



Annual Review 2017-2018

Our Mission: “To work with and for older people in and around Camden, to improve their lives” (Development Plan 2017-2020)

I am delighted to present my first report as Chair of Age UK Camden (AUC). We are a dynamic organisation that consists of four parts:

- **AUC:** the umbrella organisation, which provides mainstream services to older people in Camden

- **Ageing Better in Camden (ABC):** funded by the Big Lottery to reduce social isolation

- **Subsidiary charity Opening Doors London (ODL):** supporting LGBT+ older people across the capital

- **Subsidiary charity Personalisation Support in Camden (PSIC):** supporting people with disabilities or health issues to choose the right care services.

I became Chair of Age UK Camden in 2017, taking over from Janet Guthrie who'd so ably chaired the organisation for six years and remains a trustee.

My background is in clinical psychology and I'm delighted that we are providing such a highly regarded psychological therapies/counselling service.

Achievements this year include:

- Age UK Camden winning a tender to deliver the Community Connectors service for older people
- Personalisation Support in Camden winning the tender to continue running the Direct Payments Support Service and developing its payroll service
- Opening Doors London expanding its services to cover more of South London as well as developing a training team
- Attracting over £150,000 of funding to redevelop our King's Cross day centre Great Croft, including a dementia-friendly sensory garden.

There remain many challenges in the coming year. Funding as always is one of them, especially for our befriending service, NW3 Good Neighbours, and our day centres.

The biggest change is losing CEO Gary Jones this September who has led the organisation for 13 years. Thanks to his vision, hard work, enthusiastic commitment and great leadership, it

Over 9,000

people are supported each year, by 90 staff members and 450 volunteers.



has grown into one of the most successful local Age UKs not just in London but in the country.

Though we're extremely sad to say goodbye to him, we're delighted to have appointed Nikki Morris as our new CEO. Nikki is an experienced charity executive with a wealth of professional and voluntary experience across health, social care and education.

Finally, I would like to thank all the staff and volunteers (including fellow trustees), as well as funders of the charity including Camden Council, Camden CCG, the Big Lottery and the many charitable trusts, businesses and individual donors.

Mary Burd,
Chair, Board of Trustees

Mary Burd
Chair



Gary Jones
Outgoing
CEO



Nikki Morris
Incoming
CEO



Why we are here

Age UK Camden is your local Age UK, the boots on the ground delivering services in the borough.

We're not Age UK, the national campaigning organisation to which we are affiliated (it works like a franchise), but a financially independent charity making the day-to-day difference to vulnerable older peoples' lives in the borough.

In Camden

- **Over one in 10** residents are aged 65+. The proportion of people aged 75 and over is expected to increase by 31% in the next 10 years.

- **Forty two per cent** of people aged over 65 were living alone in the borough at the time of the last census - higher than the London average of 34% and England, 31%. People who are isolated tend to visit their GP more, use more medication, are more likely to fall and have poor mental health

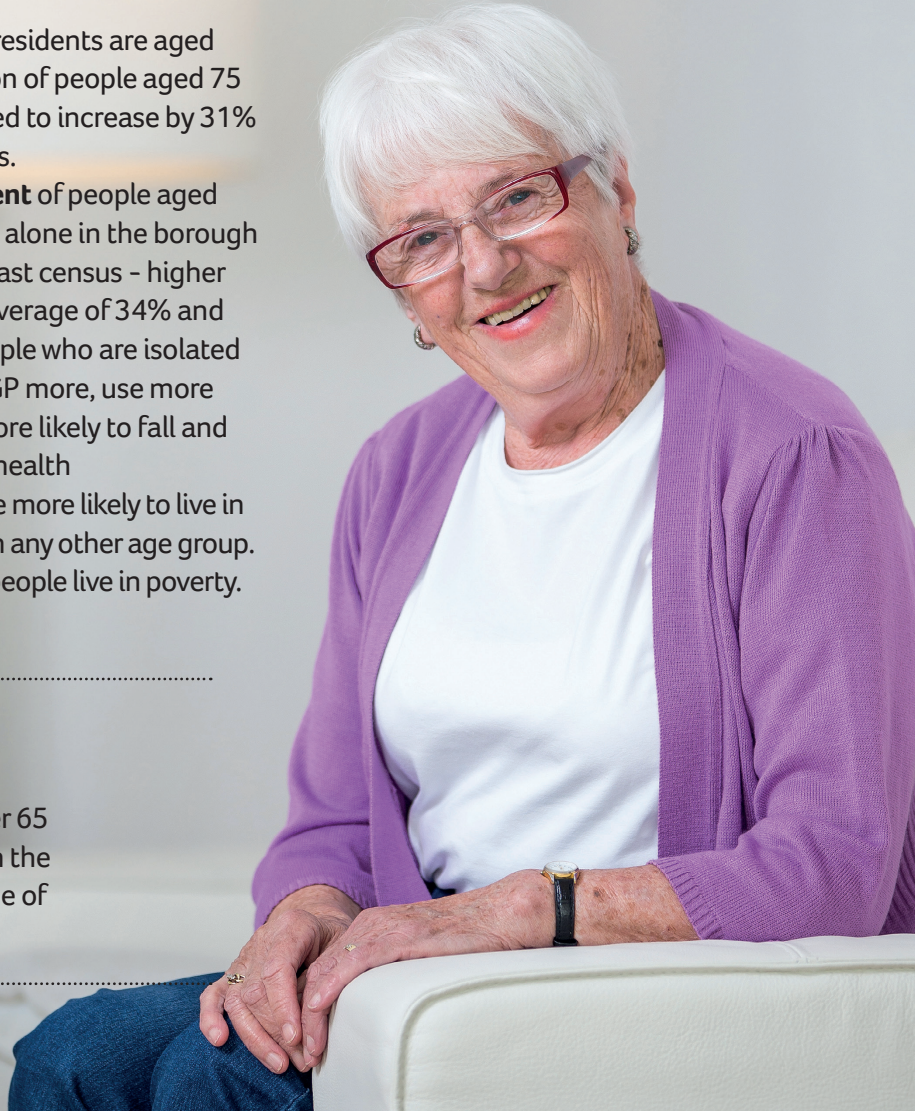
- **Older people** are more likely to live in social housing than any other age group. A quarter of older people live in poverty.

42%

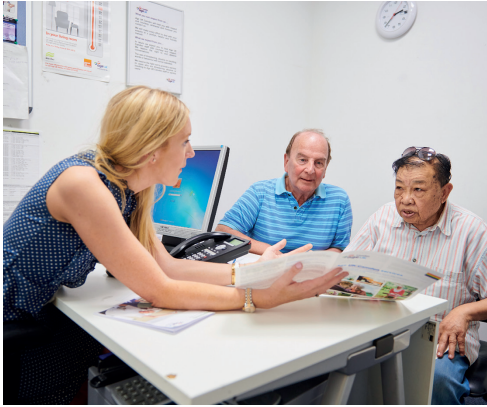
of people aged over 65 were living alone in the borough at the time of the last census

- **Seven per cent of older people** in the borough are living with dementia, and 8% are living with depression.

Our Strategic Development Plan, 2017-2020, developed by staff, volunteers, trustees and local stakeholders, addresses these challenges and shows how we intend to continue to improve the lives of older people in Camden, despite growing austerity.



The difference we make



We want older people in Camden to know they're not on their own, that they can turn to us if they get a worrying letter from the bank, are given a serious health diagnosis or want to learn how to use the internet.

We also want to help older people stay self-sufficient, including those with dementia, to discover new interests, explore opportunities and show us the best way to develop our services.

We are all getting older and we want to create a culture and environment for later life everyone in the borough can enjoy and look forward to.

Camden Community Connectors

In April we launched the **Camden Community Connectors** service, to help people aged 60+ in or at risk of social isolation know about local activities.

A member of the team will call or meet with someone to discuss their interests, find activities or events they might enjoy and then even go with them

“We are lucky to have an organisation that works so hard to support older people in our borough,” Deirdre

initially if necessary to see if it works for them. It's practical assistance that reduces the fear of going somewhere unfamiliar and helps makes the experience more enjoyable.

Camden Community Connectors are also a useful way welcoming local older people into our family of services and for them to share what we offer among their friends, family and neighbours.



**NATIONAL
LOTTERY FUNDED**

Fundraising – without money we can't do anything

Our Information & Advice service continues to be funded by Camden Council, while Counselling, Care Navigation, Dementia Wellbeing are paid for by the Clinical Commissioning Group (CCG).

After five years of the Big Lottery funding our befriending service, NW3 Good Neighbours, we were unsuccessful in our last bid for a further five years of finance. The service continues thanks to three private donors stepping in while we apply for grants elsewhere.

Our digital drop-ins at Tavis House also lost its funding and will be paid for in 2018/19 by a donor.

It's extremely rewarding to discover that supporters who understand the difference we make, enjoy being given the opportunity to invest in us.

Our community fundraising activity raised over £36,000 and



income was also derived from selling donated new and pre-loved quality goods at our charity boutique on Leather Lane, which also acts as a face on the High Street and information hub about our services.

“I want to make a donation to say thank you for the counselling I received. The counsellor gave me my life back,” Sharon

“I didn't need my Winter Fuel Allowance but wasn't sure who to give it to. Someone suggested Age UK Camden and when I saw the work they do in the borough I knew it was the best choice,” John Ward



PHOTO: FINANCIAL TIMES

Dementia Wellbeing and Befriending

The new Dementia Wellbeing service, launched in 2017, is a programme that reaches beyond just giving advice and instead responds to the needs of people living with dementia and memory loss.

It aims to improve wellbeing and maintain independence by supporting clients to explore a variety of activities, including Sporting Memories held at our day centre Henderson Court, Pottery at Kentish Town City Farm and an initiative involving musicians or creatives visiting housebound clients.

Dementia Befriending, part of the Wellbeing Service, supports those who are most isolated. Befrienders make weekly home visits, go on an outing or simply enjoy tea and a chat.

We have also delivered dementia awareness and work with Great Camden

Minds, a dementia involvement group and Camden Carers to help reduce the stigma of dementia.

“Jim has been living with dementia and hasn’t left the house for two years,” explains Dementia Wellbeing Worker. “He says few words and had declined all support except a visit from the musician. Our volunteer musician played a few Irish Folk songs, Jim’s favourite, and he sang along so fast the musician struggled to keep up. A great example of how music stimulates the brain producing memories of words and melodies.”

“The Sporting Memories Group at Henderson Court is the highlight of my month,” Hugh



Befriending

Our befriending schemes, NW3 Good Neighbours and Primrose Hill Neighbours Help, operating across the NW3 postcode, carefully matches volunteer befrienders with older people who are usually housebound and without friends or family. The regular visits are a lifeline for the 74 extremely isolated clients we currently support

Gina, 88, referred to us by a local synagogue, was an only child who'd never married and has no living relatives. Her friends are equally frail and there is no sense of community where she lives as the flats are rented out. She was extremely isolated.

We were able to identify an ideal

volunteer, someone who shared her interest in reading, current affairs and art and a successful relationship developed.

The weekly visits and regular contact has enabled Gina to feel wanted, relevant, interesting and far less alone. They have given her life meaning.

"I hadn't had a chat with anyone for months before Valerie started to visit me. We talk about all sorts of things - cooking, politics, fashion. Life's worth living again," Caroline

Specialist Day Centres

We run two specialist day centres, Henderson Court in Hampstead and Great Croft in King's Cross, for people with complex needs including dementia.

Most members are very elderly, their wellbeing considered at significant risk. The atmosphere is warm and welcoming, the care is attentive and person-centred.

A freshly-cooked three-course lunch is provided everyday and activities include crafts, singing and poetry appreciation. To help keep members stimulated and connected to the local community, visits are organised from local schools and neighbourhood groups, and corporates use their employee volunteering days to run activities and events.

Henderson Court operates a partnership with Hampstead Community Centre called Hampstead Together, to increase links with the community, and Great Croft works closely with local

Bangladeshi families, offering ongoing support for carers. It has also recently undergone a major redevelopment, including a new community garden with specialist sensory area for members and neighbours to share and enjoy.



“I love coming here. Everyone is so friendly, you always get such a warm welcome, and nothing is too much trouble,” Dottie

“Thank you for the support you show my mum. Great Croft is like a second home to her and you’re all so kind,” Sonia



Information and Advice

This service offers advice one-to-one or over the phone to help clients resolve issues such as managing debt, a worrying letter from the landlord or by helping them find activities they'd like to go to. They can also help with planning for the future, the importance of having a will written and what power of attorney means.

The team ran a successful project, funded by energy company E.ON, to help clients access benefits they might be entitled to. Of those 74% were in or at risk of fuel poverty.

They also worked with Trading Standards, police and Which to set up a No Cold Calling Zone, which reduced doorstep crime in the Haverstock area.

The new Somali drop-in advice sessions have led to an improved engagement with the Somali community

and the coffee mornings, still very well attended, feature guest speakers such as experts from the British Museum and staff from Transport for London offering advice on travelling safely.

In 2017/18

- 2,480 clients advised
- 9,236 issues dealt with
- £1,373,232.76 the total annual income raised for clients
- £141,774.33 amount of debt written off or reduced

“Age UK Camden has helped get me out of the house. At the coffee mornings I’ve met so many new people,” Viridon

Care Navigators

The Care Navigators are trained frontline non-clinical staff, based at GP surgeries throughout the borough, who provide patients with information about local health and wellbeing services. They also accompany clients on health visits if they have no one else to go with them, to ensure they receive treatment and to support them emotionally.

The team are now seeing an increasing number of patients with complex health and social care needs, with problems often relating to drink and drug use and homelessness.

Belinda is a typical client. Her short-term memory had deteriorated and she was struggling to write down healthcare appointments in a way she could remember them. Her flat was in disarray and paperwork disorganised, which was overwhelming her. Well-meaning family members had tried to help, but this only made Belinda's anxiety worse.



Claire, the Care Navigator, developed a rapport with Belinda and referred her to Camden Council's Outreach Service to help with tidying her flat and organising her paperwork. Claire accompanied her on some of the appointments and liaised with the borough's Memory Service to request a review of Belinda's needs and equipment that could help with her memory. Belinda is now more in control of her life and her mental wellbeing has radically improved.

723

the number of referrals the team has had in one year

849

onward referrals to further services

316

escorted hospital appointments



Counselling

We run counselling, psychotherapy and group therapy sessions. Clients are referred to us or they refer themselves.

In 2017/18 two staff counsellors, 13 volunteer psychotherapists and four locums provided 1351 counselling hours and supported 288 people.

Continuously running are a dance and movement therapy group, orientated to people living with dementia, and a psychodynamic group.

We continue to support volunteers pursuing further qualifications and to provide opportunities for those with experience to undertake assessments

under close supervision.

The good results obtained by the service have led to staff giving presentations at several regional and national conferences.

The counselling service has supported 288 people during 2017/18. Of these:

- 214 were women, 74 men
- 50% did not declare themselves White British
- 11% are housebound
- 6% have dementia
- 12% are over 85



Digital Inclusion

We run four sessions a week where residents can come in and learn how to access the internet and use mobile technology. The mornings are staffed by 10 long-standing volunteers. We also run one-off gadget events, supported by employees from companies including Wellcome Trust, Marriott Harrison and Carat UK.

Internet shopping

This service is for people who are too frail to go shopping but are unable or don't want to use the internet.

We set up an online account for them with their chosen supermarket, call the client at a designated time and they tell us what items they'd like. We then put the order through and it's delivered to them.

The service, which costs £5 per order, also works as a befriending service, as staff develop a relationship with the client.

"I was assigned Femke from The Wellcome Trust and she answered all my questions so well. Thank you very much indeed!" Shirley

"I haven't left the house for years. As well as getting my food in I like the shopping calls for a chance to have a conversation," Mavis

800

the number of hours of accessible Digital Inclusion sessions in the year.

480

attendees per quarter

60

the number of clients supported with weekly shopping calls



OPENING DOORS LONDON



to experience extreme loneliness due to estrangement from family, childlessness and homophobia within their generation.

2017/18 was the first full year ODL operated as a charity in its own right, after starting life as an AUC service. Membership now stands at 1,700, with 286 volunteers.

ODL also offers training for health and social care professionals to better understand the needs of older LGBT+ communities, who often fear intimidation from visiting carers or at care homes.



Opening Doors London (ODL) is a membership organisation (membership is free) for older LGBT+ people, offering social activities where members can meet, share experiences and make friends. The charity also offers befriending for the housebound and very socially isolated.

Older LGBT+ people are more likely

“I’ve just come home from a terrifically jolly carnival celebration at Henderson Court. I love coming to the groups. The volunteers and staff are doing a fabulous job,” Martin

“The training was a good balance of factual information, anecdotal and personal. Opened my mind to issues of the LGBT+ community,” Mike

50-101

the age range of
ODL’s members

343

the number of groups
and activities in the year

3053

number of
attendances



PSIC

PERSONALISATION SUPPORT IN CAMDEN

Personalisation Support in Camden (PSIC) offers advice to people with disabilities (not just older people), who receive Direct Payments from Camden Social Services or Personal Health Budgets from the local Clinical Commissioning Group.

We help work out budgets, find the services they need, recruit and manage

carers and organise paperwork for returns to the Council CCG or HMRC.

Clients include people with physical or learning disabilities, have mental health issues, or be parents of disabled children.

508

The number of clients seen over the course of the year

100

the number of new personal budgets we set up

“My payments from Camden were being delayed for no apparent reason. Eventually I contacted PSIC who were amazing, quickly identified the problem and put a lot of effort into getting it corrected. After weeks of stress it felt so great to not have to fret anymore. Thank you PSIC,” Eileen

Ageing Better in Camden



Age UK Camden is the lead agency for Ageing Better in Camden (ABC), a partnership of older people and local organisations, tackling social isolation and loneliness.

Since it began in July 2015, ABC has engaged 3,300 people in activities across Camden including yoga, film nights, men's cooking and seaside trips. The Older People's Advisory Group, for all residents in the borough aged 60+, meets every month to help steer ABC, and the outreach team visits places such as pubs, betting shops and launderettes

to find harder to reach lonely older people and link them to groups and activities they might enjoy.

With an emphasis on intergenerational work, ABC commissioned North London Cares to deliver a programme of social clubs for younger and older neighbours, to bring together committed people of different ages to share ideas and learn new skills.

"It brings life into my body. I don't think of all my pains and problems and it's somewhere to meet people and make friends. You learn something every time you go there," Marion

"I've met people I didn't know living in the next street to me. It gives a nice feeling, because we all live in these big anonymous places now," Dorothy



**NATIONAL
LOTTERY FUNDED**

819

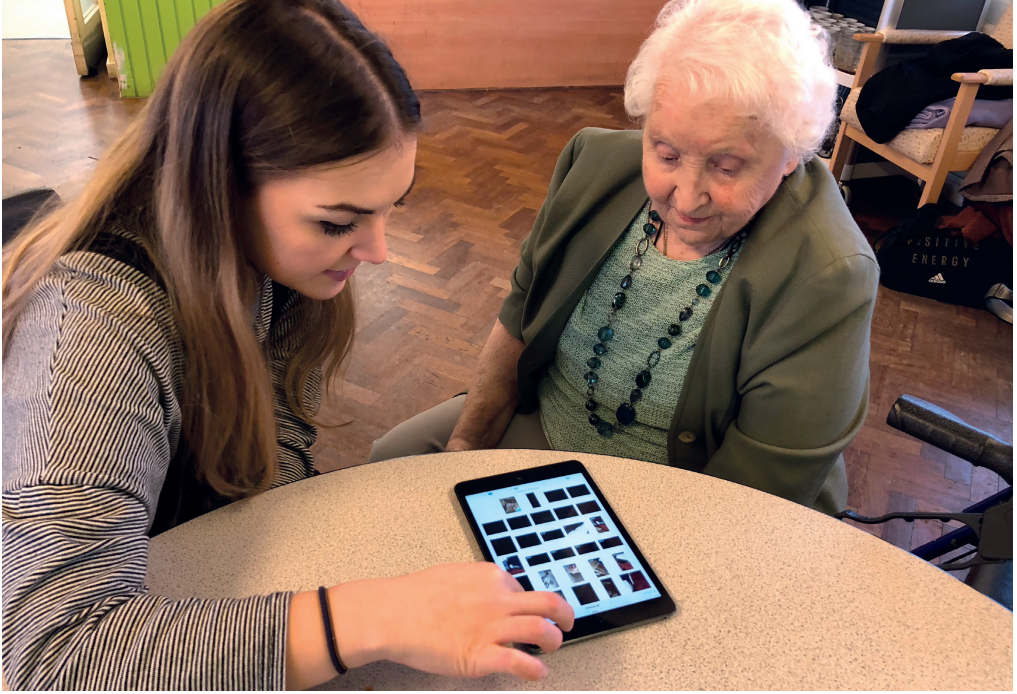
the number of people at risk of social isolation who've reconnected with their communities this year

3,300

the number of people enjoying activities

807

the number of doors knocked on, to find the most socially isolated



Volunteering

Volunteers are vital to AUC. We have those who accompany clients on trips to hospital, join our Information and Advice teams or give their time at our gadget clinics.

We have volunteers at our day centres, helping in the kitchen or hosting activities, and volunteer befrienders offering a lifeline to the housebound and very isolated through our NW3 Good Neighbours and Dementia Wellbeing schemes.

We welcome support from businesses and have teamed with Benefacto, a community interest company that offers

volunteering opportunities to corporates. Our shop has benefited from 70 people spending their volunteer days with us.

At our Volunteer Celebration in June 2017 we hosted the first Margaret Hepburn Award, in memory of our Honorary President who died in 2016 after more than 50 years' support first as a volunteer, trustee and then Chair.

It provided a wonderful opportunity to give special thanks to those that show such patience, care and commitment to making a difference to vulnerable older peoples' lives.

256

number of volunteers supporting us in an average week

666

the average total volunteering hours in one week

£597,120

the equivalent collective annual salary of our volunteers (based on average salary of £20 p/h)

Leather Lane Charity Boutique



Our charity boutique in Leather Lane EC1, near Hatton Garden, is open weekdays, and sells quality preloved items, as well as donated new stock from

£83,540

the amount raised last year through donated goods



a range of businesses, from Sainsbury's to Agent Provocateur.

It's also a face on the High Street, where local residents can find information about our services, fundraisers and events.

Run by two part time managers, the shop is ably supported by volunteers from the local community and corporate volunteers.

Following a makeover in January, complete with new flooring, the shop has recently seen increased turnover and more regular customers.

"I always find something to buy. The staff are so friendly and know I like records, so always tell me what's come in. I happily while away my lunch hour in there," Sophie

Nail Care & At Home

Nail Care

Nail care can make all the difference to keeping mobile and maintaining independence. Long nails and painful feet make it difficult to walk.

We offer nail cutting at our Hampstead day centre Henderson court, at Kentish Town Health Centre and at supported housing block Roseberry Mansions in King's Cross.

ironing, as well as accompanying clients to social events and appointments.

Anyone living in the boroughs of Kensington and Chelsea, Hammersmith and Fulham, Westminster and Camden are eligible for the service.

“The £23 I spent on my feet was the best I’ve ever spent,” Len

At Home

The At Home service, run in partnership with Age UK Kensington and Chelsea, offers care tailored to a person’s needs to help them remain independent and in their own home.

Trained staff can help with washing and dressing, meal prep, cleaning and

128

the number of appointments across all three clinics

20

the number of clients supported by At Home





Corporate support

We greatly value the support we get from businesses.

Accountancy firm Menzies and healthcare communications agency Galliard Nyxeon both chose us as their charity of the year for 2018, supporting us with donations, taking on sponsored sporting challenges and organising their own fundraising initiatives.

Employee volunteers from any business can spend the day at our day centres, at our shop or volunteer at our digital drop-ins, just as staff from the Wellcome Trust, EE, MediaCom and Logic Monitor all do.

Hanson Cement, Fairview New Homes, Waitrose and legal firm Simkins, all contributed towards our client Christmas party this year, while Osprey, retirement property specialists, paid for our Volunteer Awards.

“We work on a global scale, so we were keen to support a charity close to home. We chose Age UK Camden at Christmas time – when elderly loneliness is at the forefront – but to help address it all year,” Jodie Watling, Menzies

“Age UK Camden was a perfect fit for us – offering practical opportunities to help and a cause that’s close to our hearts. We are proud to work with Age UK Camden and hope we make even a small difference to the lives of older people in the borough,” Katy Braddick, Galliard Nyxeon.

Consolidated Statements of Financial Activities

(Incorporating an income and expenditure account)

Income and endowments from:	2018	2017	Consolidated balance sheet	
Generated funds	212,024	162,155	As at 31 march 2017	
Investments	24,965	32,258	2018	2017
Charitable activities	3,071,143	2,914,993	Fixed assets	
Total income and endowments	3,308,131	3,109,406	Tangible fixed assets	164,642
			Investments	759,124
			Current assets	
Expenditure on:			Debtors	117,002
Raising funds	165,920	163,584	Cash at the bank and in hand	2,661,591
Charitable activities	3,093,300	3,095,710		2,354,963
Total expenditure	3,259,220	3,259,294	Liabilities	
Net gains/(losses) on investments	(22,457)	89,937	Creditors (amounts falling due within one year)	(1,671,553)
Net income/(expenditure)	26,454	(59,951)		(1,106,298)
Actuarial (gains/loss) on defined Pension benefit scheme	112,000	(183,000)	NET CURRENT ASSETS	
Net Movements in funds	138,454	(242,951)	Defined pension scheme liability	2,030,806
Funds at the start of the year	813,352	1,056,303		2,035,352
Funds at the end of the year	951,806	813,352	Total net assets	951,806
			TOTAL FUNDS	813,352

All of the above results are derived from continuing activities. There were no other recognized gains of losses other than those stated above.

The financial statements were approved and authorised for issue by the trustees on 1 August 2018 and were signed below in its behalf by: Mary Burd, Chair. Jacob Coy, Treasurer

Trustees' statement

These summarised accounts are a summary of information extracted from the consolidated annual accounts and contain information relating to both the Statement of Financial Activities and the Balance Sheet for the year ended 31 March 2018. These summarised accounts may not contain sufficient information to allow for a full understanding of the financial affairs of the charity. The full financial statements were approved by the trustees on 1 August 2018 and subsequently submitted to the Charity Commission and Companies House. They received an unqualified audit report and copies may be obtained from the charity's head office – Age UK Camden, Tavis House, 1-6 Tavistock Square, London WC1H 9NA. 1 August 2018

Signed on behalf of the trustees. Mary Burd, Chair. Jacob Coy, Treasurer

Independent auditor's statement to the trustees of Age Concern Camden

We have examined the summary financial statements for the year ended 31 March 2018 set out in the attached report.

Respective responsibilities of the trustees and the auditors

The trustees are responsible for preparing the summarised financial statements in accordance with applicable United Kingdom law.

Our responsibility is to report to you our opinion on the consistency of the summary financial statements with the full annual financial statements and the annual report, and its compliance with the relevant requirements of section 417 of the Companies Act 2006 and the regulations made thereunder.

We also read the other information contained in the Annual Report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summary financial statements. We conducted our work in accordance with Bulletin 2008/3 issued by the Auditing Practices Board. Our report on the charitable company's full annual financial statements described the basis of our opinion on those financial statements and on the Annual Report.

Opinion

In our opinion the summary financial statements are consistent with the full annual financial statements and the Annual Report of Age concern Camden for the year ended 31 March 2018 and complies with the applicable requirements of section 417 of the companies Act 2006 and the regulations made thereunder.

Haysmacintyre, Statutory Auditors, 10 Queen Street Place, London EC4R 1AG Date: 1 August 2018



Trustees

Elected Officers

Mary Burd
(Chair)

Dorothy May
(Vice Chair)

Jacob Coy
(Honorary Treasurer)

Elected Trustees

Virendra Ahuja
Dr Tom Fitzgerald
Marika Freris
Janet Guthrie
Barbara Hughes
Mohammad Khan

Co-optees

David Mitchell
Beatris Januario

Patrons:

Sir Derek Jacobi,
Phyllida Law OBE,
Dame Esther Rantzen CBE

Honorary Presidents:

Brenda Felstead,
Maggie Plouviez OBE

Winter Fuel Campaign

This winter we're asking people in Camden who receive the Winter Fuel Allowance, who don't spend it on heating to consider donating it to us instead.

Many older people in the borough live in poverty and we help them find benefits they are entitled to and support, warmth and companionship

at our day centres. Our befrienders also make sure the people they visit are not having to make the decision between eating and heating.

How to donate is on the opposite page. Or text the amount you want to give along with code AUCA18 to 70070

Thank you

#WarmHeartCamden

Contact us

Age UK Camden

Tavis House, 1-6 Tavistock Square,
London, WC1H 9NA

Phone: 020 7239 0400

Email: info@ageukcamden.org.uk

Website: www.ageuk.org.uk/camden

Day Centres:

Great Croft day centre.

Cromer Street, Kings Cross, WC1H 8LF

Phone: 020 7278 5090

E-mail: Greatcroft@ageukcamden.org.uk

Henderson Court day centre.

102 Fitzjohns Avenue,
London, NW3 6NS

Phone: 020 7794 6588

Email: Hcourt@ageukcamden.org.uk

Charity Boutique:

53 Leather Lane, London, EC1N 7TJ

Phone: 020 7831 4928

Opening hours: Monday to Friday,
10.30am to 4.00pm

To donate items call 0207 8314928.

Donations:

All donations stay in Camden to
help us support local older people.

Donate on our website or set
up a standing order, using the
following details:

Account Name: Age Concern Camden

Sort Code: 40 52 40

Account Number: 00014936

Ageing Better in Camden

Phone: 020 7239 0400

Email: ageingbetterincamden@ageukcamden.org.uk

Website:

www.ageingbetterincamden.org.uk

Personalisation Support In Camden

58 Phoenix Road, NW1 1ES

Phone: 020 7383 4901

Email: info@psic.org.uk

Website: www.psic.org.uk

Opening Doors London

Phone: 020 7239 0400

Email: info@openingdoorslondon.org.uk

Website:

www.openingdoorslondon.org.uk



Twitter @AgeUKCamden

Facebook @AgeUKCamden

Instagram www.instagram.com/ageukcamdenboutique

Registered charity number 293446.

Company number 1969975.

How would you like to be remembered?



Fred Grubb used to come to our Hampstead day centre, Henderson Court, for the music appreciation classes, poetry group and Friday afternoon singing. He'd never married, didn't have children and he was lonely. Going to Henderson Court gave his life meaning again.

Fred was also visited at home by a befriender from our NW3 Good Neighbours scheme, first Colin then Ross, who each shared his passion for literature and were someone with whom he could talk about the things he loved.

Fred died last May and in his will he generously left Age UK Camden a legacy of £19,000. We put the money towards the befriending service and Henderson Court, so we could continue to make the later

lives of more people, like Fred, happier. It's the legacy he wanted.

We appreciate every gift left to us and writing a Will, or amending an existing one, is how you can make sure your money is spent the way you want after you've gone.

We always recommend using a qualified professional when writing or amending a Will. We've teamed up with McClure Solicitors to provide a free Will writing and amending service at Henderson

Court, the first Wednesday of every month. You can also find other will writing experts on the directory on our website - directory.ageukcamden.org.uk.

For more information contact suzy.barber@ageukcamden.org.uk or call 0207 239 0400



REMEMBERING THE
GENEROUS FRED GRUBB