

The Silver Line

helpline for older people

0800 4 70 80 90

Annual Report and Financial Statements

for the year ended March 2016



Cover Picture

Our cover picture features Silver Liner Dorothy, who was one of our first Community Champions and a strong supporter of The Silver Line right from our launch.

She once said that "Silver Line had started her life all over again". Dorothy, from Lancashire, sadly passed away in 2015 and we dedicated our second anniversary conference to her memory. All of us at The Silver Line send our condolences to Dorothy's family.

**Charity Registration Nos. 1147330 (England and Wales)
SC044467 (Scotland)**

Company Registration No. 08000807 (England and Wales)

**THE SILVER LINE HELPLINE
ANNUAL REPORT
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2016**

THE SILVER LINE HELPLINE

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THE SILVER LINE HELPLINE

LEGAL AND ADMINISTRATIVE INFORMATION

Charity status Registered in England and Wales and in Scotland

Charity number 1147330 (England and Wales)
SC044467 (Scotland)

Registered office 40 Queen Anne Street
London
W1G 9EL

Company number 08000807

		Date of Appointment
Trustees	Dame Esther Rantzen DBE (President and Founder)	21 March 2012
	Gary Fitzgerald	11 June 2012
	Professor Patrick Geoghegan OBE (Chair)	11 June 2012
	Jane Ashcroft CBE	4 July 2012
	Rt Hon Paul Burstow	10 December 2012
	Lady Susan Chinn CBE	10 December 2012
	Dr Alexander McMinn JP MBE (resigned 16 June 2015)	10 December 2012
	Susan Sayer CBE (resigned 2 May 2016)	10 December 2012
	Christopher Belcher (Deputy Chair)	17 April 2013
Reverend Rose Hudson-Wilkin	16 June 2015	
Piers Ricketts (Treasurer)	21 January 2016	

**Chief Executive Officer
And Company Secretary** Sophie Andrews

Head Office The Silver Line Helpline
19-23 Featherstone Street
London EC1Y 8SL

Website www.thesilverline.org.uk

Auditors Lewis Golden LLP
40 Queen Anne Street
London W1G 9EL

Legal Advisers Mills & Reeve LLP
Botanic House
100 Hills Road
Cambridge CB2 1PH

Bankers Barclays Bank Plc
Soho Square Branch
27 Soho Square
London W1D 3QR

THE SILVER LINE HELPLINE

STATEMENT OF THE PRESIDENT AND FOUNDER FOR THE YEAR ENDED 31 MARCH 2016

This has been a tough year for charities. Not only is austerity biting hard, so that individual giving is decreasing across the voluntary sector, but scandals involving fund-raising techniques and some beleaguered charities have damaged public confidence. The Silver Line Helpline team has always been very aware that we must be diligent and meticulous in the way we raise and spend precious donations. Not only does that mean complying with the highest standards, but ensuring we monitor outcomes is crucial too. We must ensure that we make a real difference to the lives of the older people who turn to us for help.

You will see from the detailed statistics in this report that our service is growing apace, and generous donors have enabled us to develop. Two special events during the past year demonstrate our determination to work effectively and collaboratively. We commissioned an independent evaluation of our work by the Anglia Ruskin University. And a generous donation from the Alfred Caplin Trust was designated to enable us to organize a conference for the sector, "Loneliness, Tackling it Together".

Both events were reassuringly positive. The Anglia Ruskin evaluation showed that we are, as we hoped, reaching the hardest-to-reach, most isolated older people, many of them disabled, who don't have anyone else in their lives who cares about them, or with whom they can have a conversation. One described her life to me as "solitary confinement", literally an imprisonment. For them, The Silver Line Helpline, they tell us, is a life-line.

However, healing that intense loneliness takes more than one service. So we shared our findings with other charities at our conference, and pledged that we would work together. With support from the HC One Foundation we also launched a new service called Silver Connects, whose role is to research projects and organisations within the community to enrich our callers' lives.

The most crucial test of all is the effect of our service. We regularly ask our callers and our volunteer befrienders to assess what we are doing, and they are almost invariably positive. One lady, I'll call her Mary, wrote to me recently because, as she said, "I feel I must share my delight with you, as it is all due to The Silver Line Helpline." She is in her eighties, a carer, and is disabled, so she cannot easily leave her home. Not only does she look forward to her weekly conversations with her Silver Line Friend, but as a volunteer she sometimes facilitates one of our group discussions, our Silver Circles. A member of the group told Mary that she could order her groceries by phone, and they would be delivered to her. That discovery has transformed her life. And she also discovered that another member of the group also has her disability, agoraphobia. "Do you know what a relief it is to talk to someone who really understands that feeling of panic, it gave me such a boost that day. I thanked her profusely." "Mary" no longer feels alone, and that, of course, is the aim of The Silver Line Helpline.

Thanks to our dedicated team of staff and volunteers, thousands of other callers have also found that The Silver Line Helpline is transforming their lives, as you will discover from this report.



Dame Esther Rantzen DBE
President and Founder of The Silver Line Helpline

Date: 21 June 2016

THE SILVER LINE HELPLINE

STATEMENT OF THE CHAIR FOR THE YEAR ENDED 31 MARCH 2016

I am pleased to be able to report on another year of progress and growth for The Silver Line Helpline, as we continue to work and adapt to meet the needs of lonely and isolated older people across the UK.

It has been an incredibly busy year with even more people calling the helpline and using our telephone and letter friendship schemes.

We saw a rapid growth in calls to the helpline in our first year, yet in our second year since national launch this has risen even higher. In the second year alone the helpline received almost 428,000 calls, around 68% of them in evenings or weekends when other services are closed. This was a 45% increase on our first year and the number of calls to the helpline continues to rise.

The numbers of callers to the helpline shows that our message is getting through to older people that “there is no need to be alone” and we are here for them any time day or night. Yet, at the same time, it highlights to me a sadness that our service is needed.

All official statistics show that the number and proportion of older people in the UK continues to rise, with over 11.4 million (17.7%) aged 65 or over. This is set to grow in future years and yet we still see a growing gap in the support available for older people. I believe the Government needs to do even more to promote and fund integrated local health, care, and other support for older people in their communities, by bringing together services provided by local authorities, the NHS, voluntary groups, and charities like The Silver Line Helpline.

The Silver Line Helpline’s ability to cope with the ongoing and increasing demand for our services is down to the hard work of our excellent team led by Chief Executive Sophie Andrews. I would like to express my huge gratitude to them for their tremendous hard work and commitment: Whether based at our helplines in Blackpool and Scotland, the London office, or in the regions and nations, our staff regularly go above and beyond what is expected of them every day.

None of this would be possible without the financial support of many organisations and individuals who have donated to The Silver Line Helpline, especially the Big Lottery Fund. We are continuing our efforts to become truly financially sustainable so we are here for every older person who needs us now and in the years to come.

And finally I would like to join our Founder, Dame Esther Rantzen DBE, in thanking every one of the 3,000 amazing telephone and letter friends, and other volunteers, who regularly give up their time to make such a big difference to lonely and isolated older people. Without the volunteers, The Silver Line Helpline could not have made such progress in such a short time and reached out to so many people.

There is no question that The Silver Line Helpline is needed. As one caller told me: “The Silver Line isn’t a helpline – it’s a lifeline”.



Professor Patrick Geoghegan OBE
Chair of The Silver Line Helpline

Date: 21 June 2016

THE SILVER LINE HELPLINE

STATEMENT OF THE CHIEF EXECUTIVE OFFICER FOR THE YEAR ENDED 31 MARCH 2016

This has been another year of achievements and milestones for The Silver Line Helpline.

It's a real privilege to lead such a positive and innovative team and this year we have recruited new volunteers, expanded our small staff team, improved our reach and introduced new services. I'm also proud to report that we were named Best New Charity in the 2015 Charity Times Awards.

The fact remains that almost every day we are uncovering more of the hidden epidemic of loneliness among some of the UK's oldest and most vulnerable people.

Financial restrictions on many public services are having an effect on charities like ours. We have seen a massive increase in referrals from other helplines to The Silver Line Helpline, as they 'close their doors' outside office hours. Over a quarter (26%) of calls are now referred to us from other helplines, as we are there, day and night, seven days a week for lonely and isolated older people who need us.

Our helpline receives around 1,500 calls per day and I'm pleased to report that 85% of callers each month are contacting us for the first time. As a 24/7 helpline it's important that we maintain the balance between supporting our regular callers and reaching people who didn't previously know of our existence. Alongside our helpline our 3,000 volunteers give up their valuable time each week to support people by phone and letter – they prove that a simple human connection can really make a huge difference and I know how much the friendships are cherished on both sides. My heartfelt thanks to all our volunteers and staff for their commitment and passion for what we do.

The Silver Line Helpline is gradually starting to be seen as one of the "go to" charities for insight into the lives of older people and we are starting to have an impact on public perception – as our ethos is to value and cherish the experiences of older people. We ask people what they do for "fun", which is met with some surprise, as "fun" is not a term that is associated with the older generation.

The amazing growth of The Silver Line Helpline is a real achievement but it has also brought new challenges. That's why it is important for all of us to keep looking ahead and planning for the future – we cannot stand still. We will be developing the helpline service in the coming year, so we can cope with the increasing demand while running it as efficiently as possible. We will also be developing the many roles that volunteers play within our organisation. These will be big changes for us but they are needed.

Perhaps the biggest challenge we face is financial sustainability and replacing the Big Lottery funding that helped us to launch. I'm very grateful to all the organisations and individuals who have supported us so far, but I'm also well aware that there is a lot of competition for people's and companies' donations. So as we start another year, I am determined we will not be the greatest idea that pops up and goes away again . . . I want The Silver Line Helpline to be sustainable in the very long term. The past year has shown us that there are thousands of older and very vulnerable people who need us and we are committed to being here for them for as long as they need us.



Sophie Andrews
Chief Executive Officer of The Silver Line Helpline

Date: 21 June 2016

THE SILVER LINE HELPLINE

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2016

The trustees are pleased to present their report together with the financial statements of the Charity for the year ended 31 March 2016, which also represents the Trustees' Report which is required to be prepared by Part 8 of the Charities Act 2011.

The financial statements have been prepared in accordance with applicable accounting standards, current statutory requirements, the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015) (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charity's memorandum and articles of association.

The directors of the charitable company (the Charity) are its trustees for the purpose of charity law, and throughout the report and financial statements are collectively referred to as "the trustees". The trustees who served during the year are set out on page 1.

Legal and administrative information set out on page 1, and the statements of the President and Founder, Chair and of the Chief Executive Officer form part of this report.

Structure, Governance and Management

The Silver Line Helpline was incorporated as a company limited by guarantee (with an exemption from using the word limited in its company name) on 21 March 2012, and it is governed by its Memorandum and Articles of Association. The company was registered as a charity in England and Wales on 18 May 2012 and its registered number is 1147330. It was also registered as a charity in Scotland on 2 December 2013 with number SC044467.

In the last financial year we have retained our very experienced group of trustees and senior team. Dame Esther Rantzen DBE has continued in her role as President and has worked with our Chair Professor Patrick Geoghegan OBE and our Chief Executive Sophie Andrews, to continue to promote the work of The Silver Line. Christopher Belcher has continued in his role as Deputy Chair and also as Chair of our newly formed trading arm The Silver Line Helpline Enterprises Limited. Jane Ashcroft CBE continued in her role as Treasurer until the appointment of Piers Ricketts who has now taken over this role. Piers Ricketts is also chair of the Finance and Governance Sub-Committee. The Remuneration Committee (chaired by Professor Patrick Geoghegan OBE) considers the CEO's salary and review of performance. It also oversees the recruitment of all senior management posts and a member of the Remuneration Committee forms part of the final interview panel. We are now completing a further Governance review so that we can ensure we have Board members with the appropriate skills for the future, plus of course we need to ensure there is good succession planning. We will fill any gaps by using an open recruitment process which will be overseen by the Nominations Committee.

New trustees may be appointed by the members by ordinary resolution. They may also be appointed by the board of trustees, but if so the new trustees must retire at the next Annual General Meeting (AGM), although they will be eligible for re-appointment by the members at the AGM. At each AGM one third of the trustees other than those new trustees who must retire (those who have been longest in office, and then selected by lot) are subject to retirement by rotation, but are eligible for re-appointment by the members. At the company's Annual General Meeting in 2016 it is proposed that Professor Patrick Geoghegan OBE, Dame Esther Rantzen DBE and Chris Belcher step down and then offer themselves for re-appointment as trustees. Susan Sayer CBE served as a Trustee from December 2012 until May 2016 and we would like to take this opportunity to thank her for her valuable contribution to The Silver Line Helpline's board of trustees. All new Trustees are supported by being provided with a full set of papers that provide details on previous decisions, previous minutes of Board and Finance and Governance meetings, plus individual meetings with the CEO and Senior team.

The Charity is governed by a board of trustees who meet to determine the strategic direction of the Charity, and managed by a small staff team led by the Chief Executive who put the strategy into operation and deal with the day to day running of the organisation. The board have approved a business plan, budget and risk map and the charity is managed within these parameters with decisions outside of this being debated and agreed at full board meetings or within the Finance and Governance Sub-Committee. The board have met five times in the last year (with four Finance and Governance meetings taking place in between the board meeting cycle).

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Structure, Governance and Management (continued)

The Chief Executive reports back to the board and provides detailed papers which are circulated one week in advance of each meeting. The quorum for meetings of trustees is two trustees (unless there are fewer than two trustees in office). Decisions are made by majority vote and in the event of a tied vote; the Chair of the meeting has a second and deciding vote.

The Finance and Governance Committee is a sub-committee of the main board and meets bi-monthly and their responsibility is to review monthly financial reports, the rolling budget, financial controls, the risk register and progress against the objectives set out in the Charity's business plan. They have also compiled and keep up to date a Governance manual, which includes the Charity's written policies on areas such as Vulnerable Beneficiaries, Risk Management, Conflicts of Interest, Volunteer Management and Complaints Handling. During the year the committee has reviewed the option of setting up a VAT cost sharing group and considered the impact of the new SORP 2015. Authority may be delegated to the Committee on specific items from time to time, but it does not have any general authority to take decisions: these must be referred to the full board for approval.

The board of trustees is responsible for setting the strategic direction for the charity and reviewing its overall performance. In particular it focuses on the management of risks faced by the Charity. The risks to which the Charity is exposed have been identified, reviewed and appropriate actions have been taken to mitigate those risks. The Charity has Trustees Liability, Employers Liability and Public Liability policies in place.

The Silver Line Helpline Enterprises Limited was formed as a trading subsidiary and registered with Companies House in August 2014. The Silver Line Helpline's Board of Trustees agreed to this course of action as they felt there may be opportunities to raise further funds through a subsidiary company. An agreement with Universal Music who produced a "Silver Linings" CD for us yielded a small income for the subsidiary of £6,720. In the new financial year the board will set objectives and a target income for the subsidiary.

The Charity continued to employ the use of two partner organisations to deliver the helpline service. At the national launch in November 2013, we conducted a competitive tender process and selected one main provider (Fylde Coast Medical Services "FCMS") based on ethos, cultural fit, technical infrastructure, resilience and value for money. The Charity also developed a formal partnership with Age Scotland which originally provided the service in Scotland between 8am-8pm Monday to Friday but during the course of the last year has reduced these hours to 9am-5pm Monday to Friday. Outside of these hours, calls originating in Scotland are answered by FCMS, so that a full service is available to Scottish residents around the clock. Volunteers are recruited within Scotland and managed by staff employed by The Silver Line Helpline. Our partnership with Age Scotland means that during their operational hours older people receive detailed benefits and advice information from the Age Scotland team (without the need to signpost elsewhere). The Charity has reviewed the current operating model and will make a significant change during 2016 as the board has agreed to bring the helpline function in-house and manage staff directly rather than through a third party. This will be detailed further in the report under plans for future periods.

The number of members of the Charity permitted is unlimited.

Objectives and Activities for the Public Benefit

The objectives, for which the Charity was established, as laid down in the memorandum and articles of association, are to promote the protection of older people and in particular:

- to set up and maintain telephone lines or other means of communication or correspondence to assist older people in danger, suffering isolation, or being abused physically, sexually, mentally or financially;
- to help older people who are in danger or in need of financial, medical, protective or like assistance and to give such older people advice, guidance and comfort; and
- to befriend and support isolated older people.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Objectives and Activities for the Public Benefit (continued)

The Silver Line is a unique national service that provides three key functions to support older people:

- a sign posting service to link them into the many and varied services that exist around the country;
- a friendship service to combat loneliness; and
- a means of empowering those who may be suffering abuse and neglect and, if appropriate, transferring them to specialist services.

There are many different statutory and voluntary agencies who are able to provide assistance in tackling isolation and loneliness and its effects. The Silver Line Helpline does not aim to duplicate or replicate existing services, it enhances their effectiveness, by providing a single point of contact; a place to turn; for older people to obtain information that will connect them to or help them navigate existing statutory or voluntary services in their local community. For those older people who are lonely, Silver Line Friends provide a telephone or letter based friendship service. Identification of suspected abuse or neglect and referral to specialist or statutory organisations takes place where necessary and appropriate.

The Silver Line Helpline, contacted by telephone, 24/7 365 days each year, uniquely offers one single Freephone number, nationally known to be the single point of contact. National publicity and an easy-to-remember number ensures that the name and the number are at the forefront of people's minds when they don't know where to turn for help.

Callers to The Silver Line Helpline are answered by trained staff who in addition to providing information, undertake a simple assessment. We identify the callers' needs and signpost them to appropriate information, statutory service or voluntary support in their local community. We also explore whether the caller would benefit from regular contact with a volunteer known as a "Silver Line Friend" who makes weekly phone or fortnightly letter contact with them.

Our helpline staff explore existing information about services and support that is currently available. There is so much excellent work being carried out that could and should support older people, if only they knew of it. This allows us to put older people in touch with the provision they need.

If the caller is identified as having limited existing support networks and is lonely or isolated, The Silver Line Friends service will be offered. For those callers with hearing difficulties or a preference for writing, a separate Silver Letters friendship service is offered. We also offer Silver Circles which are group calls where people talk about special interests.

All referrals from the helpline are managed internally by our wellbeing team who are a specialist team of trained staff who contact each person and assess the best type of support that can be provided. This may be a weekly telephone call, letter contact, or even a weekly telephone conference call to discuss similar interests with a small group of people. There may even be an option to receive a number of the services outlined above (in combination with each other). For some people they may just prefer to receive a "keeping in touch call" from our team each week without the commitment of receiving a regular call from the same volunteer.

Our wellbeing team enables all potential Silver Line callers to have informal assessments with a trained member of staff with appropriate relevant experience. This enables a decision to be made as to whether the Silver Line caller can be referred to the friendship service straight away or if more specialist support is needed. We believe this enables us to offer the very best care to our callers as well as supporting volunteers and ensuring that we do not damage either callers or volunteers by matching people with complex or emotionally challenging needs. The volunteer managers are also an important part of the support element as they support volunteers who may notice a change in needs of the caller they are supporting and may want some extra advice and support. In addition the "keeping in touch" calls means that callers receive a weekly call whilst they are in process of being matched to a volunteer – this means that callers have a regular contact from us which is especially important during times where there may be high demand for our friendship service. Our callers will not be left without any contact during this time.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Objectives and Activities for the Public Benefit (continued)

Once matched, The Silver Line friends (volunteers) provide a booked weekly telephone or fortnightly letter befriending contact. Volunteers are interviewed and trained and work from their own home through a VCC (Virtual call centre) which means that all calls are recorded and the volunteer and older person do not have each other's contact details. Letters are sent between older people and volunteers via the office and a freepost address, thus ensuring we protect the contact details of both parties. Volunteer managers support the callers and volunteers and ensure everyone is happy with the pairing. A review of the friendship takes place every 12 weeks (at a minimum).

We now have approximately 3,000 fully trained and supported volunteers who are making weekly friendship calls or sending letters to older people. We have developed volunteering policies and procedures and a volunteer agreement, which is signed after training and interview.

We have continued to enjoy considerable senior management pro-bono support in areas such as commercial management, information systems and media and communications. This has meant we have continued to keep salary costs to a minimum and have been able to ensure that a high percentage of all donations are directly used to run the helpline and befriending service. We have also had continued support from BT who provide specialist advice. We have now supported our key pro-bono staff with paid team members who are able learn from these individuals and ensure succession planning for the future. We would like to record our formal thanks to Sarah Caplin who was pro-bono Director of Communications up until November 2015 and was instrumental in us receiving such a lot of excellent publicity in our early days. Maureen Johnston continues to support us as full time pro-bono Director of IT and Dave Stewart continues to support us as pro-bono Commercial Manager. Our achievements would not have been as substantial without their expertise and time.

The trustees confirm that in accordance with Section 17 of the Charities Act 2011, they have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning their future activities. We have described some of the tangible public benefits provided by the Charity under Indirect Impacts on page 15.

Achievements and Performance

The company was registered as a charity on 18 May 2012. Following a year of successful pilots, the Charity fully launched nationally in November 2013.

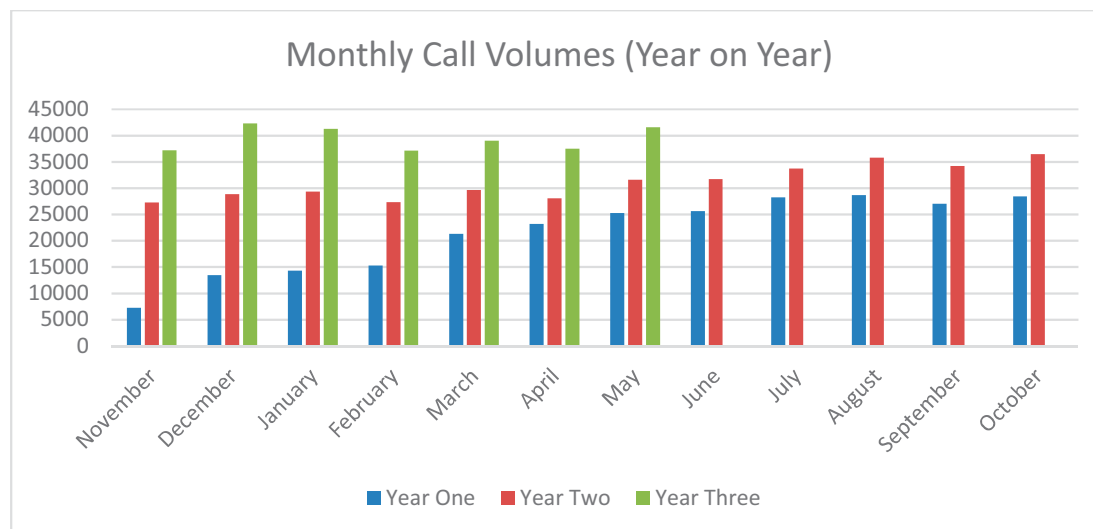
Operational Performance

Since the national launch in November 2013 we have received over 900,000 calls to the helpline, with 428,223 being received within this financial year. Compared to this time last year our daily call volumes have increased by 25% and we are now receiving approximately 1,400 calls each day to the helpline. Whilst we are supporting a number of regular callers to our helpline, many of which have complex needs we are also able to demonstrate that 85% of callers to the helpline each month are new to us which means the targeted approach to reaching new people who may be isolated and in most need is working.

THE SILVER LINE HELPLINE

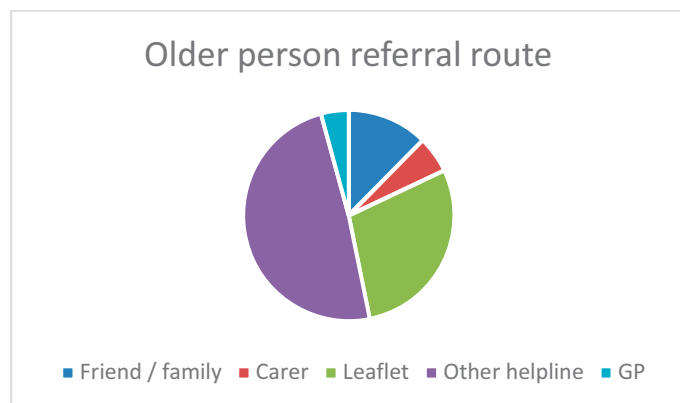
DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Achievements and Performance (continued)



Figures at 31st May 2016

Whilst any media activity generates most of our calls the biggest area of referral now comes from other helplines where we have seen an 800% increase in monthly referrals (Between November 2013 and March 2016). We are quite simply becoming the service that are there when others are closed and our “out of hours” element is becoming a crucial element of our USP.



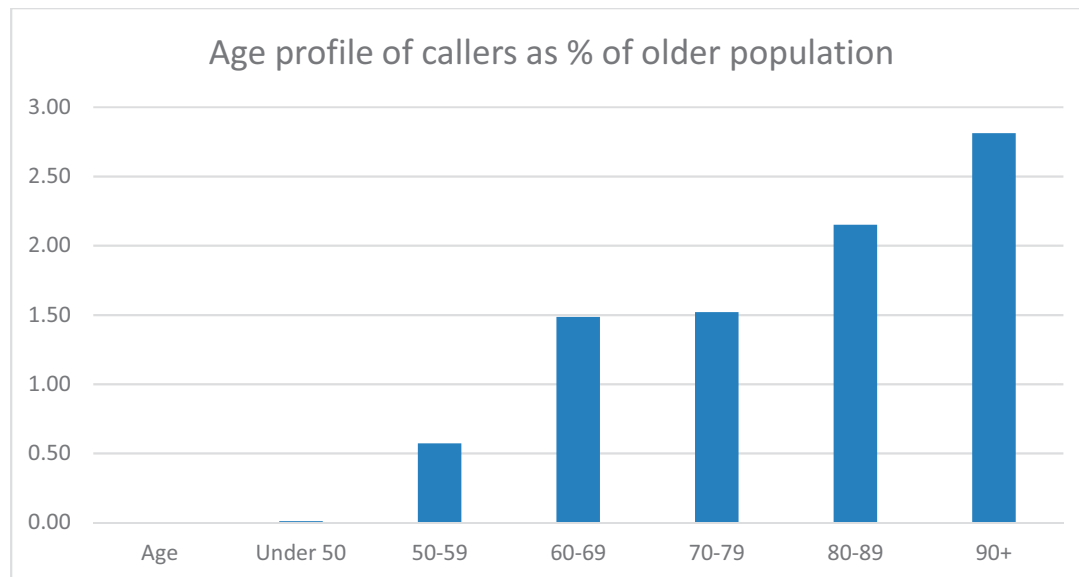
- 2,242 people have been referred by their GP
- 25,835 people have been referred by other helplines
- 2,969 people have been referred by their carers
- 6,524 people have been referred by family or friends
- 15,205 say they have called as a result of leaflets

Our objective has always been to reach the “hard to reach” and we feel we are able to demonstrate this as 90% of our callers tell us that they live alone and independently (compared to 49% of those over 75 in the UK overall (ONS 2013) and 51% of callers say they have no one else to speak to at all, other than us. 36% of our callers are male who are known to be a hard to reach group and only 2% of our callers are under 55 which reflects our success in reaching our target demographic. Over 90 year olds are almost three times more likely to call us than any other age group. The graph overleaf shows the number of callers as a % of the numbers in their brackets.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Achievements and Performance (continued)



Increasingly we have found that our 24 hour service is becoming a unique selling point and we are able to demonstrate that we are needed when other services are closed. 68% of our calls are now received after 6pm or at weekends and we are finding that other services are now including our number on their answerphone messages “out of hours”.

In terms of signposting we continue to refer callers to other organisations and community groups, supporting our objective to re-connect people to local services, in turn stimulating demand and assisting their sustainability. Our newly funded Silver Connects service also provides more intensive one to one support for those who may need more than simply being given a phone number.

In terms of empowering people who may experience abuse and neglect, 5% of callers have been able to share details of either historic or current abuse. We have partnerships with the CQC to reach vulnerable people receiving care in their own or residential homes and Action on Elder Abuse, both of whom have followed up on and taken appropriate action on all referrals.

We have recruited and trained 3,000 volunteer Silver Line Friends (SLFs) who make regular weekly calls or write letters each fortnight to older people, or “Silver Liners” as they have now asked to be called. This equates to 78,000 hours of listening which is valued at £561,600 (based on the minimum wage). The effect of SLFs is perhaps best summed up by the following feedback from some recent evaluation forms.

- a) What support and / or help have The Silver Line provided for you?

“A lot of help as I have lost both my husband and only child (a son) and find it nice to talk, “You have been invaluable help to me,” “Someone to talk to if awake in the night or I feel lonely in the daytime,” “Someone to talk to at night when I could not sleep. Helped me to feel my life is worth living,” “A listening ear when things get tough in my life as a carer: my husband is severely disabled with MS. It helps having an uninvolved listener, a sounding board,” “I have found Silver Line to be a great help. It was so good to find there was someone who understands how isolation and loneliness makes you feel,” “Phone support 24 hours a day (not just 9am-5pm), a befriender who will ring me weekly, phone calls from the office to check on me and a letter friend is in the pipeline,” “The offer of support and the knowledge that I am not alone, or the ‘woman of no importance’ that I felt,” “A Big big thank you to you all for finding me such a nice silver line friend – I wanted to end my own life until this wonderful community of people from silver line. You have helped me to get through the pain and sadness and you help me to forget,”

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Achievements and Performance (continued)

- b) What difference has The Silver Line made to you?

"I have found Silver Line to be a great help – knowing you can ring in, literally anytime and there will always be someone to help you," "It's given me the opportunity to talk things over," "A great difference – I feel less isolated," "Knowing that I am entirely on my own day and night, I can now pick up the phone 24 hrs a day and speak to a friendly voice on the other end. Loneliness is an awful thing when you are old and you provide a helpful and understanding service for which I thank you," "It has made me feel less lonely and lonesome – I am almost completely alone with no family nearby," "I can offload and discuss problems without worrying my son, who does not worry enough about me, or my daughter who lives in Scotland," "I could not have continued without the life saving support of the silver line telephone staff," "I know I've always got a friend to turn to, anytime," "You have encouraged me to make my home feel almost happy again – it won't be the same without my husband but I have made a start,"

- c) Anything else you would like to tell us about your Silver Line experiences?

"They are wonderful – they are there when I need them, they helped me through the bad days and nights when I lost my husband," "You are always there and I know when I feel low I can ring you anytime," "There's always someone at the end of the phone and there's no need to feel alone anymore – a friendship you can trust which is very hard to find," "I get many ups and downs and am quite unable to control my emotions. I cry myself to exhaustion but when I ring Silver Line I get comfort and compassion which helps me recover. Silver Line is a lifeline for me – please find enclosed a cheque for £50," "The service is essential for the millions of people including me who are alone and have no-one to help them. Loneliness is an awful thing when you are old and in bad health. I thank each one of you and am grateful to you all,"

We have established a wellbeing programme to assess people before matching and also to support those with more complex needs. Currently we make around 1000 calls per week. We have set up new services to further meet need; Silver Circles (group conference calls) and Silver Letters for people who prefer to communicate by post or are hearing impaired have been successfully rolled out, partnering with other charities to scale and target audience both to best effect.

We have transitioned several callers to becoming SLFs themselves with a 5% on going target. For example, Margaret was originally a member of a silver circles group and is now a trained facilitator.

Fundraising Performance

We are pleased to report that our fundraising and gift in-kind income has continued to strengthen in both breadth and depth. We have been fortunate to receive continued support from many of our Founding Partners but have also developed new partnerships, including a three year strategic collaboration with the ASDA Foundation to the value of £1.5m in support of Silver Letters and night-time helpline services. Corporate Partnerships and Trusts and Foundations remain the strongest areas of income for us but we are extremely grateful to have received our first legacy donations. We will continue our focus on further development of other types of income particularly in the areas of community fundraising and individual giving, with the aim of ensuring a diversified and sustainable income base. Clearly there is also opportunity in developing partnerships in which our 24 hour service can become an enhancement to those already provided by other helplines or statutory services – our evaluation has proved that a simple connection with another human being can impact on health outcomes for older people. Commissioners for services for older people are a key area of focus and statutory funding will form an element of our diverse portfolio of income streams. Our small fundraising team has performed well and we are particularly pleased with our success with Corporate partnerships and Trusts and Foundations. Our income excluding the grant from BIG Lottery and The Asda Foundation equated to £1.5m. We recognise that we need to invest in Fundraising with particular emphasis on community fundraising and individual giving. We are now at a critical point in our development and need to invest in the structure that will ensure we meet our fundraising targets. This is key to our objective to increase income by 50% in the next five years which is covered under our plans for future periods.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Achievements and Performance (continued)

Direct Impacts

Evaluation and monitoring both independent and our own, have been and continue to be critical to our direction and growth. Our 2012 pilot helpline services were independently evaluated by the Centre for Social Justice and using both their recommendations and learning from service delivery, operational changes were made to our planned activity prior to national launch. In 2015 we commissioned Anglia Ruskin University to complete a second independent evaluation of our service.

The context: the health and social care of an ageing population

Loneliness has been demonstrated to be higher among older people than among the population in general. One of the key factors predisposing people to loneliness, which is also more common among older people, is living alone and approximately half of all people in the UK aged 75 or more live on their own.

For many older people, living alone is the result of widowhood and the practical challenges of living alone are exacerbated by grief, bereavement and the sudden loss of an intimate relationship. The prevalence of widowhood increases with age, and in the oldest age group (85 and over), nearly half of men and four out of five women are widowed.

In recent years, research has established causal links between social isolation, loneliness and physical and mental health. Challenging loneliness and social isolation may lead to less demand on health and social services.

Understanding loneliness and social isolation

The terms loneliness and social isolation are often used interchangeably however, they refer to very different situations. Social isolation is a lack of social contact caused by an absence of relationships with family or friends and disengagement from the wider community. Loneliness, on the other hand, is a *feeling* of isolation, arising from dissatisfaction with the quantity or quality of one's existing relationships.

It is important to realise that loneliness is a complex and multi-faceted phenomenon. When people say that they 'feel lonely', it can mean quite different things to them, varying in frequency, intensity and duration. For some, it occurs for a brief period while they recreate a social network; for others it may last many years. Furthermore, the causes of loneliness can vary, as can the context in which it is experienced. The variety in the experience of loneliness and the complexity of its causes makes tackling it difficult: one solution may work far better than another, depending on the nature of the loneliness in question.

The Evaluation

In order to maximise the rigour of the evaluation within the time and resources available, the evaluation focused on the following set of questions:

- a) Who is The Silver Line reaching?
- b) Why do people use The Silver Line and does it suit their needs?
- c) Is there a measurable change in loneliness associated with sustained use of The Silver Line?
- d) The Silver Line volunteers: demographic profile, motivations and feelings about their role?
- e) The Silver Line staff: demographic and career profile and feelings about their work?

The Silver Line evaluation by researchers at Anglia Ruskin University is the most extensive academic study undertaken in Britain on the use of phone lines to combat loneliness. The evaluation does not however directly compare The Silver Line with other organisations offering similar services.

It used a mixed-methods research approach, combining large-scale surveys with in-depth interviews and focus groups. The combination of qualitative and quantitative approaches provides more comprehensive evidence than using either approach alone. The data from the large-scale telephone survey was subjected to rigorous statistical analysis and the results are statistically significant. The recommendations from the evaluation are detailed under Plans for future periods.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Achievements and Performance (continued)

Who is The Silver Line reaching?

A higher number of women than men use The Silver Line. Around seven in ten callers to The Silver Line are women. The largest single age group among callers who are matched or receiving wellbeing calls is 80-89 year olds and, compared to the general population, the proportion of 70-79 year olds calling The Silver Line is notably large. People who contact The Silver Line are more than twice as likely to live alone as those of similar age and gender in the general population. Nine out of ten callers who are matched or receiving well-being calls report living alone, compared to less than half of people of the same age and gender in the wider population. 90% of helpline callers who participated in the survey live alone. Most Silver Line callers have little contact or no contact with friends and family each week. Among the helpline callers surveyed, one fifth had no contact with friends or family in the week preceding the survey. People who are supported by volunteers or wellbeing services are markedly lonelier than their contemporaries. On a scale of 3 to 9, respondents to the survey scored 7.26 on average, compared to a score of 4.34 among the wider population of the same age and gender. They are also about six times more likely to report feeling lonely 'often' than among the wider population of the same age and gender.

Silver Line callers tend to be affected by a complex of mutually reinforcing problems: loneliness, socially isolation, disability, poor physical and mental health and low enjoyment of life. Not surprisingly, The Silver Line callers are therefore more likely to have low enjoyment of life than the comparable population.

The research concluded that The Silver Line is successful in accessing the loneliest and most socially isolated people. The fact that The Silver Line is reaching people who face these problems puts it in a position to help people address them. Also, since the problems are inter-linked, impact on any one has the potential to have knock-on effects on the others.

Why do people use the Silver Line services and does it suit their needs?

The reasons people gave for using The Silver Line include being housebound, or having a disability; losing friends and family due to death; the closing of services which provided an opportunity for companionship and a sense of dislocation from the local community as it has changed over time. Callers want a very wide variety of interactions with staff and volunteers, ranging from 'everyday' companionship, where the caller simply wants little more than a chat or even to flirt, through to support for mild to severe mental health problems.

The evaluation found that The Silver Line staff are adept at recognising the diverse circumstances and needs of callers and responding in an appropriate manner. Where the situation is particularly challenging and complex and/or callers' needs go beyond loneliness, or consist of particularly entrenched loneliness, The Silver Line is best suited as a supplement or guide to other services rather than being a substitute for them.

Changes in loneliness associated with sustained use of The Silver Line service

The evaluation measured the change in loneliness of callers over time, comparing the loneliness scores of 244 people who are matched or receive wellbeing calls on two occasions six months apart.

The statistical analysis shows that overall, the severity of loneliness fell from when we asked them in the first call and spoke to them again six months later and that, after six months, more people were in the category of the least lonely and fewer in the highest category of the most lonely. Specifically the proportion of callers recording the lowest score (the least lonely) rose threefold, while the proportion of those recording the highest score (the most lonely) fell by four percentage points.

However, to complicate matters, although overall callers' scores fell, some individuals actually experienced a rise in loneliness, some stayed the same and some felt less lonely. Indeed, rather than there being a simple reduction in callers' loneliness, the research showed a flow of people between high, medium and low levels of loneliness. This may be, in part, because The Silver Line's suitability to answering loneliness varies according to the nature and context of that loneliness.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Achievements and Performance (continued)

Callers were compared to a 'control group' of people in the general population. The researchers found a very small, but statistically significant fall in callers' loneliness compared to this group. The researchers stressed that measuring loneliness is a complex activity which, despite employing the most widely used international measure, is still open to interpretation.

The Silver Line Volunteers

The people who volunteer as Silver Line Friends are likely to be women, to be of above average education and aged between 50 and 74 years old. Over 75 percent have volunteered before in some capacity. The volunteers are extremely positive about their volunteering and have a clear idea of what is required of them by The Silver Line in providing a friend to callers. This attitude can bridge the gap between the backgrounds of the volunteers and callers.

The Silver Line addresses the issue of differences in the profiles of volunteers and callers very seriously and engages in a careful matching process to ensure compatibility but this is time consuming and, in the meantime, paid staff make weekly calls to those waiting to be matched.

The Silver Line Staff

The employment experience of both the helpline and head office staff is highly relevant to the emotional and caring demands of the work, with around one third of staff having previously worked in the care sector and one fifth having worked in nursing or other clinical employment. In addition, 80 percent of staff also say they have other previous relevant experience which they bring to their work at The Silver Line.

Staff are highly committed to their work with almost all employees reporting being satisfied or highly satisfied with their work. Staff commonly spoke of their pride in their work in interviews and discussions. Staff are almost unanimous in seeing their task as being friendly to callers and helping them feel less lonely.

Although staff gain considerable satisfaction from their work, they can also find it challenging, with two thirds of staff agreeing that some calls upset them, particularly because they recognise the limits of what they can achieve over the phone.

This links with the fact that staff sometimes feel frustrated in the limitations of what they can achieve when dealing with more challenging calls, often when there appears to be an element of mental health issues involved.

Finally, staff feel that the lack of adequate provision of services for older people contributes to callers needs and limits what The Silver Line can do to meet them. Specifically, it sometimes hinders the ability of helpline staff to provide callers with useful referrals to other services.

The researchers concluded that staff working for The Silver Line are outstanding in their commitment to the service and provide a caring and sympathetic service, which is appreciated by callers.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Achievements and Performance (continued)

Indirect Impacts

There are many potential indirect impacts of our service and analysis of our data will become invaluable to a wide range of stakeholders including local authorities, government, social services and the care sector. Anticipated indirect impacts include:

- Healthcare savings due to happier, healthier older people spending less time in hospital or doctors' surgeries;
- Less stress for families and carers of older people;
- Benefits to volunteers – including personal and professional development;
- Improvement in the care provided to older people (i.e. poor levels of care will not go unnoticed so in theory care provision should be improved);
- Better understanding of the needs of older people amongst the general public and therefore a general increase in intergenerational interaction; and
- Supporting other agencies (through signposting) by effectively providing outreach help for other age related organisations.

There is increasing policy recognition that the alleviation of social isolation and loneliness in older people should be prioritised. Recently, technology, such as telephone networks and the Internet, has received attention in supporting isolated and lonely older people. Telephone befriending has been considered an effective low-level method to decrease loneliness among older people. Several studies have evaluated the impact of befriending schemes for isolated and/or lonely older people and assessing impact on older people's health and wellbeing.

Findings have demonstrated that such interventions have helped older people to gain confidence, re-engage with the community and become socially active again. Increased understanding has been provided regarding why older people value the service, what impact it had made on their health and well-being and what they wanted from the service. In addition older people have reported: life is worth living, a sense of belonging, felt positive knowing they had a friend, a healthy mind is a healthy body, the alleviation of loneliness and anxiety, increased self-confidence, ordinary conversation, a trusted and reliable service, helped with future plans – giving something back.

In a poll conducted to mark our national launch on 25 November 2013, 9 out of 10 older people told researchers that "a chat on the phone" is the most helpful solution when they feel lonely but 1 in 4 older people say they never or seldom have someone to chat to on the phone. Befriending schemes provide low-cost means for socially isolated older people to become more confident and independent and develop a sense of self-respect potentially leading to increased participation and meaningful relationships. (The use of telephone befriending in low level support for socially isolated older people – an evaluation, Cattam, M; Bagnall, A; Kime, N (2010)).

Financial Review

The Charity's activities resulted in net unrestricted expenditure of £514,977 and net restricted income of £10,198 for the year. At the year end, the Charity held £567,144 in cash at bank, out of which £433,393 was payable to creditors.

The Charity prepares a rolling one year income and expenditure forecast, which is regularly reviewed and compared against management accounts which are prepared monthly. They are also presented at each meeting of the Finance and Governance Committee and Board of Trustees. We have also developed a sustainability plan which covers the period of 2015-2020.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Financial Review (continued)

The Finance and Governance Committee and Board of Trustees review the operational, strategic and project risks (associated with bringing the helpline in-house) on a regular basis. The main risks at present relate to:

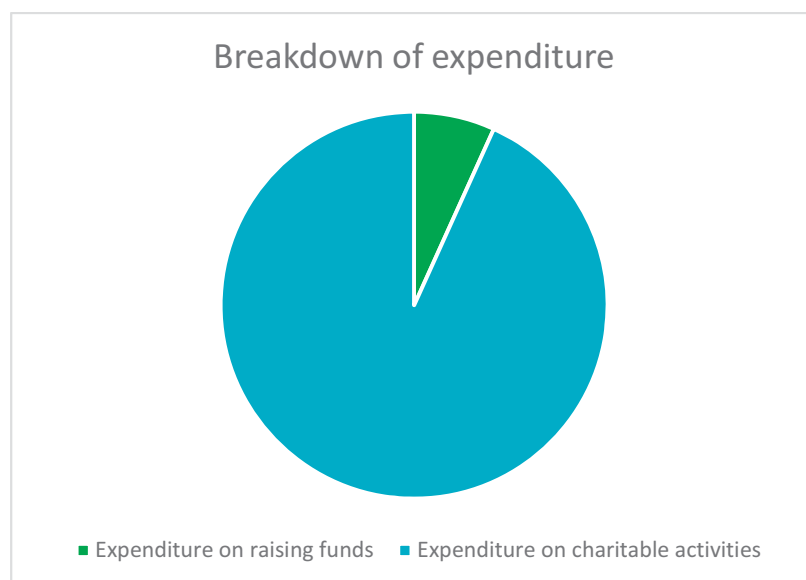
- Sustainability and ensuring that the charity has raised sufficient funds to be independent of BIG Lottery funding when the grant ends in November 2017
- Managing the transition of bringing the helpline in-house and the associated risks related to the transfer of a large number of staff
- Ensuring that the appropriate management structure is in place so that there is reduced reliance on a small number of key individuals

Aside from the £5m BIG Lottery grant and the £1.5m Asda Foundation grant, we have received £1,547,268 from both individuals and organisations (including donations in kind). The proportion of the BIG Lottery and Asda Foundation grants relating to this financial year has been recognised in the Statement of Financial Activities.

The Charity has a lease over an office in London for the use of its staff, which it is permitted to use with a rolling three-month notice period. The Charity benefited from a reduced rental charge at its previous offices (Minerva House) and the reduction has been recognised as a donation in kind in the Statement of Financial Activities.

The Charity's financial position at the balance sheet date is sufficient to meet on-going expenditure and commitments. However the Charity is reliant on future grants, donations or other new sustainable income streams in order to be able to operate in the future.

Charitable expenditure over the last financial year equates to 94.5p in each £ spent. We are a small team and have low overheads in terms of governance and support costs. We recognise that investment in fundraising is an important priority in the new financial year.



The Charity's reserves consist of its Unrestricted Fund, which had a balance of £49,864 and Restricted Funds, which had a balance of £188,927 at 31 March 2016. The nature and purpose of the restricted funds are described in note 12 to the financial statements. It is a medium term aim of the trustees to increase the level of reserves to be able to keep a balance of between four to six months' expenditure. The trustees will continue to review the level of reserves of the Charity.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Financial Review (continued)

No material investments are held at this time but the trustees will consider an appropriate investment policy in the future as further funds are raised.

The trustees did not hold any funds as Custodian Trustee during the year.

Plans for future periods

Our greatest challenge continues to be funding. The volume of calls and huge demand for friendship services has grown exponentially, the trajectory path showing no signs of abating. We have faced challenges in terms of scaling up at the speed necessary; Helpline costs have increased due to demand and the large volume of volunteers responding to the opportunity has had an impact on administrative resources. However we have created robust foundations to manage all such emerging service requirements but need large scale funding to deploy them at the speed and scale appropriate to level of demand now whilst we secure further funding support from more diverse sources.

The scale of the problem will increase going forward:

- It is forecast that there will be 5½ million more elderly people in 20 years' time and the number will have nearly doubled to around 19 million by 2050.
- The number of very old people grows even faster. There are currently three million people aged more than 80 years and this is projected to almost double by 2030 and reach eight million by 2050.
- By 2050 one-in-four people in the UK will be 80 or over.

Source – House of Commons Library Research – Key Issues for New Parliament 2010 – The Ageing Population, R Cracknell

We have been successful in securing £10m of funds from BIG Lottery over four years together with a range of other awards and, with a lot of work on our part, our income continues to grow. We were awarded Best New Charity in the Charity Times Awards in 2015.

Our focus in 2016 is to:

- Bring our outsourced helpline in-house;
- Develop a volunteer hub model;
- Provide paid for out of hours enhancements for other third sector services;
- Develop an outbound wellbeing and connect service on a paid-for basis; and
- Review how we deliver across all constituent parts of the UK and our head office function.

Through our research and evaluations, we have clearly demonstrated the unmet need and demand for our core services, establishing a financially sustainable organization with a significantly broader, diverse and sustainable funding base which is critical for our continuation and growth. Our funding base needs to comprise income derived from statutory, partnership, voluntary and trading and enterprise sources. We have learnt from the Anglia Ruskin evaluation and have taken the following actions as a result of their recommendations:

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Plans for future periods (continued)

1. Categorising callers and providing a differentiated service

...categorising callers in terms of their needs, giving callers with more entrenched loneliness the option of receiving an increased frequency of phone calls.

Every caller to The Silver Line is treated as a unique individual with their own issues and concerns. This is how it should be and is a large part of what makes The Silver Line such a valuable and valued service. Any concerns that helpline staff have on initial contact with a caller will be appropriately referred on to senior staff and/or directly to the most relevant service.

The Silver Line Caller Care Service was developed because of the need to provide more personalised support. Callers who have more complex needs which may make matching in the traditional way more difficult has resulted in the development of the Caller Care part of the service. This is reviewed on a regular basis but is providing those people who may be in need of more intense support, with that support.

Due to the kind of telephone relationship that Silver Line Friends and their older person have, if there is a need for more intense support this would be picked up and reported back by their Silver Line Friend and a plan would, if necessary, be put in place.

Calls are monitored on an on-going basis and any extra support that becomes apparent is always picked up on. Should there come a time when our callers need more regular calls in volume this would be discussed as part of the ongoing assessment.

We have developed Silver Connect which is our enhanced support service which gives tailored and personal support to those individuals that need more than the traditional signposting through the helpline. Two people are working on this team and receive referrals from the helpline, the caller care team or the volunteer silver line friends. This is an example of providing a differentiated service to those callers who need extra help. This may include finding transport to access the lunch club, finding funds to help someone get a broadband connection that they would otherwise not have, or completing much more detailed investigation at a local level to find the right service for the person, plus of course keeping in contact and making sure the older person knows they can come back to us if their needs change or if they need something different. This is a new service that we provide which has now been funded by our corporate partner HC One.

2. Defining the parameters of what The Silver Line services can offer

...The Silver Line should take particular care to ensure staff and callers are aware of the parameters of the service that it is able to offer.

A great deal of time and effort has been put in place to ensure that both staff and callers are aware of what can and cannot be offered and what can and cannot be expected. As part of the assessment process callers are talked through what they can expect to receive and the code of conduct that we operate within.

Once a person has been matched with a Silver Line Friend a comprehensive pack of information is sent out to the caller which includes details of what the parameters of the service are. The volunteer friend receives a 'volunteer pack' which provides that information from a volunteering perspective. Both Helpline and Head Office staff are aware of the extent and the limits of The Silver Line service. As with any organisation there is an on-going need to both revisit and refresh the guidance on service delivery and the senior management team and trustees need to ensure that this is reviewed on an annual basis.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Plans for future periods (continued)

As we develop new partnerships we may proactively offer support to older people with more complex needs. Where we work with CCG's and emergency services (as an example) we will need to ensure that the calls are routed to helpline staff who have received the adequate training and support and also ensure when matching to volunteers that the volunteer has the appropriate skills. The parameters of the service that we offer within these partnerships may therefore be adapted but it is important we acknowledge this from the outset and are transparent and honest about what service we can realistically provide.

3. Striking the balance between time and quality in matching callers

...Further streamlining of the matching process will minimise the negative impacts of taking time, while retaining quality.

This recommendation was no surprise for us and the issue is something which we've been working on. The need to spend time matching people is essential to strong and lasting 'friendships' and one that The Silver Line mustn't speed up at the expense of 'good' matches. The evaluation actually highlights this, later in the report and commends the fact that the careful matching process has been very effective. With that said we have continued to streamline the process and recognise the need for a larger, more diverse pool of volunteers with different life experiences. All of our current communications include 'calls to action' re volunteer recruitment – our aim being to recruit 1,000 new volunteers – which we hope will help with speeding up the matching process whilst not losing (and hopefully enhancing) the quality of those matches from a larger pool of more diverse volunteers. The recruitment of more members of staff in summer 2015 helped with streamlining the administrative processes around matching. As the number of callers increases this will continue to be a challenge with which we are faced but lessons learned in the early stages of operation should help to overcome these.

4. Widening volunteer recruitment

...recruit male volunteers and those with backgrounds and life experience that match callers more closely.

We need to attract a far more diverse cohort of people to The Silver Line - both callers and volunteers and this is something with which we're engaged. A proposal for a BAME project across London is being developed as it is key to working with these communities and building their trust. Part of the project proposal will be volunteer recruitment from these communities. Work with the London Ambulance Service which will be happening in 2016 will mean that we're likely to be engaging with a very different demographic which may require staff and volunteers to undergo some retraining and will also require us to be recruiting different types of volunteer. Delivering services to differing socio economic groups will require us to be able to tailor the service accordingly. We will need to ensure that volunteer recruitment as well as staff training and development are factored in to pilots.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Plans for future periods (continued)

5. Attracting greater numbers of male callers

...We recommend focusing on strategies which target men in particular, when recruiting Helpline callers to the Silver Line Friends service. This may require a nuanced approach that takes full account of any reluctance to admitting the lack of close companionship.

A start has been made in discussing different promotional / publicity /communications approaches which have been used to engage men. An obvious one is via pubs and working men's clubs, the Working Men's Club and Institute Union. We will need to have a think about the look of the material and perhaps do some 'market testing'. The evaluation concentrated on the "conversion" from helpline caller to people who are matched as our helpline call percentages are much more representative (35% male). We know that less males accept the offer of a Silver Line friend and we have debated this with the Anglia Ruskin team as we feel for many male callers they gain their "friendship" from repeat calls to the helpline. Anglia Ruskin have said that the deeper friendships are gained in the one to one volunteer matches and that this is an area we should concentrate on.

6. Retaining high levels of staff and volunteer satisfaction as the service expands

Our first concern is with the satisfaction of our callers. Our staff and volunteers are key to maintaining the high level of service delivery and quality and we invest a lot in ensuring that both are satisfied with us as an employer. This again is something that is reviewed by the senior management team and needs to be managed during times of change. The evaluation commended us on the high levels of commitment and motivation from both staff and volunteers. We have very low attrition across both groups and a strong commitment to providing the best service to the older people who use our service.

7. Enacting further independent evaluation

This will be dependent on cost and the availability of funds but is something that needs to be factored in to on-going business development. Our USP is our overnight and weekend service and we recommend that we should focus on this area in our next piece of research. We will be a unique voice in this area as the only national charity supporting older people on a 24/7 basis.

We support current NHS priorities to address the financial pressure on budgets through the repeated use of services which may not be appropriate to the needs of older people. Potential income is derived from a mix of statutory funding opportunities and partnerships brokered with local authorities, Clinical Commissioning Groups and emergency services. The frequency and increase in referral numbers from other voluntary sector organisations as an out of hours option gives significant scope for formalizing arrangements. We have demonstrated since we launched the initial pilot that we continually strive to learn from experience and adapt and change our ideas and services as required, being led by the older people who benefit from our service. We strive to always be a third sector organisation that responds and is led by the needs and views of its service users.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Plans for future periods (continued)

Strategic Priorities 2016 -2018

- a) Ensure the charity is sustainable
 - Reduce costs by bringing the helpline in-house from FCMS
 - Review how we deliver service across all constituent parts of the UK, to include a review of the Age Scotland model
 - Develop a volunteer hub model to reduce ongoing helpline costs and ensure we have the ability to grow to our anticipated call volumes
 - Provide services for others through our in-house helpline function (out of hours service for other helplines) as a source of income
 - Develop outbound wellbeing service (on a paid for basis)
 - Review head office function

- b) Agree priorities around consolidation now we are in year three of national operation
 - Improving our ability to learn about what works
 - Review the senior staff structure and agree a 2 year plan (and budget)
 - Increasing public profile
 - Complete further independent evaluation

- c) Develop fundraising strategy and sustainability plan that will ensure we achieve a 50% increase in income over the next five years
 - Enterprise trading strategy
 - International development and membership organization model
 - Funding model for provision of enhanced services
 - Further develop our five year fundraising and sustainability plan

Leadership

The Senior Leadership team is drawn from diverse backgrounds within the private and public sectors. Collectively they share extensive experience of developing services and social care for older people, managing helplines, IT and media relationships and generating and sustaining fundraising income from multiple sources both traditional and innovative, as well as improving cost efficiencies. Our business plans have all been informed and developed using the rich experience that we have on this senior team and our trustee board – drawing particularly on our CEO's experience as former National Chair of Samaritans, along with the ChildLine experience of our Founder and President.

Governance

The governance of the charity is vital to its sustainability and as with the senior team the Board of Trustees share a vast breadth of knowledge and experience which is a huge asset to the organisation. The track record and profile of the Founder and President Dame Esther Rantzen DBE gives the charity a critical advantage in door-opening, although with it often comes the erroneous assumption that funding is therefore easily secured.

To ensure our continued high engagement and development of our strategic vision, a review of our current board is taking place. This also encompasses a cultivation plan for new membership and thus the further expansion of breadth of skill sets and diversity to meet our future growth plans.

THE SILVER LINE HELPLINE

DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

Plans for future periods (continued)

Organisation sustainability clearly will be contingent upon an appropriate resource infrastructure to underpin strategic plans and to support the trajectory of service demand. In only the third year of national operation, this requires careful balancing between investment for growth and available funds. The introduction of all new resources over the next three years has therefore been controlled in accordance with realistic timing expectations for securing and sustaining funding.

A Director of Fundraising was appointed in 2014 and we are poised to move into a new phase of strategic voluntary fundraising. A Director of Business Development was then appointed in 2015 with a focus on statutory opportunities and partnerships with other charities. Attention will focus on the development of a mix of priority revenue streams through clear short, medium and long-term goals which target the most easily achieved funding through to multi-year and ideally lifetime relationships drawn from all available areas of voluntary and statutory fundraising.

Successful resourcing of the organisation to date has been largely built on flexibility to respond quickly to service need and support infrastructure. Development of personnel and organisation culture are essential to successfully transitioning to long-term sustainability. The charity has enjoyed excellent retention and a laudable level of commitment from staff to date, but formalising opportunities for learning, development and support at all levels is essential for the planned growth. Ensuring that The Silver Line is a good place to work will allow us to develop good staff and volunteer motivation and retention, provide robust foundations and attract the best available personnel in future, all of which will contribute to the avoidance of time spent on repetitious recruitment.

Having successfully recruited and developed a national volunteer base of over 3,000 people to participate in The Silver Line Friends service, we will further expand use of volunteers through their integration into other services and volunteer hubs. This will form a critical part of future service growth and sustainability and will allow us to grow in size as we meet an increasing demand for our service, at the same time as reducing costs.

Statement of Trustees' Responsibilities

The Trustees, who are also Directors of The Silver Line Helpline for the purposes of company law, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE SILVER LINE HELPLINE

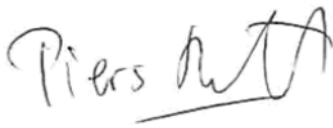
DIRECTORS' REPORT (Continued) FOR THE YEAR ENDED 31 MARCH 2016

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

By order of the Trustees

A handwritten signature in black ink that reads "Piers Ricketts". The signature is written in a cursive style with a horizontal line underneath the name.

Piers Ricketts
Trustee (Treasurer)

Date: 21 June 2016

THE SILVER LINE HELPLINE

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE SILVER LINE HELPLINE

We have audited the financial statements of The Silver Line Helpline for the year ended 31 March 2016 comprising the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes to the financial statements 1-20. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees' Responsibilities set out on page 22, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Annual Report and financial statements to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially insistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2016 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Annual Report for the financial year ended 31 March 2016 for which the financial statements are prepared is consistent with the financial statements.

THE SILVER LINE HELPLINE

INDEPENDENT AUDITOR'S REPORT (continued) TO THE TRUSTEES OF THE SILVER LINE HELPLINE

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies exemption to prepare a Strategic Report or in preparing the Directors' Report.



Andrew Moss FCA (Senior Statutory Auditor)
For and on behalf of Lewis Golden LLP
Chartered Accountants and Statutory Auditors
40 Queen Anne Street
London W1G 9EL

Date: 7 July 2016

THE SILVER LINE HELPLINE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2016

	Notes	Restricted Funds 31.03.16 £	Unrestricted Funds 31.03.16 £	Total Funds 31.03.16 £	Total Funds 31.03.15 As restated £
INCOME					
Income from donations and legacies	2	3,108,604	1,236,264	4,344,868	3,662,710
Investment income		-	23	23	14
Total Income		3,108,604	1,236,287	4,344,891	3,662,724
EXPENDITURE					
Expenditure on raising funds	4	32,149	295,874	328,023	178,085
Expenditure on charitable activities	5	3,066,257	1,455,390	4,521,647	3,407,924
Total Expenditure		3,098,406	1,751,264	4,849,670	3,586,009
Net income/(expenditure) and net movement in funds		10,198	(514,977)	(504,779)	76,715
Fund balances brought forward		178,729	564,841	743,570	666,855
Fund Balances Carried Forward		188,927	49,864	238,791	743,570

All activities relate to continuing operations.

The Statement of Financial Activities includes all gains and losses recognised in the year.

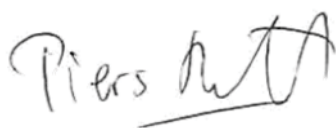
THE SILVER LINE HELPLINE

BALANCE SHEET AS AT 31 MARCH 2016

	Notes	2016 £	2016 £	2015 £	2015 £
FIXED ASSETS					
Tangible assets	7		2,157		6,972
Investments	8		1		1
			<u>2,158</u>		<u>6,973</u>
CURRENT ASSETS					
Debtors	9	102,882		104,079	
Cash at bank and in hand		567,144		1,039,851	
		<u>670,026</u>		<u>1,143,930</u>	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Accruals and deferred income	10	(433,393)		(407,333)	
			<u>236,633</u>		<u>736,597</u>
NET CURRENT ASSETS					
			<u>238,791</u>		<u>743,570</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
			<u>238,791</u>		<u>743,570</u>
REPRESENTED BY:					
Unrestricted Funds	11		49,864		564,841
Restricted Funds	12		188,927		178,729
			<u>238,791</u>		<u>743,570</u>
TOTAL FUNDS					
			<u>238,791</u>		<u>743,570</u>

These financial statements have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board on 21 June 2016 and signed on their behalf by:



Piers Ricketts
Trustee (Treasurer)



Professor Patrick Geoghegan OBE
Trustee (Chair)

The Silver Line Helpline (Company Number 08000807)
(Charity Number 1147330 – England and Wales)
(Charity Number SC044467 – Scotland)

THE SILVER LINE HELPLINE

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2016

	2016	2015
	£	£
Cash flows from operating activities:		
Net (expenditure)/income for the year as per SOFA	(504,779)	76,715
Depreciation charges	4,815	4,815
Interest from investments	(23)	(14)
Decrease/(increase) in debtors	1,197	(97,794)
Increase in creditors	26,060	187,215
	<hr/>	<hr/>
Net cash (used in)/provided by operating activities	(472,730)	170,937
Cash flows from investing activities:		
Interest from investments	23	14
	<hr/>	<hr/>
(Decrease)/increase in cash and cash equivalents for the year	(472,707)	170,951
Cash and cash equivalents at the beginning of the year	1,039,851	868,900
	<hr/>	<hr/>
Cash and cash equivalents at the end of the year	567,144	1,039,851
	<hr/>	<hr/>

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2016

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

1.1 Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015) (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The Charity meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are recognised at historical cost in line with accounting guidance.

The financial statements are presented in sterling (£).

1.2 Exemption from Preparing Consolidated Financial Statements

The financial statements present information about the Charity as an individual undertaking and not about its group. The subsidiary undertaking is immaterial and therefore the Charity has taken advantage of the exemption provided by section 405 of the Companies Act 2006 not to prepare consolidated financial statements.

1.3 Reconciliation with Previous Generally Accepted Accounting Practice

In preparing the financial statements, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP (FRS 102), the restatement of comparative items was required. The policies under the Charity's previous accounting framework are not materially different to FRS 102 and have not impacted on the fund balances, the allocation of funds between restricted and unrestricted or the net movement in funds.

Preparation of the financial statements in accordance with the Charities SORP (FRS 102) has resulted in the following changes in presentation:

1. Support costs and governance costs for the year ended 31 March 2015 have been reallocated to expenditure on raising funds and expenditure on charitable activities, which has resulted in an increase in expenditure on raising funds of £34,865 and an increase in expenditure on charitable activities of £253,546.
2. Under previous Generally Accepted Accounting Practice, the Charity took advantage of the small companies' exemption from preparing a cash flow statement. Under the Charities SORP (FRS 102), the Charity has prepared a Statement of Cash Flows for the year ended 31 March 2015 and for the year ended 31 March 2016.

The date of transition to the Charities SORP (FRS 102) was 1 April 2014.

1.4 Preparation of Financial Statements on a Going Concern Basis

The Trustees are of the view that the immediate future of the Charity for twelve months from the date of approval of these financial statements is secure on the basis of confirmation of continuing income streams and fundraising activity to generate additional income streams. Accordingly, the financial statements have been prepared on the going concern basis.

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

1 Accounting Policies (continued)

1.5 Incoming Resources Policy

(i) *Donations*

Donations and grants are recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

(ii) *Donated Services and Facilities*

Donated professional services and donated facilities are recognised as income when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the Charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of The Silver Line Friends is not recognised. Please refer to the Directors' report for more information about the contribution from The Silver Line Friends.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

(iii) *Legacies*

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

(iv) *Deferred Income*

Income received in advance of a specified service is deferred until the criteria for income recognition are met.

(v) *Income Tax Credits Recoverable on Donations*

Tax credits are recognised when receivable.

(vi) *Interest Receivable*

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Expenditure and VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

(i) *Expenditure on Raising Funds*

This comprises all costs incurred by the Charity relating to the raising of funds to finance its charitable objectives and their associated support costs. An allocation of wages and salaries is included based on an estimate of staff time spent on these activities.

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

1 Accounting Policies (continued)

(i) Expenditure on Charitable Activities

This comprises all costs associated with providing and marketing the Charity's main charitable activities: the helpline, The Silver Line Friends, caller care and wellbeing, outreach programmes and their associated support costs. An allocation of wages and salaries is included based on an estimate of staff time spent.

The Charity is a registered Charity and is generally exempt from income tax and capital gains tax but is not able to recover VAT. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.7 Allocation of Support Costs

Support costs are those functions that assist the work of the Charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the delivery of the charitable activities. These costs have been allocated between expenditure on raising funds and expenditure on charitable activities, and the bases of these allocations are set out in note 6.

1.8 Fund Accounting

Unrestricted funds are funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designed for any other purpose.

Restricted funds are subject to specific conditions by donors as to how they may be used and are, therefore, restricted funds. The purpose and uses of the restricted funds are set out in note 12 to the financial statements.

All transfers between funds are authorised by the Trustees.

1.9 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment – 33% straight line

All expenses of a capital nature below £500 are not capitalised and are included as an expense in the Statement of Financial Activities. Tangible fixed assets are subject to an annual impairment review.

1.10 Investments

Fixed asset investments are stated at historical cost less accumulated impairment.

1.11 Debtors

Trade and other debtors are recognised at the settlement amount due.

1.12 Cash

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours.

1.13 Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.14 Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments and are initially recognised at transaction value and subsequently measured at their settlement value.

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

1 Accounting Policies (continued)

1.15 Pensions

The Charity pays contributions to privately administered pension plans for certain employees. Once the contributions have been paid, the Charity, as the employer, has no further payment obligations. The Charity's contributions are charged to the Statement of Financial Activities in the year to which they relate and are included in staff costs.

2 Income from donations and legacies

Restricted funds

	31.03.16	31.03.15
	£	£
Donations	175,981	28,735
Grants	2,932,623	2,565,000
Donations in kind (note 3)	-	-
	<u>3,108,604</u>	<u>2,593,735</u>

Unrestricted funds

	£	£
Donations	668,217	740,845
Grants	-	-
Donations in kind (note 3)	568,047	328,130
	<u>1,236,264</u>	<u>1,068,975</u>

Total funds

	£	£
Donations	844,198	769,580
Grants	2,932,623	2,565,000
Donations in kind (note 3)	568,047	328,130
	<u>4,344,868</u>	<u>3,662,710</u>

The Charity benefits greatly from the involvement and enthusiastic support of its many volunteers, details of which are given in the Directors' Report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements.

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

3	Donations in kind	Unrestricted Funds 31.03.16 £	Unrestricted Funds 31.03.15 £
	Audit, accountancy and governance	7,236	7,461
	Office Space	5,000	12,000
	HR Advice and Support	-	2,500
	Contract Management Advice and Support	12,365	1,040
	Legal Advice	-	1,500
	BT Call Costs	75,000	134,340
	Advertising & Marketing	-	16,400
	Evaluations	-	42,889
	Director of Policy and Communications	37,000	55,000
	Director of Information Strategy	55,000	55,000
	Fundraising	16,761	-
	Promotional costs	179,685	-
	Communication	180,000	-
		<u>568,047</u>	<u>328,130</u>
4	Expenditure on raising funds	31.03.16 £	31.03.15 As restated £
	Restricted funds		
	Fundraising	31,120	984
	Support and governance costs (note 6)	<u>1,029</u>	<u>260</u>
		<u>32,149</u>	<u>1,244</u>
	Unrestricted funds		
	Fundraising	250,960	142,236
	Support and governance costs (note 6)	<u>44,914</u>	<u>34,605</u>
		<u>295,874</u>	<u>176,841</u>
	Total funds		
	Fundraising	282,080	143,220
	Support and governance costs (note 6)	<u>45,943</u>	<u>34,865</u>
		<u>328,023</u>	<u>178,085</u>

Of the £250,960 (2015: £142,236) unrestricted expenses in respect of fundraising expenditure, £16,761 (2015: £Nil) has been donated and accounted for as a donation in kind (note 3). Total staff costs of £203,997 (2015: £83,581) have been allocated to fundraising expenditure based on an agreed apportionment of staff time.

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

5 Expenditure on charitable activities

Restricted funds	31.03.16	31.03.15
	£	As restated
		£
Helpline costs	2,439,055	2,214,056
Caller Care and Wellbeing	73,195	153,161
Silver Line Circles/Friends	467,933	292,361
Marketing and communications	61,098	34,591
Other charitable activities	18,596	20,005
Support and governance costs (note 6)	6,380	1,890
	<u>3,066,257</u>	<u>2,716,064</u>
Unrestricted funds	£	£
Helpline costs	376,393	161,912
Caller Care and Wellbeing	70,377	83,473
Silver Line Circles/Friends	261,001	76,635
Marketing and communications	440,362	93,075
Other charitable activities	40,952	25,109
Support and governance costs (note 6)	266,305	251,656
	<u>1,455,390</u>	<u>691,860</u>
Total funds	£	£
Helpline costs	2,815,448	2,375,968
Caller Care and Wellbeing	143,572	236,634
Silver Line Circles/Friends	728,934	368,996
Marketing and communications	501,460	127,666
Other charitable activities	59,548	45,114
Support and governance costs (note 6)	272,685	253,546
	<u>4,521,647</u>	<u>3,407,924</u>

Of the £1,189,085 (2015: £440,204) unrestricted expenses in respect of charitable activities (excluding support and governance costs), £512,435 (2015: £230,590) has been donated and accounted for as a donation in kind (note 3). Total staff costs of £737,214 (2015: £353,014) have been allocated to charitable activities (excluding support and governance costs) based on an agreed apportionment of staff time.

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

6 Support and governance costs

	Restricted Funds 31.03.16	Unrestricted Funds 31.03.16	Total Funds 31.03.16
	£	£	£
IT and Web ¹	2,085	15,535	17,620
Legal and Professional Charges ²	-	46,724	46,724
Volunteer Expenses ³	1,985	18,277	20,262
Office Costs ⁴	396	86,815	87,211
Finance Costs ³	-	25,608	25,608
Other Support Costs ⁴	-	1,813	1,813
Total Support Costs	4,466	194,772	199,238
Governance Staff Costs ⁴	2,943	56,932	59,875
Trustee Costs ²	-	1,336	1,336
Audit ²	-	28,584	28,584
Statutory Accounts ²	-	12,936	12,936
Professional Fees ²	-	16,659	16,659
Total Governance Costs	2,943	116,447	119,390
Total Support and Governance Costs	7,409	311,219	318,628
Expenditure on raising funds	1,029	44,914	45,943
Expenditure on charitable funds	6,380	266,305	272,685
Total Support and Governance Costs	7,409	311,219	318,628

Support and governance costs have been apportioned on the following basis:

- 1 Charitable activities
- 2 Expenditure
- 3 Staff numbers
- 4 Staff salaries

Of the £311,219 of unrestricted expenses in respect of support and governance costs, £38,851 was donated and accounted for as a donation in kind (note 3). This consists of £5,000 (2015: £12,000) for rent, £4,764 (2015: 4,425) for audit fees, £28,587 (2015: £8,076) for professional fees. The unrestricted expenses also include a charge for rent amounting to £22,500 (2015: £nil).

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

7	Tangible Fixed Assets	Fixtures, Fittings & Equipment £
	Cost	
	As at 1 April 2015	14,444
	Additions	-
	As at 31 March 2016	<u>14,444</u>
	Depreciation	
	As at 1 April 2015	7,472
	Charge for the year	4,815
	As at 31 March 2016	<u>12,287</u>
	Net Book Value	
	As at 31 March 2016	<u>2,157</u>
	As at 31 March 2015	<u>6,972</u>
8	Investments	Shares in Group Undertakings £
	Cost and Net Book Value	
	As at 1 April 2015	1
	Additions	-
	As at 31 March 2016	<u>1</u>

The charitable company holds 100% of the ordinary share capital in The Silver Line Helpline Enterprises Limited, a company registered in England and Wales.

At 31 March 2016, The Silver Line Helpline Enterprises Limited had aggregate share capital and reserves amounting to £1 and a profit for the year then ended amounting to £nil.

9	Debtors	Total 31.03.16 £	Total 31.03.15 £
	Other debtors	21,491	-
	Prepayments and accrued income	<u>81,391</u>	<u>104,079</u>
		<u>102,882</u>	<u>104,079</u>

Financial assets that are debt instruments measured at amortised cost comprise other debtors and accrued income and amounted to £20,030 (2015: £20,000).

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

10 Creditors

	Total	Total
	31.03.16	31.03.15
	£	£
Trade creditors	243,750	224,229
Amounts owed to subsidiary undertaking	1,501	1
Payroll taxes	31,248	15,714
Other creditors	2,536	-
Accruals and deferred income	154,358	167,389
	<u>433,393</u>	<u>407,333</u>

Financial liabilities measured at amortised cost comprise trade creditors, other creditors and accruals and amounted to £335,646 (2015: £307,949).

Movement in deferred income

	£
Balance as at 31 March 2015	83,667
Amount released to income from donations in kind	(82,000)
Amount released to income from grants	(1,667)
	<u>-</u>

Deferred income comprised a gift in kind for providing posters and leaflets for a campaign over a number of months and a proportion of a grant that related to the year ended 31 March 2016.

11 Unrestricted Funds

	£
As at 31 March 2015	564,841
Incoming resources	1,236,287
Outgoing resources	<u>(1,751,264)</u>
As at 31 March 2016	<u>49,864</u>

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

12 Restricted Funds

	As at 31.03.15 £	Incoming Resources £	Outgoing Resources £	As at 31.03.16 £
BT	5,811	-	(5,811)	-
Comic Relief Grant	18,333	1,667	(20,000)	-
Swiss Re	-	10,000	(10,000)	-
BIG Lottery	70,402	2,547,623	(2,573,985)	44,040
NESTA	7,436	-	(7,436)	-
Rayne Foundation	21,627	-	(21,627)	-
Castansa Fund (formerly Scottish Fund)	711	30	(741)	-
Dulverton Trust	20,000	25,000	(45,000)	-
John Laing Charitable Trust	25,000	25,000	(50,000)	-
Alfred Caplin Charity	-	50,000	(50,000)	-
Shaikh Jaffer & Newmatullah E F Fdn Ltd (SJNE)	9,409	10,108	(19,517)	-
Maureen Boal	-	10,000	(365)	9,635
Stannah	-	40,000	(15,769)	24,231
The February Foundation	-	5,000	(5,000)	-
Headley Trust	-	40,000	-	40,000
Ad Melioria CT	-	5,000	(5,000)	-
Asda Foundation	-	250,000	(230,479)	19,521
Tunstall	-	19,968	(19,968)	-
HC-One	-	45,000	(5,796)	39,204
Lord Provost Office	-	12,558	(262)	12,296
The Normanby CT	-	1,000	(1,000)	-
Other restricted 15-16 Business Development	-	6,000	(6,000)	-
	-	4,650	(4,650)	-
	<u>178,729</u>	<u>3,108,604</u>	<u>(3,098,406)</u>	<u>188,927</u>

- The BT grant funds BT Helpline call costs. The fund is fully utilised.
- Comic Relief fund is restricted to helpline running costs. The fund is fully utilised.
- The Swiss Re funding was restricted to marketing, and the North East launch event, and associated costs. The fund is fully utilised.
- The BIG Lottery funding was awarded to cover core Helpline costs.
- The NESTA funding was for the technology associated with the Virtual Call Centre, and support and management of volunteers. The fund is fully utilised.
- The Rayne Foundation funding is for core helpline costs. The fund is fully utilised.
- Castansa Fund (formerly Scottish Fund) is restricted to core costs of marketing and running the service in Scotland. The fund is fully utilised.
- The Dulverton Trust funds are to pay for the caller care function. The fund is fully utilised.
- The John Laing Charitable Trust funds are to provide Silver Circles and volunteer training. The fund is fully utilised.
- The Alfred Caplin Charity funds are to pay for the National Conference and Communications and Marketing. The fund is fully utilised.
- Shaikh Jaffer and Newmatullah E F Fdn Ltd (SJNE) funds the Gujarati project outreach and supports volunteering in London. The fund is fully utilised.

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

12 Restricted Funds (continued)

- The Maureen Boal fund is to pay for initial launch and running costs of service in Northern Ireland. The launch was delayed until 2016.
- The Stannah fund is to pay for Silver Circles.
- The February Foundation funds are to pay for the helpline running costs. The fund is fully utilised.
- The Headley Trust funds the development of a new intranet site. This will facilitate improved communication and support for Silver Line Friend volunteers.
- Ad Melioria CT funds the Christmas 2015 period helpline calls. The fund is fully utilised.
- Asda Foundation funds night time helpline, Silver Letters and a project manager.
- Tunstall funds the Birmingham City Council project. The fund is fully utilised.
- HC-One funds Silver Connects staff costs which launched at the end of October 2015.
- Lord Provost Office funds Glasgow event activity.
- The Normanby CT funds Christmas calls 2015. This fund is fully utilised.

13 Trustee Remuneration, Trustees' Benefits and Staff Costs

The Trustees were not paid and received no other benefits from employment with the charity during the year (2015: £nil). During the year, travel expenses amounting to £153 (2015: £1,436) were reimbursed to two (2015: two) Trustees. No Trustees received payment for professional or other services supplied to the Charity (2015: £nil).

The key management personnel of the Charity comprise the Chief Executive Officer, the Director of Operations, the Director of Fundraising, the Director of Business Development and the Director of Information Strategy. The total employee benefits of key management personnel total £301,077 (2015: £210,378).

14 Staff costs

	Total	Total
	31.03.16	31.03.15
	£	£
Wages and salaries	905,310	440,177
Social Security costs	86,803	42,550
Pension contributions	4,100	3,075
	<u>996,213</u>	<u>485,802</u>

Average number of employees during the period:

	2016	2015
	Number	Number
Costs of generating voluntary income	4	2
Charitable activities	22	14
Administration	2	1
	<u>28</u>	<u>17</u>

During the current year, one employee received emoluments of between £80,000 and £90,000 (2015: one employee between £70,000 and £80,000). Staff costs have been allocated to the appropriate expense category in accordance with an appropriate allocation of staff time spent in relation to activities undertaken.

THE SILVER LINE HELPLINE

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31 MARCH 2016

	Total 31.03.16	Total 31.03.15
	£	£
15 Auditor's Fees		
Audit Fee	28,584	22,125
Other fees included within professional fees	<u>32,082</u>	<u>52,124</u>
	<u><u>60,666</u></u>	<u><u>74,249</u></u>

Of the total fees charged, £6,396 (2015: £12,501) has been donated and accounted for as a donation in kind (see note 3).

16 Liability of Members

The Charity does not have share capital and is limited by guarantee. In the event of the Charity being wound up the maximum each member is liable to contribute is £10.

As at 31 March 2016, there were 10 members (2015: 9 members).

17 Related Party Transactions

Professor Patrick Geoghegan OBE, a Trustee, was also the Chair of the Post Graduate Medical School at Anglia Ruskin University until August 2015. During the year, the charity received donations from the Anglia Ruskin University amounting to £1,000 (2015: £42,889).

During the year the Charity received donations from the Trustees amounting to £1,000 (2015: £5,000).

During the year the Charity received income on behalf of The Silver Line Helpline Enterprises Limited (the 'subsidiary') amounting to £6,720 (2015: £nil). The charity also incurred expenditure on behalf of the subsidiary amounting to £1,395 (2015: £nil) and received a donation from the subsidiary amounting to £3,825 (2015: £nil). At 31 March 2016, the balance due from the Charity to the subsidiary amounted to £1,501 (2015: £1). The balance is interest free and repayable on demand.

18 Control

The Trustees consider there to be no ultimate controlling party.

19 Analysis of Net Assets Between Funds

	Restricted Funds 31.03.16	Unrestricted Funds 31.03.16	Total Funds 31.03.16	Total Funds 31.03.15
	£	£	£	£
Cash	483,129	84,015	567,144	1,039,851
Other net liabilities	<u>(294,202)</u>	<u>(34,151)</u>	<u>(328,353)</u>	<u>(296,281)</u>
	<u><u>188,927</u></u>	<u><u>49,864</u></u>	<u><u>238,791</u></u>	<u><u>743,570</u></u>

20 Financial Commitments

At 31 March 2016, the Charity had a commitment under a licence to occupy its premises amounting to £12,000 (2015: £nil), which is all payable within one year.



The Silver Line

helpline for older people

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The Silver Line

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