



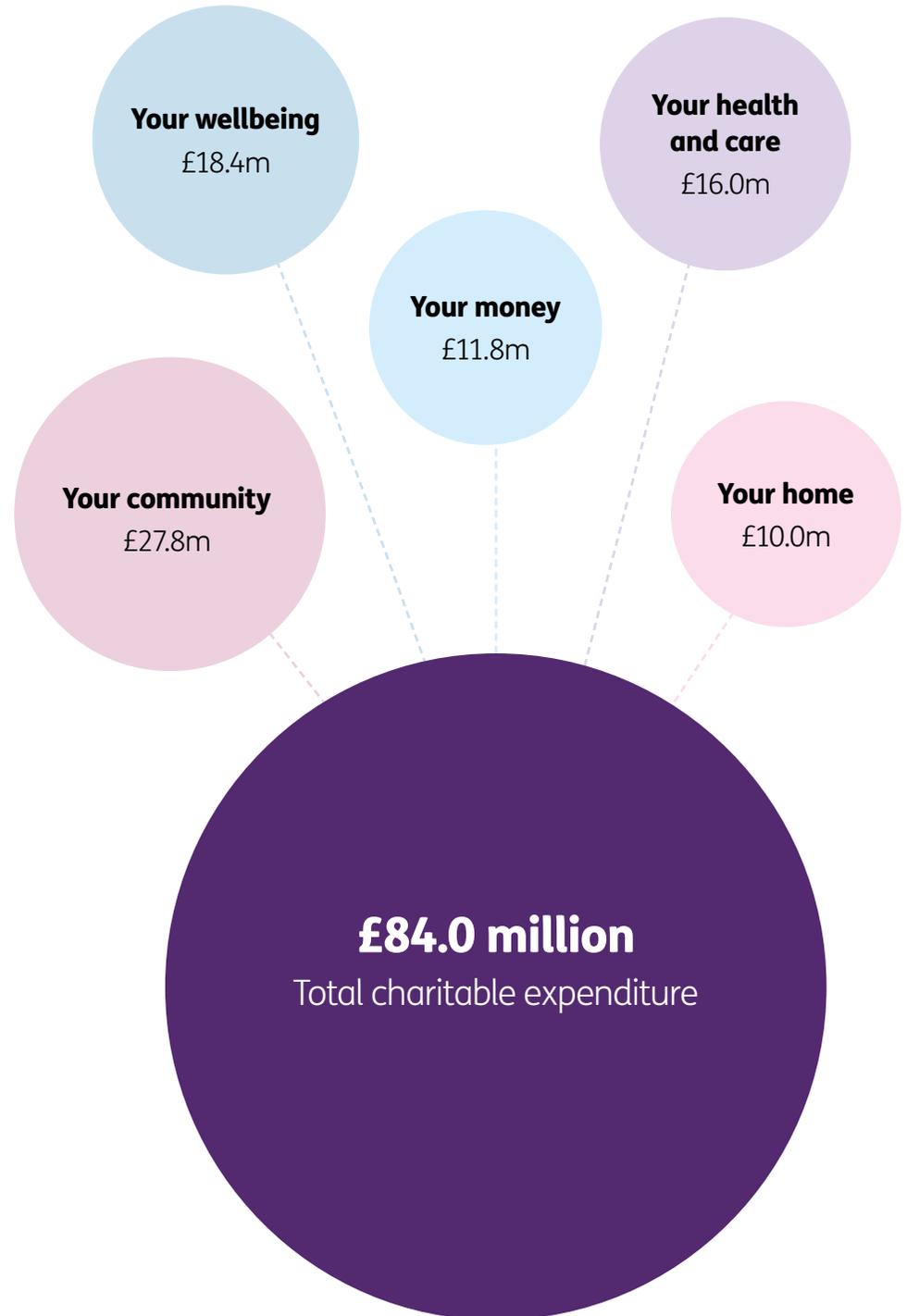
How we helped people in later life

This year we spent £84.0 million on charitable activities. This is categorised under our five ambitions – driven by the priorities that people in later life tell us matter to them.

We spent £84.0 million on charitable activity this year, up £5.7 million on 2013/14. This was much more than our fundraising income of £55.4 million and was made possible because of the contribution of Age UK's social enterprise.

Summary statement of financial activities

Year ended 31 March	2015 £m	2014 £m	Change
Total income	174.6	167.1	4.5%
Cost of generating funds	(84.5)	(80.7)	4.7%
Net contribution	90.1	86.4	4.3%
Charitable activities	(84.0)	(78.3)	7.3%
Other income and costs	(0.8)	(0.7)	14.3%
Net incoming resources	5.3	7.4	(28.4%)



A moment to say thank you

Thank you to everyone who helped make 2014/15 such a memorable and successful year.

We want to thank all our customers, donors, funders, campaigners and supporters for their valued contributions, as well as our Trustees, staff, volunteers, and local, national and international partners. Without this vital support our work would not have been possible.

Special thanks also go to the following businesses, public bodies, trusts and foundations for their generous support.

Ageas	Disasters Emergency Committee (DEC)	Milton Damerel Trust	The D G Charitable Settlement
American Association of Retired Persons (AARP)	Doughty Hanson Charitable Trust	Nationwide	The Evan Cornish Foundation
Apetito	E.ON	Nesta	The Henry Smith Charity
Aviva	Edith Murphy Foundation	NHS England	The Kirby Laing Foundation
BGS	ENGIE	Nuffield Health	The Le Marchant Trust
Big Lottery Fund	European Blind Union	Peacock Charitable Trust	The Liz and Terry Bramall Foundation
Bloomberg	European Commission	PJK Charitable Trust	The RS Macdonald Charitable Trust
British Gas	Exilarch's Foundation	Prudential plc	The Schroder Foundation
Bupa	Foster Wood Foundation	Prudential UK & Europe	The Ulverscroft Foundation
Cabinet Office	Fulmer Charitable Trust	RBS	Travis Perkins Group Supply Chain
Cadogan Charity	GSK	Rosetrees Trust	UK Power Networks
Cecil and Hilda Lewis Charitable Trust	innocent	Rothesay Life	United Nations (UNDP/ CHF, UNDP/DCPSF, UNHCR, UNOPS/LIFT)
Centrica Plc	Islamic Relief UK	Royal Mail	Williams Lea
Churchill Retirement Living	J.P. Morgan	Scottish and Southern Energy Power Distribution	Wiltshire Farm Foods
Comic Relief	Just Retirement Solutions	SSE Retail	Wolfson Foundation
Department for International Development (DFID)	Leeds Building Society	Sport England	Zurich Community Trust
Department of Health	Legal & General	Technology Strategy Board	
DHL	Lloyds Bank Foundation	The Bernard Lewis Family Charitable Trust	
Dignity	Lucrum Group	The Cheruby Trust	
	Marsh & McLennan Companies		

We'd love your support



Donate – The support Age UK gets from individuals, grant giving bodies and businesses is fundamental to our vital work.



Volunteer – Our volunteers are the backbone of our work. If you have time to spare, a skill to share or want to make new friends whilst helping a great cause, get in touch.



Fundraise – Run a marathon, shake a tin or hold an event. However you'd like to help, we can give you the tools and the support to help your fundraising have the most impact.



Campaign – Each year thousands of people campaign with Age UK to help improve the care, support and services people in later life receive.

We'd love to hear from you

To find out more about how you can get involved with Age UK visit www.ageuk.org.uk/support or call **0800 169 87 87**.

We're Age UK

The Age UK Group comprises Age UK and its subsidiary companies and charities, all dedicated to helping people love later life.

Our network includes Age UK, three national charities Age Cymru, Age NI and Age Scotland and in England, 165 local Age UK partners* and over 400 smaller organisations called Friends and Forums.

We work with our subsidiary charity, Age International, to fund programmes in over 40 developing countries. Age International is a member of the HelpAge global network and the Disasters Emergency Committee.

Age UK

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Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Tavis House, 1-6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID202641 08/15