AGE CONCERN ISLINGTON

England & Wales · Charity number 1045623

Details

Other names	AGE CONCERN ISLINGTON, AGE UK ISLINGTON
Status	Registered
Legal form	Charitable company
Company number	03039668
Registered	1995-04-06
Register	View on the Charity Commission register

Contact

Address	6-9 Manor Gardens London N7 6LA
Phone	02072816018
Email	admin@ageukislington.org.uk
Website	www.ageuk.org.uk/islington

Activities

Objects: TO PROMOTE THE RELIEF AND WELL-BEING OF OLDER PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN AND AROUND THE LONDON BOROUGH OF ISLINGTON.

Activities: Age Concern Islington works with local older people to give relief, support, and help to those in need, and also provides activities and opportunities to help local older people stay fit, active, and fulfilled. To provide these services and opportunities, we welcome funding through contractual services, or from charitable trusts, statutory sector grants, lottery, or other grants or donations.

Classification

- **How:** Makes Grants To Individuals, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Recreation
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** LONDON BOROUGH OF ISLINGTON
- Islington

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,203,638	£2,083,241	£1,386,736	43
2024-03-31	£2,207,017	£2,068,659	£1,279,624	43
2023-03-31	£1,825,652	£1,659,895	£1,115,187	37
2022-03-31	£1,529,273	£1,304,426	£967,930	31
2021-03-31	£1,503,871	£1,335,580	£723,288	29

Trustees

Name	Role	Appointed
Margaret Diane Lennan	Chair	2023-05-15
Aisha Rehman		2022-03-18
Chris Faint		2018-09-24
Dr Raphael Sonabend		2025-07-22
Elisabeth Rochford		2022-03-18
HOWARD SHARMAN		2017-09-27
Joan A Speers		2020-11-23
Marcia Pamela McFarlane		2022-03-18
Svetlana Kumanova		2025-07-22

Accounts

Company number: 03039668

Charity number: 1045623

Age Concern Islington

(Operating as Age UK Islington)

Report and financial statements

For the year ended 31 March 2025

Age Concern Islington

(Operating as Age UK Islington)

Financial Statements

For the year ended 31 March 2025

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Age Concern Islington

Reference and administrative information

For the year ended 31 March 2025

Status	Age UK Islington is an operating name of Age Concern Islington. Age Concern Islington was first established in 1963. It is a charitable company limited by guarantee, incorporated on 30 March 1995, and registered with the Charity Commission on 6 April 1995.
Purpose	Age Concern Islington's charitable object for the public benefit is the welfare of local older people in and around Islington.
Governing document	Age Concern Islington was established under a Memorandum of Association, which established the objects and powers of the organisation. It is governed under its Articles of Association.

Company number	03039668
Country of incorporation	England & Wales
Charity number	1045623
Country of registration	England & Wales
Registered office and operational address	6-9 Manor Gardens LONDON N7 6LA

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Principal staff	Ms Sally Miller	Chief Executive and Company Secretary

Bankers	HSBC plc 25 Islington High Street LONDON N1 9LJ
	Unity Trust Bank plc Four Brindley Place BIRMINGHAM B1 2JB
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditors 110 Golden Lane LONDON, EC1Y 0TG

Chair's Foreword

This is my final Chair's Foreword as my six-year term as chair comes to an end at our AGM in late November.

My first Foreword, looking back at our 2019-20 financial year, was written in August 2020 in the middle of the Covid-19 pandemic with lock-downs ongoing and the work of the health services and related voluntary sector organisations single-mindedly focused on minimising the impact of the virus.

Five years on, Covid has not gone away – I'm having my annual booster vaccination in the middle of October. Some of its effects on our health service systems have been permanent but in many ways we have, finally it feels, been able to get back to a more business-as-usual provision of services.

Another commonality between then and now has been austerity in its various forms, with the costs imposed by the fight against Covid ramping up the pressure on services that were already struggling through shortage of funds.

The latest manifestation of this is the reorganisation of the NHS: the abolition of NHS England due, apparently, to overlaps between its work and that of the DHSC; the upcoming merger between the North Central London and the North West London Integrated Care Boards; and more parochially, the move to Neighbourhood working.

These reorganisations may affect Age UK Islington (AUKI) and impact on NHS contracts that we hold on an Islington-only basis if the new, larger, organisations move to commissioning across a wider area.

The council too, an important and valued commissioner of various strands of the work that we do, is under pressure to reduce costs. Pressure that, as is the way of these things, inevitably works its way through to reductions in the funds made available to organisations like AUKI.

We were delighted, in August 2024, to retain the Wellbeing contract offered by London Borough of Islington. But the value of the new contract was c.10% down on its predecessor at a time when there is certainly not a 10% reduction in demand for the services that it funds. Rather the opposite. This is the new reality, and we had to make reductions in the number of staff funded by that contract whilst still being expected to deliver similar outputs.

Noting that need to reduce staff numbers on the Wellbeing contract, it is important to say that, over the six years that I have been Chair, one constant has been the commitment and professionalism of the staff of AUKI. I would, once again, like to thank them, on behalf of the board, for all that they do to deliver our services and to help the people of Islington live better, healthier and more fulfilled lives.

I set two objectives when I took on the Chair: recruiting a new chief executive as the incumbent was set to retire; and finalising a new network agreement with national Age UK.

The former was achieved within a year, and we have been very fortunate to have Sally Miller as our CEO over the past five years. She has been, and continues to be, an outstanding charity chief executive.

The latter took a lot longer, as agreements between 120+ organisations are always likely to do. But we signed up to a new agreement – with the National Age UK organisation as well as with the c.120 other local Age UKs at the end of 2024.

I am particularly pleased that we launched two new services in October 2024 – Befriending and Counselling. These had been some time in the planning and are our own services, responding to needs identified through our ongoing work with the community. They are funded through grants or through use of our own funds and give us services that are independent of either council or NHS commissioners. Both are going well, and, after just one year, give us a platform on which we can build in the future and then look to the larger trusts and foundations to help fund them.

Apart from the staff, a major role is played in the work that we do by volunteers. This year we have seen an increased number of them – up 15% year-on-year – working in a wider range of roles within the organisation. My thanks, and the thanks of the board, go out to all of them.

I am delighted to say that there is a new chair ready and waiting to take over at the AGM. Diane Lennan has been a board member at AUKI for more than two years and has a thorough understanding of the organisation, its people and its services. I am grateful to her for agreeing to step up and take the chair and I am confident – in her, in the board, and in our CEO – that I am leaving AUKI in good hands.

Finally, I'd like to express my thanks to Joanie Speers, who has been a great support to me as Deputy Chair over a number of years and a provider of sage advice. She is continuing in that role under Diane and will provide some very useful continuity as well as, I hope, continuing with the sage advice.

Purpose

Age UK Islington (AUKI) is the operating name of Age Concern Islington (ACI), an independently registered charity and company limited by guarantee. We operate as a member of the national Age UK Network Agreement.

AUKI's charitable object for the public benefit is to promote the relief and wellbeing of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Islington.

The charity has the power, in furtherance of this object, to encourage, promote, organise and run services and activities appropriate to the needs of individual older people or groups of older people, together with, if considered appropriate, other individuals and groups who are not older people.

Public Benefit

AUKI trustees confirm that the activities carried out by AUKI are in line with the organisation's objectives for the benefit of the public. AUKI trustees also confirm that they have complied with their duty in Section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Beneficiary needs and how we respond

The primary beneficiaries of the charity are people over 50 living in the London Borough of Islington. We also provide support to people under 50 who are living with long term health conditions, and we operate the Islington Carers Hub offering specialised support for informal/unpaid carers.

The work of the charity is focused on helping people maintain and increase their general wellbeing.

People's needs and priorities vary widely and, as such, we aim to offer a comprehensive response, reflecting the diversity of both the individual and the wider community needs.

Objectives and Activities

Age UK Islington supports all adults in Islington, not just older adults. All need to be an Islington resident or registered with an Islington GP; we also support informal/unpaid carers. Our range of services provide support for people who may be at different stages of wellbeing. This may be by simply providing information about services available in the local area, plus opportunities and activities, through to more intensive one-to-one casework support for more complex issues.

During 2024-25 we provided the following services:

Advice and guidance: One-to-one sessions providing clients with an opportunity to talk more about their needs and to discuss the various options available. We also provide and arrange peer support groups - people meeting to share support and advice.

Befriending: Face-to-face and telephone support to socially isolated individuals aged 50 and over in Islington.

Carers support: We provide carers assessments and carer information packs, and supported connections to events, breaks, income support and peer support groups.

Community Connecting: gatherings, activities, support groups, workshops and events which take place all over Islington and are hosted in a variety of venues.

Community Mental Health Key Workers: Working within the three locality core community mental health multidisciplinary/multiagency core teams, which integrates services across health, social care and the Voluntary and Community Sector (VCS). Their role is to support clients who have been traditionally hard to reach or engage in traditional mental health support services.

Counselling: one to one face to face integrative counselling at venues across Islington offering support with a range of issues from dealing with change to managing difficult life situations and emotions. The counselling service is supported by volunteer counsellors who are in, at least, their second year of a BACP accredited counselling course.

Enablement: One-to-one casework, helping people resolve issues around the home and with getting out and about.

Planning for the Future: End of life planning and assisting people to make plans for the future, including Lasting Powers of Attorney, so others know how they would like to be cared for.

Information, signposting and support: Our Helpline is usually the first point of contact for general enquiries, fact sheets, mailings to keep people informed about what is going on and information on a range of activities.

Mental Health Carer Peer Support Coach: Supporting NHS Services for Ageing and Mental Health and Highgate Hospital with raising carer awareness amongst staff and engaging with family carers who support patients receiving mental health support.

Navigation: One-to-one casework to enable people to take control of both their physical and mental health, coordinating with a range of other professionals who may be involved with the person's care or support and exploring alternative ways for people to take control of their situation and build skills.

Primary Care Network Social Prescribing Link Workers: These link workers receive GP referrals for one-to-one case work to assist with resolving practical barriers and issues and then supported with connections to, for example, community events and skills development.

Proactive Ageing Well Service: Supporting people who are frail with one-to-one case work and social prescribing to keep connected and active.

Social Prescribing – Cardiac Rehabilitation: A link worker supporting patients from both the Whittington and University College London Hospitals to provide wider non-medical support needed so that people could initially engage, continue to engage and to re-engage if they had ceased accessing cardiac rehabilitation support.

Volunteering: We have volunteers from all walks of life who utilise their many different skills to support our clients and staff in a wide range of roles.

Our key achievements in 2024-25

Five strategic objectives were set for the period 2021 to 2024. Preparation for the new organisational strategy started in 2024 and in the meantime, we continued working to the 2021-24 strategy and met the stated objectives as follows:

Strategic objective	2024-25 achievements
Increase the client wellbeing offer and meet unmet need	Successful launch of a befriending service which supports the most isolated clients in Islington and further success in raising funds for our befriending service. Increase in outreach presence and provision of services across the borough in both council and community sites. Continued programme of shared events and activities through partnership work with VCS organisations, both online and in person, as part of our Community Connecting remit. Continued provision of a counselling for carers service, as part of the Islington Carers Hub. Successful launch of a counselling service in partnership with counselling training establishments.
Maintain a viable organisation and operate robust and effective contracted services	Renewal of the Social Prescribing Link Workers contract with two Primary Care Networks in Islington. Establishment of the Planning for the Future service. Achieved the award of the Adults Community Early Intervention and Prevention Wellbeing Service contract from Islington Council.
Diversify and generate new sources of income	Funding awarded by Peabody Community Foundation for delivering monthly Let's Talk peer events – targeting Peabody residents and co-produced to provide information and advice. Funding awarded by Hyde Charitable Trust for the Let's Talk peer events targeting Hyde tenants and also providing one to one information and advice sessions at several community centres across the borough. We received funding from the Emanuel Hospital charity which supported Let's Talk information and advice peer events. We continued to receive funding from Cloudesley which we used for supporting older people in Islington, mainly for one-off interventions and supporting payment of energy bills. Funding was awarded by A2Dominion and their partners to run an event during Black History Month in 2024 which featured guest speakers and information stalls. We received funding from The National Lottery Community Fund which supported the development and running of the first year of our new befriending service.

Extend the reach and increase awareness of the organisation	Launch of the new Islington Carers Hub website. Continued growth of referrals to the Central Point of Access, working in partnership with the London Borough of Islington, Help on Your Doorstep and Manor Gardens Welfare Trust, to receive statutory sector referrals into the VCS. Continuation of Cost of Living information and support events facilitated in partnership with Help on Your Doorstep and the Octopus Community Network, plus the London Borough of Islington. Implementation of Year 1 of the borough-wide carers strategy in partnership with the London Borough of Islington and carer-supporting organisations. Ongoing membership of the Bright Lives Alliance, an early intervention and prevention initiative, facilitated by the London Borough of Islington. Increased presence in the borough – partnership working with VCS organisations, statutory agencies and monthly Let's Talk events featuring many provider presentations. Volunteer recruitment – increased number of volunteers involved with the organisation in a wider range of role e.g. research, befriending, counselling and strategy development. Continued office and event location presence in the south of the borough at Jean Stokes Community Centre.
Strengthen organisational infrastructure.	Retained the ISO 9001:2015 Quality Management System accreditation. Preparatory work started for the Quality of Advice Standard accreditation from Age UK. Ongoing staff development – mandatory courses and work-associated subjects e.g. EDI.

Befriending

Our befriending service launched in October 2024, providing both face-to-face and telephone support to socially isolated individuals aged 50 and over in Islington. The response to the service was immediate and overwhelming, with demand exceeding capacity within the first two months. As a result, we paused referrals at the end of December 2024 to allow time to recruit additional volunteers and match existing clients.

There has been a clear preference for face-to-face befriending, with very limited interest in telephone-based support. This may be due to the availability of similar services offered by other providers. From January to March 2025, the service reopened to referrals for short periods, but the focus during this time was volunteer recruitment and matching.

Between October 2024 and March 2025, we: received 53 client referrals, recruited 18 volunteers and made 13 active face-to-face matches.

These matches resulted in a total of 74 befriending hours delivered by the end of March. Feedback from both clients and volunteers has been overwhelmingly positive. All volunteers reported feeling very prepared for their role following induction training, and 100% of clients strongly agreed with the statement: *"I look forward to visits from my befriender."*

Looking ahead, we aim to increase the number of matches and befriending hours delivered. In response to volunteer feedback, we plan to enhance our training offer to include topics such as providing IT support to clients, supporting clients through grief and loss and facilitating more peer support and opportunities to share experiences. Our long-term ambition is to achieve the Quality in Befriending Award from Befriending Networks, recognising our commitment to delivering a high-quality, impactful service.

Community Connecting

In October 2024 we were awarded the new Wellbeing contract which required a change from our usual Activity Coordination service to that of a Community Connector provision. This new provision is intended to help residents access activities and social opportunities with the support and partnership of community partners such as Parks for Health walks, Bright Start, Whittington Health, Islington Ecology Centre and Age UK Islington intergenerational events, Octopus Community Network and Arsenal in the Community. During October through to January we negotiated the handover of most of our activities to partner organisations to ensure continuity for those accessing our activities.

Our Community Connecting service is primarily to reduce isolation but also focuses on five elements – connections, positivity, safety, wellness and work and meaningful activity. During this period, we connected 2,350 residents to activities and social opportunities with the support and partnership of 66 community partners.

We communicated using multiple channels to inspire clients and professionals to provide guidance and to engage with support available within Islington. Our communications also included guidance to help with different day-to-day issues, to encourage sometimes small changes to clients' lifestyles to make them healthier and to help people to develop their own social networks by trying out new activities run by Age UK Islington, Islington Council and other community organisations.

All year we continued to deliver our monthly Let's Talk events, held at Islington Council's offices from January 2025 in their community space. These events are delivered in partnership with other providers, providing information and talks on numerous topics e.g. health, money, food, cost of living, increasing access to information and enabling other specialist services to improve their reach.

Community Mental Health

This year our Key Workers continued to work alongside clinicians and other professionals in the three core teams providing support to clients. Examples of support were assisting homeless asylum seekers, encouraging engagement with health services and supporting with managing debt and finances.

As part of the Social Value element of the contract, we held our first Let's Talk Mental Health peer support event in October 2024 in partnership with Islington Mind; we have since had quarterly events with different themes. VCS services are invited to present and give expert advice and speakers have attended from Islington People's Rights, The Stuart Low Trust and Healthy Minds, Healthy Bods and the session usually included a short activity such as chair yoga and practicing breathing techniques.

Our mental health awareness campaign for 2024-25 focused on the LGBTQIA+ community working with Islington Mind's Outcome service, who produced a report with Healthwatch Islington. We held a campaign event for the Core Team, promoting this work and arranging an LGBTQIA+ awareness training session for professionals to attend. A future campaign will focus on those with mental health needs who are looking for, or are in, employment. Our aim is to have a better understanding of the views and experiences of clients, so we can increase awareness and support improvements in service provision.

Counselling

Our counselling service was developed as part of the strategic objective to enhance client wellbeing and address unmet needs. This service plays a crucial role in early intervention and prevention and intends to prevent individuals from reaching a crisis point that would necessitate more intensive support.

The counselling service was designed to operate with trainee therapists delivering services to clients under the coordination of a service manager. The setup involved the development of new procedures and protocols for service delivery, the creation of a structured client pathway, starting from initial contact through assessment and allocation to volunteer therapists, the establishment of a counselling placement system for trainee therapists, including recruitment, a placement pathway, and a monitoring framework with regular clinical supervision and support and the identification of suitable venues for counselling delivery. The service was successfully launched at the end of October 2024.

One notable success during the development phase was the approach to recruit trainee therapists directly rather than relying solely on training institutions. This strategy resulted in a diverse pool of applicants with varying skills and experiences. Currently, the counselling service operates with seven trainee therapists from a range of theoretical orientations. Additionally, partnerships have been formed with several institutions, including The Minster Centre, Birkbeck, University of London, Metanoia Institute, University of Westminster, and London Metropolitan University as well as a private training organisation in Brighton.

The decision to deliver counselling from community centres has proven effective. These centres provide on-site management, adhere to health and safety practices, and are strategically located near public transport in various parts of Islington. The counselling service is currently operational from three locations in Islington.

To effectively manage resources, the service was deliberately not widely advertised, preventing bottlenecks and long wait times for clients. Most clients served are internal referrals, benefitting service users from Navigation, Advice and Information, Enablement, and Social Prescribing Link Workers. Recently, as the service has gained visibility, more clients have begun to refer themselves. The self-referral system implemented within the service has shown significant success, reflecting a high level of client engagement, attendance, and a successful completion rate for counselling sessions.

Enablement

During 2024-25 the most common requests were for the following: crisis support in forms of food support, grants and vouchers, income maximisation, befriending, social activities, emotional support, Resident Support Scheme, domestic support, and housing related issues such as transfers, home repairs and maintenance.

The focus of support within the Enablement service has been around offering practical support for people with their daily living activities and finding solutions to simple life issues for example where to get free food. Whilst in some cases the issues are temporary, some are life long and require ongoing reviews, for example, mobility issues, housing overcrowding and downsizing.

Apart from managing day to day the present economic situation has created another layer to managing daily living. This has redirected support and resources to another area of need with the most common support area being grants and managing money which made up 16% of all external referrals for the service. Referrals to partner organisations like Islington Council's Income Maximisation Team is on the increase as more and more clients are falling through the benefits net. Clients are also being supported with maximising pension income by applying for top ups like Pension Credit which passports to other benefits like free dental treatments and free TV licence.

Midway through the year the service went through retendering, and the contract was re-awarded with a change in emphasis in some areas of service delivery and the move to more case coordination rather than single issue support. Each client now has an in-depth assessment which means that a case might take longer than before and but will provide better wellbeing outcomes for the client. This process now means the client is not only supported but is given tools to better navigate issues arising in the future. From this new way of working this service can deliver more holistic support for clients.

The number of people supported by our Enablement service for 2024-25 was 720 of which 323 (45%) were new to the service. We continued our partnership working with Islington Council's Reablement Team and referrals from Adult Social Care made up just over 30% of the clients being supported. 54% of cases had an open duration of more than six weeks due to support needs being more complex in nature and therefore requiring additional time to be resolved.

Future Matters/Planning for the Future

For the first nine months of the year the Future Matters service continued, together with partners Gentle Dusk, to offer Islington residents advice and support on putting plans such as Lasting Power of Attorney, Advance Care Planning, Wills, and Funeral Planning in place. Alongside this, similar support was offered to those in the early stages of dementia and their carers in the boroughs of Haringey and Camden. The programme of regular in person public awareness raising events on future planning aimed at individuals continued to be well attended, increasing requests for further information and more one to one appointments with volunteers, to learn more about the subject and go on to implement plans.

In 2024 Gentle Dusk were informed that funding would end and on 31 December 2024, and so the Future Matters project ended. We recognised the value this service brings to many Islington residents and proposed to the Board of Trustees to fund the continuation of a service through 2025. This was agreed and Planning for the Future commenced as of 1 January 2025.

Due to the dedication of the small team of staff and volunteers involved in the new Planning for the Future service, the changeover has happened smoothly and the level of support for those in Islington wanting to put plans in place was maintained. The interest in the project goes from strength to strength. The number of people reached over the 12 months to March 2025 was 258, and the service was able to help with the completion of 234 Lasting Power of Attorney applications, which is a record achievement.

Helpline and Wellbeing Checks

The main areas of enquiry for support this year was community support around isolation, transport, activities and befriending, at 29%. The second area of interest was housing and keeping on top of daily living at 15%. The third was money-related matters including enquiries around grants at 13.6%.

The Helpline handled 13,035 interactions which is a 3% drop year on year. This percentage drop reflects many activities bookings moving to automation, which means a significant percentage of clients have no need to contact the Helpline to book their activities. This suggests our interactions remain steady at a macro level.

Our Wellbeing Checking service showed a marked increase in output - a 38% increase in completed Wellbeing checks. This increase was due to having a slightly higher number of volunteers throughout the year and the Helpline conducting more Wellbeing checks on a weekly basis as part of general Helpline interactions where we provide an option to carry out a Wellbeing check. If the client agrees this releases six Wellbeing - Situation and Support check questions for the Helpline advisor to ask the client.

Information and Advice

In the past year clients have again reported feeling better able to cope financially to maintain their independence. This includes avoiding debt, having more money coming in to cover expenses and being better equipped to manage spending. Clients have also reported feeling safer in their home, warmer in their home and able to get the required practical support as well as feeling an improvement in mental and emotional wellbeing and feeling connected to their community.

We continue to run well-attended outreach advice sessions at ARC Collective, Brickworks Community Centre and Ringcross Community Centre. We also provide one-to-one appointments at our office at Manor Gardens and carry out visits to the homes of clients when needed. This service is increasingly being viewed as a point of contact and link for clients, the general public and other partners.

During 2024-25 the team saw an increase in queries relating to benefit calculations and the need to optimise pensioners' wellbeing either through an increase in income or mobility support as more and more people apply for a Blue Badge, Taxicard and Dial-a-Ride support. We delivered one-to-one advice sessions to 312 clients at multiple outreach settings. Most of the referrals are primarily for financial support such as household items, managing in the home and falls prevention, and rehousing on medical grounds or overcrowding. Clients require not only advocacy support but also advice on rights, obligations and choices. We have also seen an increase in number of clients needing benefit reviews – Attendance Allowance is now reviewed every two years which has increased the need for home visits as many clients have mobility issues.

Islington Carers Hub

In June 2024, we supported Adult Social Care in launching Islington's Adult Carers Strategy which coincided with Carers Week and the launch of the new Islington Carers Hub website. The implementation of the Carers Strategy continued at pace over the year with input on the delivery plan from the Carers Strategy Steering Group. Nine of 23 commitments were selected to focus on over the next two years, which will not stop us working on any of the other commitments, but these were felt to be the initial priorities by the group. Two carers from the group were nominated to represent the steering group at the Carers Partnership Board.

The partnership with Islington Mind continued for counselling for carers and we referred 35 carers for counselling support through 10 or 20 weekly counselling sessions. We were able to do this because we received additional from Islington

Council. The high need for counselling subsequently led to a change in the two-year contract extension from March 2025, where the cost for counselling was included in the contract and increased by 50%. We also partnered with Mobilise, a tech start-up run by carers for carers. Mobilise offer light touch support to carers and training and coaching programmes.

In the 2024-25 financial year, we engaged with 3,500 carers through 2,652 helpline queries and 848 cases involving complex casework. We have identified and registered 510 new or hidden carers to bring our total registered carers to 3,754. We have connected carers via signposting and referring on 1,027 occasions to 221 different organisations and agencies. We have also delivered over 19 carer-specific activities, training sessions and events comprising 63 sessions. Carers also benefitted from attending 20 different types of Age UK Islington and partner activities over the year, of which 144 sessions were attended by carers.

Emotional support and counselling/talking therapies combined was the top concern of carers in 2024-25. An opportunity for a respite break is the next main concern, although if this is combined with the desire to attend social activities – which also provides a short break from caring, it does take the lead. Benefits was the third major concern for carers, which is not surprising considering the continued effects of the cost of living crisis.

Mental Health Carer Peer Support Coach

At the start of the year, through funding from the North London Mental Health Partnership, now the North London NHS Foundation Trust, for a 12-month contract, we employed a Carer Peer Support Coach in April 2024 who was based with the NHS Services for Ageing and Mental Health and at Highgate Hospital with the aim of raising carer awareness amongst staff and engaging with family carers who support patients receiving mental health support from NHS services.

This work focused on the development and testing of a support peer coach with lived experience to assist unpaid/informal carers in accessing support and information and to assist the host organisations to access the expertise of local carers and carer organisations in strategy and practice development.

The role of the worker included signposting carers to support services and organisations, a ward presence to identify unpaid carers, promoting statutory Carers Assessments, sharing information relating to ward processes and personnel, providing emotional and practical support for carers and increasing the awareness of carers' roles and needs to the Trust staff.

During the project, the Carer Peer Support Coach was able to provide carer awareness support to many staff across the Trust which enabled staff to better identify hidden carers visiting the wards and connect directly to the Carer Peer Support Coach as well as many being signposted to the Islington Carers Hub.

Navigation

Over the past year, the Navigation service has worked hard to maintain a high-quality level of support to clients with increasingly complex needs. Navigating between services and developing those working relationships is an essential part of our role, which helps us more effectively work together.

We have achieved positive outcomes across the spectrum of needs with clients. Satisfaction levels are high, and Case Workers regularly receive good feedback from clients. During this period, 1,094 clients accessed the service, resulting in 1,350 cases. This is a combination of existing cases from the previous year and new ones in 2024-25. 73% of cases resolved in up to nine weeks but 27% were 10+ weeks, with the highest at 21 weeks.

In terms of demographics, 40% of clients had a mental health issue. Just over 50% were from BME communities (Islington census is 38% of Islington residents are from BME communities). We worked with 273 different services/organisations, across the primary and secondary healthcare sector, Islington Council and VCS organisations. We actively participate in the INC network meetings with Islington GPs, Adult Social Care, Mental Health and Community Matrons. We have received 108 actions/cases from INC, and we took 20 cases to the INCs for discussion.

Our regular Navigation volunteers and interns do valuable work with us, supporting and shadowing Case Workers. They contact clients, help with applications and administrative tasks and all their input really adds value and helps us to make progress with our case work.

Outreach is an important element of our work. We have attended various sessions including wellbeing and cost of living events and exercise sessions where we promote our services and offer advice and support to clients. For a period, the Navigation team had a regular presence at Islington Council's Access Hub on Upper Street.

Navigation team members supported the Social Prescribing Link Workers (SPLWs) with arranging a workshop for asylum seekers, giving information about housing and services they can access. With the SPLWs, we also helped Dietetics and Nutrition degree students with research required for their placement. We are in regular attendance at the Proactive Peer Support sessions, which is an opportunity to network with SPLWs and Care Coordinators, plus learning more about a particular service or theme.

Proactive Ageing Well Service (PAWS)

This service supports older adults aged 65 and above who experience moderate frailty and would benefit from a multi-disciplinary input. The team consists of a Specialist Nurse, an Occupational Therapist, a Pharmacist and the Age UK Islington PAWS Navigator.

During 2024-25 the PAWS service experienced a change of staffing, and a gap in direct support from a PAWS Navigator. The wider Navigation service staff, however, attended the regular PAWS multi-disciplinary meetings and received referrals as an interim measure. We successfully recruited and the new staff member started in October 2024.

Between November 2024 to March 2025 the service supported 68 clients, and the highest three areas of support were around finances, keeping safe and connection to the local community. A key area of client support was connecting people with our Planning for the Future service, specifically supporting people to create Lasting Powers of Attorney for both Health and Finances; this made up just over 20% of the clients.

Social Prescribing

In 2024–2025, the Social Prescribing service across South and Central 1 Primary Care Networks (PCNs) delivered a year of impactful, person-centred support to residents, addressing the wider determinants of health and improving physical wellbeing alongside social and mental health outcomes. Together, the teams managed 2,146 referrals, supporting patients with housing, benefits, employment, mental health, social isolation, and healthier lifestyle choices. Patients reported feeling better informed, supported, and connected.

The Healthy You programme, created specifically to support asylum seekers and refugees in contingency hotels, reached 141 individuals with 260 attendances across seven sessions. These were delivered in close partnership with Islington Council's No Recourse to Public Funds team and local community organisations. This programme not only provided essential support in GP registration, NHS navigation, ESOL classes, housing advice, and wellbeing activities, but also informed Islington Council's approach to developing more suitable and responsive programmes within the hotels. Feedback was overwhelmingly positive, with most participants rating the service five out of five for satisfaction.

Our collaboration with London Metropolitan University further expanded our reach, contacting 870 patients through two prediabetes and Type 2 diabetes workshops. 50 participants attended, receiving lifestyle education, diet and exercise guidance, and on-site health checks. This partnership was designed not only to improve community health but also to support students in developing their practice, understanding community needs, and strengthening their professional skills as part of preparing them for future healthcare roles.

Across both PCNs, feedback highlights the value of our culturally sensitive, accessible, and responsive approach. Patients benefited from timely and holistic interventions and many, for the first time, accessed vital support for complex needs beyond clinical care.

We have also connected with services across Islington and London, identifying gaps in provision and sharing data from our findings to help shape improved programmes. This collaborative approach ensures that new and improved services remain available, even during challenging times such as the cost of living crisis, when many patients prioritise financial survival over their health and wellbeing. By building strong partnerships and feeding evidence back into service design, we continue to advocate for our communities and help ensure that support is both relevant and sustainable.

Overall, 2024–2025 was a year of growth and measurable impact. The Social Prescribing service reduced health inequalities, built community resilience, and empowered individuals to take positive steps towards healthier, more independent lives. Looking forward, we will continue strengthening partnerships, expanding outreach, and tailoring support to meet the evolving needs of our diverse communities.

Social Prescribing – Cardiac Rehabilitation

In March 2024 we commenced discussions and project development with the North Central London Integrated Care Board to deliver social prescribing to Cardiac Rehabilitation patients at University College London Hospital and the Whittington Hospital.

This service delivered a person-centred approach to supporting patients with a wide range of issues. It successfully addressed health inequalities, improved access to essential services and fostered community engagement and connectedness, whilst enabling people to address their health issue and underlying causes. The project achieved its key outcomes and provided a valuable model for future initiatives aimed at integrating wider support for patients and enabling clinical staff to provide a more holistic support offer.

During the initial stages of the project, it became evident that many clients had limited understanding of the community services available to them. This initial lack of awareness was often the cause for non-attendance or discontinued engagement in the Cardiac Rehab programmes. Learning and sharing knowledge with clinical staff were key from the beginning, enabling clinicians to understand the offer and potential benefits of a holistic service.

The numbers referred were steady and the partnership approach to delivering the service enabled greater access to other services and organisations, whilst sharing the resources and enabling capacity. The service was greatly received by the 121 clients (130 referred with 121 (93%) completing) who when asked for feedback the majority were totally satisfied. Indications from the partner analysis was that more people had completed Cardiac Rehabilitation because of a social prescribing intervention.

Volunteer involvement

In 2024-25 volunteers contributed nearly 5,000 volunteering hours to Age UK Islington and 1,180 of those volunteering hours came through internship placements. In the past year we have recruited 54 new volunteers. Of these, 16 have left the organisation and 38 are still with us and, at the end of March 2025, we had 60 active volunteers in a variety of roles.

We have a wide range of volunteering roles in the following areas – activity promotion caller, befriender, Carers Assessment, carer befriending support group host, Carers Hub events, Carers Hub outreach, communications and social media, counselling, data entry, enablement, Planning for the Future support, Get Together host, Information and Advice, IT Get Together host, Dietetics and Nutrition student, navigation, social connection, Social Prescribing project support, activity tutor, volunteer recruitment administration, Wellbeing Caller and young adult carer.

We now have the highest number of active volunteers since before the pandemic. We keep expanding the areas within the organisation where volunteers are involved and more volunteers are involved in active volunteering on a regular basis. Retention of volunteers remains high, and we have expanded the use of interns. Interest in volunteering with Age UK Islington remains high and we have an average of 30 people contacting us each month.

During the year we hosted two volunteer parties in the summer and winter and we hosted three volunteer engagement meetings in person. These engagement meetings are part social and part an invitation to volunteers to engage with us and ask any questions they may have and make suggestions. We also arranged for volunteers to attend in-person training courses as well as offering online training; volunteer supervision was offered to all volunteers on a regular basis. We nominated five of our volunteers for the Islington Volunteer or the Year Awards in October 2024 for outstanding contributions to Age UK Islington and the communities and clients we support.

Partnership working

Our partnership work in the borough grows from strength to strength and we are very pleased with how this has developed over the year. We are forging new relationships and have developed new partnerships which continue to enhance our work with our client group.
We have established referral partnerships which have so far resulted in 689 organisations which Age UK Islington contact to assist in resident support.

We have continued to produce and deliver our quarterly printed Get Together newsletter, featuring not just the activities and workshops delivered by Age UK Islington, but also a large selection from some of the Islington Council teams and partner organisations that deliver activities. Such has been the success of this partnership that Islington Council have been making a financial contribution to the cost of producing these newsletters.

To help us reach and engage with underrepresented groups we have worked in partnership with various providers such as:

- Islington Faiths Forum with improved collaboration around mental health, poverty, safety of women, plus accessing hard to reach groups.

- Manor Gardens Welfare Trust by promoting awareness/engagement of ethnic minority communities, visiting mosques, tea houses, hairdressers, men's spaces – screening, harmful practices, information – and working alongside interpreters and sessional workers.

- Islington Law Centre (ILC) by building capacity and creatively supporting council tenants with ILC expertise by working together at the beginning of a client's journey when warning signs are first showing, before crisis, to stop elongating cases whilst awaiting follow up. With a data sharing agreement, we co-support clients via the Independent Advice Project with benefits and appeals, property possession, and homelessness.

- Islington People's Rights by supporting with debt/benefits advice and appeals through Debt Relief Orders, the Breathing Space scheme and bankruptcy.

- Islington Council's Community Partnerships Team by working with resident associations reaching hard to reach communities through the Wellbeing Networks, and jointly hosting wellbeing initiatives for older people, plus digital communications work.

- London Metropolitan University by working with marginalised communities – running joint events – activities and information and advice, using their Rainbow Room for LGBTQIA+ engagement – an informal space for staff, students and groups. Clients can join events such as monthly LGBTQIA+ film screenings, sexual health screening, and housing events.

- Islington Mind by our staff attending LGBTQIA+ and asylum seekers/refugee groups offering monthly information and advice support to vulnerable adults.

- Octopus Community Network by proactively identifying and supporting local organisations to set up and sustain initiatives to address identified gaps in provision and host targeted events at various locations.

- Healthwatch Islington by reaching and engaging niche community groups, to hear local voices, identify gaps and improve referral pathways.

- Help on Your Doorstep by developing a referral partnership presence on a network of 159 service providers.

We partner with London Metropolitan University Dietetics and Nutrition students to deliver workshops on diabetes and prediabetes, delivered in conjunction with the Whittington Hospital Diabetes Management Programme and the No Contact Boxing project.
We ran a number of workshops to support asylum seekers and refugees, bringing in partners to present and deliver an overview of their service, these included: Islington Council no recourse to public funds Migrant and Refugee Officer, City

Lit College, All Change Arts, St. Mary's Church, low cost/free gym facilities, The Stuart Low Trust, King's Cross Church and Migrant Help.

We provided support to clients who were accessing or had accessed the NHS Mental Health Core Teams. We delivered Let's Talk Mental Health in partnership with Islington Mind and with the support of The Stuart Low Trust, a clinical psychologist from the NHS Trust, Healthy Generations, Islington People's Rights and Healthy Minds, Healthy Bods.

We delivered social prescribing to clients who had experienced a heart related illness and required some level of cardiac rehabilitation. This was delivered in collaboration with two cardiac treatment services at the University College London Hospital and Whittington Hospital.

We continue as regular attendees of the Adults Safeguarding Board, and we have been a key player in the consultation regarding the development of the borough's carers strategy. Our social prescribing work connected with Race Equality London on the needs of BME groups who access social prescribing to make a comparison of need and how this compares to other groups.

We work with Islington Council's Reablement Service and Housing teams in supporting their work by co-locating our staff at their offices once a week. This works to improve referral pathways, working in conjunction with them to enable earlier discharge from their service where we step in and take on the support. We have been working closely with Peabody and Hyde in delivering information and advice outreach sessions at community centres and foodbank locations across the borough.

We continue our partnerships with the Parks for Health, Leisure and Islington Libraries teams, supporting the promotion of their activities including dedicated pages in the quarterly Get Together newsletter. This is particularly aimed at clients who are digitally excluded as we communicate through the post as opposed to online.

As a result of our close working relationships with both statutory services and the VCS, our Let's Talk events are being utilised as a platform for resident engagement on topics such as adult social care services, housing, future initiatives and a chance to feedback on service delivery.

We are extremely pleased that partnerships play a huge part in the delivery of our services, activities and events and we intend to continue these relationships and develop additional ones in the coming years.

Communications and marketing

During 2024-25 we continued to promote a wide range of partner-led community activities, providing greater variety for Age UK Islington clients. This has increased attendance at our own activities through a more focused promotion of themed sessions with guest speakers. We advertised monthly events in partnership with other community venues and providers have introduced residents to new venues and activities. Through this work we have strengthened partnership work with Libraries, Parks, Leisure, Recovery College, Adult Community Learning, Better Leisure, Healthy Generations and Islington community centres.

Our Let's Talk events remain particularly popular with clients, with the added benefit of improving connections with local professionals and services e.g. Islington Trading Standards, Whittington Health Community Nurses and DWP Disability Employment Advisors. These events help demystify the broad Age UK offer and unpacking the Wellbeing offer, to aid understanding by Islington residents and professionals. The rich content from these events is also captured in webpages and guides and then shared more widely with Age UK Islington's entire client base and via our website.

We distributed monthly digital newsletters and regular mailings to 6,000+ Age UK Islington and Islington Carers Hub clients. These newsletters are designed with prevention in mind, with high levels of engagement, encouraging Islington residents to stay informed and inspiring connecting with community activities and services and we reached out to 60+ organisations each month, inviting them to share news. We have increasingly featured personal stories and interviews to showcase support impact and client resilience. On a quarterly basis we printed 3,000 Get Together newsletters to ensure non-digital Islington residents can stay informed. These are co-created with Islington Council, covering a wide range of local resources and events.

We co-ordinated and supported successful campaigns such as Great Mental Health Day, Alzheimer's Awareness Month and Carers Rights Day. These campaigns provided an opportunity for engagement and collaboration with local partners, leveraging partner communications channels. We delivered digital mailings to professionals, giving professionals a greater insight into Age UK Islington services.

We held a Keep Active Day information event at Central Library, as part of linking with a national Age UK campaign to encourage adults to keep active. Islington Council teams, Better Leisure and other local services joined us for a very well attended event.

We worked with an agency to introduce a new ICH website launched in June 2024 which is achieving good levels of traffic and search engine rankings. We also introduced electronic booking forms to streamline client sign-up and administration for Age UK Islington events and activities.

Plans for the future

During this coming year we will work closely with our commissioners and funders in ensuring our contracts deliver efficient, effective and responsive services. We have recently developed our organisational strategy for 2025-2028 following a consultation with clients, staff, trustees and professionals, plus an appraisal of the external environment and challenges we face. We are committed to focusing on the following priorities for the next three years:

1. Prevention, early intervention and resilience building.
2. Diversifying our funding and fundraising approaches.
3. Increasing our partnership working, resource optimisation and consolidation.
4. Reaching marginalised and underrepresented communities
5. Increasing our digital presence and support.

In year 1, 2025-26, we will be working on the following:

Priority 1

- Increasing the quality and number of 'How to' guides for distribution.
- Increasing volunteer involvement to 80+ volunteers.
- Training focus on encouraging strengths-based approaches and, action planning.
- Facilitating monthly theme-based drop-in support clinics for clients.
- Increasing connections with health services and secondary care.
- Continuing student community practice engagement.

Priority 2

- Further developing online giving via our digital fundraising platform.
- Approaching potential corporate donors/CSR initiatives/businesses.
- Engaging with secondary care and private health providers.
- Targeting high income people/contacts.
- Establishing a sponsored advert campaign.

Priority 3

- Reviewing and mapping current providers to consider themes, categories and trends.
- Increasing the number of partners and engage more with specialist organisations.
- Continuing co-located work – community centres, GPs, Islington Council and health.
- Educating other professionals and organisations on AUKI services.
- Reviewing the referral process into AUKI.
- Piloting an additional focus on younger adults.

Priority 4

- Partnering with additional community, faith and cultural organisations.
- Sourcing unconscious bias guidance cultural competency training for staff.
- Delivering themed events – partnering with organisations and interpreter supported.
- Establishing events/groups for under-represented groups e.g. men.
- Diversifying the use of translation tools and services.
- AUKI and ICH website to include different languages/translation facility.

Priority 5

- Creating an online referral form for clients.
- Uploading subject-specific webinars and videos with practical tips/self-management.
- Enhancing our social media presence and engagement.
- Maintaining digital skills training for clients.
- Partnering with organisations that have a younger focus.
- Developing a chatbot on the ICH website.
- Using QR codes for events, bookings, feedback, etc.
- Establishing additional and non-traditional ways to support clients.

We will certainly continue our efforts in securing additional funding as well as linking with local and corporate support. We await developments in the health sector and are eager to see what opportunities come from the merging of North Central London and North West London Integrated Care Boards. We know the future is going to be a time of savings and cuts and we hope that we will be able to continue to deliver our services and, if facing cuts, work with as minimal impact as possible on our clients and residents in Islington.

As with last year, we are aiming to increase the number of volunteers supporting Age UK Islington services and continue to have a presence in the community from our outreach work across the borough where residents can have ease of access to our services and support.

Equality, diversity and inclusion

AUKI is committed to promoting equality of opportunity, celebrating and valuing diversity, eliminating unlawful discrimination, harassment and victimisation, including cyber or
e-bullying and harassment and promoting good relations.

AUKI is committed to equal opportunities in employment and service delivery and will take every possible step to ensure that no person working for the organisation or seeking employment with us, or anyone using our services, will receive less favourable treatment or will be disadvantaged by requirements or conditions that cannot be shown to be justifiable on the grounds of their age, disability (including mental health), gender, gender reassignment, ethnicity, faith or religion, sexual orientation, marital or civil partnership status, socio-economic status or family status.

Our aim is to:

- work towards the elimination of discrimination
- create a positive culture where diversity, inclusion and respect are core values are at the centre of all our activi ties
- encourage positive action to overcome disadvantage and discrimination
- ensure the highest possible standards are achieved in the delivery of our services
- ensure equality, diversity and inclusion is promoted through our work, both internally and externally.

Financial Review 2024-25

Annual income for 2024-25 was £2,203,638, broadly in line with 2023-24 income of £2,207,017. This was an annual decrease of £3,379 or (0.2%) year-on-year compared with a 21% increase in the previous year.

Annual expenditure in 2024-25 was £2,083,241, a modest increase of £14,582, up by 0.7% versus 2023-24 expenditure of £2,068,659.

As a result, a surplus of £120,397 in core activities (2023-24: £138,358) was generated before considering losses on investments of £13,285 (2023-24: £26,079 gain).

We aim to operate the charity with a small budget deficit, utilising general reserves to fund the shortfall. The budgeted deficit for 2024-25 was £82,000. However, actual expenditure was lower than budget by c. £202,000. This was primarily due to replacing staff that left the organisation, leading to vacancies during the year. We also made a conscious effort to save on general administrative costs in order to retain operational flexibility in view of the worsening economic climate and expected cuts in the health and care sector. It is to the credit of our staff that they continued to deliver both for our service users and against the contractual KPIs agreed with our funders.

Investments lost £13,285 in value, having risen by £26,079 in 2023-24. When those losses are accounted for, the annual surplus becomes £107,112 (2023-24: £164,437), of which £96,564 (2023-24: £167,112) is allocated to unrestricted funds and £10,548 to restricted funds.

In the year, we consolidated all of our investments under a single fund, COIF Charities Investment Fund managed by CCLA ("COIF"), transferring c. £277,000 previously invested with Rathbones to COIF. As at the year-end, the total value of our investments with COIF was £342,063. We continue to keep these investments under review – our aim is to generate both income and long-term capital growth for the charity.

The relatively high interest rates made deposit accounts more attractive than they were in previous years and we continued to hold c. £700,000 with the COIF Charities Deposit Fund which has consistently paid interest rates of around 4% throughout the financial year.

At the end of the year total funds were £1,386,736 (2023-24: £1,279,624) of which £1,339,611 (2023-24: £1,243,047) were unrestricted. After agreed designations totalling £634,500 to fund subsidies on contractual obligations and our own service development, general funds amounted to £705,111 (2023-24: £926,297).

Structure, Governance and Management

Age UK Islington (AUKI) is the operating name for Age Concern Islington, a company limited by guarantee and a registered charity founded in February 1963. Its governing instrument is its current Memorandum and Articles of Association. The former was approved in 2006, and a revised version of the latter was approved in 2021.

AUKI has a diverse Board of Trustees, 64% of whose membership is made up of local people, 45% older people and 27% from a Black and Minority Ethnic background. We currently have seven female and four male trustees.

The charity's governing body is the Board of Trustees, whose members are trustees under charity law and directors for the purposes of the Companies Acts. Trustees and Honorary Officers are elected by the members of the charity at the Annual General Meeting for a term of three years and may be co-opted in between AGMs. Trustees can serve a maximum of three three-year terms.

Members of the Board of Trustees of the charitable company each guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31 March 2025 was 11. Members of the Board of Trustees have no beneficial interest in the group or charitable company. Any potential conflicts of interest are recorded annually, and updated at every Board meeting, so that these can be monitored and managed as necessary.

Our subsidiary trading company, Islington Age Concern Trading Company, which provided consultancy and support services for other charities in data management and service redesign, operating under the trading name Outcomes Plus, is now dormant and there has not been any activity in 2024-25.

Senior Management Remuneration

The senior management team comprises the key management personnel of the charity in charge of directing it on a day-to-day basis.

The pay of the senior staff, including the CEO, is reviewed annually. In view of the nature of the charity, the Trustees benchmark against pay levels in other charities of a similar size, taking advice from recruitment consultants where these are used, for example in the recruitment to the CEO position. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities. If recruitment has proven difficult in the recent past a market addition is also paid.

Trustee recruitment and training

Trustees are recruited by various means. We contact local voluntary groups and companies from time to time setting out our needs and inviting applications. We also use online recruitment systems, social media, networks and sometimes interested parties approach us directly. We seek to cover a specified range of expertise and backgrounds on the Board of Trustees.

Normally the Chair or members of the Governance Committee will meet a prospective trustee to discuss their application. A trustee may be co-opted by the Board of Trustees before the AGM. Any appointment is put to the subsequent AGM for Members to vote on.

Each new trustee is inducted by both the Chair and the CEO. The topics covered are the organisational structure, an overview of services delivered, contracts and funding information, the governance structure, the annual report and accounts and the organisational strategy. Trustees also receive a Trustee Handbook and relevant policies such as the Trustee Code of Conduct, Conflict of Interest and Confidentiality. Other documents provided are previous Board of Trustees meeting minutes, Articles and Memorandum of Association and data protection information. Trustees have taken part in joint awaydays with the staff team and have also taken on individual pieces of work with some staff members.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age Concern Islington for the purposes of company law) are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 group and of the incoming resources and application of resources, including the income and expenditure, of the group 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 judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the effect of the ongoing cost of living situation and the increase in Employer National Insurance contributions on current and future activities and organisational cash flows.

Our funding is secure in the medium term, and the service delivery model has been, and will continue to be, adapted to ensure the charity meets both the needs of its clients and the expectations of its funders. With the additional security offered by its balance of free reserves the trustees remain confident in the charity's ability to continue operating for the next 12 months.

Principal sources of funding

AUKI is very grateful to all funders, donors, trusts and grant makers who have supported our work this year.

In line with the charity's present strategy, the principal source of funding consists of
commissioned service contracts from statutory bodies. During 2024-25 statutory funders included the London Borough of Islington, the North Central London Integrated Care Board and North London NHS Foundation Trust. We also undertook subcontracted service provision with the Islington GP Federation.

Other sources of funding include grant-making bodies and corporate donations. During 2024-25 the following organisations, grant-making trusts and corporate donors contributed funding to support our work:

A2Dominion, partnering with Peabody, Metropolitan Thames Valley Housing, Hyde Charitable Trust and Clarion Futures
Age UK National
Anthony and Rachel Williams
Cloudesley
Dame Alice Owen's Eleemosynary Charities (a charity administered by the Brewers' Company, Charity No. 215543)
Emanuel Hospital charity
Human Made Machine
Hyde Charitable Trust
Peabody Community Foundation
The National Lottery Community Fund.

During 2024-25 the charity received £3,962.62 as unsolicited donations from individuals. We are deeply grateful to all those who provide funding to help us support the wellbeing of local people.
In carrying out funding-related activities we ensure that the charity is compliant with fundraising codes, specifically the updated Code issued by the Fundraising Regulator in October 2019.

Age UK Islington does not engage in public fundraising and does not use external professional fundraisers or commercial participators. Age UK Islington nevertheless observes and complies with the relevant fundraising regulations and codes. During the year there was no non-compliance with these regulations and codes, and Age UK Islington received no complaints relating to its fundraising.

Reserves Policy

Unrestricted reserves comprise both designated and general reserves.
Having reviewed the contractual obligations of the charity and in line with our mission to support the needs of our beneficiaries, the Board of Trustees has made the following designations from unrestricted funds:

Designated Funds
- £453,000 designated to cover the shortfall of funds under the Wellbeing Contract for the remaining 7 years of the contract (committed funds)
- £40,000 to subsidise the Social Prescribing Contract in 2025-26
- £20,000 to subsidise the Planning for the Future Care service in 2025-26
- £121,500 from previously designated funds to self-fund the provision of our Counselling service for another 2 years before seeking longer-term funding from trusts and foundations.

The total amount of designated funds as at the end of 2024-25 was £634,500.

General Funds
The general reserves held by AUKI on 31 March 2025 amounted to £705,111 and have been assigned to meet the requirements of the charity's reserves policy.

Charity Reserves
The aim of the reserves policy is to retain sufficient resources to ensure the sustainability of our charitable activities for the benefit of beneficiaries who depend on us for support for a range of situations and circumstances. The charity must be reasonably able to cope with the variations in income and expenditure that can easily affect charities.

The AUKI policy is to hold sufficient funds to cover all wind-up costs in the event of actual or pending insolvency or, in the event of the loss of one or more contracts or other sudden drop in income that falls short of insolvency, to cover core costs for a sufficient time to find new sources of income or make appropriate cost reductions.

As of 31 March 2025, and based on the current year's budget, that range was £450,000 - £675,000. Should our reserves reach either of these points the board would have to consider what actions to take either to ensure the charity's survival or to wind it up.

This range is broadly aligned with the level of general reserves held by AUKI as at the end of 2024-25. We will continue to monitor the level of reserves as well as external environment to ensure that it adequate and reasonable for the needs of the organisation.

Risk management

AUKI has a Finance Committee which is chaired by the charity's Treasurer and meets six times a year. The major risks facing the charity are reviewed by this committee at least twice a year and are also reviewed by the Board of Trustees twice a year, so there is substantial consideration of the risks faced.

Each risk is identified, assessed, and scored for its likelihood of occurring and the level of impact should the risk event occur. Part of this process ensures mitigating measures are identified and agreed to reduce the higher risks to a level that is comfortable for the organisation and acceptable to the Board of Trustees. It is recognised that it is not possible to exist without any risk, but with the analysis and risk register in place, the Board of Trustees is comfortable that the range of measures and controls put in place means that we operate at an acceptable risk level.

The principal risk currently faced by AUKI is the reliance on contract income from the following key funders:

- London Borough of Islington
- North Central London Integrated Care Board
- North London NHS Foundation Trust and
- Islington GP Federation.

Our approach to mitigation is ensuring that we continue to provide high service levels under the contracts, meeting and surpassing our KPIs and targets. This is the most effective control against targeted cuts. We also review priorities, trends, and the needs of our client group in conversation with our commissioners and plan according to the trends and issues that arise, whilst also considering population health and public health data to calculate the most effective way of supporting our client group.

We continue to approach trusts and foundations to diversify our income and fund a range of non-contracted services.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 24 November 2025 and signed on their behalf by

Howard Sharman
Chair

Independent auditor`s report

To the members of

Age Concern Islington

Opinion

We have audited the financial statements of Age Concern Islington (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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 2025 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
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age Concern Islington's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent auditor`s report

To the members of

Age Concern Islington

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 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' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
    - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
    - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Farrah Kitabi (Senior statutory auditor)
Date: 16 December 2025
for and on behalf of Sayer Vincent LLP, Statutory Auditor
110 Golden Lane, LONDON, EC1Y 0TG

Age Concern Islington

Statement of financial activities (incorporating income & expenditure account)

For the year ended 31 March 2025

		2025 Unrestricted funds	2025 Restricted funds	2025 Total funds	2024 Unrestricted funds	2024 Restricted funds	2024 Total funds
		£	£	£	£	£	£
Income from							
Donations and legacies	2	22,721	62,841	85,562	30,460	32,347	62,807
Charitable activities:							
Information, advice & support planning	3	529,487	82,678	612,165	541,110	111,133	652,243
Enabling independence	3	1,337,777	10,948	1,348,725	1,395,974	-	1,395,974
Activities and wellbeing	3	99,324	2,170	101,494	53,194	-	53,194
Capacity building		-	-	-	-	-	-
Investments		48,565	-	48,565	34,224	-	34,224
Other sources		7,127	-	7,127	8,575	-	8,575
Total income		2,043,670	159,968	2,203,638	2,063,537	143,480	2,207,017
Expenditure on:							
Raising funds	4	1,575	7,377	8,952	15,294	-	15,294
Charitable activities:	4						
Information, advice & support planning	4	504,122	80,905	585,027	574,901	102,156	677,057
Enabling independence	4	863,152	54,200	917,352	856,714	42,902	899,616
Activities and wellbeing	4	556,303	2,170	558,473	476,692	-	476,692
Capacity building	4	10,000	3,437	13,437	-	-	-
Total expenditure		1,935,152	148,089	2,083,241	1,923,601	145,058	2,068,659
Net income/(expenditure) before net gains/(losses) on investments		109,849	10,548	120,397	139,936	(1,578)	138,358
Net gains/(losses) on investments	11	(13,285)	-	(13,285)	26,079	-	26,079
		96,564	10,548	107,112	166,015	(1,578)	164,437
Transfers between funds	16	-	-	-	1,097	(1,097)	-
Net movement in funds		96,564	10,548	107,112	167,112	(2,675)	164,437
Reconciliation of funds:							
Total funds brought forward	16	1,243,047	36,577	1,279,624	1,075,935	39,252	1,115,187
Total funds carried forward	16	1,339,611	47,125	1,386,736	1,243,047	36,577	1,279,624

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

Age Concern Islington

Balance sheet
Company no: 03039668
As at 31 March 2025

		2025		2024	
	Notes	**£**	**£**	**£**	**£**
Fixed assets					
Tangible assets	10		-		-
Investments	11		342,065		332,808
			342,065		332,808
Current assets					
Debtors	12	115,860		131,555	
Bank	17	1,086,487		995,849	
		1,202,347		1,127,404	
Creditors: Amounts falling due within one year	13	(157,676)		(180,588)	
Net current assets			1,044,671		946,816
Total assets less current liabilities	15		1,386,736		1,279,624
Reserves					
Restricted funds	16		47,125		36,577
Unrestricted funds:					
Designated funds	16		634,500		316,750
General funds	16		705,111		926,297
Total charity funds			1,386,736		1,279,624

Approved by the trustees on 24 November 2025 and signed on their behalf by:

Howard Sharman
Chair

Age Concern Islington

Statement of cash flows

For the year ended 31 March 2025

Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net income for the reporting period	107,112	164,437
(as per the statement of financial activities)		
Dividends and interest received from investments	(48,565)	(34,224)
Gains/(losses) on investments	13,285	(26,079)
(Increase)/decrease in debtors	15,695	(15,086)
Increase/(decrease) in creditors	(22,912)	83,263
Net cash provided by operating activities	64,615	172,311

	Notes	2025 £	 £	2024 £	 £
Net cash provided by operating activities			64,615		172,311
Cash flows used in investing activities:					
Dividends, interest and rents from investments		48,565		34,224	
Purchase of investments		(300,000)		(50,000)	
Proceeds on sale of investments		277,458		-	
Net cash provided by/(used in) investing activities			26,023		(15,776)
Change in cash and cash equivalents in the year			90,638		156,535
Cash and cash equivalents at the beginning of year			995,849		839,314
Cash and cash equivalents at the end of year	17		1,086,487		995,849

1 Accounting policies

a) Statutory information

Age Concern Islington is a registered charity and a charitable company limited by guarantee, incorporated in the England and Wales.

The registered office address is 6-9 Manor Gardens, London, N7 6LA.

b) 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value as modified for the revaluation of investments.

The charitable company is the parent entity of a wholly-owned subsidiary, Islington Age Concern Trading Company Ltd. These accounts do not consolidate the income and expenditure or assets and liabilities of the trading subsidiary as these are not material to the accounts.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

No key judgements have been required to be made by the charitable company which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties regarding the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the impact of various scenarios on future activities and cash flows and are confident that, even in the worst case, the balance of free reserves and the charity’s adaptable service delivery model will ensure the charity's ability to continue operating for a period in excess of 12 months from when these accounts are approved.

1 Accounting policies (continued)

e) Income

Income, including income from government and other grants, whether ‘capital’ grants or ‘revenue’ grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Grants are credited to incoming resources when they are receivable as the charity's own money, unless they are for activities that relate to a specific future period, in which case they are deferred to that period.

Income received under contracts for services is recognised in the financial statements in proportion to the percentage of completion of the contract.

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 a treated as a contingent asset and disclosed if material.

f) Investment Income

Distributions from listed investments are included when receivable and the amount can be measured reliably by the charity; this is normally the date on which the holding is first quoted ex dividend or the end date of the period for which it is accrued as notified by the fund manager.

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.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of overheads and support costs.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable 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:

- Costs of raising funds relate to the costs incurred by the charitable company in encouraging third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of information and advice, independence enablement, activity and wellbeing and capacity building services undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1 Accounting policies (continued)

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis, which is an estimate, based on staff time, of the amount attributable to each activity.

	2025 %	2024 %
Costs of raising funds	-	-
Information, advise and support planning	33	27
Enabling independence	42	37
Activities and wellbeing	24	25
Capacity building	1	-
Support costs and governance costs	-	11
	100	100

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity:

	2025 %	2024 %
Costs of raising funds	-	-
Information, advise and support planning	31	30
Enabling independence	42	44
Activities and wellbeing	26	26
Capacity building	1	-
	100	100

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the statement of financial activities on a straight-line basis over the length of the lease.

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

1 Accounting policies (continued)

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Office equipment	4 years
IT infrastructure	3 years

l) Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

m) Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

n) 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.

o) Investment
Investments in subsidiaries are at cost.

Listed investments are included in the balance sheet at bid price. Realised gains and losses on disposals in the year and unrealised gains and losses on investments at the balance sheet date are included in the Statement of Financial Activities for the relevant underlying funds.

p) Pensions
The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The charity has no liability under the scheme other than for the payment of those contributions.

2 Donations and legacies

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £
Age UK – affiliation income	7,500	-	7,500	10,000	-	10,000
Trusts and foundations	11,258	62,841	74,099	16,000	32,347	48,347
Other donations	3,963	-	3,963	4,460	-	4,460
	22,721	62,841	85,562	30,460	32,347	62,807

3 Income from charitable activities

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Unrestricted £	2024 Restricted	2024 Total £
London Borough of Islington:						
Information and signposting	145,486	-	145,486	141,100	-	141,100
Islington Carers Hub	382,678	-	382,678	348,985	29,976	378,961
Age UK Cost of Living Response Fund	-	-	-	-	29,703	29,703
The National Lottery Community Fund	-	15,556	15,556	16,485	27,475	43,960
Emanuel Hospital charity	-	9,375	9,375	-	12,500	12,500
Planning for the Future Service	-	18,562	18,562	21,160	-	21,160
A2Dominion – Let's Talk	-	1,000	1,000	-	1,000	1,000
Hyde Charitable Trust – Let's Talk	-	25,932	25,932	-	3,705	3,705
Peabody Community Foundation – Let's Talk	-	11,503	11,503	-	6,774	6,774
Donations and other income, under £10,000 each	1,323	750	2,073	13,380	-	13,380
Sub-total for Information, advice and support planning activities	529,487	82,678	612,165	541,110	111,133	652,243

3 Income from charitable activities (continued)

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Unrestricted £	2024 Restricted £	2024 Total £
National Health Service:						
Community Mental Health Outreach – NHS	270,000	-	270,000	270,000	-	270,000
Carer peer support coach	24,096	-	24,096	-	-	-
Cardiac Rehab	30,786	-	30,786	-	-	-
London Borough of Islington:						
Enablement service	216,951	-	216,951	298,432	-	298,432
NCL Integrated Care Board:						
Care Navigation service	387,030	-	387,030	387,030	-	387,030
Frailty Navigation service	47,552	-	47,552	47,552	-	47,552
Islington GP Group Ltd:						
Care Coordinators	-	-	-	22,248	-	22,248
Social Prescribing	361,362	6,790	368,152	370,712	-	370,712
Social Prescribing – London Metropolitan University	-	4,158	4,158	-	-	-
Sub-total for Enabling independence activities	1,337,777	10,948	1,348,725	1,395,974	-	1,395,974
London Borough of Islington:						
Activities service	39,742	-	39,742	51,100	-	51,100
Helpline	59,582	-	59,582	-	-	-
Green Social Prescribing	-	2,170	2,170	1,990	-	1,990
Donations and other income, Under £10,000 each	-	-	-	104	-	104
Sub-total for Activities and wellbeing activities	99,324	2,170	101,494	53,194	-	53,194
Total income from charitable activities	1,966,588	95,796	2,062,384	1,990,278	111,133	2,101,411

4a Charitable activities (current year)

	Fund-raising	Information, advice and support planning	Enabling independ ence	Activities and wellbeing	Capacity Building	Support costs	2025 Total Funds
	£	£	£	£	£	£	£
Staff costs	-	414,577	662,404	468,798	10,302	-	**1,556,081**
Other staff costs	4,275	1,574	1,225	831	931	24,237	**33,073**
Direct activity costs	-	102,170	103,609	1,919	141	2,533	**210,372**
Welfare payments	4,677	162	42,159	-	-	-	**46,998**
Premises	-	-	-	10	-	85,102	**85,112**
Office, communications and equipment	-	1,956	339	64	34	76,380	**78,773**
Compliance, legal etc	-	3,235	-	-	191	69,406	**72,832**
Support costs	-	51,492	90,407	73,032	1,529	(216,460)	**-**
Governance costs	-	9,861	17,209	13,819	309	(41,198)	**-**
Total expenditure 2025	**8,952**	**585,027**	**917,352**	**558,473**	**13,437**	**-**	**2,083,241**

4b Charitable activities (prior year)

	Fund-raising	Information, advice and support planning	Enabling independ ence	Activities and wellbeing	Capacity Building	Support costs	2024 Total Funds
	£	£	£	£	£	£	£
Staff costs	10,260	414,348	556,552	351,545	-	199,126	**1,531,831**
Other staff costs	33	9,064	6,622	4,131	-	10,802	**30,652**
Direct activity costs	3,509	115,946	101,341	3,314	-	3,158	**227,268**
Welfare payments	-	222	43,911	-	-	-	**44,133**
Premises	253	20,515	27,916	18,654	-	7,889	**75,227**
Office, communications and equipment	322	25,486	30,761	21,394	-	12,490	**90,453**
Compliance, legal etc	11	5,847	6,264	4,199	-	52,774	**69,095**
Support costs	761	73,387	108,617	62,954	-	(245,719)	**-**
Governance costs	145	12,242	17,632	10,501		(40,520)	**-**
Total expenditure 2024	**15,294**	**677,057**	**899,616**	**476,692**	**-**	**-**	**2,068,659**

5 Net income for the year

	2025 Total £	2024 Total £
This is stated after charging:		
Operating lease rentals:		
Property	75,334	74,336
Other	960	1,226
Auditor's remuneration (excluding VAT)		
Audit	9,430	9,000
Other services	-	1,025

6 Staff Costs

	2025 £	2024 £
Wages and salaries	1,360,490	1,343,676
Redundancy payments	6,243	-
Social security costs	130,412	130,938
Employer's contribution to defined contribution pension schemes	58,936	57,217
	1,556,081	1,531,831
Agency costs	-	-
	1,556,081	1,531,831

The following number of employees received employee benefits (excluding employer pension) during the year between:

	2025 Number	2024 Number
£60,000 - £69,999	1	1

The charity considers that the key management personnel comprises the CEO and the trustees. Total employee benefits including pension contributions and employer's national insurance of the key management personnel were £78,170 (2024: £75,917).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £Nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £Nil).

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 43 (2024: 43). The services of a freelance specialist were used for accountancy support in the year ended 31 March 2025.

8 Related party transactions

There were no donations from related parties outside the normal course of business and no restricted donations from related parties in the year. No donations were received from Trustees (2024: Nil).

During the year the charity paid no costs on behalf of its subsidiary, Islington Age Concern Trading Company Ltd (2024: £Nil) and charged no costs to the subsidiary (2024: £Nil). The year-end balance owed by the subsidiary was £Nil (2024: £Nil).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Islington Age Concern Trading Company Ltd gift aids available profits to the parent charity.

10 Tangible fixed assets

	Office Equipment	IT infra-structure	Fixtures and Fittings	Total
	£	£	£	£
Cost or valuation				
At 1 April 2024	-	51,744	-	51,744
Additions in the year	-	-	-	-
Disposals in the year	-	-	-	-
At 31 March 2025	-	51,744	-	51,744
Depreciation				
At 1 April 2024	-	51,744	-	51,744
Charge for year	-	-	-	-
Depreciation released	-	-	-	-
At 31 March 2025	-	51,744	-	51,744
Net book value				
At 31 March 2025	-	-	-	-
At 31 March 2024	-	-	-	-

All of the above assets are used for charitable purposes.

11 Investments

	2025	2024
UK Common Investments funds	£	£
Fair value Brought forward	332,806	256,727
Additions at cost	300,000	50,000
Disposals	(277,458)	-
Net gain/ (loss) change in fair value	(13,285)	26,079
Fair value at 31 March 2025	342,063	332,806

	2025	2024
	£	£
Investments comprises:		
UK Common investment funds	342,063	332,806
	342,063	332,806
Subsidiary company	2	2

The charitable company owns the whole of the issued share capital of Islington Age Concern Trading Company Ltd, a company registered in England. The company number is 03001195, and the registered office is 6-9 Manor Gardens, London N7 6LA. Two of the trustees of Age Concern Islington are also directors of the subsidiary company.

The subsidiary company was used for non-primary purpose trading activities. The directors of the company took the decision to suspend trading from 31st March 2021 on the grounds that financial returns no longer justify the staff time and attention required for a trading operation. The company has since been dormant.

12 Debtors

	2025	2024
	£	£
Grant and contract debtors	92,645	103,977
Prepayments	8,610	6,930
Accrued income	5,927	16,925
Other debtors	8,678	3,723
	115,860	131,555

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accounts payable	15,952	15,369
Taxation and social security	28,387	32,740
Amounts owed to group undertakings	2	2
Other creditors	13,334	13,095
Accruals	44,598	28,519
Deferred income	55,403	90,863
	157,676	180,588

14 Deferred income

Deferred income comprises grants and contract income received to fund activity in the following financial year.

	2025 £	2024 £
Deferral b/f	90,863	29,976
Amount released to income in the year	(90,863)	(29,976)
Amount deferred in the year	55,403	90,863
Deferral c/f	55,403	90,863

15 Analysis of net assets between funds (current year)

	2025 Unrestricted Funds £	2025 Designated Funds £	2025 Restricted Funds £	2025 Total Funds £
Fixed Assets	-	-	-	-
Investments	342,065	-	-	342,065
Current assets	520,722	634,500	47,125	1,202,347
Creditors: amounts falling due within one year	(157,676)	-	-	(157,676)
Net assets	705,111	634,500	47,125	1,386,736

15b Analysis of net assets between funds (prior year)

	2024 Unrestricted Funds £	2024 Designated Funds £	2024 Restricted Funds £	2024 Total Funds £
Fixed Assets	-	-	-	-
Investments	332,808	-	-	332,808
Current assets	774,077	316,750	36,577	1,127,404
Creditors: amounts falling due within one year	(180,588)	-	-	(180,588)
Net assets	926,297	316,750	36,577	1,279,624

16a Movements in funds (current year)

2025	B/f	Income	Expenditure	Gains/ (losses)	Transfers	C/f
	£	£	£	£	£	£
Unrestricted funds:						
***Designated funds**:*						
Information and Advice service posts	11,750	-	(11,750)	-	-	-
Supporting future service provision	305,000	-	(152,456)	-	481,956	634,500
Befriending	-	10,000	(10,000)	-	-	-
Total designated funds	316,750	10,000	(174,206)	-	481,956	634,500
General funds	926,297	2,033,670	(1,759,615)	(13,285)	(481,956)	705,111
Total unrestricted funds	1,243,047	2,043,670	(1,933,821)	(13,285)	-	1,339,611
Restricted funds:						
Carers Hub flexible breaks	10,251	-	(2,986)	-	-	7,265
Cloudesley catalyst and crisis funds	2,255	24,274	(13,956)	-	-	12,573
Befriending	-	15,556	(3,437)	-	-	12,119
Islington Giving crisis fund	1,738	-	(1,738)	-	-	-
Mental Health Parks programme	549	-	-	-	-	549
Welfare and Winter Warmth	2,610	7,500	(2,353)	-	-	7,757
Carers Hub posts	9,389	-	(9,389)	-	-	-
Let's Talk	2,172	38,185	(40,477)	-	-	(120)
Black History Month	-	1,000	(1,000)	-	-	-
Emmanuel Hospital outreach	3,073	9,375	(12,448)	-	-	-
Welfare grants programme	4,268	30,067	(29,296)	-	-	5,039
Asylum Seeker Workshop	-	6,790	(6,790)	-	-	-
The Future Matters service	-	17,078	(15,659)	-	-	1,419
The Dementia project	-	1,484	(1,484)	-	-	-
Green Social Prescribing	-	2,170	(2,170)	-	-	-
London Metropolitan University	-	4,158	(4,158)	-	-	-
Surprise Fund	-	1,000	(586)	-	-	414
Loos for Islington	272	-	(162)	-	-	110
Total restricted funds	36,577	159,968	(149,420)	-	-	47,125
Total funds	1,279,624	2,203,638	(2,083,241)	(13,285)	-	1,386,736

16b Movements in funds (prior year)

2024	B/f	Income	Expenditure	Gains/ (losses)	Transfers	C/F
	£	£	£	£	£	£
Unrestricted funds:						
Designated funds:						
Organisational development	51,400	-	(23,079)	-	(28,321)	-
Information and Advice service posts	-	11,750	-	-	-	11,750
Supporting future service provision	-	-	-	-	305,000	305,000
Total designated fund	51,400	11,750	(23,079)	-	276,679	316,750
General funds	1,024,535	2,051,787	(1,900,522)	26,079	(275,582)	926,297
Total unrestricted funds	1,075,935	2,063,537	(1,923,601)	26,079	1,097	1,243,047
Restricted funds:						
Carers Hub flexible breaks	10,473	-	(222)		-	10,251
Cloudesley catalyst and crisis funds	9,073	8,004	(13,913)		(909)	2,255
Cost of Living Response fund	2,623	29,703	(32,786)		460	-
Help on Your Doorstep	-	-	-	-	-	-
Information Outreach services	3,000	-	(4,201)	-	1,201	-
Islington Giving crisis fund	8,924	-	(7,186)	-	-	1,738
Mental Health Parks programme	549	-	-		-	549
Welfare and Winter Warmth	4,610	-	(2,000)	-	-	2,610
Carers Hub posts	-	29,976	(20,587)	-	-	9,389
Let's Talk	-	11,479	(8,106)	-	(1,201)	2,172
Emmanuel Hospital outreach	-	12,500	(9,427)	-	-	3,073
Information and advice service posts	-	27,475	(26,827)	-	(648)	-
Welfare grants programme	-	23,893	(19,625)		-	4,268
Surprise Fund	-	-	-	-	-	-
Loos for Islington	-	450	(178)	-	-	272
Total restricted funds	39,252	143,480	(145,058)	-	(1,097)	36,577
Total funds	1,115,187	2,207,017	(2,068,659)	26,079	-	1,279,624

16 Movements in funds

Purpose of restricted funds

Carers Hub flexible breaks
A fund to provide respite type breaks for unpaid carers of people in Islington.

Cloudesley catalyst and crisis funds
Grants received to support individual Islington residents who have health issues (mental and/or physical) or who are disabled and who are in financial need to make a tangible and immediate change to their circumstances and to support Islington residents to achieve their aspirations and personal development goals.

Cost of Living Response Fund
A grant towards the costs of supporting clients struggling with the increasing cost of living by organising cost of living support events, with partners in the borough, and communicating by post with those clients who do not access information online.

Befriending
Face-to-face and telephone support to socially isolated individuals aged 50 and over in Islington.

Information Outreach Services
Funding to support the Let's Talk Peer events which serve to reach out to Hyde Housing Association and Peabody residents in particular.

Islington Giving crisis fund
A grant to support clients experiencing hardship due to the rising cost of living.

Mental Health Parks Programme
To support the Mental Health Parks Programme by directing participants to the programme of activities as part of the PHE Mental Health Prevention Fund. Age UK Islington supports the engagement of older people to connect with activities and offer transport for those who need it.

Welfare and Winter Warmth
To provide grants to individuals in great need, to improve their quality of life, when no other source is available. This includes enabling people to keep warm in winter, and to promote the need for older people to keep adequately warm during cold weather.

Carers Hub posts
Additional payment made by the London Borough of Islington to allow an existing part time staff member within the Carers Hub team to work an additional one day a week.

Let's Talk
Combination of income from Hyde Charitable Trust, Peabody Community Foundation and Emmanuel Hospital charity funding to deliver monthly Let’s Talk Peer Group sessions. There is a deficit on this fund which will be offset against the income next year.

Black History Month
Funding from A2Dominion and their partners for a celebration as part of our monthly Let’s Talk peer event which included artists, videos, Caribbean and African cuisine, poetry performances and the sharing of life stories.

16 Movements in funds (continued)

Emmanuel Hospital outreach
This has been combined with income from Hyde Charitable Trust and Peabody Housing to deliver Monthly Let's Talk Peer Group sessions.

Information and advice service posts
Funds to cover costs for one full time and one part time staff members in the Information and Advice service.

Welfare grants programme
Approved grants that have been secured on behalf of clients from external donors which are intended and to be paid for the requested purposes on the grant applications.

Asylum Seeker Workshop
Education sessions for Asylum Seekers and Refugees, exploring health and community support services.

The Future Matters service
Funded by Gentle Dusk to provide end of life planning and events to educate Islington Residents – ended 31/12/24.

The Dementia project
Future Matters End of Life Planning for people with dementia who were residents of Islington, Camden and Haringey.

Green Social Prescribing
Data report on Age UK Islington clients accessing parks activities.

London Metropolitan University
Providing community practice to LMU students in providing workshops on diet and nutrition to people who were pre-diabetic or diabetic.

Surprise Fund
Funding secured from Hyde Charitable Trust towards a staff team building day and an end of year celebratory meal.

Loos for Islington
Funds held for an organisation working on this campaign.

Purpose of designated funds

Organisational development
For development of the organisation and its service delivery portfolio in 2023-24.

Information and Advice service posts
Additional funds required to cover costs for one full time and one part time staff members in the Information and Advice service.

Supporting future service provision
As noted in the Reserves section of the Trustees' Report, £453,000 has been designated to cover the shortfall of funds under the Wellbeing Contract for the remaining 7 years of the contract (committed funds). £40,000 has been designated to subsidise the Social Prescribing Contract in 2025-26. £20,000 has been designated to subsidise the Planning for the Future Care service in 2025-26. £121,500 has been set aside from previously designated funds to self-fund the provision of the Counselling service for another 2 years before seeking longer-term funding from trusts and foundations.

Befriending
Additional funds required to cover costs of Face-to-face and telephone support to socially isolated individuals aged 50 and over in Islington.

Transfers

2025
As mentioned above, a transfer was made from general funds to the Supporting future service provision designated fund to cover future costs.

2024
Cloudesley crisis fund - £909 transferred to general fund by way of agreed management fee of 10% of grants given.

Cost of Living Response fund - £460 transferred from general fund to cover over-spent fund.

Information Outreach services - £1,201 transferred from Let's Talk service as the activities are related and both funds are funded by the same funder.

Information and advice service posts - £648 transferred to general fund to cover support cost allocation.

Organisational development - £28,321 transferred back to general fund as costs covered from additional external funding.

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17 Analysis of cash and cash equivalents

	At 1 April 2024	Cash Flow	At 31 March 2025
	£	£	£
Cash at bank and in hand	887,510	(13,515)	873,995
Notice deposits (less than three months)	108,339	104,153	212,492
Total cash and cash equivalents	995,849	90,638	1,086,487

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases for each of the following periods are as follows:

	Property 2025	Property 2024	Equipment 2025	Equipment 2024
	£	£	£	£
Less than one year	74,336	77,354	960	960
One to five years	85,181	159,517	880	1,840
	159,517	236,871	1,840	2,800

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

AGE CONCERN ISLINGTON

England & Wales - Charity number 1045623

Accounts

Company number: 03039668

Charity number: 1045623

Age Concern Islington

(Operating as Age UK Islington)

Report and financial statements

For the year ended 31 March 2024

Age Concern Islington

Reference and administrative information

For the year ended 31 March 2024

Status	Age UK Islington is an operating name of Age Concern Islington. Age Concern Islington was first established in 1963. It is a charitable company limited by guarantee, incorporated on 30 March 1995, and registered with the Charity Commission on 6 April 1995.
Purpose	Age Concern Islington's charitable object for the public benefit is the welfare of local older people in and around Islington.
Governing document	Age Concern Islington was established under a Memorandum of Association, which established the objects and powers of the organisation. It is governed under its Articles of Association.

Company number	03039668
Country of incorporation	United Kingdom
Charity number	1045623
Country of registration	England & Wales
Registered office and operational address	6-9 Manor Gardens LONDON N7 6LA

Trustees

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Mr Howard Sharman	Chair
Mr Clive Bowman	Treasurer
Mr Chris Faint	
Ms Alexandra Bryony Sears	Resigned 16 August 2023
Ms Joan Adams Speers	
Ms Aisha Baker-Smith	
Ms Marcia McFarlane	
Ms Aisha Rehman	
Ms Elisabeth Rochford	
Ms Monica Douglas-Parris	Resigned 3 July 2023
Ms Margaret Lennan	Appointed 15 May 2023

Principal staff Ms Sally Miller — Chief Executive and Company Secretary

Bankers	HSBC plc 25 Islington High Street LONDON N1 9LJ
	Unity Trust Bank plc Four Brindley Place BIRMINGHAM B1 2JB
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditors 110 Golden Lane LONDON, EC1Y 0TG

Chair's Foreword

Reviewing my comments in the Foreword to the 2022/23 Report & Accounts, there is a strong element of Groundhog Day when it comes to the preview of the 2023/24 Report & Accounts.

The two key themes that I focussed on last year – the return to delivering services 'in person' and the growing levels of poverty that we are seeing – remain constants in the charity's work and still merit a mention.

Whilst COVID-19 is very much around, and probably will be a health issue (particularly for the elderly) for the foreseeable future, winter 2023/24 was not the COVID-19 catastrophe that I feared at the time of writing the last report.

This meant that 'in person' events, which do a lot to relieve loneliness and other mental health issues in addition to the value delivered by the content of the events themselves, have continued to grow.

Over the year AUKI delivered 11 special events and 29 types of activities with 538 sessions of Get Togethers, workshops and events. Two thirds of the sessions were face-to-face and had more than 4,500 attendances in the year.

The charity is increasing its work in the mental health area. We do this through events, the Community Mental Health contract that we hold, and the launch of a new Befriending service that aims to address loneliness and isolation.

The bulk of the charity's current work is contract-based, but we feel that it is important to extend the range of our support activities where we see a need that is not being filled either by the statutory providers or by other local VCS organisations.

To that end, the board has agreed to provide funds from reserves for three years that will enable the development of a Counselling service. Our experience from day-to-day interactions with clients shows that this is much needed and that there is a considerable gap in the provision of this type of service. The aim is that this three-year pilot will be a proof-of-concept for the service and that it will provide both hard and soft data that will persuade one or more trusts or foundations that this is work that is worthy of their support.

As far as the Befriending service is concerned, we have raised £30,000 so far which has enabled the recruitment of a part-time befriending coordinator who is starting the process of recruiting and training volunteer befrienders.

We will start delivering both new services in the course of the 2024/25 financial year.

As mentioned above, poverty continues to be a major issue for our service users, always there under the surface, but now exacerbated and brought very much to the surface by the ongoing rises in the cost of living.

Combining my two themes of mental health and poverty relief, the most common requests for support during 2023/24 were for: grants and income maximisation; befriending; social activities and emotional support.

The ongoing cost-of-living crisis has meant that the Enablement team redirected support and resources to this area, with requests for grants and help managing money making up 16% of all external referrals to suppliers or providers.

The Information & Advice team (I&A) also saw an increase in queries relating to the cost-of-living situation. Most of the 1,000+ clients who contacted I&A required financial support such as income maximisation, charitable grant applications, and help with fuel debt and housing related issues.

My thanks also go to the team at AUKI who have continued to perform at a very high level in delivering the services for which we are funded by our commissioners – London Borough of Islington (LBI), North Central London Integrated Care Board, Islington GP Federation and North London Mental Health Trust – and our various generous donors.

Financial support and excellent service delivery personnel are mutually dependent and necessary parts of the organisation that is Age UK Islington.

My thanks, and the thanks of all the board, go to all of you.

Purpose

Age UK Islington (AUKI) is the operating name of Age Concern Islington (ACI), an independently registered charity and company limited by guarantee. We operate as a member of the national Age UK Brand Partnership.

AUKI's charitable object for the public benefit is to promote the relief and wellbeing of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Islington.

The charity has the power, in furtherance of this object, to encourage, promote, organise and run services and activities appropriate to the needs of individual older people or groups of older people, together with, if considered appropriate, other individuals and groups who are not older people.

Public Benefit

AUKI trustees confirm that the activities carried out by AUKI are in line with the organisation's objectives for the benefit of the public. AUKI trustees also confirm that they have complied with their duty in Section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Beneficiary needs and how we respond

The primary beneficiaries of the charity are people over 50 living in the London Borough of Islington. We also provide support to people under 50 who are living with long term health conditions, and we operate the Islington Carers Hub offering specialised support for family carers.

The work of the charity is focused on helping people maintain and increase their general wellbeing.

People's needs and priorities vary widely and, as such, we aim to offer a comprehensive response, reflecting the diversity of both the individual and the wider community needs.

Objectives and Activities

Age UK Islington supports all adults in Islington, not just older adults. All need to be an Islington resident or registered with an Islington GP; we also support unpaid carers. Our range of services provide support for people who may be at different stages of wellbeing. This may be by simply providing information about services available in the local area, plus opportunities and activities, through to more intensive one-to-one casework support for more complex issues.

During 2023-24 our team provided the following services:

Activities: activities, support groups, workshops and events which take place all over Islington and are hosted in a variety of venues.

Advice and guidance: One-to-one sessions providing clients with an opportunity to talk more about their needs and to discuss the various options available. We also provide and arrange peer support groups - people meeting to share support and advice.

Carers support: We provide carers assessments and carer information packs, and supported connections to events, breaks, income support and peer support groups.

Community Mental Health Key Workers: Working within the three locality core community mental health multidisciplinary/multiagency core teams, which integrates services across health, social care and the Voluntary and Community Sector. Their role is to support clients who have been traditionally hard to reach or engage in traditional mental health support services.

Enablement: One-to-one casework, helping people resolve issues around the home and with getting out and about.

Future Matters: End of life planning and assisting people to make plans for the future, including Lasting Powers of Attorney, so others know how they would like to be cared for.

Information, signposting and support: Our Helpline is usually the first point of contact for general enquiries, fact sheets, mailings to keep people informed about what is going on and information on a range of activities.

Navigation: One-to-one casework to enable people to take control of both their physical and mental health, coordinating with a range of other professionals who may be involved with the person's care or support and exploring alternative ways for people to take control of their situation and build skills.

Primary Care Network Care Coordinators: Care coordinators within a PCN proactively identify and work with people, including the frail/elderly and those with long-term conditions, to provide coordination and navigation of care and support by jointly creating a personalised support plan.

Primary Care Network Social Prescribing Link Workers: These link workers receive GP referrals for one-to-one case work to assist with resolving practical barriers and issues and then supported with connections to, for example, community events and skills development.

Proactive Ageing Well Service: Supporting people who are frail with one-to-one case work and social prescribing to keep connected and active.

Volunteering: We have volunteers from all walks of life who utilise their many different skills to support our clients and staff in a wide range of roles.

Our key achievements in 2023-24

Five strategic objectives have been set for the period 2021 to 2024. How we met these objectives in 2023-24 is as follows:

Strategic objective	2023-24 achievements
Increase the client wellbeing offer and meet unmet need	Success in raising funds for a befriending service and mobilisation work taking place in order to launch this service. Increase in outreach provision for our client group, also enabling more networking and community connecting for clients. Ongoing programme of shared events and activities through partnership work with VCS organisations – online and in person. Continued provision of a counselling for carers service, as part of the Islington Carers Hub. Development of partnership with counselling training establishments in the lead up to launching our counselling service.
Maintain a viable organisation and operate robust and effective contracted services	Renewal of the Social Prescribing Link Workers contract with two Primary Care Networks in Islington. Renewal of Future Matters contract by Gentle Dusk. Mobilisation of the Community Mental Health Key Worker contract, commissioned by the North London Mental Health Partnership.
Diversify and generate new sources of income	Funding awarded through partnership with Peabody for delivering our Let's Talk peer events and targeting Peabody residents along with the wider group of clients.

	Funding awarded by Hyde Charitable Trust also for the Let's Talk peer events targeting Hyde tenants and delivering outreach sessions at three locations on a fortnightly basis. Funding awarded for information and advice work from the Emanuel Hospital Foundation, enabling AUKI to run our Lets' Talk peer events. Funding awarded from the Age UK Cost-of-living Response Fund which supported maintaining and increasing wellbeing events attendance, bringing in partner organisations and providing information on issues related to the cost of living situation. We received funding from The National Lottery Community Fund which distributed the Community Organisations Cost of Living Fund, using funds from the Department for Culture, Media and Sport (DCMS). This funding supported the delivery of information and advice support. We received funding from Cloudelsey which we used for supporting older people in Islington. Funding was awarded by A2Dominion and their partners to run an event during Black History Month which took place at Caledonian Park.
Extend the reach and increase awareness of the organisation	Planning and development work for a new Islington Carers Hub website. Continued membership of the Bright Lives Alliance, an early intervention and prevention initiative, facilitated by the London Borough of Islington. Continued growth of referrals to the Central Point of Access, working in partnership with the London Borough of Islington, Help on Your Doorstep and Manor Gardens Welfare Trust, to receive statutory sector referrals into the VCS.

	Ongoing Cost-of-Living information and support events facilitated in partnership with Help on Your Doorstep and the Octopus Community Network, plus the London Borough of Islington. Creation of a borough-wide carers strategy in partnership with the London Borough of Islington and carer-supporting organisations. Continued and evolving presence in the borough – partnership working with NHS trusts, community centres, GP practices, and our monthly Let's Talk events featuring many provider presentations.
Strengthen organisational infrastructure.	Retained the ISO 9001 Quality Management accreditation. Awarded the Age UK Charity Quality Standard quality mark. Trustee with Human Resources expertise recruited on to the Board. Team Leaders have taken on training on coaching and leadership through a government subsidised scheme.

Activities and events

Earlier in the year we hosted the first in-person First Aid workshop post-pandemic and the second Self-Advocacy Workshop, both at Islington North Library. For Mental Health Awareness Week, we organised a poetry taster workshop led by a client. This was our first activity at the Cat and Mouse Library and due to its success, the client and the library agreed on running a series of poetry sessions over the summer.

We hosted a Windrush Breakfast to mark the 75th anniversary of the arrival of the ship HMT Empire Windrush. Participants enjoyed a video with stories from clients about their arrival to Britain. We teamed up with Create once again to bring a series of six creative writing workshops for adults aged 50+ at Cally Clock Tower Centre where participants had the opportunity to write a range of flash fiction, poetry, prose, and personal essays.

More than 20 clients enjoyed London Children's Ballet's Snow White at the Peacock Theatre, and a group of clients visited the Saatchi Gallery for a tour of their exhibition Beyond The Streets; they were later invited to take part in an art workshop.

With Arsenal in the Community, we organised a local history walk and stadium tour. Our second Staying Well Event took place in early November with a theme around Discovering Skills & Interests. Over 75 clients attended, and more than 12 partner organisations delivered talks and hosted information stalls. This event achieved the objective of encouraging participants to take actions, this based on a survey that we conducted afterwards: 35% of attendees who answered the survey said the event had encouraged them to look for a social activity or group; 15% to look into volunteering opportunities; 15% to look for a course; and 15% to contact an organisation for further guidance or support.

In partnership with Bright Start, Bright Futures, Whittington Health NHS Trust and Islington Ecology Centre, our regular intergenerational events continued with us involving many in a variety of activities for all generations. These activities encompassed a bats-themed event with a talk, storytelling, crafts, a walk, and refreshments. This quarterly event keeps growing as more partners are getting involved - Bright Lives, Islington Libraries and Mary's Youth Club joined in for the first time.

Continuing with the partnership with Rethink, we hosted two Self Advocacy workshops and in the coming months we are starting a new partnership with iCope to deliver monthly workshops for adults 50 years old and over in stress and relaxation; managing worry; low mood; and sleep difficulties. Looking ahead, we have secured two 6-weeks workshops with Create for adults 50 years old and over, one to be delivered in the summer and the second one in the Autumn; and a concert by Connaught Opera to celebrate Silver Sunday in October.

In summary, we delivered 11 special events and 29 types of activities with 538 sessions of Get Togethers, Workshops and Events. Two thirds of the sessions were face-to-face sessions and had 4,559 attendances in the year.

Care Coordination

The service providing care coordination in the South Primary Care Network continued into this financial year, running from April through to September. The number of people supported was just below 60 patients who were offered support with a range of needs including accessing health care and transport to hospital, scheduling appointments with community health care providers and support for the person to access that health care, referrals and connections to talking therapies and housing repairs and adaptations to properties.

The Care Coordinator worked with the social prescribing service as a standalone provider or in conjunction with the social prescribers in providing support as outlined as being required in the clients' support plans. The service worked with a wide range of ages and ethnicities. Most of the care coordination clients had multiple long-term conditions, requiring very tailored individual support to meet their complex needs.

Community Mental Health

Age UK Islington, in partnership with Islington Mind, successfully recruited five key workers to work with the NHS Core Mental Health Teams across the three localities - North, Central and South. Over the course of the past year the key workers have been embedding themselves within the teams and establishing the key worker remit, working alongside the many other core team roles, collaborating within the MDT approach, and joining the triage process to widen the offer of provision and support.

The numbers of referrals have been relatively low but due to the level of complexity the cases are open for a number of weeks. The types of support offered by the keyworkers varies from simple social prescribing requests through to coordinating with a range of professionals in order to ensure the right support is in place to enable the clients to improve and manage their lives.

Enablement

The most common requests for support during 2023-24 were for the following: grants and income maximisation; befriending; social activities, emotional support; Resident Support Scheme; domestic support; housing related issues such as transfers, home repairs and maintenance.

The focus of support for the Enablement team has been around offering practical support for people managing their daily living activities. The cost-of-living crisis has, however, entailed redirecting support and resources to this area also, with the most common support area being grants and managing money which made up 16% of all external referrals to suppliers/providers such as the LBI Income Maximisation Team.

Midway through the year we had our first external case file audit of Enablement cases by LBI. The results highlighted that a more robust system of triaging needed applying to ensure that the needs of the clients are directed to the most relevant and optimum service. Staff were provided with ongoing training and guidance to ensure the work and support provided by the service meets all the Enablement service criteria.

During the course of the year, LBI required additional monitoring information relating to the numbers of council tenants accessing the service. Both quantitative and qualitative information has been added and produced as part of our normal quarterly monitoring reports.

The number of people supported by our Enablement service for 2023-24 was 881 with 1,009 cases of which 35% people new to us. We continued our partnership working with the LBI Reablement Team; referrals from Adult Social Care made up just over 23% of the clients being supported. 41% of cases had an open duration of more than six weeks due to support needs being more complex in nature and therefore requiring additional time to be resolved.

Future Matters/End of Life planning

Together with partners Gentle Dusk, the dedicated Future Matters Team, made up of committed professionals and Age UK Islington staff and volunteers, continues to increase and expand the scope of the service. Advice and support were extended to people in the early stages of Dementia and their carers in both Haringey and Camden, assisting them with Lasting Power of Attorney (LPA) applications and other future planning.

Regular public awareness raising events were organised, offering information, advice and encouragement with planning for the later years of life. These events included in person presentations from the Future Matters team on LPAs both for Finance and Health and Welfare, and Advance Care Planning. This year also saw Will and Funeral Planning presentations being offered, which were well attended and resulted in an increase of requests for further information on these subjects.

Members of the team also presented at various Dementia related community events, throughout Islington and Haringey. Regular Death Cafés continued to be popular where people can discuss any end of life issues concerning them. In addition, information sessions with Health Care Professionals led to a total of 596 people being contacted during the year through outreach activities

Following these events, many people went on to talk to Future Matters volunteers on a one to one basis and put plans in place for the future. Others came to the service through referrals from their GPs, other health professionals, community organisations and Age UK Islington teams.

In the year 2023/2024 the number of end of life care plans completed by Future Matters' clients increased to 200 from 183 the previous year, most of these plans were LPAs, both for Finance and Health and Welfare, the remainder being Advance Care Plans. Advice was also given to those wishing to complete wills and funeral plans. 148 one-to-one appointments were carried out face to face at Manor Gardens, through home visits, over the telephone or via e-mail making it the busiest year yet for the project.

Helpline and Wellbeing Checks

Despite the previous changes to our volunteer practices and policy that require office working only, we have maintained a steady number of Wellbeing Checking volunteers throughout the year however, the comparison from the previous year in terms of outputs was 25% lower in terms of Wellbeing Checks conducted. We continue to maintain and increase our volunteer numbers to help us deliver a higher number of checks. The number of Wellbeing Checks carried out was 1,873 of which 3.5% identified additional support needs.

Our Helpline enquiries have risen by 27% from the previous year. The Helpline handled 13,765 enquiries, of which 64% were from registered clients, 9% from non-registered clients and 15% from health and social care practitioners and other organisations. The remainder were from others such as volunteers, journalists and researchers. An additional 2,942 enquiries were handled relating to ongoing casework.

Information and Advice

Following the support provided by our team, clients have reported feeling better able to cope financially to maintain their independence. This includes avoiding debt; having more money coming in to cover expenses and being better equipped to manage spending. Some clients reported feeling more secure in their home and keeping it safe and warm and being able to get the practical help and support they need. Many clients have reported increased mental and emotional wellbeing and connectedness to their community.

The Let's Talk peer support events continues to grow in popularity. These are co-produced with clients and provide monthly group information and advice workshops to Islington residents. The reputation for these events has grown which has also resulted in many external organisations including LBI using these events to conduct their own resident engagement initiatives.

Our outreach advice sessions continue to be successful, and we are now offering appointments at The ARC, Brickworks Community Centre and Ringcross Community Centre. In addition to the outreach service, we provide one-to-one appointments at our office at Manor Gardens and continue to provide home visits to clients when needed throughout the borough.

During 2023-24 the team saw an increase in queries relating to the cost-of-living situation. We worked directly with clients delivering one-to-one advice sessions to 711 clients and an additional 1,115 through group advice sessions. Most of the clients required financial support such as income maximisation, charitable grant applications, fuel debt and housing related issues which are all very consistent with the current cost of living issues faced by many.

Islington Carers Hub

As part of the offer to carers we have partnered with Islington Mind who delivered counselling support through 10 or 20 weekly counselling sessions. Once again, this year LBI made additional funding available to run the same programme. As part of the contract, we also partner with Mobilise, a tech start-up run by carers for carers. Mobilise offer light touch support to carers and training and coaching programmes.

The provision for respite remains a main concern for carers with almost 400 carers being connected to providers such as Carefree, who provide any unpaid adult carer who cares for at least 30 hours a week with the opportunity to have access to a weekend break. Emotional support still ranks in the top three of carers' concerns, which demonstrates the ongoing need for counselling support for which we secured additional funding. The desire by carers for social activities, which also provides a short break from caring, is regularly requested and makes up a third of desired goals for all carers.

We continued to deliver events to mark and celebrate Carers Week and Carers Rights Day and conduct our monthly Carers Talks and Get Togethers. We have also hosted the Carers Strategy Steering Group and other events to ensure continuity and delivery of support to carers. These are offered through a mixture of online, in-person and hybrid events. Throughout the year we have worked with Islington Council on the creation of the new Islington Carers Strategy. This has now been completed and is due to be launched during Carers Week in June 2024.

In the 2023-24 financial year, we engaged with 3,327 carers through 2,367 helpline queries and 960 cases involving complex casework. We have identified and registered 420 new or hidden carers to bring our total registered carers to 3,364. We have also delivered over 100 carer-specific activities, training sessions and events. We have connected carers via signposting and referring on 1,031 occasions to 144 different organisations and agencies.

Navigation

The Navigation service continues to provide in-depth support to clients with significant health conditions and social care needs. We have seen a rise in the demand and complexity of needs, including financial hardship, debt, homelessness and housing needs, social isolation, managing health conditions, self-neglect, substance misuse and mental health needs. We support clients to achieve their goals through identifying their strengths, exploring options for support and connecting them to appropriate services.

We have found it has been more challenging to access appropriate support, where services have changed their referral criteria, or due to lack of funding or simply because a service is no longer available. We have found this especially so with befriending services, which are significantly reduced, meaning we no longer have access to as many resources, leaving a gap in service provision in a time where social isolation is a rising concern.

We continue to attend the Integrated Network Coordination (INC) meetings with GPs and Adult Social Care (ASC); this multi-disciplinary team is a key part of coordinating care and support. We have developed strong connections with ASC, mental health teams and various community services, which enables us to work more effectively to the benefit of clients.

Our outreach work included a presentation with the UCLH Discharge Service, exploring how we can support them. We have been joining the Personalised Care peer support sessions (including Social Prescribing Link Workers, Care Coordinators and Health Coaches) to improve our relationships so they have a better understanding of the Navigation offer and how we can support them. The team completed the Advanced Development Programme with Whittington Health which has helped us to reflect on and improve our work with clients around motivation towards change. We have been attending the Dementia Directory working group, putting together an online directory of relevant services and Dementia related information.

Over the year, the Navigation service has supported 1,021 individuals with 1,236 cases. We connected people to 300+ services and organisations and our average case duration is eight weeks. We now have regular volunteers and interns working with us who have supported us by contacting clients, shadowing and working alongside case workers to provide added value to our clients.

Proactive Ageing Well Service (PAWS)

The PAWS Navigator role has established itself as a key role within the PAWS Multi-disciplinary Team, enabling a more holistic assessment of needs and the involvement of support from a non-medical perspective. Having increased the number of NHS referral-partners we work with we now also support clients via a range of specialist medical teams.

The service worked with over 100 individuals over the past year, providing a wide range of support. The top five requests were for social activities, emotional support, befriending, transport and financial and benefits checks. A range of interventions were implemented to support the ever-increasing number of clients who were presenting with multiple social support needs and complex comorbidities. The PAWS Navigator also made links and connections to internal services at Age UK Islington, specifically the Future Matters service where clients had requested Lasting Power of Attorney support.

Social Prescribing

This year the service has experienced an increase in referrals related to improving physical health and self-management of long-term health conditions, not only through medication and clinical intervention, but also considering diet and community exercise options. Some of the highlights during the year have been delivering proactive group work, not only one to one case work. This has helped us reach more residents and offer the same level of support and access to services but delivered in interactive model.

We partnered with London Metropolitan University dietetics students to support eligible patients who have been diagnosed with prediabetes or type 2 diabetes. This workshop focussed on two elements: education and raising awareness of the conditions and improving self-management through available resources and activities in Islington. This was a huge success, and we secured more than 200 attendees, and we will offer further sessions in summer 2024.

We worked with asylum seekers, delivering sessions, raising awareness of NHS services and improving physical health through local provision for food, motivation and exercise at home and local activities. Options included green gyms, classes from community centres, access to free gyms and sport activities, creative classes, and social meet ups.

During 2023/24 we worked with 2,180 patients, who booked appointments with someone from their primary care team for social-economic issues or a wish to improve their wellbeing. Overall, this is a 13% year on year increase and the team managed to work without placing referrals on waiting list. These numbers have shown growth for the fourth year in a row.

Volunteer involvement

We recruited 22 new volunteers in the past year and of those 20 were still active as of 31st March. The number of active volunteers at the end of March was 53 and they were spread between different services in the following roles: Get Together Hosts/Activity Tutors (13), Future Matters (11), Information and Advice (3), Wellbeing Callers (9), Communications (1), Navigation (2), Data Entry (1), Carers Hub volunteers (3) and promotions (2). The hours of volunteer and intern input totals approximately 194 hours each week, providing enormous assistance to the organisation.

We distribute newsletters and regular updates to our volunteers, including job opportunities and free training. We have also nominated volunteers to the Islington Volunteer of the Year Awards organised by Voluntary Action Islington, and we continue with the Tempo Time Credits scheme, a reward scheme where hours spent volunteering can be exchanged for credits which can then be used as payment at venues, courses and exhibitions across the UK.

Through our continual engagement with volunteers their feedback has highlighted some recommendations such as volunteer training subjects and the need for more in-person training sessions particularly for long-serving volunteers. Volunteers have also mentioned that they would like refresher training which we will facilitate on topics such as managing challenging behaviour, data protection, and safeguarding training. Some of our wellbeing callers mentioned they would like further information about support available, so they are better placed to inform and support the people they talk to.

Our Volunteer Recruitment Administrator attends the Volunteer Peer Support Network meetings organised by Age UK National and attended by Volunteer Coordinators from across the country. These gives an opportunity to discuss issues around volunteer recruitment and retention including how to get better organised and share resources regarding the training of volunteers, for example, a more unified training programme for volunteers.

Partnership working

It has been another great year for partnership working where we have developed new partnerships and continue to embed and enhance our work with existing partners.

With an awareness that a large proportion of Islington residents are not online, we have introduced a new quarterly printed Get Together newsletter, featuring not just the activities and workshops delivered by Age UK Islington, but also a selection from some of the Islington Council teams that deliver activities.

Four Staying Well events have provided an excellent opportunity to bring to life the different areas of the wellbeing support that Age UK Islington provides – for both Islington residents, health and social care professionals and other community organisations. These have also served to build and consolidate partnerships within different wellbeing areas. These events provided the opportunity for the consolidation of a network of professional partners within key areas of Age UK Islington's support (Housing, Mobility, Safety; Training and Employment; Social Connection; Health including Men's Health).

We have developed partnerships with the Parks for Health team and Leisure and Islington Libraries teams, supporting the promotion of their activities including dedicated pages in the quarterly Get Together newsletters. This is particularly aimed at clients who are digitally excluded as we communicate through the post as opposed to online.

We have worked with the Islington Council Cultural and Inequalities team, helping to promote their Windrush events via Age UK Islington channels, featuring this on the back cover of the summer printed Get Together newsletter. We have liaised with library managers with regards to displaying our Get Together newsletters.

We continue to work well with Mobilise and Islington Mind who we sub-contract as part of our Carers Hub delivery. We have been working with mental health services in the borough and have bi-monthly meetings with North London Mental Health Partnership colleagues to discuss unpaid carer support and initiatives.

We have worked with British Red Cross on first aid training for clients, and with iCope for mental health advocacy workshops. Our Navigation team has been working with the

University College London Hospitals NHS Foundation Trust discharge teams on how we can support the discharge teams in enabling people to return home following a stay in hospital.

We regularly meet with Islington Council's Reablement Service through their MDTs. This works to improve referral pathways, working in conjunction with them to enable earlier discharge from their service where we step in and take on the support. We have been working closely with Peabody and Hyde Charitable Trust in delivering information and advice outreach sessions at community centres and foodbank locations across the borough.

Members of our senior management team continue to be active members of the locality leadership teams and the Bright Lives Alliance which results in knowledge sharing and the development of joint initiatives. We have close working relationships with statutory services who use our Let's Talk events as a platform for resident engagement on topics such as social care services, housing, future initiatives and a chance to feedback on service delivery.

We are regular attendees of the Adults Safeguarding Board, and we have been a key player in the consultation regarding the development of the borough's carers strategy. With regards to our social prescribing work, we have connected with Race Equality London on the needs of BME groups who access social prescribing to make a comparison of need and how this compares to other groups.

Our ongoing and new partnerships continue to play a huge part in the delivery of services, activities and events during the year and we look forward to the continuation of these partnerships.

Communications and marketing

Digital marketing is a core part of Age UK Islington's communications. We send tailored newsletters to more than 5,000 clients as well as regular digital mailings. These mailings obtain a good level of engagement (open rates and clicks). The newsletters and mailings highlight the broad range of wellbeing support that Age UK Islington and Islington Carers Hub provide – promoting AUKI, ICH & partner activities and workshops, sharing tips and guidance related to day-to-day issues and showcasing a cross-section of the support provided by the organisation. This is supported by posts on social media channels and sharing information on the Age UK Islington website.

To help overcome the digital divide between those clients who are online and the significant proportion who are not, we made use of funding from Age UK to reach, by post, and invite clients to four in-person events across the borough to promote different areas of wellbeing. These events were promoted via targeted postal mailings to clients who are not on email, who are older and who live alone. The introduction of a new paid-for texting plan that integrates with our CRM enables us to reach clients who are not on email but who have a mobile phone number.

Our campaigns have focused on national awareness days and key wellbeing areas to achieve increased awareness amongst the wider sector of the type of support we provide. Key campaigns have focused on Great Mental Health Day, Dying Matters Week, Dementia Awareness Week, Carers Week, Alzheimer's Awareness Month, Silver Sunday and Carers Rights Day.

We worked towards the launch of a new website for the Islington Carers Hub, which includes content to help people to identify whether they are carers and to guide them through the process of getting support. It also has a new Help and Advice hub, with succinct content to introduce carers to the key things they need to know as carers, and links to additional sources of more in-depth content from local and national organisations. It also includes an events and news section, a section for professionals, information on the Islington Carers Partnership Network and referral forms to make it easier for someone to self-refer and for professionals to refer a newly identified carer to us.

Plans for the future

We continue to work through the remainder of our 2021-24 organisational strategy. We are successfully sustaining current contracts and have now started to develop new services which will serve to support and complement our portfolio.

We have continued to work in partnership with Islington Mind in delivering counselling to carers and we are very much on the way to developing our befriending and counselling services which will enable us to make even more of a difference to the lives of isolated and lonely residents.

As we are in the final year of our current strategy, we are starting to consider the focus of our next one. This work will take place in the second half of the year with the intention of launching our new strategy early in 2025. We do know that a significant focus of our support for residents will be in the areas of isolation and loneliness, emotional support, long term health conditions and poverty.

The search for additional funding will continue and we are investigating the possibility of corporate support as well as continuing our efforts to secure voluntary income from trusts and foundations.

We will continue to work with our cross-sector colleagues as part of the Islington Council-led Bright Lives Alliance partnership, working on joint projects to meet the current need we are seeing in the borough such as poverty and mental health. As part of this we will aim to continue running bi-monthly cost of living support events in partnership with the VCS and Islington Council. We are also involved with the initiative of integrated care across the health and social care sectors in the borough and will support joint initiatives and services wherever relevant and possible.

We will continue to expand our involvement of volunteers in our service delivery. We have two new roles currently being developed – counselling and befriending – and are positive that we will have no difficulty in recruiting people who wish to support these important services.

Outreach work has been hugely successful over the past year, benefiting many residents and informing organisations and professionals about how we can support their clients. We plan to proactively target a wider client group and deliver workshops on health inequalities and ways clients can make practical changes to their lives to improve their health. We aim to increase our presence across the borough by having our staff as regular attendees at council hubs, community centres and other sites, all with the intention of making those in the community feel they can easily access our services and support.

Equality, diversity and inclusion

AUKI is committed to promoting equality of opportunity, celebrating and valuing diversity, eliminating unlawful discrimination, harassment and victimisation, including cyber or e-bullying and harassment, and promoting good relations.

AUKI is committed to equal opportunities in employment and service delivery and will take every possible step to ensure that no person working for the organisation or seeking employment with us, or anyone using our services, will receive less favourable treatment or will be disadvantaged by requirements or conditions that cannot be shown to be justifiable on the grounds of their age, disability (including mental health), gender, gender reassignment, ethnicity, faith or religion, sexual orientation, marital or civil partnership status, socio-economic status or family status.

Our aim is to:

- work towards the elimination of discrimination
- create a positive culture where diversity, inclusion and respect are core values are at the centre of all our activities
- encourage positive action to overcome disadvantage and discrimination
- ensure the highest possible standards are achieved in the delivery of our services
- ensure equality, diversity and inclusion is promoted through our work, both internally and externally.

Financial Review 2023-24

Annual income for 2023-24 increased by £381,365, from £1,825,652 in 2022-23 to £2,207,017 in 2023-24. This was an annual increase of 21%. This follows an increase of 17% in the previous year.

Annual expenditure year-on-year increased by £408,764, from £1,659,895 in 2022-23 to £2,068,659 in 2023-24. This was an annual increase of 25%,

As a result, a surplus of £138,358 (2022-23: £165,757) was generated before considering gains on investments of £26,079 (2022-23: £18,500 loss).

This better than budgeted result was achieved through income for the core activities of the charity being c.£110,000 more than budgeted. Expenditure was c.£75,000 less than budgeted. The charity had budgeted for a small (£45,000) deficit for the year in its core activities.

Expenditure was lower than budgeted – but still up year-on-year – due to difficulties recruiting staff to run both existing and new contracts and replacing staff that left the organisation. Widely reported recruiting problems across the economy, especially in the health and care sector, also affected AUKI. It is to the credit of the staff that they continued to deliver both for our service users and against the contractual KPIs agreed with our funders.

Investments gained £26,079 in value, having fallen by £18,500 in 2022-23. When those gains are accounted for, the annual surplus becomes £164,437 (2022-23: £147,257) with £167,112 (2022-23: £141,932) contributed to unrestricted funds.

In the year, we invested £50,000 in COIF Charities Investment Fund managed by CCLA in addition to our c£275,000 invested with Rathbones. We continue to keep these investments under review – our aim is to generate both income and long-term capital growth for the charity.

The rapid rise in interest rates made deposit accounts more attractive than they were during the years of low interest rates and we responded to that by investing c.£550,000 in the COIF Charities Deposit Fund which has consistently paid interest rates of more than 4% throughout the financial year.

At the end of the year total funds were £1,279,624 (2022-23: £1,115,187) of which £1,243,047 (2022-23: £1,075,935) were unrestricted. After agreed designations for organisational development, general funds amounted to £926,297 (2022-23: £1,024,535).

Structure, Governance and Management

Age UK Islington (AUKI) is the operating name for Age Concern Islington, a company limited by guarantee and a registered charity founded in February 1963. Its governing instrument is its current Memorandum and Articles of Association. The former was approved in 2006, and a revised version of the latter was approved in 2021.

AUKI has a diverse Board of Trustees, 67% of whose membership is made up of local people, 56% older people and 33% from a Black and Minority Ethnic background. We currently have six female and three male trustees.

The charity's governing body is the Board of Trustees, whose members are trustees under charity law and directors for the purposes of the Companies Acts. Trustees and Honorary Officers are elected by the members of the charity at the Annual General Meeting for a term of three years and may be co-opted in between AGMs. Trustees can serve a maximum of three three-year terms.

Members of the Board of Trustees of the charitable company each guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31 March 2024 was 9 (2023: 10). Members of the Board of Trustees have no beneficial interest in the group or charitable company. Any potential conflicts of interest are recorded annually, and updated at every Board meeting, so that these can be monitored and managed as necessary.

Our subsidiary trading company, Islington Age Concern Trading Company, which provided consultancy and support services for other charities in data management and service redesign, operating under the trading name Outcomes Plus, is now dormant and there has not been any activity in 2023-24.

Senior Management Remuneration

The senior management team comprises the key management personnel of the charity in charge of directing it on a day-to-day basis.

The pay of the senior staff, including the CEO, is reviewed annually. In view of the nature of the charity, the Trustees benchmark against pay levels in other charities of a similar size, taking advice from recruitment consultants where these are used, for example in the recruitment to the CEO position. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities. If recruitment has proven difficult in the recent past a market addition is also paid.

Trustee recruitment and training

Trustees are recruited by various means. We contact local voluntary groups and companies from time to time setting out our needs and inviting applications. We also use online recruitment systems, social media, networks and sometimes interested parties approach us directly. We seek to cover a specified range of expertise and backgrounds on the Board of Trustees.

Normally the Chair or members of the Governance Committee will meet a prospective trustee to discuss their application. A trustee may be co-opted by the Board of Trustees before the AGM. Any appointment is put to the subsequent AGM for Members to vote on.

Each new trustee is inducted by both the Chair and the CEO. The topics covered are the organisational structure, an overview of services delivered, contracts and funding information, the governance structure, the annual report and accounts and the organisational strategy. Trustees also receive a Trustee Handbook and relevant policies such as the Trustee Code of Conduct, Conflict of Interest and Confidentiality. Other documents provided are previous Board of Trustees meeting minutes, Articles and Memorandum of Association and data protection information. Trustees have taken part in joint awaydays with the staff team and have also taken on individual pieces of work with some staff members.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age Concern Islington for the purposes of company law) are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 group and of the incoming resources and application of resources, including the income and expenditure, of the group 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 judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the effect of the ongoing cost-of-living situation on current and future activities and organisational cash flows.

Our funding is secure in the medium term and the service delivery model has been, and will continue to be, adapted to ensure the charity meets both the needs of its clients and the expectations of its funders. With the additional security offered by its balance of free reserves the trustees remain confident in the charity's ability to continue operating for the next 12 months.

Principal sources of funding

AUKI is very grateful to all funders, donors, trusts and grant makers who have supported our work this year.

In line with the charity's present strategy, the principal source of funding consists of commissioned service contracts from statutory bodies. During 2023-24 statutory funders included the London Borough of Islington, the North Central London Integrated Care Board and Noth West London Mental Health Partnership. We also undertook subcontracted service provision with the Islington GP Federation.

Other sources of funding include grant-making bodies and corporate donations. During 2023-24 the following organisations, grant-making trusts and corporate donors contributed funding to support our work:

A2Dominion, partnering with Peabody, Metropolitan Thames Valley, Sovereign Network Group, Clarion Housing Group and Hyde Housing Association.
Age UK National
Archway Central Hall Methodist Church
Cloudesley
Emanuel Hospital charity
Human Made Machine
Hyde Charitable Trust
Islington Giving
Peabody
The National Lottery Community Fund has distributed the Community Organisations Cost of Living Fund, using funds from the Department for Culture, Media and Sport (DCMS).

During 2023-24 the charity received £4,459.44 as unsolicited donations from individuals. We are deeply grateful to all those who provide funding to help us support the wellbeing of local people.

In carrying out funding-related activities we ensure that the charity is compliant with fundraising codes, specifically the updated Code issued by the Fundraising Regulator in October 2019.

Age UK Islington does not engage in public fundraising and does not use external professional fundraisers or commercial participators. Age UK Islington nevertheless observes and complies with the relevant fundraising regulations and codes. During the year there was no non-compliance with these regulations and codes and Age UK Islington received no complaints relating to its fundraising.

Reserves Policy

Unrestricted reserves comprise both designated and free reserves. The balance of free reserves is assigned to meet the requirements of the charity's reserves policy. The free reserves held by AUKI on 31 March 2024 amounted to £926,297.

The aim of the reserves policy is to retain sufficient resources to ensure the sustainability of our charitable activities for the benefit of beneficiaries who depend on us for support for a range of situations and circumstances. The charity must be reasonably able to cope with the variations in income and expenditure that can easily affect charities.

The AUKI policy is to hold sufficient funds to cover all wind-up costs in the event of actual or pending insolvency or, in the event of the loss of one or more contracts or other sudden drop in income that falls short of insolvency, to cover core costs for a sufficient time to find new sources of income or make appropriate cost reductions.

As of 31 March 2024, and based on the current year's budget, that range was £450,000 – £675,000. Should our reserves reach either of these points the board would have to consider what actions to take either to ensure the charity's survival or to wind it up.

The balance of our reserves in excess of the stated range is held to cover financial uncertainties and make investments in new services or in improving the operations of the charity.

The board is aware of, and is in complete agreement with, the Charity Commission's view that charity assets are there to be used for the benefit of service users and has agreed, for example, to designate £180,000 from reserves to cover the launch of our new counselling service over its first three years as a pilot service prior to seeking longer term funding from trusts and foundations.

The main uncertainties and possible future expenditure items against which the charity needs to hold reserves include the following:

- Service development in general areas or for specific projects
- General development of the organisation
- Improvements of premises and equipment
- Planning for structural changes in staffing
- Planning for our response to any future pandemic
- Late receipt of income from funders
- Interim financial cover

- Occasional, irregular expenditure.

These are 'known unknowns', but it is not sensible, in our opinion, to attempt to quantify them individually.

Risk management

AUKI has a Finance Committee which is chaired by the charity's Treasurer and meets six times a year. The major risks facing the charity are reviewed by this committee at least twice a year and are also reviewed by the Board of Trustees twice a year, so there is substantial consideration of the risks faced.

Each risk is identified, assessed, and scored for its likelihood of occurring and the level of impact should the risk event occur. Part of this process ensures mitigating measures are identified and agreed to reduce the higher risks to a level that is comfortable for the organisation and acceptable to the Board of Trustees. It is recognised that it is not possible to exist without any risk, but with the analysis and risk register in place, the Board of Trustees is comfortable that the range of measures and controls put in place means that we operate at an acceptable risk level.

The principal risks currently faced by AUKI are as follows:

1. Reliance on contract income from the London Borough of Islington, the North Central London Integrated Care Board, North London Mental Health Partnership and the Islington GP Federation.

To mitigate this, we ensure that the contracts continue the current high-performance levels as well as meeting and surpassing our targets and we continually strive to secure new contracts. Continued high performance on delivering on our contracts is the most effective control against targeted cuts. We also review priorities, trends, and the needs of our client group in conversation with our commissioners and plan according to the trends and issues that arise, whilst also considering population health and public health data to calculate the most effective way of supporting our client group.

We have, as part of a fundraising strategy, developed alternative income streams and are contracting a freelance trusts and foundations fundraiser to raise funds to develop a range of non-contracted services.

2. Reserves are at an historically high level but are in line with our reserves policy at present and this may be seen as a barrier to funding by grant-funding organisations.

We hold a considerable level of reserves and in the past year have continued to develop the organisation in line with our 2021-24 organisational strategy. This funding was put towards the appointment of newly created posts to support our Information and Advice service, and foundation work in supporting new service development. It also continues to fund the enhancement of the staff team on our Helpline service.

3. The withdrawal of contracts and losing contracts to competitors in and outside the borough or a change of emphasis and focus by statutory funders.

We are in regular communication with commissioners and discuss the funding situation and contracting environment and maintain a respected level of performance. We can adapt to a changing environment and can be flexible in responding to shifting needs and focus. We have reserves in place to continue delivering a service to our beneficiaries and through our ongoing contact with other VCS organisations in the borough and are able to respond, individually or as a partnership, to the situation. We have continued to work collaboratively with our statutory funders and have been flexible to adapt to changing needs, for example, in developing a cardiac rehabilitation social prescribing support service.

During 2024-25 we will continue to put funds into our investment accounts. We will also utilise a percentage of our reserves to develop additional and complementary services, such as a counselling service, and to fund continuing development.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 30 September 2024 and signed on their behalf by

Howard Sharman
Chair

Independent auditor`s report

To the members of

Age Concern Islington

Opinion

We have audited the financial statements of Age Concern Islington (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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 2024 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
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age Concern Islington's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 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' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
    - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
    - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Joanna Pittman (Senior statutory auditor)
Date: 25 October 2024
for and on behalf of Sayer Vincent LLP, Statutory Auditor
110 Golden Lane, LONDON, EC1Y 0TG

Age Concern Islington

Statement of financial activities (incorporating income and expenditure account)

For the year ended 31 March 2024

	Note	Unrestricted £	Restricted £	**2024 Total £**	Unrestricted £	Restricted £	2023 Total £
Income from:							
Donations		30,460	32,347	**62,807**	18,802	37,128	55,930
Charitable activities:							
Information, advice and support planning	3	541,110	111,133	**652,243**	460,618	39,100	499,718
Enabling independence	3	1,395,974	-	**1,395,974**	1,208,158	-	1,208,158
Activities and wellbeing	3	53,194	-	**53,194**	47,192	-	47,192
Investments		34,224	-	**34,224**	14,654	-	14,654
Other sources		8,575	-	**8,575**	-	-	-
Total income		2,063,537	143,480	**2,207,017**	1,749,424	76,228	1,825,652
Expenditure on:							
Raising funds	4	15,294	-	**15,294**	16,309	-	16,309
Charitable activities:							
Information, advice and support planning	4	574,901	102,156	**677,057**	509,190	34,077	543,267
Enabling independence	4	856,714	42,902	**899,616**	925,837	26,593	952,430
Activities and wellbeing	4	476,692	-	**476,692**	95,725	10,233	105,958
Capacity building	4	-	-	**-**	41,931	-	41,931
Total expenditure		1,923,601	145,058	**2,068,659**	1,588,992	70,903	1,659,895
Net income/(expenditure) before net gains/(losses) on investments		139,936	(1,578)	**138,358**	160,432	5,325	165,757
Net gains/(losses) on investments	11a	26,079	-	**26,079**	(18,500)	-	(18,500)
		166,015	(1,578)	**164,437**	141,932	5,325	147,257
Transfers between funds	16	1,097	(1,097)	**-**	-	-	-
Net income/(expenditure) for the year and net movement in funds	5	167,112	(2,675)	**164,437**	141,932	5,325	147,257
Reconciliation of funds:							
Total funds brought forward	16	1,075,935	39,252	**1,115,187**	934,003	33,927	967,930
Total funds carried forward	16	1,243,047	36,577	**1,279,624**	1,075,935	39,252	1,115,187

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

Age Concern Islington

Balance sheet
Company no. 3039668
As at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	10	**-**	-
Investments	11	**332,808**	256,729
		332,808	256,729
Current assets			
Debtors	12	**131,555**	116,469
Cash at bank and in hand	17	**995,849**	839,314
		1,127,404	955,783
Liabilities			
Creditors: amounts falling due within one year	13	**(180,588)**	(97,325)
Net current assets		**946,816**	858,458
Total net assets	15a	**1,279,624**	1,115,187
The funds of the charity	16a		
Restricted income funds		**36,577**	39,252
Unrestricted income funds:			
Designated funds		**316,750**	51,400
General funds		**926,297**	1,024,535
Total unrestricted funds		**1,243,047**	1,075,935
Total charity funds		**1,279,624**	1,115,187

Approved by the trustees on 30 September 2024 and signed on their behalf by:

Howard Sharman
Chair

Age Concern Islington

Statement of cash flows

For the year ended 31 March 2024

Reconciliation of net income to net cash flow from operating activities

	2024	2023
	£	£
Net income for the reporting period (as per the statement of financial activities)	**164,437**	147,257
Dividends and interest received from investments	**(34,224)**	(14,654)
(Gains)/losses on investments	**(26,079)**	18,500
(Increase)/decrease in debtors	**(15,086)**	40,368
Increase/(decrease) in creditors	**83,263**	(21,698)
Net cash provided by operating activities	**172,311**	169,773

	Note	**2024**		2023	
		£	**£**	£	£
Cash flows from operating activities					
Net cash provided by operating activities			**172,311**		169,773
Cash flows from investing activities:					
Dividends, interest and rents from investments		**34,224**		14,654	
Purchase of investments		**(50,000)**		(50,000)	
Net cash provided used in investing activities			**(15,776)**		(35,346)
Change in cash and cash equivalents in the year			**156,535**		134,427
Cash and cash equivalents at the beginning of the year			**839,314**		704,887
Cash and cash equivalents at the end of the year	17		**995,849**		839,314

1 Accounting policies

a) Statutory information

Age Concern Islington is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is 6-9 Manor Gardens, London, N7 6LA.

b) 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The charitable company is the parent entity of a wholly-owned subsidiary, Islington Age Concern Trading Company Ltd. These accounts do not consolidate the income and expenditure or assets and liabilities of the trading subsidiary as these are not material to the accounts.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

No key judgements have been required to be made by the charitable company which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties regarding the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the impact of various scenarios on future activities and cash flows and are confident that, even in the worst case, the balance of free reserves and the charity’s adaptable service delivery model will ensure the charity's ability to continue operating for a period in excess of 12 months from when these accounts are approved.

1 Accounting policies (continued)

e) Income

Income, including income from government and other grants, whether ‘capital’ grants or ‘revenue’ grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Grants are credited to incoming resources when they are receivable as the charity's own money, unless they are for activities that relate to a specific future period, in which case they are deferred to that period.

Income received under contracts for services is recognised in the financial statements in proportion to the percentage of completion of the contract.

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 a treated as a contingent asset and disclosed if material.

f) Investment income

Distributions from listed investments are included when receivable and the amount can be measured reliably by the charity; this is normally the date on which the holding is first quoted ex dividend or the end date of the period for which it is accrued as notified by the fund manager.

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.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of overheads and support costs.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable 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:

§ Costs of raising funds relate to the costs incurred by the charitable company in encouraging third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

§ Expenditure on charitable activities includes the costs of information and advice, independence enablement, activity and wellbeing and capacity building services undertaken to further the purposes of the charity and their associated support costs.

§ Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1 Accounting policies (continued)

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

	2024 %	2023 %
§ Costs of raising funds	-	-
§ Information, advice and support planning	27	27
§ Enabling independence	37	58
§ Activities and well-being	25	5
§ Capacity building	-	2
§ Support costs	10	8
§ Governance costs	1	-
	100	100

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity:

	2024 %	2023 %
§ Costs of raising funds	-	-
§ Information, advice and support planning	30	34
§ Enabling independence	44	49
§ Activities and well-being	26	14
§ Capacity building	-	3
	100	100

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the statement of financial activities on a straight line basis over the length of the lease.

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Office equipment	4 years
IT infrastructure	3 years

l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1 Accounting policies (continued)

m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

n) 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.

o) Investments

Investments in subsidiaries are at cost.

Listed investments are included in the balance sheet at bid price. Realised gains and losses on disposals in the year and unrealised gains and losses on investments at the balance sheet date are included in the Statement of Financial Activities for the relevant underlying funds.

p) Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The charity has no liability under the scheme other than for the payment of those contributions.

2 Income from donations

	Unrestricted	Restricted	2024 Total	Unrestricted	Restricted	2023 Total
	£	£	**£**	£	£	£
Age UK - affiliation income	10,000	-	**10,000**	10,000	-	10,000
Trusts and foundations	16,000	32,347	**48,347**	5,000	37,128	42,128
Other donations	4,460	-	**4,460**	3,802	-	3,802
	30,460	32,347	**62,807**	18,802	37,128	55,930

3 Income from charitable activities

	Unrestricted	Restricted	2024 Total	Unrestricted	Restricted	2023 Total
	£	£	**£**	£	£	£
London Borough of Islington:						
Information and signposting	141,100	-	**141,100**	91,533	-	91,533
Islington Carers' Hub	348,985	29,976	**378,961**	348,985	-	348,985
Age UK: Cost of Living Response Fund	-	29,703	**29,703**	-	10,000	10,000
The National Lottery Community Fund	16,485	27,475	**43,960**	-	-	
Emanuel Hospital charity	-	12,500	**12,500**	-	10,625	10,625
End of Life Care: Future Matters	21,160	-	**21,160**	20,100	-	20,100
Hyde Charitable Trust: Advice outreach	-	-	**-**		13,500	13,500
A2Dominion - Let's Talk	-	1,000	**1,000**	-	-	-
Hyde Charitable Trust - Let's Talk	-	3,705	**3,705**	-	-	-
Peabody - Let's Talk	-	6,774	**6,774**	-	-	-
Donations and other income, under £10,000 each	13,380	-	**13,380**	-	4,975	4,975
Sub-total for information, advice and support planning activities	541,110	111,133	**652,243**	460,618	39,100	499,718
National Health Servcie:						
Community Mental Health outreach	270,000	-	**270,000**	-	-	-
London Borough of Islington:						
Community Mental Health outreach	-	-	**-**	92,563	-	92,563
Enablement service	298,432	-	**298,432**	355,060	-	355,060
NCL Integrated Care Board:						
Care Navigation service	387,030	-	**387,030**	387,030	-	387,030
Frailty Navigation service	47,552	-	**47,552**	47,552	-	47,552
Islington GP Group Ltd:						
Care Coordinators	22,248	-	**22,248**	62,862	-	62,862
Social Prescribing	370,712	-	**370,712**	263,091	-	263,091
Sub-total for enabling independence activities	1,395,974	-	**1,395,974**	1,208,158	-	1,208,158
London Borough of Islington:						
Activities service	51,100	-	**51,100**	40,000	-	40,000
Green Social Prescribing	1,990	-	**1,990**	1,990	-	1,990
Donations and other income, under £10,000 each	104	-	**104**	5,202	-	5,202
Sub-total for activities and wellbeing activities	53,194	-	**53,194**	47,192	-	47,192
Total income from charitable activities	1,990,278	111,133	**2,101,411**	1,715,968	39,100	1,755,068

4a Analysis of expenditure (current year)

		Charitable activities					
	Fundraising	Information, advice and support planning	Enabling independence	Activities and wellbeing	Support costs	Governance costs	**2024 Total**
	£	£	£	£	£	£	**£**
Staff costs (Note 6)	10,260	414,348	556,552	351,545	184,568	14,558	**1,531,831**
Other staff costs	33	9,064	6,622	4,131	10,739	63	**30,652**
Direct activity costs	3,509	115,946	101,341	3,314	2,980	178	**227,268**
Welfare payments	-	222	43,911	-	-	-	**44,133**
Premises	253	20,515	27,916	18,654	7,492	397	**75,227**
Office, communications and equipment	322	25,486	30,761	21,394	11,987	503	**90,453**
Compliance, legal etc	11	5,847	6,264	4,199	27,953	24,821	**69,095**
						-	
	14,388	591,428	773,367	403,237	245,719	40,520	**2,068,659**
Support costs	761	73,387	108,617	62,954	(245,719)	-	**-**
Governance costs	145	12,242	17,632	10,501	-	(40,520)	**-**
Total expenditure 2024	**15,294**	**677,057**	**899,616**	**476,692**	**-**	**-**	**2,068,659**

4b Analysis of expenditure (prior year)

	Charitable activities							
	Fundraising	Information, advice and support planning	Enabling independence	Activities and wellbeing	Capacity building	Support costs	Governance costs	**2023 Total**
	£	£	£	£	£	£	£	**£**
Staff costs (Note 6)	14,294	348,444	707,404	59,593	26,766	134,431	5,688	**1,296,620**
Other staff costs	128	5,738	23,112	639	3,171	27,156	34	**59,978**
Direct activity costs	145	73,176	5,350	10,380	1,105	2,194	2	**92,352**
Welfare payments	-	600	25,346	-	-	-	-	**25,946**
Premises	710	18,542	40,121	2,890	1,659	5,035	186	**69,143**
Office, communications and equipment	979	25,668	53,841	5,309	3,348	7,335	250	**96,730**
Compliance, legal etc	53	5,694	2,998	216	111	376	9,678	**19,126**
	16,309	477,862	858,172	79,027	36,160	176,527	15,838	**1,659,895**
Support costs	-	60,019	86,498	24,714	5,296	(176,527)	-	**-**
Governance costs	-	5,386	7,760	2,217	475	-	(15,838)	**-**
Total expenditure 2023	**16,309**	**543,267**	**952,430**	**105,958**	**41,931**	**-**	**-**	**1,659,895**

5 Net income for the year

This is stated after charging	2024 £	2023 £
Operating lease rentals:		
Property	**74,336**	86,100
Other	**1,226**	1,971
Auditor's remuneration (excluding VAT):		
Audit	**9,000**	8,500
Other services	**1,025**	-

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:	2024 £	2023 £
Salaries and wages	**1,343,676**	1,139,907
Social security costs	**130,938**	110,711
Employer’s contribution to defined contribution pension schemes	**57,217**	46,002
	1,531,831	1,296,620
Agency costs	**-**	16,254
	1,531,831	1,312,874

The following number of employees received employee benefits (excluding employer pension) during the year between:

	2024 No.	2023 No.
£60,000 - £69,999	**1**	1

The charity considers that the key management personnel comprises the Director. Total employee benefits including pension contributions and employer's national insurance of the key management personnel were £75,917 (2023: £73,863).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023: £Nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £Nil).

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 43 (2023: 37). The services of a freelance specialist were used for accountancy support in the year ended 31 March 2023.

8 Related party transactions

There were no donations from related parties outside the normal course of business and no restricted donations from related parties in the year. No donations were received from Trustees (2023: Nil).

During the year the charity paid no costs on behalf of its subsidiary, Islington Age Concern Trading Company Ltd (2023: £Nil) and charged no costs to the subsidiary (2023: £Nil). The year end balance owed by the subsidiary was £Nil (2023: £Nil).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Islington Age Concern Trading Company Ltd gift aids available profits to the parent charity.

10 Tangible fixed assets

	Office equipment £	IT infrastructure £	**Total £**
Cost or valuation			
At 1 April 2023	1,027	51,744	**52,771**
Additions in year	-	-	**-**
Disposals in year	(1,027)	-	**(1,027)**
At 31 March 2024	-	51,744	**51,744**
Depreciation			
At 1 April 2023	1,027	51,744	**52,771**
Charge for the year	-	-	**-**
Eliminated on disposal	(1,027)	-	**(1,027)**
At 31 March 2024	-	51,744	**51,744**
Net book value			
At 31 March 2024	**-**	**-**	**-**
At 31 March 2023	-	-	-

All of the above assets are used for charitable purposes.

11a Listed investments

	2024 £	2023 £
Fair value at 1 April 2023 (2022)	**256,727**	225,227
Additions at cost	**50,000**	**50,000**
Net gain/(loss) change in fair value	**26,079**	**(18,500)**
Fair value at 31 March 2024 (2023)	**332,806**	256,727

Investments comprise:	**2024 £**	2023 £
UK Common investment funds	**332,806**	256,727
	332,806	256,727

11b Investments - subsidiary company

The charitable company owns the whole of the issued share capital of Islington Age Concern Trading Company Ltd, a company registered in England. The company number is 03001195, and the registered office is 6-9 Manor Gardens, London N7 6LA. Two of the trustees of Age Concern Islington are also directors of the subsidiary company.

The subsidiary company was used for non-primary purpose trading activities. The directors of the company took the decision to suspend trading from 31st March 2021 on the grounds that financial returns no longer justify the staff time and attention required for a trading operation. The company has since been dormant.

	2024	2023
	£	£
Shares issued - 2 ordinary shares of £1 each	**2**	2

12 Debtors

	2024	2023
	£	£
Grant and contract debtors	**103,977**	89,201
Prepayments	**6,930**	3,352
Accrued income	**16,925**	18,512
Other debtors	**3,723**	5,404
	131,555	116,469

13 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accounts payable	**15,369**	8,371
Taxation and social security	**32,740**	27,511
Amounts owed to group undertakings	**2**	2
Other creditors	**13,095**	16,079
Accruals	**28,519**	15,386
Deferred income (Note 14)	**90,863**	29,976
	180,588	97,325

14 Deferred income

Deferred income comprises grants and contract income received to fund activity in the following financial year.

	2024	2023
	£	£
Deferral at 1 April 2023 (2022)	**29,976**	(51,691)
Amount released to income in the year	**(29,976)**	51,691
Amount deferred in the year	**90,863**	29,976
Deferral at 31 March 2024 (2023)	**90,863**	29,976

15a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	**Total funds £**
Investments	332,808	-	-	**332,808**
Net current assets	593,489	316,750	36,577	**946,816**
Net assets at 31 March 2024	**926,297**	**316,750**	**36,577**	**1,279,624**

15b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Investments	256,729	-	-	256,729
Net current assets	767,806	51,400	39,252	858,458
Net assets at 31 March 2023	1,024,535	51,400	39,252	1,115,187

16a Movements in funds (current year)

	At 1 April 2023 £	Income and gains £	Expenditure and losses £	Transfers £	**At 31 March 2024 £**
Restricted funds:					
Carers' Hub flexible breaks	10,473	-	(222)	-	**10,251**
Cloudesley catalyst and crisis funds	9,073	8,004	(13,913)	(909)	**2,255**
Cost of Living Response fund	2,623	29,703	(32,786)	460	**-**
Information Outreach services	3,000	-	(4,201)	1,201	**-**
Islington Giving crisis fund	8,924	-	(7,186)	-	**1,738**
Mental Health Parks program	549	-	-	-	**549**
Welfare and Winter Warmth	4,610	-	(2,000)	-	**2,610**
Carer's Hub posts	-	29,976	(20,587)	-	**9,389**
Let's Talk	-	11,479	(8,106)	(1,201)	**2,172**
Emmanuel Hospital outreach	-	12,500	(9,427)	-	**3,073**
Information and advice service posts	-	27,475	(26,827)	(648)	**-**
Welfare grants program	-	23,893	(19,625)	-	**4,268**
Loos for Islington	-	450	(178)	-	**272**
Total restricted funds	39,252	143,480	(145,058)	(1,097)	**36,577**
Unrestricted funds:					
Designated funds:					
Organisational development	51,400	-	(23,079)	(28,321)	**-**
Information and advice service posts	-	11,750	-	-	**11,750**
Supporting future service provision	-	-	-	305,000	**305,000**
Total designated funds	51,400	11,750	(23,079)	276,679	**316,750**
General funds	1,024,535	2,077,866	(1,900,522)	(275,582)	**926,297**
Total unrestricted funds	1,075,935	2,089,616	(1,923,601)	1,097	**1,243,047**
Total funds	**1,115,187**	**2,233,096**	**(2,068,659)**	**-**	**1,279,624**

16b Movements in funds (prior year)

	At 1 April 2022 £	Income and gains £	Expenditure and losses £	Transfers £	At 31 March 2023 £
Restricted funds:					
Carers' Hub flexible breaks	11,073	-	(600)	-	10,473
Cloudesley catalyst and crisis funds	7,062	17,128	(15,117)	-	9,073
Cost of Living Response Fund	-	10,000	(7,377)	-	2,623
Information Outreach Services	-	18,475	(15,475)	-	3,000
Islington Giving crisis fund	-	20,000	(11,076)	-	8,924
Mental Health Parks program	835	-	(286)	-	549
Older Londoners' program	-	10,625	(10,625)	-	-
Post-lockdown activity	9,947	-	(9,947)	-	-
Welfare and Winter Warmth	5,010	-	(400)	-	4,610
Total restricted funds	33,927	76,228	(70,903)	-	39,252
Unrestricted funds:					
Designated funds:					
Organisational development	50,000	-	(5,196)	6,596	51,400
Total designated funds	50,000	-	(5,196)	6,596	51,400
General funds	884,003	1,749,424	(1,602,296)	(6,596)	1,024,535
Total unrestricted funds	934,003	1,749,424	(1,607,492)	-	1,075,935
Total funds	967,930	1,825,652	(1,678,395)	-	1,115,187

Purpose of restricted funds

Carers' Hub flexible breaks	A fund to provide respite type breaks for unpaid carers of people in Islington.
Cloudesley catalyst and crisis funds	Grants received to support individual Islington residents who have health issues (mental and/or physical) or who are disabled and who are in financial need to make a tangible and immediate change to their circumstances and to support Islington residents to achieve their aspirations and personal development goals.
Cost of Living Response Fund	A grant towards the costs of supporting clients struggling with the increasing cost of living by organising cost of living support events, with partners in the borough, and communicating by post with those clients who do not access information online.
Information Outreach Services	Funding to support the Let's Talk Peer events which serve to reach out to Hyde Housing Association and Peabody residents in particular.
Islington Giving crisis fund	A grant to support clients experiencing hardship due to the rising cost of living.
Mental Health Parks Programme	To support the Mental Health Parks Programme by directing participants to the programme of activities as part of the PHE Mental Health Prevention Fund. Age UK Islington supports the engagement of older people to connect with activities and offer transport for those who need it.
Older Londoners' Programme	A grant received under Age UK's Older Londoners' Programme, with funding from the Emanuel Hospital charity, to support information and advice services.
Post-lockdown activity	A grant towards community activities that will bring people together out of COVID-19 lockdown.

16 Movements in funds (continued)

Welfare and Winter Warmth	To provide grants to individuals in great need, to improve their quality of life, when no other source is available. This includes enabling people to keep warm in winter, and to promote the need for older people to keep adequately warm during cold weather.
Carer's Hub posts	Additional payment made by the London Borough of Islington to allow an existing part time staff member within the Carers Hub team to work an additional one day a week.
Let's Talk	Combination of income from Hyde Charitable Trust, Peabody Housing and Emmanuel Hospital funding to deliver monthly Let’s Talk Peer Group sessions.
Emmanuel Hospital outreach	This has been combined with income from Hyde Charitable Trust and Peabody Housing to deliver Monthly Let’s Talk Peer Group sessions.
Information and advice service posts	Funds to cover costs for one full time and one part time staff members in the Information and Advice service.
Welfare grants program	Approved grants that have been secured on behalf of clients from external donors which are intended and to be paid for the requested purposes on the grant applications.
Loos for Islington	Funds held for an organisation working on this campaign.

Purpose of designated funds

Organisational development	For development of the organisation and its service delivery portfolio in 2023-24.
Information and advice service posts	Additional funds required to cover costs for one full time and one part time staff members in the Information and Advice service.
Supporting future service provision	As noted in the Reserves section of the Trustees' Report, the charity is launching a Counselling service, which is unfunded. The budgeted cost is £60,000 per annum, and three years' worth of expenditure has been designated to cover this. In additional. there are budgeted deficits in the year ended 31 March 2025 for the Helpline service of £50,000 and the Social Prescribing service of £125,000, which have also been designated.

Transfers

Cloudesley crisis fund - £909 transferred to general fund by way of agreed management fee of 10% of grants given

Cost of Living Response fund - £460 transferred from general fund to cover over-spent fund

Information Outreach services - £1,201 transferred from Let's Talk service as the activities are related and both funds are funded by the same funder

Information and advice service posts - £648 transferred to general fund to cover support cost allocation

Organisational development - £28,321 transferred back to general fund as costs covered from additional external funding

17 Analysis of cash and cash equivalents

	At 1 April 2023	Cash flows	**At 31 March 2024**
	£	£	**£**
Cash at bank and in hand	735,042	152,468	**887,510**
Notice deposits (less than three months)	104,272	4,067	**108,339**
Total cash and cash equivalents	839,314	156,535	**995,849**

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases for each of the following periods are as follows:

	Property		**Equipment**	
	2024	2023	**2024**	2023
	£	£	**£**	£
Less than one year	**77,354**	73,599	**960**	1,226
One to five years	**159,517**	236,116	**1,840**	2,800
	236,871	309,715	**2,800**	4,026

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

Accounts

Company number: 03039668

Charity number: 1045623

Age Concern Islington

(Operating as Age UK Islington)

Report and financial statements

For the year ended 31 March 2023

Status	Age UK Islington is an operating name of Age Concern Islington. Age Concern Islington was first established in 1963. It is a charitable company limited by guarantee, incorporated on 30 March 1995, and registered with the Charity Commission on 6 April 1995.
Purpose	Age Concern Islington's charitable object for the public benefit is the welfare of local older people in and around Islington.
Governing document	Age Concern Islington was established under a Memorandum of Association, which established the objects and powers of the organisation. It is governed under its Articles of Association.

Company number	03039668
Country of incorporation	United Kingdom
Charity number	1045623
Country of registration	England & Wales
Registered office and operational address	6-9 Manor Gardens LONDON N7 6LA

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Mr Howard Sharman	Chair
Mr Clive Bowman	Treasurer
Mr Chris Faint	
Ms Alexandra Bryony Sears	Resigned 16 August 2023
Ms Joan Adams Speers	
Ms Aisha Baker-Smith	
Ms Marcia McFarlane	
Ms Aisha Rehman	
Ms Elisabeth Rochford	
Ms Monica Douglas-Parris	Resigned 3 July 2023
Mr Chris Bulford	Resigned 5 December 2022
Ms Marjorie Thiman	Resigned 5 December 2022
Mr Mark Warwick	Resigned 5 December 2022
Ms Margaret Lennan	Appointed 15 May 2023

Principal staff Ms Sally Miller — Chief Executive and Company Secretary

Bankers	HSBC plc 25 Islington High Street LONDON N1 9LJ
	Unity Trust Bank plc Four Brindley Place BIRMINGHAM B1 2JB
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditors Invicta House, 108-114 Golden Lane LONDON, EC1Y 0TL

Chair's Forward

It is self-evident that we, as a charity, could not achieve anything for the people that need our help without the commitment and efforts of the people that work for the charity.

It is self-evident, but it is too seldom said, bluntly and up-front.

Yes, we need our commissioners, our donors, a board of trustees but without a trained and dedicated staff team – volunteers as well as employees – all would be lost.

So, I would like to lead off this year's Forward to the Annual Report & Accounts with a big 'Thank you' to the staff who have enabled all the achievements listed in the pages that follow.

As you read through the Report, there are two themes that I would like to focus on:

- The post-Covid return to services being delivered 'in person';
- The growth of poverty in the borough.

The first is, of course, welcome to the extent that it suggests that Covid – and, particularly, some of our fear of Covid – has retreated. Writing this in August, it is not clear what the coming Winter will bring, and it may be that we have not seen the back of the worst effects of Covid. But in the year that we are reviewing here, there has been a clear move back to getting out of the home and attending things.

We started the year offering a mix of activities, some online and some face-to-face, but by the end of the year, only four regular activities remained online.

One of the problems often mentioned by people who contact us is loneliness and 'in person' events can do a lot to counter that. The second edition of the *Let's Get Back Together* campaign saw 85 clients attend a range of events in one week in June 2022. And throughout the year there was a growing list of regular activities, events to mark awareness days ranging from the late Queen's Jubilee Tea Party to LGBT+ History Month and a wide range of workshops.

In all, we delivered 13 special events and 24 types of activity with 559 sessions attracting more than 4,700 attendances across the year.

That is the Good News.

The Bad News is the clear growth in poverty amongst the people that use our services. Increasingly we have been hearing from people who are struggling to pay everyday bills, put food on the table, or replace broken household goods or worn-out clothing.

We have had great support from our funders and donors, but we have been seeing a level of demand for these services that we've never experienced previously. And we are seeing more Islington residents who are in work registering with us seeking grants to help pay utility bills, council tax and other bills. I know that we are not unique in seeing these trends but that does not make them any less worrying.

I would like to welcome one new trustee to Age UK Islington and thank four long-serving members of the board who retired at the AGM in December 2022.

With the introduction of new Articles in 2021 limiting trustees to three three-year terms - we saw several trustees retire as they had completed more than nine years on the board.

Chris Bulford - my predecessor as chair - Mark Warwick and Marjorie Thiman all stood down. Between them they had given 54 years of service to the charity, and I would like to thank them all for the time that they have invested and the advice that they have given to myself, the current board, our CEO Sally Miller and to our various predecessors over the years.

Knowing that this changeover was going to happen, we had appointed several new trustees in early 2022. In Spring 2023 we added one more, Diane Lennan, who comes to us with a wide range of experience. Starting as an HR professional in the commercial sector, she has also held high level positions with arts organisations (Serpentine Gallery, Barbican Centre), run her own management consultancy, and been a charity trustee and chair.

In closing, it would be remiss not to point out that the finances of the charity remain very strong. Annual income for 2022-23 increased by £263,997 (17%). Expenditure rose too, by £334,191 (25%), and the charity generated a surplus of £165,757 (down from £236,155 last year). After accounting for losses on investments, £141,932 was contributed to unrestricted funds which now stand at £1,075,935.

To finish where I began, all of this is, in the end, down to the hard work and committed effort that is put in by everyone that works for Age UK Islington. Thank you.

Purpose

Age UK Islington (AUKI) is the operating name of Age Concern Islington (ACI), an independently registered charity and company limited by guarantee. We operate as a member of the national Age UK Brand Partnership.

AUKI's charitable object for the public benefit is to promote the relief and wellbeing of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Islington.

The charity has the power, in furtherance of this object, to encourage, promote, organise and run services and activities appropriate to the needs of individual older people or groups of older people, together with, if considered appropriate, other individuals and groups who are not older people.

Public Benefit

AUKI trustees confirm that the activities carried out by AUKI are in line with the organisation's objectives for the benefit of the public. AUKI trustees also confirm that they have complied with their duty in Section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Beneficiary needs and how we respond

The primary beneficiaries of the charity are people over 50 living in the London Borough of Islington. We also provide support to people under 50 who are living with long term health conditions, and we operate the Islington Carers Hub offering specialised support for family carers.

The work of the charity is focused on helping people maintain and increase their general wellbeing.

People's needs and priorities vary widely and, as such, we aim to offer a comprehensive response, reflecting the diversity of both the individual and the wider community needs.

Objectives and Activities

Age UK Islington supports all adults in Islington, not just older adults. All need to be an Islington resident or registered with an Islington GP; we also support unpaid carers. Our range of services provide support for people who may be at different stages of wellbeing. This may be by simply providing information about services available in the local area, plus opportunities and activities, through to more intensive one-to-one casework support for more complex issues.

During 2022-23 our team provided the following services:

Activities: activities, support groups, workshops and events which take place all over Islington and are hosted in a variety of venues.

Advice and guidance: One-to-one sessions providing clients with an opportunity to talk more about their needs and to discuss the various options available. We also provide and arrange peer support groups – people meeting to share support and advice.

Carers support: We provide carers assessments and carer information packs, and supported connections to events, breaks, income support and peer support groups.

Community Mental Health Key Workers: Working within the central locality core community mental health multidisciplinary/multiagency core team, which integrates services across health, social care and the Voluntary and Community Sector. Their role is to support clients who have been traditionally hard to reach or engage in traditional mental health support services.

Enablement: One-to-one casework, helping people resolve issues around the home and with getting out and about.

Future Matters: Assisting clients to make plans for the future so others know how they would like to be cared for.

Information, signposting and support: Our Helpline is usually the first point of contact for general enquiries, fact sheets, mailings to keep people informed about what is going on and information on a range of activities.

Navigation: One-to-one casework to enable people to take control of both their physical and mental health, coordinating a range of other professionals who may be involved with the person's care or support and exploring alternative ways for people to take control of their situation and build skills.

Primary Care Network Care Coordinators: Care coordinators within a PCN proactively identify and work with people, including the frail/elderly and those with long-term conditions, to provide coordination and navigation of care and support by jointly creating a personalised support plan.

Primary Care Network Social Prescribing Link Workers: These link workers receive GP referrals for one-to-one case work to assist with resolving practical barriers and issues and then supported connections to, for example, community events and skills development.

Proactive Ageing Well Service: Supporting people who may be frail with one-to-one case work and social prescribing to keep connected and active.

Volunteering: We have volunteers from all walks of life who utilise their many different skills to support our clients and staff in a wide range of roles.

Our key achievements in 2022-23

Five strategic objectives have been set for the period 2021 to 2024. How we met these objectives in 2022-23 is as follows:

Strategic objective	2022-23 achievements
Increase the client wellbeing offer and meet unmet need	Weekly Information and Advice surgeries at St Luke's Community Centre, Mildmay Community Centre and The Arc Community Centre. Continuation of ongoing programme of shared events and activities through partnership work with VCS organisations – online and in person. Three inter-generational events in partnership with Bright Start Islington, Whittington Health NHS Trust, and the London Borough of Islington. Operated a counselling for carers service, as part of the Islington Carers Hub.
Maintain a viable organisation and operate robust and effective contracted services	Renewal of the Social Prescribing Link Workers and Care Coordinators contracts with two Primary Care Networks in Islington.

	Renewal of Future Matters contract by Gentle Dusk. Successful implementation of a pilot Community Mental Health Outreach Worker service, commissioned by London Borough of Islington and Camden and Islington NHS Foundation Trust. Award of the Community Mental Health Key Worker contract by Camden and Islington NHS Foundation Trust. Additional staff recruited to our Helpline and Information and Advice services.
Diversify and generate new sources of income	Funding awarded through partnership with Peabody Community Foundation, Islington Local Area Plan for continued delivery of the advice and information Let's Talk peer support group. Funding awarded for information and advice work from the Emanuel Hospital Foundation, enabling AUKI to host sessions with presentations by specialists on housing, social care, welfare benefits, etc. Funding awarded from the Age UK Special Reserve Fund to carry out partnership work with other local Age UKs in the North Central London locality focusing on scoping opportunities to fill gaps in service provision in Haringey. Funding awarded from the Age UK Cost-of-living Response Fund to support digitally excluded clients by using the Royal Mail to send them printed information about activities and events. Funding awarded by Hyde Charitable Trust to conduct outreach support at The Arc Centre and St. Luke's Community Centre where we provide one-to-one advice sessions to Hyde residents directly.
Extend the reach and increase awareness of the organisation	Roll out of our new website, in line with the national Age UK website guidelines and branding.

	Active member of the Bright Lives Alliance, an early intervention and prevention initiative, facilitated by the London Borough of Islington. Launch of the Central Point of Access, working in partnership with the London Borough of Islington, Help on Your Doorstep and Manor Gardens Welfare Trust, to receive statutory sector referrals into the VCS. Cost-of-Living information and support events facilitated in partnership with Help on Your Doorstep and the Octopus Community Network. Consultation on and production of a borough-wide carers strategy in partnership with the London Borough of Islington and carer-supporting organisations. Roll out of our engagement and outreach strategy with presence at events at community locations across the borough and to mark occasions such as Carers Week, and International Women's Day.
Strengthen organisational infrastructure.	Implemented an organisational restructure to support the organisation's growth. Retained the ISO 9001 Quality Management accreditation. Establishment of a trustee-led Services Committee designed to maintain oversight of the quality and impact of the services provided by AUKI and to inform and advise the Board of Trustees.

Activities and events

We started the year with a balanced programme of online and face-to-face activities and events, progressively moving towards most of our offerings being in person, based upon feedback from our service users. By the end of the year only four regular activities remained online with all other events being delivered face-to-face.

Capitalising on the success of our first *Let's Get Back Together* campaign, we organised the second edition in June in a week filled with special events at different Islington venues. More than 85 clients attended a cookery demonstration, a bunting making workshop, an Arsenal stadium tour or chair-based yoga. Feedback from clients and partners was extremely complimentary.

Our calendar of regular activities has been enriched with a weekly dance fitness session, a monthly games night targeting service users between 25 and 45 years old, a monthly gathering at the Islington Ecology Centre, and the return of the always-popular monthly breakfast gathering.

We were involved in one of the 35 projects across England awarded funding from the Windrush Day Grant Scheme. The project, in partnership with the London Borough of Islington, Prospex and People's Company, kicked off with a large-scale picnic in Caledonian Park on Windrush Day, hosted by AUKI with the support of the partner organisations with over 50 clients attending. The project continued with an art class where Windrush generation stories were collected to create a play performed at Caledonian Park's amphitheatre in October, having as backdrop a nature-inspired mural also created as part of the art class.

We also organised events to mark some awareness days in the British calendar, as follows:

- Queen's Jubilee Tea Party at Hampton Court Palace kindly sponsored by Bloomberg (May).
- Four Local History Walks and Stadium Tours with Arsenal in the Community (May, July, August & September).
- Estorick Collection Guided Tour of the Archipenko and the Italian Avant Garde exhibition (July).
- The Trocks Rehearsal at Peacock Theatre by Sadler's Wells (September).
- Silver Sunday Lunch and Concert at Elizabeth House in tribute to the late Queen Elizabeth II (October).
- Hilton Connecting Community Breakfast (October).
- Kew Gardens Visit (October).
- Agatha Christie's London – online talk by one of our clients (November).
- Festive Lunch Party at Elizabeth House kindly sponsored by Okta (December).
- Beat the Blues Lunch kindly sponsored by the Island Queen pub (January).
- Breakfast club gathering to mark LGBT+ History Month (February).
- International Women's Day Concert at Jean Stokes Community Hall (March).

We have continued to take part in the quarterly Intergenerational Events in partnership with Bright Start, Whittington Health NHS Trust, and the London Borough of Islington; and once again participated in the Cally Festival that returned to be 'in person' to celebrate its 10th anniversary.

In addition to the quarterly first aid workshops by British Red Cross, we are now offering quarterly Self-Advocacy Workshops by Rethink Advocacy; and together with our partner Create, we delivered workshops across 24 weekly sessions in ceramics, creative writing, and visual art.

In summary, we delivered 13 special events and 24 types of activities with 559 sessions and 4,722 attendances in 2022-23.

Care Coordination

Primary Care Network (PCN) Care Coordinators are part of the multiagency team within the South PCN as the single point of access in identifying and support people who require more than medical interventions. Care Coordinators work to ensure appropriate support is available by supporting people understand, manage their condition and that their changing needs are addressed. This will be done by bringing together all the information about identified health and care needs through a single personalised care and support plan, formed on what matters to them, to support and access the services they require to understand and manage their own health and wellbeing.

During 2022-23 recruitment for the posts of Care Coordinators was challenging with some success.

Care Coordinators worked with 106 clients to help people understand their diagnosis, be that diabetes, asthma, etc. by providing information and explanations. Other areas of work involved linking people into the appropriate service, be that Adult Social Care, community health services and carers support, and collaboratively working with the Social Prescribing Link Workers.

Enablement

The Enablement service this year has engaged with more complex service requests which reflect what is happening locally to Islington residents. Since the announcements of various cost-of-living initiatives and roadshows the service has been busy supporting clients with grant requests, whilst supporting in other areas such as non-emergency repairs, transport support, housing transfers and occupational support assessments. These are key areas of service delivery with outcomes linked to wellbeing, reducing hospital admissions and general positivity.

Partnership working with the London Borough of Islington has evolved and strengthened through joint working with the Reablement service which has improved access and support for clients who are being stepped down from more intensive support after hospital discharge to community support. Team members are attending weekly reablement reviews and discharge meetings to contribute to a smooth step down for clients.

The number of people supported by our Enablement service for 2022-23 was 701 with 782 cases. This was a slight reduction from the previous year, owing to some staffing issues towards the latter part of the year. Signs are that the numbers of people being supported have picked up for this new financial year. This is in part due to the partnership working with the London Borough of Islington Reablement Team; referrals from Adult Social Care make up just over 20% of the clients being supported.

The most common requests for support during 2022-23 were for the following: grants; befriending; social activities (non-AUKI); emotional support; Resident Support Scheme; domestic support; Taxicard; occupational therapy services; Blue Badge scheme; day and community centres; and home repairs and maintenance.

The focus of support for the Enablement team has been around offering practical support for people managing their daily living activities, however the cost-of-living crisis has entailed redirecting support and resources to this area also, as can be seen above with the most common support area being grants.

On an ongoing basis the team are still supporting clients with a strengths-based approach, enabling the client to take control of their situation and with support, where needed, to engage with external services themselves.

Future Matters/End of Life planning

In its partnership with Gentle Dusk, the dedicated Future Matters team, made up of committed professionals and AUKI volunteers, continued to build on the successes of the previous year.

Through its awareness raising events it reached 366 members of the public with its message of encouragement to people to get their affairs for later years of life in order by putting plans in place.

These events included live and online presentations on Universal Care Plans and Lasting Powers of Attorney both for Finance and Health and Welfare. Members of the team also presented at various community events throughout Islington, and specific events for carers run by AUKI. Death Cafés also proved a popular venue for people to come and discuss end-of-life issues that were concerning them.

Following these events, many people then went on to talk to Future Matters volunteers on a one-to-one basis and put plans in place for the future. Other people came to the service through referrals from their GPs, other health professionals, community organisations and AUKI teams.

In 2022-23 the number of end-of-life care plans completed by Future Matters' clients increased by more than 30% over the previous year. 116 one-to-one appointments were carried out at Manor Gardens, through home visits or over the telephone. This resulted in 183 Lasting Power of Attorney applications being submitted to the Office of the Public Guardian, six wills being written as a result of advice given, two Advance Decisions to Refuse Treatment being completed, and one Advance Care Plan being put in place.

Helpline and Wellbeing Checks

Our Helpline enquiries have risen for the second year running by 25%. The major change from the previous year was the recruitment of dedicated Helpline Advisors in June 2022. The Helpline handles 60% of incoming enquiries and the larger team has released other staff to further concentrate on casework.

The Helpline handled 11,704 enquiries, of which 45% were from registered clients, 6% from non-registered clients and 15% from health and social care practitioners and other organisations. The remainder were from carers, family friends and those wishing to remain anonymous.

We have had to adapt our working practices around our proactive Wellbeing Checks which are carried out by our volunteers. Previously our volunteers were able to work remotely, which helped to attract to volunteering people who were unable to work from our office. This policy had to be changed, and volunteers moved back to office working, in order to remain vigilant in our data protection compliance responsibilities. We have largely maintained our volunteer numbers and made good use of interns as well. The number of Wellbeing Checks carried out was 2,500 of which 4% identified additional support needs.

Information and Advice

During 2022-23 the Information and Advice (I&A) team has continued to see an increase in queries relating to the cost-of-living situation. Money-related issues and the need for clients to have a wide range of grant support and emergency food provision has continued to take precedence over other issues.

Enquiries relating to debt have widened to include not only our regular clients who are Islington residents without any resource to public funds, and those on benefits, but last year we also started to get higher numbers of Islington residents in work, registering for the first time with AUKI to be supported with grants to pay for energy or water utility debt or council tax and other court summons for non-payment.

There has also been an increase in clients needing support to contact their landlord for housing repairs, especially about mold and damp. In addition, last year we have also seen an increase in safeguarding concerns, in particular with clients who are highly vulnerable.

The Let's Talk peer support events have been phenomenally successful. These are co-produced with clients and provide monthly group information and advice workshops to Islington residents. Organisations such as the London Borough of Islington, Age UK London and Transport for London attend and seek feedback from Islington residents.

The I&A Outreach advice sessions at St Luke's Community Centre every fortnight have continued to be successful with high levels of booked appointments and high numbers of drop-ins. As a result, since September 2022 we now also provide I&A outreach advice sessions at The Arc Centre on a weekly basis. In addition to the outreach service, we provide one-to-one appointments at our office at Manor Gardens and continue to provide home visits to clients when needed throughout the borough. The I&A team has also been invited to present on support available with regards to the cost-of-living situation at a St Luke's Community Centre event, a London Borough of Islington cost-of-living event and The Peel Institute.

In 2022-23 the I&A service provided advice and support to 1,074 clients which resulted in 800 client cases. The type of cases that the I&A team undertakes has changed considerably, from low to moderate needs in previous years, to what is today moderate to complex needs cases.

Clients with low need cases now tend to be supported by our Helpline or other AUKI staff. As a result of this, and the increase in cost-of-living crisis enquiries, it was necessary to expand the team by 1.5 posts employed on fixed term, 12-month, contracts, and it is hoped that further funding will be raised to enable these posts to become permanent positions within the team.

Islington Carers Hub

We are a year into the new Islington Carers Hub contract, funded by the London Borough of Islington. As part of the offer to carers we have partnered with Islington Mind to deliver counselling support through 10 or 20 weekly counselling sessions. Towards the end of the year, London Borough of Islington made additional funding available to run the same programme again in the upcoming year. As part of this contract, we also partner with Mobilise, a tech start-up run by carers for carers. Mobilise offer light touch support to carers and training and coaching programmes.

During this financial year, we engaged with 2,939 carers (2,566 in 2021-22) through 2,091 helpline queries and 1,056 cases involving complex casework. We have identified and registered 461 new or hidden carers (388 in 2021-22) to bring our total registered carers to 3,395 (3,633 in 2021-22). This number is lower than last year, because we completed a data cleanse of clients with whom we had not had contact in the past seven years. We have also delivered over 100 carer-specific activities, training sessions and events. We have connected carers via signposting and referring on 3,092 occasions (2,964 in 2021-22) to 198 different organisations and agencies.

In previous years, respite was the main concern for carers. It still ranks in the top three of carers' concerns, but just over a quarter of carers supported through complex casework asked for emotional support this year. This demonstrates the ongoing need for counselling support for which we secured additional funding as mentioned above. Combining the desire for doing social activities – which provides a short break from caring – and requests for a break from caring is a key request in a third of our complex cases.

We continued to deliver events to mark and celebrate Carers Week and Carers Rights Day and conduct our Carers Talks and Get Togethers. We have also hosted the Carers Strategy Steering Group, First Aid Workshops, and other events to ensure continuity and delivery of support to carers. These are offered through a mixture of online, in-person and hybrid events.

Navigation

The Navigation service has successfully continued to provide a valuable service to Islington residents, dealing with a variety of support needs. Following on from the pandemic, residents have been hugely affected by the cost-of-living situation and the difficulties this presents. Some clients are finding they are struggling to pay for everyday foods, their utility bills, and the replacement of broken household items and clothing.

Food and fuel price increases have meant that residents are struggling as their income is now overly stretched and a challenge we face is trying to relieve the financial burdens faced by residents. We have had an increase in demand for support to liaise with energy companies to ensure any rebates or discounts are accessed as well as fuel vouchers. To try and support our clients, a lot of our work has been around grant applications to help people replace much needed household items that have worn out or broken down. The Navigation team has also been issuing food vouchers and signposting clients to community hub foodbanks – this is at a level of demand never previously experienced.

The Navigation team has been working with other AUKI teams to have a presence at community hubs to extend our reach. We regularly attend Mildmay, The Arc, St Luke's and Jean Stokes community centres and we have also participated in London Borough of Islington initiatives and cost-of-living support events to encourage and enable residents to access our support services.

The team has also given presentations to the London Borough of Islington Reach Team which provides rehabilitation in the community to promote independence and falls prevention whilst aiming to prevent unnecessary hospital admissions. We have also had reciprocal presentations with the Whittington Advanced Development Programme team who provide the Expert Patient Service to help residents take better control of their health conditions. Staff have been able to attend their bespoke training to develop skills we then utilise in supporting clients.

This year saw a 6% year-on-year increase with 1,329 cases and 1,160 clients. Most of these were of a higher complexity, some clients requiring additional cases where issues took longer to be resolved or were picked up by referring agencies. Client support required coordination between a range of other professional organisations and Navigators kept the case open until the client had successfully engaged or connected with those organisations.

Proactive Ageing Well Service (PAWS)

We have seen promising results for the PAWS service since the new PAWS Navigator has been in post. We have picked up 85 clients with moderate frailty and who often have complex needs. A range of interventions were implemented to support these clients and assist them in resolving multiple issues.

The main areas of support have been clients accessing community transport services, accessing local social activities and events, end of life planning support, and housing issues such as occupational therapy adaptations.

Additionally, relatives of clients have benefited from their contact with PAWS via referrals for carer-specific support, assessments, and access to benefits.

Social Prescribing

During 2022-2023 referrals continued to increase, which led to the recruitment of additional Social Prescribing Link Workers (SPLWs), covering the South and Central 1 Primary Care Networks. Blended approaches have continued through the year, despite the lifting of all Covid-19 restrictions, and clients have expressed interest in receiving support not only face-to-face, but also through other channels such as phone, email, and online platforms.

Through one-to-one casework, the SPLWs have worked with 1,936 patients and have reached a 97% satisfaction level, which was above the original target of 1,584 patients with a target of 90% satisfaction. The team have also worked on projects, an example being contributing to the reduction of health inequalities which involved working with clients who expressed a wish to be more present and active in their recovery and overall health and wellbeing through increasing their awareness and enabling access to wellbeing programmes in Islington.

We have increased partnership working with local agencies to promote healthy lifestyle support with both statutory and voluntary sector organisations, including those offering health initiatives, advice, support, education, and safeguarding services. From this collaborative work, we have been able to develop programmes in Islington intended to reach groups who have not previously been identified as potential beneficiaries of community-based services and approaches. Examples of these are the Hotwire Community Games Night held monthly for people aged between 25 and 45, a warm space that became a social space, and supporting the development of Menstrual Cycle Support groups and awareness raising amongst clients and patients.

Volunteer involvement

We recruited 39 new volunteers in the past year and of those 18 were still active as of March 31st. The number of active volunteers at the end of March was 46 and they were spread between different services in the following roles: Get Together Hosts/Activity Tutors (18), Future Matters (8), Information and Advice (6), Wellbeing Callers (4), Communications (3), Enablement (1), Reception (1), Data Entry (1), Carers Hub volunteers (1) and promotions (3). The hours of volunteer and intern input totals 180-200 hours each week, providing an enormous assistance to the organisation.

Our established volunteers have a wealth of knowledge that benefits both the organisation and the clients we support. We aim to create a sense of belonging and make sure the volunteers know what an integral and important part of our organisation they are. In June last year we hosted a volunteer party in the gardens at Manor Gardens. This was the first face-to-face party since the pandemic. In December we hosted a joint client and volunteer festive lunch at Elizabeth House Community Centre (the event was sponsored by Okta, a corporate partner that has supported us over the years).

We have also hosted regular social get-togethers online as well as in person. We intend to continue hosting two volunteer parties a year and we are also planning on extending invites to volunteers to some of our staff socials, all part of the push to integrate volunteers further.

We continue to distribute newsletters and regular updates to our volunteers, including job opportunities and free training. We have also nominated volunteers to the Islington Volunteer of the Year Awards organised by Voluntary Action Islington. We have continued with Tempo Time Credits, a reward scheme where hours spent volunteering can be exchanged for credits which can then be used as payment at venues, courses, exhibitions, etc across the UK; we currently have 20 active volunteers signed up.

Our efforts to retain volunteers for longer seems to be working. Out of the 46 active volunteers we have, six volunteers who have served for more than six years, ten for more than four years, 22 for more than one year, and 31 for more than six months.

Partnership working

It has been another fruitful year for partnership working, with numerous new partners and a further consolidation of our work with existing partners.

In addition to events directly provided by Age UK Islington, many events have been run in partnership with VCS organisations, one example being the cost-of-living information and support events across Islington and the continued liaison and participation with the local Wellbeing Networks.

Our Navigation service has been taking part in Whittington Health's Self-Management programme and we have been working together to identify clients for the service, specifically the Expert Patient Programme.

Our Social Prescribing Link Workers and Activities Coordinator have been working with Hotwire to provide social activities specifically aimed at younger residents in the borough.

We have established joint ventures in response to the high volume of housing related issues, working with key partners from London Borough of Islington and the health sector to facilitate a joint outreach service at the Mildmay Community Centre. We have also provided information, advice and outreach support in collaboration with organisations across Islington, including St Luke's Community Centre, The Arc Centre and Lift. This work has enabled us to extend our reach and increase our presence at key venues in the North, Central and South Islington localities.

Our Carers Hub supported Islington's Memory Service in setting up the Living Well with Dementia group for the cared for and carer who have recently received a diagnosis and are at the beginning of their journey. Clients are provided with advice, information, signposting, and an opportunity for them to find out about services available. This was initially a pilot and due to its success, it will now be held monthly in partnership with our Carers Hub.

We continue to inform organisations about our activities and events through regular monthly mailings and newsletters, reaching almost 800 professionals and 92 community venues, including GPs, pharmacies, libraries, and community centres.

Our activities and events service relies heavily on working with partner organisations. Establishing and fostering strong partnerships is vital to bring to our clients a comprehensive activities and events offering. Ongoing and new partnerships played a huge part in the delivery of activities and events in the 2022-2023 financial year, some of whom are mentioned earlier in this report.

Communications and marketing

A key objective of 2022-23 has been to showcase all key areas of AUKI's work in our regular communications and within campaigns. The aim has been to highlight a full cross-section of AUKI's casework offer, e.g. helping clients find support with aids, adaptations, mobility, getting out and about, alongside the areas that have typically had more coverage, e.g. social connection, cost-of-living and support for carers.

We have worked ever more closely and effectively to plan and promote a series of activities, interviews and information linked to national awareness campaigns. This is promoted via social media, mailings, postal mailings, via partner channels or a combination of all these channels. Those that we have particularly focused on have included Great Mental Health Day, LGBTQ+ History Month, Mental Health Awareness Week, Dying Matters Week, Dementia Awareness Week, Carers Week, Windrush Day, World Alzheimer's Month and Carers Rights Day. A key part of this has been working with statutory and voluntary partners to amplify and extend the reach of our campaigns. Our working relationship with the London Borough of Islington communications team is particularly strong. They regularly share campaign content via their digital and internal communications channels. We have been more proactive in our outreach across the borough and staff share attendance at community outreach events.

Regular digital newsletters are shared monthly with clients and more widely via sector communications channels. There are also regular digital client mailings to share details of campaigns to encourage people to keep others informed of key issues, e.g. relating to cost-of-living or other areas of support and to encourage action, such as attendance at activities or to seek support.

Plans for the future

We continue to work through our 2021-24 organisational strategy. We are sustaining the current contracts, have been awarded a new contract and are in the process of seeking funding to develop new services which will serve to support and complement our portfolio.

We have been delayed in developing standalone befriending and counselling services, but we have started working with Islington Mind to deliver counselling for carers. Once successful in our voluntary income funding applications, we will establish our befriending and wider counselling services.

We have also enhanced our Information and Advice service and intend to fundraise for more income to support this service further. We also intend to research and seek to develop relationships with additional corporate partners who can help with supporting organisational activities and generating income.

We will continue to work closely with our London Borough of Islington and VCS colleagues as part of the Bright Lives Alliance partnership, which aims to secure high quality universal and targeted offers across a multi-agency alliance supporting resident wellbeing and resilience. We will be developing a way of working across the borough and will also seek to develop support services wherever deemed necessary and/or appropriate.

We are keen to expand the involvement of volunteers in different service areas. We have already taken on volunteers within the Enablement and Navigation services, and we continue to develop additional opportunities. Internships have been working very well for us and this is also an area we are looking to expand. Our interns are usually students and placements last between six and 12 weeks, with 20-35 placement hours/intern/week. We are always trying to find the right balance where we as an organisation get the help we need whilst at the same time making sure the interns and volunteers achieve whatever they want to from their time with us.

Our activities service and the evident increasing demand means we will be seeking fundraised income to allow us both to continue the current outputs but also to develop further our communications to increase the engagement of clients without an email address, deliver activities and events in additional parts of the borough and augment our offering by having the capacity to accept more partnership proposals from other organisations.

Equality, diversity and inclusion

AUKI is committed to promoting equality of opportunity, celebrating and valuing diversity, eliminating unlawful discrimination, harassment and victimisation, including cyber or e-bullying and harassment and promoting good relations.

AUKI is committed to equal opportunities in employment and service delivery and will take every possible step to ensure that no person working for the organisation or seeking employment with us, or anyone using our services, will receive less favourable treatment or will be disadvantaged by requirements or conditions that cannot be shown to be justifiable on the grounds of their age, disability (including mental health), gender, gender reassignment, ethnicity, faith or religion, sexual orientation, marital or civil partnership status, socio-economic status or family status.

Our aim is to:

- work towards the elimination of discrimination

- create a positive culture where diversity, inclusion and respect are core values are at the centre of all our activities
- encourage positive action to overcome disadvantage and discrimination
- ensure the highest possible standards are achieved in the delivery of our services
- ensure equality, diversity and inclusion is promoted through our work, both internally and externally.

Financial Review 2022-23

Annual income for 2022-23 increased by £263,997, from £1,561,859 in 2021-22 to £1,825,652 which was an increase of 17%.

The above budget income came from additional grants and voluntary income that came in during the financial year.

Annual expenditure year-on-year increased by £334,191, from £1,325,704 in 2021-22 to £1,659,895 in 2022-23. This was an annual increase of 25%.

Expenditure was lower than budgeted - but significantly up year-on-year - due to difficulties and the associated costs recruiting staff to run both existing and new contracts and replacing staff that had left the organisation. Widely reported recruiting problems across the economy, especially in the health and social care sectors, also affected AUKI. It is to the credit of the staff that they continued to deliver both for our clients and against the contractual KPIs agreed with our funders.

As a result, a surplus of £165,757 (2021-22: £236,155) was generated before considering losses on investments of £18,500 (2021-22: £8,487 gain). Investments lost £18,500 in book value (2021-22: gain £8,487). This results in a total annual surplus of £147,257 (2021-22: £244,642) with £141,932 (2021-22: £233,334) contributed to unrestricted funds.

This better than budgeted net result was driven by income for the core activities of the charity being c.£40,000 more than budgeted and expenditure being c.£154,000 less than budgeted. The charity had budgeted for a small (£22,000) deficit for the year in its core activities.

In the year, we increased our funds invested in the market with Rathbones by £50,000. We continue to keep these investments under review - our aim is to generate both income and long-term capital growth for the charity. The recent rapid rise in interest rates makes deposit accounts more attractive than they were during the years of low interest rates and we are responding to that by investigating alternative savings/deposit accounts.

At the end of the year total funds were £1,115,187 (2021-22: £967,930) of which £1,075,935 (2021-22: £934,003) were unrestricted. After agreed designations for organisational development, general funds amounted to £1,024,535 (2021-22: £884,003).

Structure, Governance and Management

Age UK Islington (AUKI) is the operating name for Age Concern Islington, a company limited by guarantee and a registered charity founded in February 1963. Its governing instrument is its current Memorandum and Articles of Association. The former was approved in 2006, and a revised version of the latter was approved in 2021.

AUKI has a diverse Board of Trustees, 33% of whose membership is made up of local older people and 22% from a Black and Minority Ethnic background. We currently have six female and three male trustees.

The charity's governing body is the Board of Trustees, whose members are trustees under charity law and directors for the purposes of the Companies Acts. Trustees and Honorary Officers are elected by the members of the charity at the Annual General Meeting for a term of three years and may be co-opted in between AGMs. Trustees can serve a maximum of three three-year terms.

Members of the Board of Trustees of the charitable company each guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31 March 2023 was 13 (2022: 13). Members of the Board of Trustees have no beneficial interest in the group or charitable company. Any potential conflicts of interest are recorded annually, and updated at every Board meeting, so that these can be monitored and managed as necessary.

Our subsidiary trading company, Islington Age Concern Trading Company, which provided consultancy and support services for other charities in data management and service redesign, operating under the trading name Outcomes Plus, is now dormant and there has not been any activity in 2022-23.

Senior Management Remuneration

The senior management team comprises the key management personnel of the charity in charge of directing it on a day-to-day basis.

The pay of the senior staff, including the CEO, is reviewed annually. In view of the nature of the charity, the Trustees benchmark against pay levels in other charities of a similar size, taking advice from recruitment consultants where these are used, for example in the recruitment to the CEO position. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities. If recruitment has proven difficult in the recent past a market addition is also paid.

Trustee recruitment and training

Trustees are recruited by various means. We contact local voluntary groups and companies from time to time setting out our needs and inviting applications. We also use online recruitment systems, social media, networks and sometimes interested parties approach us directly. We seek to cover a specified range of expertise and backgrounds on the Board of Trustees.

Normally the Chair or members of the Governance Committee will meet a prospective trustee to discuss their application. A trustee may be co-opted by the Board of Trustees before the AGM. Any appointment is put to the subsequent AGM for Members to vote on.

Each new trustee is inducted by both the Chair and the CEO. The topics covered are the organisational structure, an overview of services delivered, contracts and funding information, the governance structure, the annual report and accounts and the organisational strategy. Trustees also receive a Trustee Handbook and relevant policies such as the Trustee Code of Conduct, Conflict of Interest and Confidentiality. Other documents provided are previous Board of Trustees meeting minutes, Articles and Memorandum of Association and data protection information. Trustees have taken part in joint awaydays with the staff team and have also taken on individual pieces of work with some staff members.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age Concern Islington for the purposes of company law) are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 group and of the incoming resources and application of resources, including the income and expenditure, of the group 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 judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the potential ongoing impact of the COVID-19 pandemic and, more recently, the effect of the ongoing cost-of-living situation on current and future activities and organisational cash flows.

Our funding is secure in the medium term and the service delivery model has been, and will continue to be, adapted to ensure the charity meets both the needs of its clients and the expectations of its funders. With the additional security offered by its balance of free reserves the trustees remain confident in the charity's ability to continue operating for the next 12 months.

Principal sources of funding

AUKI is very grateful to all funders, donors, trusts and grant makers who have supported our work this year.

In line with the charity's present strategy, the principal source of funding consists of commissioned service contracts from statutory bodies. During 2022-23 statutory funders included the London Borough of Islington, the North Central London Integrated Care Board and Camden and Islington NHS Foundation Trust. We also undertook subcontracted service provision with the Islington GP Federation.

Other sources of funding include grant-making bodies and corporate donations. During 2022-23 the following organisations, grant-making trusts and corporate donors contributed funding to support our work:

- Anthony and Rachel Williams Charitable Trust
- Hymans Robertson LLP
- Peabody Community Foundation, Islington Local Area Plan
- Emanuel Hospital Charity
- Islington Giving
- Cloudesley
- Hyde Charitable Trust

During 2022-23 the charity received £2,194 as unsolicited donations from individuals. We are deeply grateful to all those who provide funding to help us support the wellbeing of local people.

In carrying out funding-related activities we ensure that the charity is compliant with fundraising codes, specifically the updated Code issued by the Fundraising Regulator in October 2019.

Age UK Islington does not engage in public fundraising and does not use external professional fundraisers or commercial participators. Age UK Islington nevertheless observes and complies with the relevant fundraising regulations and codes. During the year there was no non-compliance with these regulations and codes and Age UK Islington received no complaints relating to its fundraising.

Reserves Policy

Unrestricted reserves comprise both designated and free reserves. The balance of free reserves is assigned to meet the requirements of the charity's reserves policy. The free reserves held by AUKI on 31st March 2023 amounted to £1,024,535.

The aim of the reserves policy is to retain sufficient resources to ensure the sustainability of our charitable activities for the benefit of beneficiaries who depend on us for support for a range of situations and circumstances. The charity must be reasonably able to cope with the variations in income and expenditure that can easily affect charities.

The AUKI policy is to hold sufficient funds to cover all wind-up costs in the event of actual or pending insolvency or, in the event of the loss of one or more contracts or other sudden drop in income that falls short of insolvency, to cover core costs for a sufficient time to find new sources of income or make appropriate cost reductions.

As of 31st March 2023, and based on the current year's budget, that range was £475,000 – £670,000. The balance of our reserves is held to cover financial uncertainties (listed below) and make investments in new services or in improving the operations of the charity.

The main uncertainties and possible future expenditure items against which the charity needs to hold reserves include the following:

- Service development in general areas or for specific projects
- Late receipt of income from funders
- Interim financial cover
- Premises and equipment items
- Planning for staff changes
- Planning for any future pandemic
- Staff contingencies
- Occasional, irregular expenditure.

Risk management

AUKI has a Finance Committee which is chaired by the charity's Treasurer and meets six times a year. The major risks facing the charity are reviewed by this committee at least twice a year and are also reviewed by the Board of Trustees twice a year, so there is substantial consideration of the risks faced.

Each risk is identified, assessed, and scored for its likelihood of occurring and the level of impact should the risk event occur. Part of this process ensures mitigating measures are identified and agreed to reduce the higher risks to a level that is comfortable for the organisation and acceptable to the Board of Trustees. It is recognised that it is not possible to exist without any risk, but with the analysis and risk register in place, the Board of Trustees is comfortable that the range of measures and controls put in place means that we operate at an acceptable risk level.

The principal risks currently faced by AUKI are as follows:

1. Reliance on contract income from the London Borough of Islington, the North Central London Integrated Care Board (previously the North Central London Clinical Commissioning Group), Camden and Islington NHS Foundation Trust and the Islington GP Federation.

To mitigate this, we ensure that the contracts continue the current high-performance levels as well as meeting and surpassing our targets and we continually strive to secure new contracts. Continued high performance on delivering on our contracts is the most effective control against targeted cuts. We also review priorities, trends, and the needs of our client group in conversation with our commissioners and plan according to the trends and issues that arise, whilst also considering population health and public health data to calculate the most effective way of supporting our client group.

We have, as part of a fundraising strategy, developed alternative income streams and are contracting a freelance trusts and foundations fundraiser to raise funds to develop a range of non-contracted services.

2. Reserves are at an historically high level but are in line with our reserves policy at present and this may be seen as a barrier to funding by grant-funding organisations.

We continue to have a considerable level of reserves and last year continued to develop the organisation in line with our 2021-24 organisational strategy. This funding was put towards enabling a restructure and the appointment of newly created posts to support the organisation and adding to and enhancing the staff team on our Helpline service.

During 2023-24 we will be putting more funds into our investment accounts. We will also continue to utilise a percentage of our reserves to develop additional and complementary service provision and to fund continuing development.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 2 October 2023 and signed on their behalf by

Howard Sharman
Chair

Independent auditor`s report

To the members of

Age Concern Islington

Opinion

We have audited the financial statements of Age Concern Islington (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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 2023 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
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age Concern Islington's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 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' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
    - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
    - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Joanna Pittman (Senior statutory auditor)
16 October 2023
for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2023

	Note	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Income from:							
Donations and legacies		18,802	37,128	**55,930**	66,770	15,186	81,956
Charitable activities							
Information, Advice and Support planning	3	460,618	39,100	**499,718**	438,725	13,500	452,225
Enabling independence	3	1,208,158	–	**1,208,158**	960,846	–	960,846
Activities and Wellbeing	3	47,192	–	**47,192**	58,000	3,900	61,900
Capacity building	3	–	–	**–**	–	–	–
Investments		14,654	–	**14,654**	4,932	–	4,932
Total income		1,749,424	76,228	**1,825,652**	1,529,273	32,586	1,561,859
Expenditure on:							
Raising funds	4	16,309	–	**16,309**	17,491	–	17,491
Charitable activities							
Information, Advice and Support planning	4	509,190	34,077	**543,267**	401,862	2,500	404,362
Enabling independence	4	925,837	26,593	**952,430**	753,995	9,660	763,655
Activities and Wellbeing	4	95,725	10,233	**105,958**	95,019	9,118	104,137
Capacity building	4	41,931	–	**41,931**	36,059	–	36,059
Total expenditure		1,588,992	70,903	**1,659,895**	1,304,426	21,278	1,325,704
Net income / (expenditure) before net gains / (losses) on investments		160,432	5,325	**165,757**	224,847	11,308	236,155
Net gains / (losses) on investments		(18,500)	–	**(18,500)**	8,487	–	8,487
Net income / (expenditure) for the year and net movement in funds	5	141,932	5,325	**147,257**	233,334	11,308	244,642
Reconciliation of funds:							
Total funds brought forward		934,003	33,927	**967,930**	700,669	22,619	723,288
Total funds carried forward		1,075,935	39,252	**1,115,187**	934,003	33,927	967,930

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

Age Concern Islington

Balance sheet

Company no. 3039668

As at 31 March 2023

	Note	2023 £	2022 £
Fixed assets:			
Tangible assets	10	–	–
Investments	11	256,729	225,229
		256,729	225,229
Current assets:			
Debtors	12	116,469	156,837
Cash at bank and in hand	17	839,314	704,887
		955,783	861,724
Liabilities:			
Creditors: amounts falling due within one year	13	(97,325)	(119,023)
Net current assets		858,458	742,701
Total net assets	15a	1,115,187	967,930
The funds of the charity:	16a		
Restricted income funds		39,252	33,927
Unrestricted income funds:			
Designated funds		51,400	50,000
General funds		1,024,535	884,003
Total unrestricted funds		1,075,935	934,003
Total charity funds		1,115,187	967,930

Approved by the trustees on 2 October 2023 and signed on their behalf by

Howard Sharman
Chair

Age Concern Islington

Statement of cash flows

For the year ended 31 March 2023

Reconciliation of net income to net cash flow from operating activities

	2023 £	2022 £
Net income for the reporting period (as per the statement of financial activities)	**147,257**	244,642
Dividends, interest and rent from investments	**(14,654)**	(4,932)
(Gains) / losses on investments	**18,500**	(8,487)
(increase)/decrease in debtors	**40,368**	(82,260)
Increase/(decrease) in creditors	**(21,698)**	34,408
Net cash provided by operating activities	**169,773**	183,371

	Note	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Net cash provided by operating activities			169,773		183,371
Cash flows from investing activities:					
Dividends, interest and rents from investments		14,654		4,932	
Purchase of investments		(50,000)		–	
Net cash provided used in investing activities			(35,346)		4,932
Change in cash and cash equivalents in the year			134,427		188,303
Cash and cash equivalents at the beginning of the year			704,887		516,584
Cash and cash equivalents at the end of the year	17		839,314		704,887

1 Accounting policies

a) Statutory information

Age Concern Islington is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is 6-9 Manor Gardens, London, N7 6LA.

b) 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The charitable company is the parent entity of a wholly-owned subsidiary, Islington Age Concern Trading Company Ltd. These accounts do not consolidate the income and expenditure or assets and liabilities of the trading subsidiary as these are not material to the accounts.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

No key judgements have been required to be made by the charitable company which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties regarding the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the impact of various scenarios on future activities and cash flows and are confident that, even in the worst case, the balance of free reserves and the charity’s adaptable service delivery model will ensure the charity's ability to continue operating for a period in excess of 12 months from when these accounts are approved.

1 Accounting policies (continued)

e) Income

Income, including income from government and other grants, whether ‘capital’ grants or ‘revenue’ grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Grants are credited to incoming resources when they are receivable as the charity's own money, unless they are for activities that relate to a specific future period, in which case they are deferred to that period.

Income received under contracts for services is recognised in the financial statements in proportion to the percentage of completion of the contract.

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 a treated as a contingent asset and disclosed if material.

f) Investment income

Distributions from listed investments are included when receivable and the amount can be measured reliably by the charity; this is normally the date on which the holding is first quoted ex dividend or the end date of the period for which it is accrued as notified by the fund manager.

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.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of overheads and support costs.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable 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:

- Costs of raising funds relate to the costs incurred by the charitable company in encouraging third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of information and advice, independence enablement, activity and wellbeing and capacity building services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1 Accounting policies (continued)

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

▪ Costs of raising funds	0%
▪ Information, Advice and Support planning	27%
▪ Enabling independence	58%
▪ Activities and Well-being	5%
▪ Capacity building	2%
▪ Support costs	8%
▪ Governance costs	0%

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity:

▪ Costs of raising funds	0%
▪ Information, Advice and Support planning	34%
▪ Enabling independence	49%
▪ Activities and Well-being	14%
▪ Capacity building	3%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the statement of financial activities on a straight line basis over the length of the lease.

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

▪ Office equipment	4 years
▪ IT infrastructure	3 years
▪ Fixtures and fittings	4 years

l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1 Accounting policies (continued)

n) 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.

o) Investments

Investments in subsidiaries are at cost.

Listed investments are included in the balance sheet at bid price. Realised gains and losses on disposals in the year and unrealised gains and losses on investments at the balance sheet date are included in the Statement of Financial Activities for the relevant underlying funds.

p) Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The charity has no liability under the scheme other than for the payment of those contributions.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Age UK	10,000	–	**10,000**	11,062	–	11,062
Trusts and foundations	5,000	37,128	**42,128**	5,000	14,913	19,913
Other donations	3,802	–	**3,802**	50,708	273	50,981
	18,802	37,128	**55,930**	66,770	15,186	81,956

3 Income from charitable activities

	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
London Borough of Islington:						
Information and Signposting	91,533	–	**91,533**	91,535	–	91,535
Islington Carers Hub	348,985	–	**348,985**	322,415	11,000	333,415
Age UK: Cost of Living Response Fund	–	10,000	**10,000**	–	–	–
Emanuel Hospital charity	–	10,625	**10,625**	–	2,500	2,500
End of Life Care: Future Matters	20,100	–	**20,100**	20,845	–	20,845
Hyde Charitable Trust: Advice Outreach		13,500	**13,500**	–	–	–
Donations and other income, under £10,000 each	–	4,975	**4,975**	3,930	–	3,930
Sub-total for information, advice and support planning activities	460,618	39,100	**499,718**	438,725	13,500	452,225
London Borough of Islington:						
Community Mental Health Outreach	92,563	–	**92,563**	5,378	–	5,378
Hospital Discharge post	–	–	**–**	–	–	–
Enablement Service	355,060	–	**355,060**	354,762	–	354,762
NCL Integrated Care System (formerly Islington CCG):						–
Care Navigation Service	387,030	–	**387,030**	372,366	–	372,366
Proactive Ageing Well Service	47,552	–	**47,552**	47,552	–	47,552
Islington GP Group Ltd						–
Care Coordinators	62,862	–	**62,862**	1,822	–	1,822
Social Prescribing	263,091	–	**263,091**	178,966	–	178,966
Sub-total for enabling independence activities	1,208,158	–	**1,208,158**	960,846	–	960,846
London Borough of Islington:						
Activities service	40,000	–	**40,000**	40,000	–	40,000
Green Social Prescribing	1,990	–	**1,990**	18,000	–	18,000
Mental Health Parks Programme	–	–	**–**	–	3,900	3,900
Donations and other income, under £10,000 each	5,202	–	**5,202**	–	–	–
Sub-total for activities and wellbeing activities	47,192	–	**47,192**	58,000	3,900	61,900
Total income from charitable activities	1,715,968	39,100	**1,755,068**	1,457,571	17,400	1,474,971

4a Analysis of expenditure (current year)

	Fundraising	Charitable activities: Information, Advice and Support planning	Charitable activities: Enabling independence	Charitable activities: Activities and Wellbeing	Charitable activities: Capacity building	Governance costs	Support costs	**2023 Total**	2022 Total
	£	£	£	£	£	£	£	**£**	£
Staff costs (Note 6)	14,294	348,444	707,404	59,593	26,766	5,688	134,431	**1,296,620**	1,030,063
Other staff costs	128	5,738	23,112	639	3,171	34	27,156	**59,978**	53,642
Direct activity costs	145	73,176	5,350	10,380	1,105	2	2,194	**92,352**	16,836
Welfare payments	–	600	25,346	–	–	–	–	**25,946**	8,987
Premises	710	18,542	40,121	2,890	1,659	186	5,035	**69,143**	112,623
Office, communications and equipment	979	25,668	53,841	5,309	3,348	250	7,335	**96,730**	90,505
Compliance, legal etc.	53	5,694	2,998	216	111	9,678	376	**19,126**	13,048
	16,309	477,862	858,172	79,027	36,160	15,838	176,527	**1,659,895**	1,325,704
Support costs	–	60,019	86,498	24,714	5,296	–	(176,527)	**–**	–
Governance costs	–	5,386	7,760	2,217	475	(15,838)	–	**–**	–
Total expenditure 2023	**16,309**	**543,267**	**952,430**	**105,958**	**41,931**	**–**	**–**	**1,659,895**	
Total expenditure 2022	17,491	404,362	763,655	104,137	36,059	–	–		1,325,704

4b Analysis of expenditure (prior year)

	Fundraising £	Information, Advice and Support planning £	Enabling independence £	Activities and Wellbeing £	Capacity building £	Governance costs £	Support costs £	**2022 Total £**
		Charitable activities						
Staff costs (Note 6)	16,886	269,206	529,210	59,562	24,672	5,366	125,161	**1,030,063**
Other staff costs	275	9,831	18,436	1,390	605	74	23,031	**53,642**
Direct activity costs	66	2,280	5,985	7,069	355	1	1,080	**16,836**
Welfare payments	–	–	8,987	–	–	–	–	**8,987**
Premises	–	36,198	59,229	5,670	2,563	312	8,651	**112,623**
Office, communications and equipment	54	24,183	50,886	4,830	2,330	263	7,959	**90,505**
Compliance, legal etc.	210	890	1,897	181	83	9,510	277	**13,048**
	17,491	342,588	674,630	78,702	30,608	15,526	166,159	**1,325,704**
Support costs	–	56,497	81,416	23,261	4,985	–	(166,159)	–
Governance costs	–	5,277	7,609	2,174	466	(15,526)	–	–
Total expenditure 2022	**17,491**	**404,362**	**763,655**	**104,137**	**36,059**	**–**	**–**	**1,325,704**

5 Net income for the year

This is stated after charging / (crediting):

	2023 £	2022 £
Operating lease rentals:		
Property	86,100	93,521
Other	1,971	1,594
Auditor's remuneration (excluding VAT):		
Audit	8,500	7,500
Other services	–	210

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2023 £	2022 £
Salaries and wages	1,139,907	907,334
Social security costs	110,711	85,472
Employer’s contribution to defined contribution pension schemes	46,002	37,257
	1,296,620	1,030,063
Agency costs	16,254	12,229
	1,312,874	1,042,292

The following number of employees received employee benefits (excluding employer pension) during the year between:

	2023 No.	2022 No.
£60,000 – £69,999	1	1

The total employee benefits including pension contributions and employer's national insurance of the key management personnel were £73,863 (2022: £69,818).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 37 (2022: 31). The services of a freelance specialist were used for accountancy support.

8 Related party transactions

There were no donations from related parties outside the normal course of business and no restricted donations from related parties in the year. No donations were received from Trustees (2022: nil).

During the year the charity paid no costs on behalf of its subsidiary, Age Concern Trading Company Ltd (2022: £nil) and charged no costs to the subsidiary (2022: £nil). The year end balance owed by the subsidiary was £nil (2022: £nil).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Islington Age Concern Trading Company Ltd gift aids available profits to the parent charity.

10 Tangible fixed assets

	Office equipment £	IT infrastructure £	Fixtures & fittings £	**Total £**
Cost or valuation				
At the start of the year	1,027	51,744	–	**52,771**
Disposals in year	–	–	–	–
At the end of the year	1,027	51,744	–	**52,771**
Depreciation				
At the start of the year	1,027	51,744	–	**52,771**
Amount adjusted on disposal	–	–	–	–
At the end of the year	1,027	51,744	–	**52,771**
Net book value				
At the end of the year	**–**	**–**	**–**	**–**
At the start of the year	–	–	–	–

All of the above assets are used for charitable purposes.

11a Listed investments

	2023 £	2022 £
Fair value at the start of the year	**225,227**	216,740
Additions at cost	**50,000**	–
Net gain / (loss) change in fair value	**(18,500)**	8,487
Fair value at the end of the year	**256,727**	225,227

Investments comprise:

	2023 £	2022 £
UK Common investment funds	**256,727**	225,227
	256,727	225,227

11b Investments – subsidiary company

The charitable company owns the whole of the issued ordinary share capital of Islington Age Concern Trading Company Limited, a company registered in England, trading under the name Outcomes Plus, Company number 03001195. The subsidiary is used for non-primary purpose trading activities and is registered at 6 – 9 Manor Gardens, London, N7 6LA. The activities of the subsidiary have not been consolidated in the statement of financial activities on the basis of materiality. Available profits are gifted to the charitable company under a deed of covenant. Two of the trustees of Age Concern Islington are also directors of the subsidiary.

In 2021 the directors of Islington Age Concern Trading Company Limited took the decision to suspend trading from 31st March 2021 on the grounds that financial returns no longer justify the staff time and attention required for a trading operation. The company therefore did not trade in the years ending 31st March 2022 or 31st March 2023.

12 Debtors

	2023 £	2022 £
Trade debtors	5,404	5,404
Grant and contract debtors	89,201	144,991
Prepayments	3,352	3,156
Accrued income	18,512	3,286
	116,469	156,837

13 Creditors: amounts falling due within one year

	2023 £	2022 £
Taxation and social security	27,511	24,493
Other creditors	24,452	25,305
Accruals	15,386	17,534
Deferred income (note 14)	29,976	51,691
	97,325	119,023

14 Deferred income

Deferred income comprises a grant received to fund activity in 2023-24 (2022: two partially delivered service contracts).

	2023 £	2022 £
Balance at the beginning of the year	51,691	-
Amount released to income in the year	(51,691)	-
Amount deferred in the year	29,976	51,691
Balance at the end of the year	29,976	51,691

15a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	**Total funds £**
Investments	256,729	–	–	**256,729**
Net current assets	767,806	51,400	39,252	**858,458**
Net assets at 31 March 2023	**1,024,535**	**51,400**	**39,252**	**1,115,187**

15b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	**Total funds £**
Investments	225,229	–	–	**225,229**
Net current assets	658,774	50,000	33,927	**742,701**
Net assets at 31 March 2022	**884,003**	**50,000**	**33,927**	**967,930**

16a Movements in funds (current year)

	At 1 April 2022 £	Incoming & gains £	Expenditure & losses £	Transfers £	**At 31 March 2023**
Restricted funds:					
Carers Hub flexible breaks	11,073	–	(600)	–	**10,473**
Cloudesley catalyst and crisis funds	7,062	17,128	(15,117)	–	**9,073**
Cost of Living Response Fund	–	10,000	(7,377)	–	**2,623**
Information Outreach Services	–	18,475	(15,475)	–	**3,000**
Islington Giving crisis fund		20,000	(11,076)		**8,924**
Mental Health Parks Programme	835	–	(286)	–	**549**
Older Londoners' Programme	–	10,625	(10,625)	–	**–**
Post-lockdown activity	9,947	–	(9,947)	–	**–**
Welfare and Winter Warmth	5,010	–	(400)	–	**4,610**
Total restricted funds	33,927	76,228	(70,903)	–	**39,252**
Unrestricted funds:					
Designated funds:					
Organisational development	50,000	–	(5,196)	6,596	**51,400**
Total designated funds	50,000	–	(5,196)	6,596	**51,400**
General funds	884,003	1,749,424	(1,602,296)	(6,596)	**1,024,535**
Total unrestricted funds	934,003	1,749,424	(1,607,492)	–	**1,075,935**
Total funds	967,930	1,825,652	(1,678,395)	–	**1,115,187**

16b Movements in funds (prior year)

	At 1 April 2021 £	Incoming & gains £	Expenditure & losses £	Transfers £	At 31 March 2022
Restricted funds:					
Carers Hub flexible breaks	–	11,073	–	–	**11,073**
Cloudesley catalyst and crisis funds	–	14,913	(7,851)	–	**7,062**
Drovers Activity Centre	1,000	–	(1,000)	–	**–**
Mental Health Parks Programme	–	3,900	(3,065)	–	**835**
Older Londoners' Programme	–	2,500	(2,500)	–	**–**
Post-lockdown activity	15,000	–	(5,053)	–	**9,947**
Welfare and Winter Warmth	6,619	200	(1,809)	–	**5,010**
Total restricted funds	22,619	32,586	(21,278)	–	**33,927**
Unrestricted funds:					
Designated funds:					
COVID-19 vaccination support	5,093	–	(1,395)	(3,698)	**–**
Organisational development	–	–	–	50,000	**50,000**
Total designated funds	5,093	–	(1,395)	46,302	**50,000**
General funds	695,576	1,537,760	(1,303,031)	(46,302)	**884,003**
Total unrestricted funds	700,669	1,537,760	(1,304,426)	–	**934,003**
Total funds	723,288	1,570,346	(1,325,704)	–	**967,930**

Purpose of restricted funds

Carers Hub flexible breaks	A fund to provide respite type breaks for unpaid carers of people in Islington.
Cloudesley catalyst and crisis funds	Grants received to support individual Islington residents who have health issues (mental and/or physical) or who are disabled and who are in financial need to make a tangible and immediate change to their circumstances and to support Islington residents to achieve their aspirations and personal development goals.
Cost of Living Response Fund	A grant towards the costs of supporting clients struggling with the increasing cost of living by organising cost of living support events, with partners in the borough, and communicating by post with those clients who do not access information online.
COVID-19 pandemic support	Grants received towards the costs of supporting clients through the pandemic.
Drovers Activity Centre	To support the activities and services at Drovers Activities Centre.
Information Outreach Services	Funding to support the Let's Talk Peer events which serve to reach out to Hyde Housing Association and Peabody residents in particular.
Islington Giving crisis fund	A grant to support clients experiencing hardship due to the rising cost of living.

16 Movements in funds (continued)

Mental Health Parks Programme	To support the Mental Health Parks Programme by directing participants to the programme of activities as part of the PHE Mental Health Prevention Fund. Age UK Islington supports the engagement of older people to connect with activities and offer transport for those who need it.
Older Londoners' Programme	A grant received under Age UK's Older Londoners' Programme, with funding from the Emanuel Hospital charity, to support information and advice services.
Post-lockdown activity	A grant towards community activities that will bring people together out of COVID-19 lockdown.
Welfare and Winter Warmth	To provide grants to individuals in great need, to improve their quality of life, when no other source is available. This includes enabling people to keep warm in winter, and to promote the need for older people to keep adequately warm during cold weather.

Purpose of designated funds

COVID-19 vaccination support	To continue funding a taxi service for local residents to access the COVID-19 vaccination clinics. Discontinued in 2022 due to significantly decreased demand.
Organisational development	For continued development of the organisation and its service delivery portfolio in 2023-24. Expenditure is planned to take place throughout the year.

Transfers

In 2022-23 a transfer was made from general funds to the designated organisational development fund to establish the balance required to finance enhanced information services in 2023-24.

17 Analysis of cash and cash equivalents

	At 1 April 2022 £	Cash flows £	**At 31 March 2023 £**
Cash at bank and in hand	601,871	133,171	**735,042**
Notice deposits (less than three months)	103,016	1,256	**104,272**
Total cash and cash equivalents	704,887	134,427	**839,314**

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases for each of the following periods are as follows:

	Equipment		Property	
	2023 £	2022 £	**2023 £**	2022 £
Less than one year	**1,226**	1,469	**73,599**	-
One to five years	**2,800**	3,955	**236,116**	-
	4,026	5,424	**309,715**	-

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

AGE CONCERN ISLINGTON

England & Wales - Charity number 1045623

Accounts

Company number: 03039668

Charity number: 1045623

Age Concern Islington

(Operating as Age UK Islington)

Report and financial statements

For the year ended 31 March 2022

Age Concern Islington

Trustees' Annual Report

For the year ended 31 March 2022

Status	Age UK Islington is an operating name of Age Concern Islington. Age Concern Islington was first established in 1963. It is a charitable company limited by guarantee, incorporated on 30 March 1995, and registered with the Charity Commission on 6 April 1995.
Purpose	Age Concern Islington's charitable object for the public benefit is the welfare of local older people in and around Islington.
Governing document	Age Concern Islington was established under a Memorandum of Association, which established the objects and powers of the organisation. It is governed under its Articles of Association.

Company number	3039668
Country of incorporation	United Kingdom
Charity number	1045623
Country of registration	England & Wales
Registered office and operational address	6-9 Manor Gardens LONDON N7 6LA

Trustees during the

Trustees, who are also directors under company law, who served

Year and up to the date of this report were as follows:

Principal staff Ms Sally Miller — Chief Executive and Company Secretary

Bankers	HSBC plc 25 Islington High Street LONDON N1 9LJ
	Unity Trust Bank plc Four Brindley Place BIRMINGHAM B1 2JB
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditors Invicta House, 108-114 Golden Lane LONDON, EC1Y 0TL

Chair's Forward

The financial year 2021-22 represents Sally Miller's first full year in post as CEO of Age UK Islington (AUKI) and I am delighted to report that the organisation has gone from strength to strength.

The detail of what has been accomplished can be seen in the pages that follow, but I would like to pick out a few highlights:

We tendered for, and retained, the Islington Carers Hub contract, awarded by the London Borough of Islington (LBI). This contract runs for three years and can be extended for two more two-year periods, so could potentially run for seven years.

One of the conditions of the tender was that we should work with partners on the new contract and we pitched jointly with Islington Mind and Mobilise. I am particularly pleased in this vote of confidence from LBI, who are one of our largest funders and most important partners;

We have also added several small additional contracts: more social prescribing link workers in two of Islington's primary care networks (PCNs); a care coordinating contract with one of the PCNs; and a mental health outreach contract awarded by LBI;

We are also taking more steps out of our offices and into the community with a regular presence at St Luke's Community Centre already in place and a similar presence at The ARC Centre to follow this autumn.

Whilst AUKI is, quite properly, a very digitally-driven organisation, we also believe that it is important to have a face-to-face presence in the community where people with needs that need addressing can both plan to come and visit us for help and also come across as part of their everyday life.

One side-effect of the COVID-19 pandemic was that the necessity of working from home showed us that we did not need to maintain such a large office. With working from home now an ongoing part of how AUKI operates, we took steps to review our office provision and with effect from March 31st this year we reduced the space that we occupy in Manor Gardens by a third.

With the introduction of new Articles in the course of the year - these Articles limit trustees to three three-year terms - we have also taken steps to refresh the board. Long-standing trustee - and previous chair - Kathrin Meyrick stepped down at the AGM in November 2021.

I would like to thank Kathrin for her many years of service to AUKI and for the valuable help and advice that she has given to me as chair.

In light of Kathrin's departure, and other board changes that will happen in due course as a result of the new Articles, we set about recruiting new trustees in late 2021 and early 2022. We were delighted to be able to add four new trustees to the board – Aisha Baker-Smith, Marcia McFarlane, Aisha Rehman and Elisabeth Rochford. They bring with them a wide range of skills and contacts and are already showing their worth.

Our plan, through this recruitment process, was to increase the diversity of the board and lower the average age of board members and I am pleased to report that both aims have been 100% met.

Finally, on behalf of the board, I would like to record our huge appreciation for the way that the staff and volunteers of AUKI have continued to respond to the wide range of problems that have been thrown up by the pandemic.

COVID-19 has not gone away, and we may have a very trying autumn and winter ahead of us as cost-of-living issues are piled on top of the mental and physical health issues brought on by the pandemic. The vulnerable nature of many of the people that we work with and support on a day-to-day basis means that they are particularly exposed to all of these.

However, I remain confident that the AUKI team will continue to do everything that they can to respond to the needs expressed by our service users in a timely and efficient manner.

Purpose

Age UK Islington (AUKI) is the operating name of Age Concern Islington (ACI), an independently registered charity and company limited by guarantee. We operate as a member of the national Age UK Brand Partnership.

AUKI's charitable object for the public benefit is to promote the relief and wellbeing of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Islington (LBI).

The charity has the power, in furtherance of this object, to encourage, promote, organise and run services and activities appropriate to the needs of individual older people or groups of older people, together with, if considered appropriate, other individuals and groups who are not older people.

Public Benefit

AUKI trustees confirm that the activities carried out by AUKI are in line with the organisation's objectives for the benefit of the public. AUKI trustees also confirm that they have complied with their duty in Section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Beneficiary needs and how we respond

The primary beneficiaries of the charity are people over 50 living in the London Borough of Islington. We also provide support to people under 50 who are living with long term health conditions, and we operate the Islington Carers Hub offering specialised support for family carers.

The work of the charity is focused on helping people maintain and increase their general wellbeing.

People's needs and priorities vary widely and, as such, we aim to offer a comprehensive response, reflecting the diversity of both the individual and the wider community needs.

Objectives and Activities

Age UK Islington supports all adults in Islington, not just older adults. All need to be an Islington resident or registered with an Islington GP; we also support unpaid carers. Our range of services provide support for people who may be at different stages of wellbeing and in need of support. This may be by simply providing information about services available in the local area, plus opportunities and activities, through to more intensive one-to-one casework support for more complex issues.

Our team provides the following services:

Activities and Get Togethers: Taking place all over Islington. Clients can also pop along to one of our Get Togethers hosted in a variety of venues.

Advice and guidance: One-to-one sessions providing clients with an opportunity to talk more about their needs and to discuss the various options available. We also provide and arrange peer support groups – people meeting to share support and advice.

Carers Support: We provide carers assessments, carer information packs, supported connections to events, breaks, income support and peer support groups.

Community Mental Health Outreach Workers: Working within the central locality core community mental health multidisciplinary/multiagency core team, that integrates services across health, social care and the Voluntary and Community Sector. Their role is to support clients who have been traditionally hard to reach or engage in traditional mental health support services.

Enablement: One-to-one casework, helping people resolve issues around the home and with getting out and about.

Future Matters: Assisting clients to make plans for the future so others know how they would like to be cared for.

Information and support: Our Helpline is usually the first point of contact for general enquiries, fact sheets, mailings to keep people informed about what is going on and information on a range of activities.

Navigation: One-to-one casework to enable people to take control of both their physical and mental health, coordinating a range of other professionals who may be involved with the person's care or support and exploring alternative ways for people to take control of their situation and build skills.

Primary Care Network Care Coordinators: Care coordinators play an important role within a PCN. They proactively identify and work with people, including the frail/elderly and those with long-term conditions, to provide coordination and navigation of care and support by jointly creating a personalised support plan.

Primary Care Network Social Prescribing Link Workers: These link workers receive GP referrals for one-to-one case work to assist with resolving practical barriers and issues and then supported connections to, for example, linking with community events and skills development.

Proactive Ageing Well Service: Supporting people who may be frail with one-to-one case work and social prescribing to keep connected and active.

Volunteering: We have volunteers from all walks of life who join us to support our clients in a wide range of roles whilst utilising their many different skills.

Our key achievements in 2021-22

Five strategic objectives have been set for the period 2021 to 2024. How we met these objectives in 2021-22 is as follows:

Strategic objective	2021-22 achievements
Increase the client wellbeing offer and meet unmet need	Weekly Information and Advice surgery at St. Luke's Community Centre. Increase in number of volunteers recruited and placed. Provision of services and activities by hybrid delivery. Supporting PCN-run COVID-19 vaccination clinics. A week-long *Let's Get Back Together* programme. Establishment of ongoing programme of shared events and activities through partnership work with VCS organisations – online and in person. Development of an urgent shopping service in partnership with London Borough of Islington. Three inter-generational events in partnership with Bright Start Islington, Whittington Health NHS Trust and London Borough of Islington.
Maintain a viable organisation and operate robust and effective contracted services	Award of renewed Islington Carers Hub contract from London Borough of Islington with sub-contracting of two other organisations. Expansion of contracts – additional Social Prescribing Link Worker contracts in two PCNs in Islington. Award of Care Coordinating contract with one PCN in Islington. Award of Community Mental Health Outreach Worker contract from London Borough of Islington, working with Camden and Islington NHS Foundation Trust.

	Green Social Prescribing partnership funded by London Borough of Islington. The value of our investment in Rathbone Core Investment Fund increased by £8,487 to £225,227 during the year.
Diversify and generate new sources of income	Funding awarded through partnership with Peabody Community Foundation, Islington Local Area Plan. Funding awarded for Information and Advice work from Emanuel Hospital charity.
Extend the reach and increase awareness of the organisation	Preparation for the autumn 2022 rollout of the Age UK National Brand Partner Portal – new templates to enable Age UK National's helpline to search for services, activities and community signposts for all local Age UKs. Increased number of volunteers in a range of new roles to support and complement both our service delivery and our communications and marketing. 26% of volunteers recruited are from the 18-25 age bracket. Reached more clients and further increased sign-up to our newsletter amongst new clients. Developed a new set of physical marketing collateral (posters and flyers) that can promote our services and activities. Raised awareness of what we do amongst practitioners and partners through an engagement plan that includes webinars, recorded content and in-person presentations to statutory partners, practitioners and VCS partners in the borough. Outreach and awareness raising events as part of Carers Week (June) and Carers Rights Day (November).

	Active presence on all three Fairer Together Locality Leadership Teams.
Strengthen organisational infrastructure.	Planned for an organisational restructure to support the organisation's growth. Reviewed the induction and training of new staff as well as a review of some Human Resources policies and procedures. Recruitment of a trusts and foundations fundraiser. Awarded the ISO 9001 Quality Management accreditation. Awarded the Age UK Charity Quality Standard accreditation.

Activities and events

During the year we had further lockdowns and some disruption to the delivery of some activities. Despite this, we have ensured that a good range of events and activities have been delivered using all means possible to tackle social isolation and to help clients restore their confidence in getting out and about following the pandemic. With the lifting of the COVID-19 lockdown, we restarted the delivery of some face-to-face get togethers and events, whilst maintaining the online offering for those clients who were not ready for face-to-face engagements yet, and for those whose caring responsibilities or health conditions prevented them from attending venue-based activities.

During the first week in October, we organised and delivered our first *Let's Get Back Together* campaign, the purpose of this campaign being to motivate clients to start attending face-to-face activities again. Events were hosted every day of that week in five different community venues in Islington and the initiative received great feedback from clients and partners.

We were one of the partners involved in the event *Cally Festival Presents: Cultivating Cally 2021*, with the live online session Art Journaling Workshop. We collaborated with Greater London Walks in the promotion of a series of free Islington Historic Walks across the whole borough.
We co-hosted an intergenerational event in partnership with Bright Start, Whittington Health NHS Trust and the Islington Ecology Centre. This event brought together families invited by

Bright Start and older people invited by Age UK Islington and Whittington Health NHS Trust. Following on the success of this event in July, further events were held in December and March with good participation from our clients.

Our first hybrid (online & face-to-face) activity was successfully delivered in December from St. Luke's Community Centre, where a group of clients gathered to attend our *Let's Talk Peer Event*.

In January 2022 we took the decision to cancel all face-to-face client gatherings due to the number of COVID-19 cases in London. Upon reviewing that decision at the end of the month, all face-to-face get togethers restarted in February with a comprehensive and balanced programme of online and face-to-face events and activities, including eight First Aid workshops.

We joined Islington Council in the Parks for Health initiative which encouraged use of Islington's public parks and green spaces. We also promoted and connected our clients to numerous activities and events taking place at Caledonian Park and the Islington Ecology Centre.

In summary, we delivered 22 types of activities with 494 sessions, five peer support groups with 46 sessions, and 1,222 clients accessed these activities and social opportunities.

Enablement

The Enablement service this year has engaged with more complex cases as a result of the changes within the community since the pandemic including, but not restricted to, ongoing matters such as non-emergency repairs, housing transfers and occupational support assessments. These are key areas of service delivery with outcomes linked to wellbeing, reducing hospital admissions and general positivity.

Post-COVID support featured requests for befriending and activities reducing social isolation, with a 100% increase in this support area. This is an area of need that is growing as more and more people are seeking face to face contact in a controlled environment. It is also observed that there is a need for more tailored befriending for clients who are over 80 who have been self-isolating in the past two years.

As part of ongoing partnership working with Islington Council, a shopping service was developed in November 2021 to provide shopping support to identified clients referred directly to the team from Adult Social Care. This service provides shopping support to clients after an initial assessment and develops into interventions for clients after exploring their situation with them with a view to both empower and provide hands on support when needed.

The number of people supported by our Enablement service for this period was 944 with 1,160 cases, in comparison to 2020-21 which was 979 clients and 1,177 cases. This was largely due to 510 COVID-19 wellbeing checks being generated in the first quarter of 2020-21.

Future Matters/End of Life planning

The year started with the Future Matters team working remotely due to COVID-19 restrictions, with one-to-one client contact and appointments being conducted over the telephone and events being held online. Over the year, as restrictions were slowly lifted and hybrid working became possible, we were able to reintroduce face to face appointments at Manor Gardens enabling Future Matters to reach more people who are digitally excluded and need extra support to put plans in place. The move back to in-person events has been slower. Some presentations were made at live events towards the end of the year, and these will become more common as conditions continue to return to normal.

Through its staff and dedicated team of volunteers Future Matters supported 106 people to put 130 Future Care Plans in place during the year 2021-2022. Plans completed included Power of Attorney for Finance (59), Power of Attorney for Health and Welfare (57) and Coordinate My Care Advance Care Plans (14). These figures represent an increase of 63% on 2020/21 (80 plans).

Through its outreach activities the Future Matters Team talked to 284 people, including healthcare professionals attending local community presentations. 147 people attended online and in person presentations and events on planning for the future, including presentations on wills and LPA and Advance Care Planning. Online Death Cafés, including one specifically for healthcare professionals, attracted 34 attendees. The total number of people reached during the year was 465.

Helpline and Wellbeing Checks

Our Helpline enquiries have risen by almost 20% since last year which has had an impact on existing resources and front-line staff handling these enquiries. We have successfully maintained and recruited numerous volunteers to conduct proactive Wellbeing Checks over the telephone from home. This enabled volunteers to work remotely whilst making calls to clients and carrying out prearranged Wellbeing Checks.

Each staff member has been providing a minimum of one full day a week working on the Helpline in addition to their normal duties. We can report the following:

- Number of Helpline enquiries handled was 9,373 of which 66% were from registered clients, 6% non-registered clients and 14% came from health and social care practitioners and other organisations. The remainder were from carers, family friends and those wishing to remain anonymous.

- Number of Wellbeing Checks carried out was 3,082 of which 15% identified additional support needs.
- Following the pandemic, we were able to design a new application within our Microsoft Dynamics system which we have called the Wellbeing Checking app. This new application has enabled volunteers to continue making calls remotely following training.

We are handling a growing number of Helpline calls with an increase of more complex enquiries which require longer intervention and support. This has necessitated a review of our current resources and the review resulted in additional staff being recruited as dedicated Helpline Advisors.

We continue to deliver verbal advice and information over the phone and signpost to other services. The Helpline has its own email inbox called 'Get Help' which accounted for 21% of all incoming enquiries. These are triaged and actioned by the Helpline call handlers on the day the enquiries are received.

The Wellbeing Checking facilities continue to be offered to clients through all Helpline interaction and Wellbeing Check calls and casework. Our digital 'Knowledge Articles' and 'How to' guides have been instrumental in the success of the Helpline service as they allow stored information to be made available to call handlers and clients.

We continue to use our automated Quality Assurance Systems in the Wellbeing Checking calls which allow for immediate over-the-shoulder training and corrections to be conducted with the volunteers remotely.

Information and Advice (I&A)

During the year we had an increase in the number of advice enquiries regarding money-related issues and have supported clients with grant applications such as the Resident Support Scheme, Cloudesley grants and Winter Warmth grants. During the latter part of the year, we recruited several volunteers who have been trained to help support the I&A Specialist Caseworker.

Our online peer support group, *Let's Talk*, continues to be a huge success and is held monthly with an average audience of 45 clients at each session and, usually, a guest speaker from a service provider selected by the clients themselves. Earlier in the year we had Dame Esther Rantzen as a guest speaker who, amongst other things, spoke about the Silver Line service which is now part of Age UK.
We started weekly outreach advice sessions as part of our ambition to work increasingly in the community. These have been a huge success with appointments being fully booked. Staff and volunteers have also been encouraged to attend these sessions as part of their

extended training programme to help with arranging and coordinating future groups within their own service areas.

This year the Information and Advice service provided advice to 1,098 clients (898 in 2020/21) which resulted in 1,268 separate cases (1,237 in 2020/21). The top three outcome areas for this period were Positivity, Wellness and Money. The number of client to case ratio is lower this year which can be explained by our client group displaying a level of resilience following our support, hence a lower requirement for additional complex casework.

Islington Carers Hub

As part of our new Islington Carers Hub contract, we have entered into partnership with Islington Mind and Mobilise. Islington Mind will work to provide a pilot scheme in Year 1 offering one-to-one talking therapy to carers. Mobilise is a tech start-up run by carers for carers, which supports carers online. Both organisations will maximise the benefit of shared learning and expertise for the benefit of carers.

We have engaged with 2,566 carers (2,211 in 2020/21) through phone queries, face-to-face meetings and assessments and have identified and registered 388 (289 in 2020-21) new or hidden carers to bring our total registered carers to 3,633 (3,327 in 2020-21). We have also delivered more than a hundred carer-specific activities, training sessions and events. We have connected carers via signposts and referrals to 2,964 (1,648 in 2020-21) services operated by 215 (164 in 2020-21) different organisations and agencies.

Respite has always been an issue for carers, and this was further highlighted as most carers who live with the person they care for were not able to leave the house. Following completion of a statutory carers assessments, we have identified additional needs on the part of carers which have resulted in an increase in carers' Direct Payments. We have joined with Adult Social Care to pilot a scheme which could make available some funds for carers to help buy-in alternative support for the person they care for so that the regular carer can have a break.

We understand that during the pandemic many new unpaid carers took up the role to look after their loved ones. Identifying hidden carers has been a high priority in the past but is now even more so following the nationally recognised fact that there are more unpaid carers today than before the pandemic. We continue to deliver online events to mark and celebrate Carers Week and Carers Rights Day and conduct our Carers Support Groups, Carers Pathway Forums, First Aid Workshops, and other events online to ensure continuity and delivery of support to carers.

Navigation

This year proved to be as challenging as the previous year as it still encompassed COVID-19 restrictions and the coming out of lockdown. Demand on the team increased further with an increase in the complexity of support needs. During the lockdown periods there was a collaborative spirit throughout from residents, voluntary services, and Islington Council with extra measures in place. After a period of lockdown ending these extra support measures were reduced leaving some residents feeling bereft, lost and having to deal with their feelings which for a lot of people had been put on hold during that time.

The service has seen an increase in referrals from GP Surgeries and the Integrated Care Networks (INCs), other health practitioners and self-referrals from clients. The complexity of residents' needs has increased, so in the majority of cases not only is there practical support required but also some element of wellbeing also needing to be addressed. There has been a huge surge in housing transfer cases and a need for support with form filling, gathering evidence to support these applications and completing assessment forms.

Coming back out into the community has been a challenge for some of our clients and getting access to mental health and emotional wellbeing has been difficult. However, we are now entering a period where these needs are recognised, and services are being set up to accommodate these needs. Our team has welcomed such services as The Long COVID Support provided by Mind and the newly formed Core Team for Mental Health where we plan a joint approach to supporting clients. Activities have now recommenced, including Green Social Prescribing activities and *Let's Get Back Together*, to name just a few, which has helped the team to navigate our clients to appropriate and meaningful activities that also address their wellbeing.

We have successfully worked with 1,466 clients resulting in 1,615 cases; the previous year we worked with 1,406 clients and 1,840 cases. With a higher volume of cases in the first quarter of 2020-21 due to COVID-19 wellbeing checks (467 clients and 565 cases), this demonstrates the rising demand in 2021-22.

Proactive Ageing Well Service (PAWS)

This year has been particularly challenging for the PAWS service, the PAWS Navigator leaving during the beginning of the year and the subsequent problems with recruitment has meant a drop in direct numbers being referred. We continued, however, to work with the PAWS team and picked up 61 referrals. Referrals have further increased with two Navigators attending the regular PAWS multi-disciplinary team meetings.

Social prescribing

During the year referrals to the service have increased. The team continue to work with blended approaches such as delivering services face to face and using other platforms such as FaceTime, Zoom and Teams. This brought about an increase in referrals as clients need to have continual access to services, despite their shielding needs or safety concerns and the team use flexible approaches to be fully operational and deliver support in a timely manner.

As a result of the pandemic, the needs of clients have changed and because of the success in previous years the team continues to receive requests to take part in different programmes to tackle health inequalities and to increase awareness of holistic approaches and services in Islington and neighbouring boroughs.

The link workers successfully delivered 1,561 cases from 1,447 clients during the year, a 91% increase on the same period for the previous year, which saw 758 clients and 857 cases. The service increased the reach and partnership working with local agencies and others to promote wellbeing of all kinds. This included both statutory and voluntary sector organisations and those offering health, advice, support, education or safeguarding services.

Volunteer involvement

Despite the restrictions due to the pandemic, the interest in volunteering remained high. During the year we had 379 people contact us and, out of those, 47 people completed the recruitment process and started volunteering. We recruited the majority of new volunteers from Age UK National, City, University of London, Team London, Pro Bono Community, Voluntary Action Islington, CAPA, London School of Economics and London Metropolitan University as well as directly through our Helpline, website and emails to the AUKI team. Out of the 47 new volunteers recruited over the last year, 35 were still active as at the end of March 2022.

This year we had 76 volunteers in the following roles: Information & Advice, Get Together hosts, Wellbeing Callers, Future Matters, Activity hosts, IT tutors, IT Get Together hosts, Communication and social media and promotional callers, in comparison to 46 volunteers last year.

As mentioned in last year's report we planned to raise the levels of engagement with our volunteers in 2021-22. This we achieved to a large extent. We sent out 10 volunteer newsletters with relevant information for our volunteers and we also hosted eight social get togethers on Zoom. We have offered our volunteers a range of courses and training opportunities; amongst them a Macmillan training course, Dementia Friend training, Drug and Alcohol training, First Aid courses and Training on Suicide and Pathways. We have also worked closely with Peabody Housing Association, sharing their training offers with our volunteers.

As a way of recognising the work our volunteers contribute to the organisation, we joined Tempo Time Credits in June 2021. Time credits work as a recognition tool where volunteers earn credits for hours spent volunteering. We have 25 volunteers signed up to the scheme and are hoping more will sign up. In December we attended the Islington Volunteer of the Year Awards where two of our Information and Advice volunteers were highly commended for an award.

A big addition to our volunteering pool over the last year have been the CAPA – The Global Education Network volunteers. The CAPA network provides interns from the US wanting to gain work experience. Over the last year we had five CAPA students on placements with us, covering 40 weeks of 20 hours per week work experience, i.e. 800 volunteering hours in total. The CAPA volunteers have proven to be adaptable, keen and very useful and we are keen to maintain a good working relationship with them in the future.

With the pandemic and the shutdown of face-to-face activities, the volunteering roles we had to offer changed dramatically and with it the type of volunteers we attracted. All inductions that before the pandemic were conducted in person at our offices in Manor Gardens were moved online and all form-filling and safeguarding courses were moved online. The volunteering roles evolved and became home based and a lot techier. We saw the average age of our volunteers lower and a lot more students and younger people coming forward. As the world of volunteering is changing again, we are now actively seeking a more varied pool of volunteers, both because we want to ensure as broad and representative a volunteer base as possible, but also because we find that those that are semi-retired or recently retired have a lot of time to give and tend to stay for a longer period of time. Our aim, going forward, is to make sure our volunteers reflect the people we are trying to help, to ensure we stay an inclusive and diverse organisation.

Partnership working

It has been a good year for partnership working with numerous new partners and further consolidation of existing partners. We have worked with partners to develop the content of selected campaigns and help them to share it with their own client audiences using their available communication channels.

With most of our activities and events such as Carers Rights Day and Carers Week, we reach out to partners to help us to share information about the events with their clients and networks. Our key partners include Islington Council, North Central London Clinical Commissioning Group, (now Integrated Care System), Voluntary Action Islington, Camden &

Islington NHS Foundation Trust, Whittington Health NHS Trust, and University College London Hospitals NHS Foundation Trust. These organisations were able to share information about our events via blogs and dedicated event pages on their websites, client and staff newsletters, and social media.

We wanted to ensure that the momentum and relationships built during the pandemic remained and continued to work in partnership with Islington Council, the Islington GP Federation and VCS organisations to support, through volunteer input, the COVID-19 vaccination programme at Bingfield and Hanley Primary Care Centres.

We continue to build on the work with the Locality Teams in the borough and regularly attend the Leadership Team meetings in the North, South and Central localities. These meetings bring together both statutory and non-statutory organisations to help deliver localised services.

We regularly share our monthly newsletters and monthly activities flyers with NCL CCG, GPs, Voluntary Action Islington, Camden and Islington NHS Foundation Trust and hospital partners. We have started an audit and gap analysis for our partnership work, and we will be working to identify gaps and opportunities in terms of where partnerships can be strengthened, and new partnerships formed. Whilst there is a significant increase in referrals from healthcare organisations, we want to be confident that engagement is also sufficiently focused on Local Authority teams, VCS organisations and housing associations.

This year we have placed a stronger emphasis on arranging events and outreach work in partnership with community centres e.g. Brickworks, St Luke's, Peel Institute, Cally Clock Tower Centre (Islington Council) for *Let's Get Back Together* events and St Luke's Community Centre, Centre 404, The Stress Project and Mary's Youth Service for Islington Carers Hub events.

As a member of Islington Council's *Fairer Together* and *Bright Lives Alliance* we have been working closely with Islington Council, Help on Your Doorstep and Manor Gardens Welfare Trust on the Central Point of Access initiative which serves as a central point to receive referrals into the VCS from statutory services.

Communications and marketing

We have continued to deliver and refine a comprehensive digital communications programme with regular monthly newsletters and event mailings to encourage clients to take up activities and programmes available through Age UK Islington, Islington Carers Hub and to provide an insight into how clients can benefit from our work through case studies and interviews with staff.

We continue to strengthen and formalise relationships with communications personnel in statutory and other voluntary sector organisations, sharing details of our campaigns with their client bases, with regular reciprocal marketing through Healthwatch Islington, St Luke's Community Centre, Archway Medical Express, C&I NHS Trust, Islington Council, Islington Council Homes & Community Team and UCLH.

We have focused on developing events and communications linking to a carefully chosen set of national campaigns, including Mental Health Awareness Week, Dying Matters Week, Dementia Awareness Week, Carers Week, Loneliness Awareness Week, and a Windrush programme.

Our website now provides this detail of our services, which in the coming months will be searchable by the Age UK National Advice line and via the Age UK National website, by postcode. We are taking steps to develop a suite of marketing materials that will provide the detail of key areas of support, e.g. support for mental health issues, support for learning difficulties, and support for Dementia.

Plans for the future

The adopted strategy of 2021-24 is taking the organisation in a different direction from the previous strategy of 2017-2021. We now have in place a robust infrastructure and established contracts and are taking steps to develop the organisation further through sustaining the current contracts, applying for new contracts and developing other services. These new contracts and services will seek to support and complement our portfolio.

We intend to develop our service provision in 2022-23 through attaining funding for a range of new services. These services will comprise befriending, counselling, practical assistance at home and a growth of our information and advice services. We will also make plans for the development of a service to support people living with Dementia and their carers.

We will be working closely with our London Borough of Islington colleagues in being part of the Bright Lives partnership, which aims to secure high quality universal and targeted offers across a multi-agency alliance supporting resident wellbeing and resilience. This work is key in preventing an escalation into crisis and statutory interventions. We also aim to work with the newly created North Central London Integrated Care System.

We will continue to develop our presence at community sites offering Information and Advice support to the local community. We will also be creating opportunities to extend our reach by being based at community sites across the borough; this has started with a regular presence at St. Luke's Community Centre.

We will increase the amount of input volunteers have in our organisation and will be creating a range of new roles to support and complement both our service delivery and our communications and marketing. We will be developing additional services, with the involvement of volunteers, such as befriending and counselling.

We will continue to work with our Primary Care Network colleagues as part of our social prescribing and care coordinating partnerships as well as working with individual surgeries to raise awareness of carer support available in the borough and to further identify unpaid carers.

We will implement an engagement plan including attendance at team meetings, webinars and presentations to statutory partners, practitioners and VCS partners in the borough. This will include the delivery of outreach work with residents and organisations. This work may result in the development of services-providing partnerships with other VCS organisations. Additionally, we will engage with the local statutory and health sectors in joint training and additional workforce development opportunities.

Equality, diversity and inclusion

AUKI is committed to promoting equality of opportunity, celebrating and valuing diversity, eliminating unlawful discrimination, harassment and victimisation, including cyber or e-bullying and harassment, and promoting good relations.

AUKI is committed to equal opportunities in employment and service delivery and will take every possible step to ensure that no person working for the organisation or seeking employment with us, or anyone using our services, will receive less favourable treatment or will be disadvantaged by requirements or conditions that cannot be shown to be justifiable on the grounds of their age, disability (including mental health), gender, gender reassignment, ethnicity, faith or religion, sexual orientation, marital or civil partnership status, socio-economic status or family status.

Our aim is to:

- work towards the elimination of discrimination
- create a positive culture where diversity, inclusion and respect are core values are at the centre of all our activities
- encourage positive action to overcome disadvantage and discrimination
- ensure the highest possible standards are achieved in the delivery of our services

- ensure equality, diversity and inclusion is promoted through our work, both internally and externally.

Financial Review 2021-22

Annual income increased from £1,503,871 in 2020-21 to £1,561,859 in 2021-22. This represented a year-on-year increase of £57,988 (4%).

Annual expenditure decreased from £1,335,580 in 2020-21 to £1,325,704 in 2021-22. This represented a year-on-year decrease of £9,876 (1%).

As a result, a surplus of £236,155 was generated before gains on investments. This surplus exceeded that recognised in the prior year of £168,291 and the budgeted surplus for 2021-22 (£2,899).

This better than budgeted result was driven by income being £111,000 more than budgeted and expenditure being £108,000 less than budgeted.

The additional income, which was weighted towards the year-end, largely came from a mix of new service contracts coming on stream and two significant amounts of voluntary income: a legacy worth £20,000 and £17,000 raised as a result of being the Mayor of Islington's chosen charity. All of the major new service contracts were ongoing at year end and continued to provide income in 2022-23.

Expenditure was lower than budgeted – and slightly down year-on-year. This was largely driven by staff expenses which were lower than budget. This was largely a result of employee numbers falling below budget during periods of recruitment for new contracts and given lead times to replace those that left the charity. It is to the credit of the staff that they continued to deliver for our clients whilst meeting, and very often exceeding, the contractual KPIs agreed with our funders.

Investments gained £8,487 in value during 2021-22, having grown by £26,956 in 2020-21. When those gains are accounted for, the annual surplus becomes £244,642 (2020-21: £195,247). We continue to regularly review funds invested in the market with Rathbones – our investment advisers. The charity maintains a clear risk appetite for investments, and it is currently not undertaking further investments in light of the current market uncertainty and volatility.

After accounting for investments, the 2021-22 contribution to unrestricted funds was £233,334 (2020-21: £180,744).

At the end of the year all funds totalled £967,930 (2020-21: £723,288) of which £934,003 (2020: £700,669) were unrestricted. After agreed designations, general funds amounted to £884,003 (2020: £695,576).

Structure, Governance and Management

Age UK Islington (AUKI) is the operating name for Age Concern Islington, a company limited by guarantee and a registered charity founded in February 1963. Its governing instrument is its current Memorandum and Articles of Association, approved by the AGM in November 2006.

AUKI has a diverse Board of Trustees, 46% of whose membership is made up of local older people and 38% from a Black and Minority Ethnic background. We currently have eight female and five male trustees.

The charity's governing body is the Board of Trustees, whose members are trustees under charity law and directors for the purposes of the Companies Acts. Trustees and Honorary Officers are elected by the members of the charity at the Annual General Meeting for a period of three years and may be co-opted in between AGMs.

Members of the Board of Trustees of the charitable company each guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31 March 2022 was 13 (2021: 10). Members of the Board of Trustees have no beneficial interest in the group or charitable company. Any potential conflicts of interest are recorded annually, and updated at every Board meeting, so that these can be monitored and managed as necessary.

Our subsidiary trading company, Islington Age Concern Trading Company, which provided consultancy and support services for other charities in data management and service redesign, operating under the trading name Outcomes Plus, is now dormant and there has not been any activity in 2021-22.

Senior Management Remuneration

The senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating it on a day-to-day basis. Currently these personnel include the CEO.

The pay of the senior staff is reviewed annually. In view of the nature of the charity, the Trustees benchmark against pay levels in other charities of a similar size, taking advice from recruitment consultants where these are used, for example in the recruitment to the CEO position. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities. If recruitment has proven difficult in the recent past a market addition is also paid.

Trustee recruitment and training

Trustees are recruited by various means. We contact local voluntary groups and companies from time to time setting out our needs and inviting applications. We also use online recruitment systems, social media, networks and sometimes interested parties approach us directly. We seek to cover a specified range of expertise and backgrounds on the Board of Trustees.

Normally the Chair or members of the Governance Committee will meet a prospective trustee to discuss their application. A trustee may be co-opted by the Board of Trustees before the AGM. Any appointment is put to the subsequent Annual General Meeting for Members to vote on.

We added four new trustees in the course of the year - Aisha Baker-Smith, Marcia McFarlane, Aisha Rehman and Elisabeth Rochford. Their backgrounds are summarised on our website.

Each new trustee is inducted by both the Chair and the CEO. The topics covered are the organisational structure, an overview of services delivered, contracts and funding information, the governance structure, the annual report and accounts and the organisational strategy. Trustees also receive a Trustee Handbook and relevant policies such as the Trustee Code of Conduct, Conflict of Interest and Confidentiality. Other documents provided are previous Board of Trustees meeting minutes, Articles and Memorandum of Association and data protection information. Trustees have taken part in joint awaydays with the staff team and have also taken on individual pieces of work with some staff members.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age Concern Islington for the purposes of company law) are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 group and of the incoming resources and application of resources, including the income and expenditure, of the group 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 judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the potential ongoing impact of the COVID-19 pandemic on future activities and cash flows. Funding is secure in the medium term and the service delivery model has been, and will continue to be, adapted to ensure the charity meets both the needs of its clients and the expectations of its funders. With the additional security offered by its balance of free reserves the trustees remain confident in the charitable company's ability to continue operating for the next 12 months.

Principal sources of funding

AUKI is very grateful to all of the funders, donors, trusts and grant makers who have supported our work this year.

In line with the charity's present strategy, the principal source of funding consists of commissioned service contracts from statutory bodies. During 2021-22 statutory funders included the London Borough of Islington and the North Central London Clinical Commissioning Group, now North Central London Integrated Care System. We also undertook subcontracted service provision with the Islington GP Federation.

Other sources of funding include grant-making bodies and corporate donations. During 2021-22 the following organisations, grant-making trusts and corporate donors contributed funding to support our work:

- Anthony and Rachel Williams Charitable Trust
- Human Made Machine
- Peabody Community Foundation, Islington Local Area Plan
- Older Londoners' Programme with funding from the Emanuel Hospital charity

During 2021-22 the charity received £41,556 as unsolicited donations from individuals. We are deeply grateful to all those who provide funding to help us support the wellbeing of local people.

In carrying out funding-related activities we ensure that the charity is compliant with fundraising codes, specifically the updated Code issued by the Fundraising Regulator in October 2019.

Age UK Islington does not engage in public fundraising and does not use external professional fundraisers or commercial participators. Age UK Islington nevertheless observes and complies with the relevant fundraising regulations and codes. During the year there was no non-compliance of these regulations and codes and Age UK Islington received no complaints relating to its fundraising practice.

Reserves Policy

Unrestricted reserves comprise both designated and free reserves. The balance of free reserves is assigned to meet the requirements of the charity's reserves policy. The amount of free reserves held by AUKI on 31 March 2022 was £884,003.

The aim of the reserves policy is to retain sufficient resources to ensure the sustainability of our charitable activities for the benefit of beneficiaries who depend on us for support for a range of situations and circumstances. The charity must be reasonably able to cope with the considerable variations in income and expenditure that can easily affect charities.

The AUKI policy is to maintain sufficient reserves to ensure operating activities continue for a period of between three and six months if there was ever to be a sudden cut in, or loss of, income received previously. This is seen as a suitable length of time, within which the charity could find new sources of income and/or make appropriate cost reductions.

Based on the current year budget, the target range for reserves is between £442,608 and £885,215 (based on three and six months expenditure). The free reserves at 31 March 2022 are within this range at £884,003.

The Board of Trustees plans to provide for the needs of future beneficiaries by utilising a portion of the free reserves for investment in service improvement and development. The main uncertainties and possible future expenditure items against which the charity needs hold reserves include the following:

- Service development in general areas or for specific projects
- Late receipt of income from funders
- Interim financial cover
- Premises and equipment items
- Planning for staff changes
- Planning for any future pandemic
- Staff contingencies
- Occasional, irregular expenditure.

Risk management

AUKI has a Finance Committee which is chaired by the charity's Treasurer and meets six times a year. The major risks facing the charity are reviewed by this committee at least twice a year and are also reviewed by the Board of Trustees twice a year, so there is substantial consideration of the risks faced.

Each risk is identified, assessed and scored for its likelihood of occurring and the level of impact should the risk event occur. Part of this process ensures mitigating measures are identified and agreed in order to reduce the higher risks to a level that is comfortable for the organisation and acceptable to the Board of Trustees. It is recognised that it is not possible to exist without any risk, but with the analysis and risk register in place, the Board of Trustees is comfortable that the range of measures and controls put in place means that we operate at an acceptable risk level.

The principal risks currently faced by AUKI are as follows:

1. Reliance on contract income from the London Borough of Islington, the North Central London Clinical Commissioning Group, now North Central London Integrated Care System, and the Islington GP Federation.

To mitigate this, we ensure that the contracts continue the current high-performance levels as well as meeting and surpassing our targets and we continually strive to secure contracts. Continued high performance on delivering on our contracts is the most effective control against targeted cuts. We also review priorities, trends and needs of our client group in conversation with our commissioners and plan according to the trends and issues that arise, whilst also considering population health and public health data to calculate the most effective way of supporting our client group.

We have, as part of a fundraising strategy, developed alternative income streams and have recruited a trusts and foundations fundraiser in order to develop a range of non-contracted services.

2. Reserves are at an historically high level but are in line with our reserves policy at present and this may be seen as a barrier to funding by grant-funding organisations.

We continue to have a considerable level of reserves and last year formed an expenditure plan resulting from the 2021/24 strategy. This funding was put towards the costs of moving offices which took place in March 2022 as well as working towards a restructure and the appointment of newly created posts for actioning in June and July 2022.

During 2022-23 we will be putting more funds into our Rathbones investment account or another account. This has been delayed due to the impact of inflation increases and the situation globally with the war in Ukraine and will be reconsidered in the autumn of 2022.

We will utilise a percentage of our reserves to develop additional and complementary service provision and also to fund continuing development.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 3 October 2022 and signed on their behalf by

Howard Sharman
Chair

Independent auditor`s report

To the members of

Age Concern Islington

Opinion

We have audited the financial statements of Age Concern Islington (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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 2022 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
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age Concern Islington's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 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' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
    - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
    - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Independent auditor`s report

To the members of

Age Concern Islington

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Joanna Pittman (Senior statutory auditor)
27 October 2022
for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2022

	Note	Unrestricted £	Restricted £	2022 Total £	Unrestricted £	Restricted £	2021 Total £
Income from:							
Donations and legacies		66,770	15,186	**81,956**	55,926	25,000	80,926
Charitable activities							
Information, Advice and Support planning	3	438,725	13,500	**452,225**	430,956	1,473	432,429
Enabling independence	3	960,846	–	**960,846**	933,287	–	933,287
Activities and Wellbeing	3	58,000	3,900	**61,900**	42,453	–	42,453
Capacity building	3	–	–	**–**	11,500	–	11,500
Investments		4,932	–	**4,932**	3,276	–	3,276
Total income		1,529,273	32,586	**1,561,859**	1,477,398	26,473	1,503,871
Expenditure on:							
Raising funds	4a	17,491	–	**17,491**	2,944	–	2,944
Charitable activities							
Information, Advice and Support planning	4a	401,862	2,500	**404,362**	409,524	1,473	410,997
Enabling independence	4a	753,995	9,660	**763,655**	775,507	10,497	786,004
Activities and Wellbeing	4a	95,019	9,118	**104,137**	99,323	–	99,323
Capacity building	4a	36,059	–	**36,059**	36,312	–	36,312
Total expenditure		1,304,426	21,278	**1,325,704**	1,323,610	11,970	1,335,580
Net income / (expenditure) before net gains / (losses) on investments		224,847	11,308	**236,155**	153,788	14,503	168,291
Net gains / (losses) on investments		8,487	–	**8,487**	26,956	–	26,956
Net income / (expenditure) for the year and net movement in funds	5	233,334	11,308	**244,642**	180,744	14,503	195,247
Reconciliation of funds:							
Total funds brought forward		700,669	22,619	**723,288**	519,925	8,116	528,041
Total funds carried forward		934,003	33,927	**967,930**	700,669	22,619	723,288

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

Balance sheet

Company no. 3039668

As at 31 March 2022

	Note	2022 £	2021 £
Fixed assets:			
Tangible assets	10	–	–
Investments	11	225,229	216,742
		225,229	216,742
Current assets:			
Debtors	12	156,837	74,577
Cash at bank and in hand	17	704,887	516,584
		861,724	591,161
Liabilities:			
Creditors: amounts falling due within one year	13	(119,023)	(84,615)
Net current assets		742,701	506,546
Total net assets	15a	967,930	723,288
The funds of the charity:	16a		
Restricted income funds		33,927	22,619
Unrestricted income funds:			
Designated funds		50,000	5,093
General funds		884,003	695,576
Total unrestricted funds		934,003	700,669
Total charity funds		967,930	723,288

Approved by the trustees on 3 October 2022 and signed on their behalf by

Howard Sharman
Chair

Age Concern Islington

Statement of cash flows

For the year ended 31 March 2022

Reconciliation of net income to net cash flow from operating activities

	2022 £	2021 £
Net income for the reporting period (as per the statement of financial activities)	**244,642**	195,247
Dividends, interest and rent from investments	**(4,932)**	(3,276)
(Gains) / losses on investments	**(8,487)**	(26,956)
(increase)/decrease in debtors	**(82,260)**	(26,248)
Increase/(decrease) in creditors	**34,408**	2,289
Net cash provided by operating activities	**183,371**	141,056

	Note	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Net cash provided by operating activities			183,371		141,056
Cash flows from investing activities:					
Dividends, interest and rents from investments		4,932		3,276	
Purchase of investments		-		(100,000)	
Net cash provided used in investing activities			4,932		(96,724)
Change in cash and cash equivalents in the year			188,303		44,332
Cash and cash equivalents at the beginning of the year			516,584		472,252
Cash and cash equivalents at the end of the year	17		704,887		516,584

1 Accounting policies

a) Statutory information

Age Concern Islington is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is 6-9 Manor Gardens, London, N7 6LA.

b) 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The charitable company is the parent entity of a wholly-owned subsidiary, Islington Age Concern Trading Company Ltd. These accounts do not consolidate the income and expenditure or assets and liabilities of the trading subsidiary as these are not material to the accounts.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

No key judgements have been required to be made by the charitable company which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the impact of the COVID -19 pandemic on future activities and cash flows. Funding is secure in the medium term and the service delivery model has been, and will continue to be, adapted to ensure the charity meets both the needs of its clients and the expectations of its funders. With the additional security offered by its balance of free reserves the trustees remain confident in the charitable company's ability to continue operating for the next 12 months from when these accounts are approved.

1 Accounting policies (continued)

e) Income

Income, including income from government and other grants, whether ‘capital’ grants or ‘revenue’ grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Grants are credited to incoming resources when they are receivable as the charity's own money, unless they are for activities that relate to a specific future period, in which case they are deferred to that period.

Income received under contracts for services is recognised in the financial statements in proportion to the percentage of completion of the contract.

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 a treated as a contingent asset and disclosed if material.

f) Investment income

Distributions from listed investments are included when receivable and the amount can be measured reliably by the charity; this is normally the date on which the holding is first quoted ex dividend or the end date of the period for which it is accrued as notified by the fund manager.

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.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of overheads and support costs.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable 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:

- Costs of raising funds relate to the costs incurred by the charitable company in encouraging third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose

- Expenditure on charitable activities includes the costs of information and advice, independence enablement, activity and wellbeing and capacity building services undertaken to further the purposes of the charity and their associated support costs

- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1 Accounting policies (continued)

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

▪ Costs of raising funds	0%
▪ Information, Advice and Support planning	27%
▪ Enabling independence	58%
▪ Activities and Well-being	5%
▪ Capacity building	2%
▪ Support costs	8%
▪ Governance costs	0%

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity:

▪ Costs of raising funds	0%
▪ Information, Advice and Support planning	34%
▪ Enabling independence	49%
▪ Activities and Well-being	14%
▪ Capacity building	3%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the statement of financial activities on a straight line basis over the length of the lease.

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

▪ Office equipment	4 years
▪ IT infrastructure	3 years
▪ Fixtures and fittings	4 years

l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1 Accounting policies (continued)

n) 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.

o) Investments

Investments in subsidiaries are at cost.

Listed investments are included in the balance sheet at bid price. Realised gains and losses on disposals in the year and unrealised gains and losses on investments at the balance sheet date are included in the Statement of Financial Activities for the relevant underlying funds.

p) Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The charity has no liability under the scheme other than for the payment of those contributions.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2022 Total £	Unrestricted £	Restricted £	2021 Total £
Age UK	11,062	–	**11,062**	43,357	–	43,357
Trusts and foundations	5,000	14,913	**19,913**	5,000	25,000	30,000
Other donations	50,708	273	**50,981**	7,569	–	7,569
	66,770	15,186	**81,956**	55,926	25,000	80,926

3 Income from charitable activities

	Unrestricted £	Restricted £	2022 Total £	Unrestricted £	Restricted £	2021 Total £
London Borough of Islington:						
Information and Signposting	91,535	–	**91,535**	90,856	–	90,856
Islington Carers Hub	322,415	11,000	**333,415**	320,000	1,473	321,473
Emanuel Hospital charity	–	2,500	**2,500**	–	–	–
End of Life Care: Future Matters	20,845	–	**20,845**	20,100	–	20,100
Fees and other income	3,930	–	**3,930**	–	–	–
Sub-total for information, advice and support planning activities	438,725	13,500	**452,225**	430,956	1,473	432,429
London Borough of Islington:						
Community Mental Health Outreach	5,378	–	**5,378**	–	–	–
Hospital Discharge post	–	–	**–**	14,326	–	14,326
Enablement Service	354,762	–	**354,762**	359,135	–	359,135
Islington CCG:						–
Care Navigation Service	372,366	–	**372,366**	372,366	–	372,366
Islington GP Group Ltd						–
Care Coordinators	1,822	–	**1,822**	–	–	–
Proactive Ageing Well Service	47,552	–	**47,552**	46,620	–	46,620
Social Prescribing	178,966	–	**178,966**	140,840	–	140,840
Fees and other income	–	–	**–**	–	–	–
Sub-total for enabling independence activities	960,846	–	**960,846**	933,287	–	933,287
London Borough of Islington:						
Activities service	40,000	–	**40,000**	40,453	–	40,453
Green Social Prescribing	18,000	–	**18,000**	–	–	–
Mental Health Parks Programme		3,900	**3,900**	–	–	–
Donations	–	–	**–**	2,000	–	2,000
Sub-total for activities and wellbeing activities	58,000	3,900	**61,900**	42,453	–	42,453
London Borough of Islington:						
Volunteering	–	–	**–**	11,500	–	11,500
Sub-total for capacity building activities	–	–	**–**	11,500	–	11,500
Total income from charitable activities	1,457,571	17,400	**1,474,971**	1,418,196	1,473	1,419,669

4a Analysis of expenditure (current year)

	Charitable activities									
	Fundraising £	Information, Advice and Support planning £	Enabling independence £	Activities and Wellbeing £	Capacity building £	Governance costs £	Support costs £	**2022 Total £**	2021 Total £
Staff costs (Note 6)	16,886	269,206	529,210	59,562	24,672	5,366	125,161	**1,030,063**	1,002,773
Other staff costs	275	9,831	18,436	1,390	605	74	23,031	**53,642**	60,139
Direct activity costs	66	2,280	5,985	7,069	355	1	1,080	**16,836**	34,649
Welfare payments	–	–	8,987	–	–	–	–	**8,987**	1,923
Premises	–	36,198	59,229	5,670	2,563	312	8,651	**112,623**	105,227
Office, communications and equipment	54	24,183	50,886	4,830	2,330	263	7,959	**90,505**	115,850
Compliance, legal etc.	210	890	1,897	181	83	9,510	277	**13,048**	15,019
	17,491	342,588	674,630	78,702	30,608	15,526	166,159	**1,325,704**	1,335,580
Support costs	–	56,497	81,416	23,261	4,985	–	(166,159)	–	–
Governance costs	–	5,277	7,609	2,174	466	(15,526)	–	–	–
Total expenditure 2022	**17,491**	**404,362**	**763,655**	**104,137**	**36,059**	**–**	**–**	**1,325,704**	
Total expenditure 2021	2,944	410,997	786,004	99,323	36,312	–	–		1,335,580

4b Analysis of expenditure (prior year)

		Charitable activities						
	Fundraising £	Information, Advice and Support planning £	Enabling independence £	Activities and Wellbeing £	Capacity building £	Governance costs £	Support costs £	**2021 Total £**
Staff costs (Note 6)	–	262,894	518,093	58,282	24,248	5,769	133,487	**1,002,773**
Other staff costs	–	7,950	17,097	923	423	51	33,695	**60,139**
Direct activity costs	1,852	6,357	17,689	1,797	518	2	6,434	**34,649**
Welfare payments	–	1,473	450	–	–	–	–	**1,923**
Premises	–	32,449	57,030	4,891	2,410	298	8,149	**105,227**
Office, communications and equipment	1,092	27,135	70,159	5,459	2,645	327	9,033	**115,850**
Compliance, legal etc.	–	1,282	2,562	262	129	10,347	437	**15,019**
	2,944	339,540	683,080	71,614	30,373	16,794	191,235	**1,335,580**
Support costs	–	65,747	94,695	25,358	5,435	–	(191,235)	**–**
Governance costs	–	5,710	8,229	2,351	504	(16,794)	–	**–**
Total expenditure 2021	**2,944**	**410,997**	**786,004**	**99,323**	**36,312**	**–**	**–**	**1,335,580**

5 Net income for the year

This is stated after charging / (crediting):

	2022 £	2021 £
Depreciation	–	–
Operating lease rentals:		
Property	93,521	92,139
Other	1,594	1,642
Auditor's remuneration (excluding VAT):		
Audit	7,500	8,260
Other services	210	–

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2022 £	2021 £
Salaries and wages	907,334	893,843
Social security costs	85,472	72,551
Employer's contribution to defined contribution pension schemes	37,257	36,379
	1,030,063	1,002,773
Agency costs	12,229	18,201
	1,042,292	1,020,974

The following number of employees received employee benefits (excluding employer pension) during the year between:

	2022 No.	2021 No.
£60,000 – £69,999	1	–

The total employee benefits including pension contributions and employer's national insurance of the key management personnel were £69,818 (2021: £75,480).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 31 (2021: 29). The services of a freelance specialist were used for accountancy support.

8 Related party transactions

There were no donations from related parties outside the normal course of business and no restricted donations from related parties in the year. No donations were received from Trustees (2021: one Trustee donated £359).
During the year the charity paid no costs on behalf of its subsidiary, Age Concern Trading Company Ltd (2021: £1,996) and charged no costs to the subsidiary (2021: £1,486). The year end balance owed by the subsidiary was £nil (2021: £4,658).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Islington Age Concern Trading Company Ltd gift aids available profits to the parent charity.

10 Tangible fixed assets

	Office equipment £	IT infrastructure £	Fixtures & fittings £	**Total £**
Cost or valuation				
At the start of the year	1,027	64,767	–	**65,794**
Disposals in year	–	(13,023)	–	**(13,023)**
At the end of the year	1,027	51,744	–	**52,771**
Depreciation				
At the start of the year	1,027	64,767	–	**65,794**
Amount adjusted on disposal	–	(13,023)	–	**(13,023)**
At the end of the year	1,027	51,744	–	**52,771**
Net book value				
At the end of the year	**–**	**–**	**–**	**–**
At the start of the year	–	–	–	–

All of the above assets are used for charitable purposes.

11a Listed investments

	2022 £	2021 £
Fair value at the start of the year	216,740	89,784
Additions at cost	–	100,000
Net gain / (loss) change in fair value	8,487	26,956
Fair value at the end of the year	225,227	216,740

Investments comprise:

	2022 £	2021 £
UK Common investment funds	225,227	216,740
	225,227	216,740

11b Investments - subsidiary company

The charitable company owns the whole of the issued ordinary share capital of Islington Age Concern Trading Company Limited, a company registered in England, trading under the name Outcomes Plus, Company number 03001195. The subsidiary is used for non-primary purpose trading activities and is registered at 6 - 9 Manor Gardens, London, N7 6LA. The activities of the subsidiary have not been consolidated in the statement of financial activities on the basis of materiality. Available profits are gifted to the charitable company under a deed of covenant. Two of the trustees of Age Concern Islington are also directors of the subsidiary. A summary of the results of the subsidiary is shown below:

	2022 £	2021 £
Turnover	–	878
Cost of sales	–	–
Gross profit	–	878
Administrative expenses	–	(878)
Management charge payable to parent undertaking	–	–
Profit on ordinary activities	–	–
Distribution of profits to parent undertaking under deed of covenant	–	–
Profit / (loss) for the financial year	–	–
The aggregate of the assets, liabilities and funds was:		
Assets	2	5,528
Liabilities	–	(5,526)
Funds	2	2

In 2021 the directors of Islington Age Concern Trading Company Limited took the decision to suspend trading from 31st March 2021 on the grounds that financial returns no longer justify the staff time and attention required for a trading operation. The company therefore did not trade in the year ending 31st March 2022.

12 Debtors

	2022 £	2021 £
Trade debtors	5,404	8,274
Owed by trading subsidiary	–	4,658
Grant and contract debtors	144,991	51,459
Prepayments	3,156	3,355
Accrued income	3,286	6,831
	156,837	74,577

13 Creditors: amounts falling due within one year

	2022 £	2021 £
Taxation and social security	24,493	23,219
Other creditors	25,305	30,054
Accruals	17,534	31,342
Deferred income (note 14)	51,691	–
	119,023	84,615

14 Deferred income

Deferred income comprises two partially delivered service contracts.

	2022 £	2021 £
Balance at the beginning of the year	–	15,826
Amount released to income in the year	–	(15,826)
Amount deferred in the year	51,691	–
Balance at the end of the year	51,691	–

15a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	**Total funds £**
Investments	225,229	–	–	**225,229**
Net current assets	658,774	50,000	33,927	**742,701**
Net assets at 31 March 2022	**884,003**	**50,000**	**33,927**	**967,930**

15b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	**Total funds £**
Investments	216,742	–	–	**216,742**
Net current assets	478,834	5,093	22,619	**506,546**
Net assets at 31 March 2021	**695,576**	**5,093**	**22,619**	**723,288**

16a Movements in funds (current year)

	At 1 April 2021 £	Incoming & gains £	Expenditure & losses £	Transfers £	**At 31 March 2022**
Restricted funds:					
Carers Hub flexible breaks	–	11,073	–	–	**11,073**
Cloudesley catalyst and crisis funds	–	14,913	(7,851)	–	**7,062**
Drovers Activity Centre	1,000	–	(1,000)	–	**–**
Mental Health Parks Programme	–	3,900	(3,065)	–	**835**
Older Londoners' Programme	–	2,500	(2,500)	–	**–**
Post-lockdown activity	15,000	–	(5,053)	–	**9,947**
Welfare and Winter Warmth	6,619	200	(1,809)	–	**5,010**
Total restricted funds	22,619	32,586	(21,278)	–	**33,927**
Unrestricted funds:					
Designated funds:					
COVID-19 vaccination support	5,093	–	(1,395)	(3,698)	**–**
Organisational development	–	–	–	50,000	**50,000**
Total designated funds	5,093	–	(1,395)	46,302	**50,000**
General funds	695,576	1,537,760	(1,303,031)	(46,302)	**884,003**
Total unrestricted funds	700,669	1,537,760	(1,304,426)	–	**934,003**
Total funds	723,288	1,570,346	(1,325,704)	–	**967,930**

16b Movements in funds (prior year)

	At 1 April 2020 £	Incoming & gains £	Expenditure & losses £	Transfers £	At 31 March 2021
Restricted funds:					
Carers Hub flexible breaks	–	1,473	(1,473)	–	–
COVID-19 pandemic support	–	10,000	(10,000)	–	–
Drovers Activity Centre	1,000	–	–	–	**1,000**
Post-lockdown activity	–	15,000	–	–	**15,000**
Welfare and Winter Warmth	7,116	–	(497)	–	**6,619**
Total restricted funds	8,116	26,473	(11,970)	–	**22,619**
Unrestricted funds:					
Designated funds:					
COVID-19 vaccination support	–	–	–	5,093	**5,093**
Organisational development	16,740	–	(16,740)	–	–
Total designated funds	16,740	–	(16,740)	5,093	**5,093**
General funds	503,185	1,504,354	(1,306,870)	(5,093)	**695,576**
Total unrestricted funds	519,925	1,504,354	(1,323,610)	–	**700,669**
Total funds	528,041	1,530,827	(1,335,580)	–	**723,288**

Purpose of restricted funds

Carers Hub flexible breaks	A fund to provide respite type breaks for unpaid carers of people in Islington.
Cloudesley catalyst and crisis funds	Grants received to support individual Islington residents who have health issues (mental and/or physical) or who are disabled and who are in financial need to make a tangible and immediate change to their circumstances and to support Islington residents to achieve their aspirations and personal development goals.
COVID-19 pandemic support	Grants received towards the costs of supporting clients through the pandemic.
Drovers Activity Centre	To support the activities and services at Drovers Activities Centre.
Mental Health Parks Programme	To support the Mental Health Parks Programme by directing participants to the programme of activities as part of the PHE Mental Health Prevention Fund. Age UK Islington supports the engagement of older people to connect with activities and offer transport for those who need it.
Older Londoners' Programme	A grant received under Age UK's Older Londoners' Programme, with funding from the Emanuel Hospital charity, to support information and advice services.
Post-lockdown activity	A grant towards community activities that will bring people together out of COVID-19 lockdown.
Welfare and Winter Warmth	To provide grants to individuals in great need, to improve their quality of life, when no other source is available. This includes enabling people to keep warm in winter, and to promote the need for older people to keep adequately warm during cold weather.

16 Movements in funds (continued)

Purpose of designated funds

COVID-19 vaccination support	To continue funding a taxi service for local residents to access the COVID-19 vaccination clinics. Discontinued in 2022 due to significantly decreased demand.
Organisational development	For continued development of the organisation and its service delivery portfolio in 2022-23. Expenditure is expected to take place between October 2022 and January 2023.

Transfers

A transfer was made in 2021-22 from general funds to the designated organisational development fund to establish the balance required for expenditure planned for 2022-23. Additionally the remaining balance of the COVID-19 vaccination support fund was returned to general funds as it was no longer required for the previously designated purpose.

17 Analysis of cash and cash equivalents

	At 1 April 2021	Cash flows	**At 31 March 2022**
	£	£	**£**
Cash at bank and in hand	413,596	188,275	**601,871**
Notice deposits (less than three months)	102,988	28	**103,016**
Total cash and cash equivalents	516,584	188,303	**704,887**

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases for each of the following periods are as follows:

	Equipment		Property	
	2022	2021	**2022**	2021
	£	£	**£**	£
Less than one year	**1,469**	792	**–**	–
One to five years	**3,955**	115	**–**	–
	5,424	907	**–**	–

Since the year end, it has been agreed to renew the lease on the property, with one part being handed back on 31/3/22.

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

AGE CONCERN ISLINGTON

England & Wales - Charity number 1045623

Accounts

Company number: 3039668
Charity number: 1045623

Age Concern Islington

(Age Concern Islington operates as Age UK Islington)

Report and financial statements

For the year ended 31 March 2021

Reference and administrative details

For the year ended 31 March 2021

Status	Age UK Islington is an operating name of Age Concern Islington. Age Concern Islington was first established in 1963. It is a charitable company limited by guarantee, incorporated on 30 March 1995, and registered with the Charity Commission on 6 April 1995.
Purpose	Age Concern Islington's charitable object for the public benefit is the welfare of local older people in and around Islington.
Governing document	Age Concern Islington was established under a Memorandum of Association, which established the objects and powers of the organisation. It is governed under its Articles of Association.
Company number	3039668
Charity number	1045623
Registered office and operational address	6-9 Manor Gardens LONDON N7 6LA
Country of registration	England & Wales
Country of incorporation	United Kingdom
Trustees	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Principal staff	Ms Sally Miller	Chief Executive and Company Secretary – appointed 26 October 2020

Bankers	HSBC plc 25 Islington High Street LONDON N1 9LJ	Unity Trust Bank plc Four Brindley Place BIRMINGHAM B1 2JB
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditors Invicta House, 108-114 Golden Lane LONDON, EC1Y 0T	

Chair's Foreword

This financial year was – as for almost every other UK charity – dominated by COVID-19.

On behalf of the board, I would like to start by recording our huge appreciation for the way that the staff and volunteers of Age UK Islington (AUKI) responded to the pandemic. Very rapidly, new procedures were put in place to allow home-based working and, thus, to ensure that the charity could continue to deliver its contracted services – services that were in higher demand than ever due to the vulnerable nature of many of the people that we work with and support on a day-to-day basis.

The details of what has been achieved are summarised on the following pages.

My Trustee colleagues and I are very proud of the response and contribution we have made to supporting local people during a very difficult year, working alongside our partners and colleagues within the local authority and the NHS, as well as many other voluntary sector services and organisations. We believe that collaborative, partnership, working has made a real difference to the lives of many of the people that we work with.

For some years AUKI has been focusing on developing its technological infrastructure. This long-term development plan has enabled us to be increasingly efficient both in delivering services, in understanding better what people's real needs are and in measuring and recording the positive effect of those services on our clients' lives.

This meant that, when the first lockdown was implemented, we had the technology largely in place – laptops and mobile phones linked to a sophisticated Customer Relationship Management system – to enable staff to work from home immediately and to continue to deliver services as seamlessly as possible. We rapidly contacted thousands of clients by telephone and carried out Wellbeing Checks. We carried out one-to-one appointments with clients over the telephone, enabling them to feel that an organisation was looking out for them and checking in with them.

Weekly staff meetings took place on Zoom which enabled us to update one another and ensure management kept staff informed of the direction of travel for the organisation in its response to the pandemic.

A significant part of the charity's activities was moved online, including a programme of activity for clients using Zoom. We marked theme days and weeks with online sessions such as Dying Matters Week in May, Carers Week in June, and Carers Rights Day in November.

Many of the processes developed over the past, extremely difficult, year, will continue to be utilised – and even developed further – as this pandemic winds down. And they will stand us in good stead if and when a new pandemic hits the country.

We are grateful for the pandemic-related funding received from Age UK to support the organisation to deliver our services. This funding was used to purchase additional equipment such as mobile phones, laptops, desks and chairs for home working, dividing screens for the office, plus sanitisers, cleansing wipes and temperature readers to ensure COVID-secure working when we returned to our Manor Gardens offices.

I am delighted to be able to repeat what I said last year: due to the strengths of our business-model and funding/operating partnerships with Islington Council and the local NHS, not a single member of staff has been laid off or furloughed as a result of COVID-19. These achievements have been based on our long-term commitment to high standards of service delivery and a high level of reliability of this service delivery both for our clients and for our funders, all the time drawing on the skills and commitment of our staff and, underlying this, our systems and methodology.

I would also like to express the thanks of the board to all of our funders, whether through contracts, grants or donations.

In November 2020 we welcomed a new chief executive, Sally Miller, who joined us from Carers Network (covering the boroughs of Westminster, Hammersmith & Fulham and Kensington and Chelsea) where she had also been chief executive. She succeeded Andy Murphy, CEO at AUKI for the past ten years, who had reached retirement age. On behalf of the board, I would like to thank Andy for all of the hard work that he put in over the decade that he was in charge.

Purpose

Age UK Islington (AUKI) is the operating name of Age Concern Islington (ACI), an independently registered charity and company limited by guarantee. We operate as a member of the national Age UK Brand Partnership.

AUKI's charitable object for the public benefit is to promote the relief and wellbeing of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Islington (LBI).

The charity has the power, in furtherance of this object, to encourage, promote, organise and run services and activities appropriate to the needs of individual older people or groups of older people, together with, if considered appropriate, other individuals and groups who are not older people.

Public Benefit

AUKI trustees confirm that the activities carried out by AUKI are in line with the organisation's objectives for the benefit of the public. AUKI trustees also confirm that they have complied with their duty in Section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Beneficiary needs and how we respond

The primary beneficiaries of the charity are people over 50 living in the London Borough of Islington. We also provide support to people under 50 who are living with long term health conditions, and we operate the Islington Carers Hub offering specialised support for family carers.

The work of the charity is focused on helping people maintain and increase their general wellbeing.

People's needs and priorities vary widely and, as such, we aim to offer a comprehensive response, reflecting the diversity of both the individual and the wider community needs.

Activities

Age UK Islington supports all adults in Islington, not just older adults. All need to be an Islington resident or registered with an Islington GP; we also support unpaid carers. Our range of services provides support for people who may be at different stages of wellbeing and in need of support. This may be by simply providing information about services available in the local area, plus opportunities and activities, through to more intensive one-to-one casework support for more complex issues.

Summary of services

Our team provides the following services:

Information and support: our Helpline is usually the first point of contact for general enquiries, fact sheets, mailings to keep people informed about what is going on and information on a range of activities.

Advice and guidance: one-to-one sessions providing clients with an opportunity to talk more about their needs and to discuss the various options available. We also provide and arrange peer support groups – people meeting to share support and advice.

Carers Support: we provide carers assessments, carer information packs, supported connections to events, breaks, income support and peer support groups.

Future Matters: assisting clients to make plans for the future so others know how they would like to be cared for, if needed. This may include helping them with MyCMC (Coordinate My Care), an NHS online plan that lets other health professionals know what a person would like to happen should they be unable to communicate this themselves.

Enablement: one-to-one casework, helping people resolve issues around the home and with getting out and about. This may involve reporting repairs, arranging online shopping, community transport options, exploring activities and socialising and even support to attend venues to help build confidence.

Primary Care Network Social Prescribing Link Workers: GP referrals for one-to-one case work to assist with resolving practical barriers and issues and then supported connections to, for example, link in with community events, socialising, keeping active and connected, and to develop skills to support longer term self-management.

Proactive Ageing Well Service: supporting people who may be frail with one-to-one case work and social prescribing to keep connected and active.

Navigation: one-to-one casework to enable people to take control of both their physical and mental health, coordinating a range of other professionals who may be involved with the person's care or support and exploring alternative ways for people to take control of their situation and build skills.

Activities and Get Togethers: taking place all over Islington, and also clients can pop along to one of our Get Togethers hosted in a variety of venues.

Volunteering: we have volunteers from all walks of life who support the work we do in the community. We have a wide range of roles which suit different people with different skills.

Achievements and performance

Enablement

The Enablement service redirected the focus of operations during the early part of 2020, primarily conducting COVID-19 Wellbeing checks to great success, working with 1,090 clients and 1,344 cases (732 clients and 907 cases in 2019/20). Nearly 600 of these cases were COVID-19 Wellbeing Checks. During the course of the financial year the Enablement service contract merged with Information & Advice, Helpline and Activities to become the Wellbeing Service contract. Yet despite the changes and ever-changing COVID-19 restrictions, the Enablement service worked effectively with these cases (including 43 cases created in the previous financial year) and achieved an overall outcome average of 125% increase on last year when measured from start score to end score.

During the spring 2020 lockdown the team adapted extremely well to working from home and used available resources to great advantage, finding ways to support clients where face-to-face working was no longer possible. Upon returning to office working and seeing those at most in need during the lifting of restrictions (July-November) we prioritised those most need of the Enablement input.

The work with Adult Social Care presented new challenges for the Enablement team as existing London Borough of Islington (LBI) Adult Social Care teams were suspended or merged to form a direct response to the pandemic. The staff successfully linked up and connected with the new Discharge Hubs and other social work teams.

This is an example of how we supported a client:

Client A contacted Age UK Islington as she was struggling at home. Client A stated she had been diagnosed with stage 4 lung cancer and had been undergoing chemotherapy, which had unfortunately not been successful. Client A described feeling very weak and had very little energy, that she had had a number of falls at home, was struggling with personal care and doing certain daily living activities, like shopping and some housework.

Client Goals:

- I want to feel safe in my home and hopefully have some adaptions to help me or prevent me from having accidents
- I would like some support to do shopping and maybe some housework.

How the Enablement Link Worker helped:
- Completed an Occupational Therapy referral and liaised with Islington Adult Social Care
- Worked on an application for Attendance Allowance through discussions and negotiations with the DWP
- Liaised with both Islington Adult Social Care and the DWP on the forms and signatures requirement during pandemic and risk to Client A due to falls.

Outcome:
- Islington Adult Social Care responded very swiftly and assessed Client A as requiring adaptions including handrails to internal and external stairs/steps, a bath seat and a handrail.
- Longer term adaptions to bathroom required – wet room – the Council liaised with the housing association.
- Completed Attendance Allowance and Client A was granted a weekly amount to support and pay for assistance with shopping and housework.

Client A stated, "*I was so surprised that everything happened so quickly. I was getting really worried and scared at home. Now I can shower myself safely, get up and down the stairs. I have even got someone coming in a few times a week and they help me with some housework, I still do what I can, but it helps with some of the heavier stuff. They even accompany me to the shop, when I can go, but on the days where I'm too weak they go for me*."

Information and Advice

During the year, our regular Information and Advice volunteers were unable to provide the normal level of support to this service due to the pandemic and the requirements for remote working. It became obvious that it was not feasible to have volunteers working from home and handling information and advice support.

This was partly due to volunteers not having the necessary on-hand support from staff but additionally the security implications associated with accessing our database and IT systems remotely. We recently found a working solution to help volunteers once again provide this support. Despite these challenges the Information and Advice service provided advice to 898 clients which resulted in 1,237 separate cases; 917 clients in 2021/20 but 1146 separate cases.

Wellness, Money and Positivity are three of the six primary outcomes for wellbeing:

- Wellness: 54% of all support provided which include things such as keeping confident and engaged, bereavement support, counselling therapies, emotional support and end of life support.
- Money:16% of all support provided which includes having and managing money, welfare benefits, income maximisation and grants.
- Positivity: 15% of all support provided which includes feeling independent, self-managing and remaining optimistic.

We created a new online peer support group called Let's Talk which has been a huge success. It is held monthly with an average audience of 35 clients at each session and, usually, a guest speaker from a service provider selected by the clients themselves.

Let's Talk has grown in membership and has evolved greatly since it was launched in October 2020. Invited speakers have come from a wide range of organisations from both the statutory and non-statutory sectors to share information and knowledge in their area of expertise and to promote discussions around issues relevant to the peer support group.

Some of these presentations also offer a type of consultation, such as the session held by Healthwatch Islington which discussed issues around patient records and the vaccination rollout, together with issues regarding vaccine hesitancy amongst some groups within the community. Through these sessions and as a follow-on, we are also organising one-to-one sessions with clients who have more complex needs.

Staff and volunteers have also been encouraged to attend these sessions as part of their extended training program to help with arranging/coordinating future groups.

We have seen an increase in demand for certain grants such as the Warmth in Winter grant and Resident Support Schemes. This is due to COVID-19 restrictions and to people having to spend more time at home. Demand for advice on food banks has grown, as has the need for advice on income maximisation for clients who have either been made redundant or put on furlough due to the pandemic.

We are currently working towards the Age UK National Information & Advice Quality Programme (IAQP) accreditation.

Helpline and Wellbeing Checks

Using existing resources, with all frontline staff handling Helpline enquiries, we have dealt with a higher-than-expected demand. We have successfully arranged for volunteers to conduct proactive Wellbeing Checks, but not to work on Helpline calls from home. This has been achieved by implementing specific applications within our IT systems that posed neither risk of data breach nor any security implications. This enabled volunteers to work remotely whilst making calls to clients and carrying out prearranged Wellbeing Checks.

Each staff member has been providing a minimum of one full day a week working on the Helpline in addition to their normal, area-specific, duties. Despite these challenges of delivering the Helpline service and the Wellbeing Checks, we can report the following:

- Number of Helpline enquiries handled was 6,847 of which 20% of enquiries came from health and social care practitioners and other organisations. Number of Wellbeing Checks carried out was 2,779 of which 18.7% identified additional support needs.

- The previous Wellbeing app on our IT systems was intentionally disabled and we implemented a new COVID-19 Wellbeing Checking app. After the first lockdown another new Wellbeing app was created which enabled volunteers to be trained and work remotely. The new app design is a breakthrough in terms of facilitating and enabling volunteers to work remotely. This new application allowed us to increase the number of volunteers to provide support and conduct Wellbeing Checking calls remotely. The current volunteers include people who are currently working, students and individuals on furlough.
- Since the start of the pandemic, the Helpline received more complex enquiries which needed more specialised advice and information. We have also had crisis intervention and safeguarding cases coming through the Helpline and Wellbeing Checking calls. We are now completing and delivering verbal advice and information over the phone and signposting to other services and the Helpline has its own email inbox called `Get Help`. These are triaged and actioned by the Helpline call handlers on the day the enquiries are received.
- The Wellbeing Checking facilities have been expanded and offered to clients through all Helpline interaction and Wellbeing Check calls and casework. Our `Knowledge Articles` and `How to Guides` have been instrumental in the success of the Helpline service as they allow stored information to be made available to call handlers and clients.
- We have incorporated automated Quality Assurance Systems into the Wellbeing Checking calls which allow for immediate over-the-shoulder training and corrections to be conducted with the volunteers remotely.

Social Prescribing

The Primary Care Network Social Prescribing service was in its infancy in November 2019 as a project delivering support to patients referred directly from GP practices. A Specialist Navigator and a Case Worker from the Navigation team were seconded to develop the service due to their experience and knowledge of Islington GP practices.

The service was operational between December 2019 and February 2020 before going into the lockdown. In April, shortly after the first lockdown began, we recruited Social Prescribing Link Workers (SPLWs) using online interviews; three were recruited initially and a fourth added in June 2020.

The induction and project development posed challenges. Internally, as services were refocussed to deliver support remotely from staff homes, and secondly, in remotely accessing the necessary GP practices and the practice staff so that patients could access the support they needed. The SPLWs overcame these obstacles, and soon were attending practice meetings online, communicating and liaising with practice staff to develop the pathways and an understanding of the Social Prescribing offer.

During the year and of course as a result of the pandemic, the needs of clients changed. What emerged during the early stages, in Quarter 1, was the need for emotional support and befriending. This need highlighted the growing isolation and disconnectedness of vulnerable people. During the middle of the year i.e. Quarter 2 and 3, the requests for emotional support remained high but also included support to access activities online. We also recognised an increasing number of people wanting to reconnect with community health services, including podiatry, dentistry and more. In the final quarter of the year the trend clearly highlighted the longer-term effects of the COVID-19 restrictions, with demand refocussed on counselling and talking therapies. The SPLWs worked with 1,977 cases during the year. This included 734 COVID-19 Wellbeing Checks as part of the AUKI service refocus, but also vulnerable patients identified by the GP practices within Central 1 and South Primary Care Networks.

The SPLW service has proven to be a huge success, particularly in the South where we exceeded the upper threshold target and have now recruited for an additional SPLW. Central 1 was more challenging, due to smaller GP practices and inactivity at the beginning of 2020, but numbers have increased steadily, and we have met the lower threshold target.

This is an example of how we supported a client:
Client B moved to the UK some years ago from Eastern Europe. Shortly after emigrating, Client B began working as a live-in carer for high-need clients with complex care requirements. Client B devoted herself entirely to her clients, regularly endured sleepless nights, and was emotionally and physically exhausted.

During Client B's free time, her thoughts were consumed with concern for her clients, and she struggled to disconnect from her work and take part in the interests that once brought her joy. This impacted her wellbeing, eroded her identity, and led to a dramatic deterioration in her mental health.

During the first lockdown in March 2020, Client B was living with a friend who was high-risk from COVID-19 and began to shield. Client B was forced to move out and subsequently secured temporary shared accommodation in Islington. For the first time in her life, Client B was reliant on Universal Credit. She grew further socially isolated, and her mental health continued to deteriorate. Completing basic tasks like showering and food shopping began to feel impossible and she had frequent suicidal thoughts. After speaking to her GP, Client B began to receive medical treatment for her depression and was referred to Age UK Islington. Client B started to attend Age UK Islington's online yoga classes, painting appreciation sessions, and the newly created Moving Forward Group.

At the first Moving Forward session, Client B was relieved by the natural and authentic feel of the group and enjoyed getting to know the other women; she also found it incredibly helpful that the sessions were online. Being part of the Moving Forward group and listening to others share their personal struggles, helped her recognise that she was not alone.
"Everybody has got their own problems and actually, it's easier when we can share them. It isn't so overwhelming when you're not alone."

After signing up to Age UK Islington's Kundalini Yoga class, Client B began to privately practice yoga daily and this played a key part in her recovery. In difficult moments, she is comforted when remembering that the next Moving Forward group is just around the corner.

Proactive Ageing Well Service (PAWS)

The current service seeks to identify patients who are aged 65+, who are moderately frail and have unmet needs. The screening lists are given by each Islington GP Practice, or those surgeries that are signed up to work with the service. Team members complete a Comprehensive Geriatric Assessment and with each client.

The Frailty Team works within an NHS multidisciplinary team (MDT) and has regular MDT meetings to discuss complex cases. The team also receives support from a Consultant Geriatrician. The team works proactively to identify patients with unmet needs; they can be signposted or referred onto services appropriately. The team also works in partnership with Whittington Health NHS Trust, the Islington GP Federation, Islington GP surgeries and the teams within AUKI.

The Proactive Ageing Well Service was initially suspended at the beginning of the pandemic, this included the NHS staff and the PAWS Navigator. The PAWS Navigator, like other AUKI client-facing staff redirected the focus of operations to carry out COVID-19 wellbeing checks with the most vulnerable clients. This was achieved alongside proactively contacting clients identified by NHS staff. During the year the PAWS Navigator worked with 298 cases, 94 last year, 233 of which were COVID-19 Wellbeing checks.

The PAWS team reconvened for a brief period during the lifting of lockdown restrictions but shortly after were again suspended. The PAWS Navigator was seconded to work within other AUKI services. Currently the team is operating again following the lifting of restrictions and is building referrals and conducting screening calls with a view to again offering home visits to those identified as moderately frail.

Future Matters/End of Life Support

The Future Matters service is a partnership between Age UK Islington and Gentle Dusk. This year brought great change within the service. Not only have we moved from using a paper-based Advance Care Plan to using MyCmC, the online NHS portal for urgent care planning, which involved retraining volunteers and updating our systems, but due to the COVID-19 restrictions in place for most of the year, we had to move from face-to-face appointments to telephone and virtual contact and then support volunteers with this new way of working.

In 2020/21, through its staff and dedicated volunteers, the Future Matters Service delivered 115 one-to-one appointments resulting in 80 plans being put in place: 56 Lasting Power of Attorneys (LPAs) and 24 MyCmC (Coordinate My Care) plans; this was an increase of 25% compared to 2019/20 with 50 plans as a target and 68 plans achieved.

We held 14 events which reached 242 attendees. The target for event attendees has been exceeded by 120%. We overcame the challenges of lockdown by delivering all our events online. These online events covered wills and LPAs, Advance Care Planning and MyCMC and also virtual Death Cafés.

Here is a brief case history showing a client's journey with Future Matters:
Client C, a Future Matters client, attended a Gentle Dusk Death Café in November 2020. As a result of her involvement in discussions around death and dying and wishing to put her affairs in order, she requested an appointment with a Future Matters volunteer. Client C completed her MyCmC and also put an Advance Decision in place. She returned for an appointment to discuss an LPA and has completed both the LPAs for finance and property and for health and welfare. Client C commented, "*The best thing about the service is that it helped me finish off various processes I'd started, but somehow never quite finished*".

Navigation

Despite the challenges of COVID-19 and lockdowns, we have managed and exceeded all expectations of being able to provide a service and the way we have worked with other services has nurtured a forward-thinking collaborative experience.

Examples of amended working were Islington Council housing teams accepting housing applications and enquiries on behalf of clients with electronically signed consent forms and the Resident Support Scheme grant team also adopting this approach so throughout the lockdown those most in need of either food or fuel vouchers or replacement of essential household items were still supported.

Integrated Network Coordination (INC) meetings were initially stopped and then recommenced online and have proved very effective and probably more convenient for all attendees. We have been able to continue discussing and then providing support to vulnerable clients.

The pandemic has seen an increase in the number of cases allocated to the Navigation team. The Navigators worked with 1,238 clients (1,038 in 2019/20) with 1,638 cases (1,103 in 2019/20) – 508 of these were COVID-19 Wellbeing Checks. Outcomes delivered a 151% increase from start to end score for 1,715 cases (this includes cases created outside the financial year).

There has been an upsurge in the complexities of clients referred to the Navigation service due to COVID-19, and the lack of face-to-face services; this has put additional strain on the navigation team's resources. Clients with mental health needs have struggled and navigators have had to source newly developed services in addition to current services for these clients and to support them in accessing these services through online groups or regular phone calls.

The pandemic has united all the services within Islington, including AUKI, to provide a more collaborative and seamless level of support for its residents. Staff of all services have recognised the need for this so that all Islington people are cared for and supported in whatever way is needed. There has been a fantastic display of successful and effective partnership working throughout the borough.

One such example of coordinating support during this last year is Client D. Client D has MS which he manages, and has been living independently for 30 years, having his own business as a psychiatrist and living in his Islington home which is on several floors. Two years ago, however, Client D's mobility started to decline meaning he had to put strategies in place such as having adaptations made to his home and arranging a home office to meet with his clients. Client D funded a lift and wheelchair platform lift with a small grant from the local authority. Although this work was required, Client D did have concerns whether these adaptations would be damaging to his house value or if they could be removed when no longer required.

Client D had an episode where he was unable to move at all and was at home with no support in place. He called Age UK Islington late on a Friday afternoon quite distressed and frightened. He also mentioned he did not seem to have a constant GP and given his serious health condition he felt it would be useful to have a named GP who knew him and could support him when required. He was also concerned that there didn't seem to be a MS nurse in Islington and wanted to explore this.

Our Navigator immediately contacted the Access Team alerting them to Client D and at the INC Network discussed GP allocation and support from an MS Nurse. We discussed the adaptations with Client D as well as giving information on care options such as sharing his home or having bank staff from a care agency for when he required. We also provided emotional support and followed up on our referrals and signposting.

The Rapid Response team put in support the same day for Client D, and he now has a carer attend each morning to assist with dressing. He is now known to Adult Social Care and will have a full Care Needs Assessment in place. The client had a long conversation with his GP and offered to be his named GP. The Navigator was able to discuss lift installations and give personal experiences and assure how any works could be undone when and if required. Client D was reassured and work progressed. He was also contacted by an MS physiotherapist and an appointment was made. The client was also provided with information on Home Share and Share My Home, where professionals (i.e. trainee Social Worker) rent a room at a reduced rate and offer some care in return, and also information on agencies for carers where Client D could find someone local and have an arrangement for their care to be in place as and when required. Finally, the Navigator arranged for a Wellbeing Call to be set up to check in with him and see if additional support is required.

Islington Carers Hub

Despite the pandemic, the Islington Carers Hub has delivered impressive support to carers throughout the year. This has been partly due to the hard work by all staff but also the IT infrastructure which has enabled us to work remotely without any compromise on the quantity or quality of support delivered to carers. We have far exceeded all our contractual KPIs which is significant for what has been a challenging year.

We have engaged with 2,211 carers (1,214 in 2019/20) through phone queries, face-to-face meetings and assessments and have identified and registered 289 new or hidden carers to bring our total registered carers to 3,327 (2,912 in 2019/20). We have also delivered more than a hundred carer-specific activities, training sessions and events. We have connected carers via signposts and referrals to 1,648 (1,356 in 2019/20) services operated by 164 (149 in 2019/20) different organisations and agencies. Measuring the impact of our support delivered to carers, 134% is the average gain in the combined main outcome areas for carers receiving support.

During the spring of 2020, we focused on carrying out Wellbeing Checks for the most vulnerable carers by delivering information and advice. This also included advice on how to stay safe and how to connect to community services such as the Mutual Aid Groups for shopping support. We began the year with a backlog of carers assessments waiting to be completed. This has now been tackled and waiting time is reduced to a minimum. We provided carers with support letters stating that they are registered carers to help facilitate priority access to supermarkets, etc.

Respite has always been an issue for carers, and this was further highlighted as most carers who live with the person they care for were not able to leave the house. Following completion of carers assessments, we have identified additional needs on the part of carers which have resulted in an increase in carers' Direct Payments.

We provided free Personal Protective Equipment, which was supplied to us by London Borough of Islington, to carers that provide personal care and do not live with the person they look after.

We delivered online events to mark and celebrate Carers Week and Carers Rights Day. These were well received by carers and feedback was that these were easier to attend than previous location-based events. Following the end of restrictions, it is our intention to offer a combination of both virtual and location-based events in the future.

We also conducted our usual Carers Support Groups, Carers Pathway Forums, First Aid Workshops, and other events online to ensure continuity and delivery of support to carers. Once again, carers indicated that online events are easier for them to attend, although some miss face-to-face contact.

We informed carers that they were eligible for their COVID-19 vaccinations earlier than their age groups would normally allow, as carers could be vaccinated with the vulnerable adults 18-65 age group. During the Christmas period we provided hampers which were sent to carers who were really struggling in their caring role.

Towards the end of 2020 we started working with Mobilise who offer online support to carers in order to start conversations and also work to identify hidden and hard-to-reach carers. We created a referral pathway to allow Mobilise to make onward referrals to our service when carers require support for complex needs and/or a statutory carers assessment. There has also been some collaboration with our marketing and promotion of activities with a view to reaching a much wider audience.

Activities and events

With the implementation of the first lockdown in England, all AUKI activities and events were suspended. That coincided with the appointment of a new activities coordinator who joined us on 1st May 2020.

Uncertain how long the lockdown would be, AUKI started looking at options to deliver activities differently. Zoom was identified as the platform to continue offering the service to clients and a series of actions were put into place to guarantee a digital audience.

The activities coordinator also supported the online delivery of support groups and events whose scope of work falls under other AUKI services: Let's Talk (Advice); Carers Support Group (Carers Hub); Moving Forward (Navigation); Carers Pathway Forum (Carers Hub - bi-monthly); Carers Week 2020 (Carers Hub); and Carers Rights Day 2020 (Carers Hub). Including all of the above, AUKI provided 200 online sessions of activities with a total attendance of more than 2,800 clients. All activities were free and open to adults aged 18+. Last year we ran 130 sessions with an attendance of approximately 1300 clients.

With the lifting of the first COVID-19 lockdown restrictions, AUKI looked at opportunities to offer activities in outdoor spaces, and successfully applied for the Parks for Health Pilot Activities by obtaining two grants to deliver free Tai Chi and Mindfulness and Yoga classes at Caledonian Park between September and November. Although the pilot was cut short due to the second lockdown, AUKI delivered 27 sessions with an attendance of 37 in total. It was observed that despite clients expressing a desire to restart face-to-face activities, the uptake of these activities delivered by all the organisations involved in the pilot, was lower than initially anticipated.

In order to help clients become more digitally included, AUKI delivered the following as part of its Activities offer:

- A set of guides made available on the AUKI website:
    - How to Get an Email Address - 2,273 printouts of this guide were sent out by post to clients along with a letter explaining the status of AUKI operations.
    - How to Get Connected to the Internet
    - How to Choose an Internet Provider
    - How to Join an online group using Zoom.
- 60 one-to-one IT support sessions over the phone were provided by a volunteer between May 2020 and March 2021.

- A weekly online Get Together in which a group of volunteers from our corporate supporter, Okta, provided one-to-one IT support to clients using the breakout rooms functionality in Zoom. 23 sessions were delivered with a total attendance of 50 clients.

Considering all online and face-to-face activities as well as the digital inclusion efforts, 324 clients joined in at least one session.

The predominant group involved was carers, for whom online activities have become key considering that many of them could not leave their homes even before COVID-19 because their caring role is 24/7. AUKI plans to continue delivering activities online for a number of clients even after all COVID-19 related restrictions are lifted.

Volunteer involvement

In March 2020, as we went into lockdown, all volunteering was put on hold indefinitely. Over the course of the next few months, we phoned all our volunteers to make an impact assessment. The purpose of the impact assessment was to work out whether the volunteers would be able to return some time in the future, if they had any health concerns that would impact their ability to return, if they had the equipment needed at home to work remotely, and if they would be willing to call clients to check on them.

With the Wellbeing app in place, we were able to recruit and train new Wellbeing Callers. Most of the training was done over Zoom and this worked well. The Wellbeing app limits the access the volunteers have to our Customer Relationship Management (CRM) system. Recently a decision has been made to allow volunteers further access to the CRM system and this has hugely improved the number of volunteering roles we have to offer.

Despite the challenges of lockdown, we welcomed 24 new AUKI volunteers in the year. Of these, 19 are still active. As of end March 2021 we have 46 volunteers active in 50 different roles (some volunteers take on more than one role). Some of our volunteers are still waiting for their volunteering roles to restart after the pandemic restrictions come to an end. They are mostly activity tutors and many of them remain in regular contact with us. We also have a number of volunteers in roles that are currently inactive, and we are hoping that some of these will come back once we restart face-to-face volunteering.

Each year Voluntary Action Islington organises awards to recognise the achievements of people volunteering and the positive differences they make in the borough. In December 2020 one of AUKI's volunteers won the award for 26 to 60-year-olds. Our volunteer won it for having worked tirelessly as an IT tutor, helping clients connect over Zoom and teach them how to use internet shopping etc. – skills that have become incredibly important as huge numbers of people have had to shield and stay indoors.

In mid-December AUKI, together with Help on Your Doorstep (HOYD) and Manor Gardens Welfare Trust (MGWT), was asked by the Islington GP Federation to help support two COVID-19 vaccination clinics in Hanley and Bingfield Primary Care Centres. Within a few days we were successful in finding volunteer stewards for the clinics, volunteering on shifts from 8.00am to 8.00pm seven days a week. Many of the AUKI volunteers are still volunteering at the clinics. From mid December when the clinics opened, until the end of January, three of AUKI's most active volunteers clocked up 264 hours of stewarding between them, or the equivalent of 33 full workdays.

Later on, Voluntary Action Islington (VAI) got involved and the work was split between all the organisations and Islington Council. VAI recruited volunteers, checked references and completed DBS checks, and AUKI together with HOYD and MGWT held inductions, filled the rota and kept in touch with the volunteers, supported throughout by two Islington Council employees. AUKI has continued to hold weekly inductions of new volunteers as well as attend regular meetings, keeping in touch with volunteers, giving feedback and providing weekend cover when necessary.

Partnership working

Due to the COVID-19 restrictions at the very beginning of the financial year it became obvious that AUKI had to work closely, and in partnership, with other organisations and service providers. This was to ensure that maximum effort and support could be delivered to clients who were finding it almost impossible to lead normal lives. Helping clients with shopping, medication deliveries and untangling the multitude of information being provided by the Government, Public Health and the NHS was essential in supporting clients. Working closely with the statutory organisations such as Islington Council and Islington GP Federation was needed to ensure local initiatives were promoted to our community.

Working with the newly formed community groups such as the Mutual Aid Groups was instrumental in offering the most vulnerable clients the provision of shopping support and medication deliveries. AUKI attended regular meetings which brought together various service providers to learn and understand service availability and gaps in provision for clients. The partnership working on the vaccination programme at Bingfield and Hanley Primary Care Centres described above, is an example of our successful partnership working – in this case with the London Borough of Islington, the Islington GP Federation, HOYD, MGWT and VAI.

We worked in partnership with the London Borough of Islington Adult Social Care team on delivering Carers Training for social work teams. This specific Care Act Compliant Carers Assessment training was organised by the Social Work Practice Development Team who also requested that we contribute to this training.

We were also asked by London Borough of Islington's Adult Social Care to trial a new Carers Assessment form prior to it going live. This involved staff carrying out some Carers Assessments using the new template whilst making suggestions and recommendations to the Islington Digital

Services team at the Council. This work is now complete, and the new forms have been implemented.

We continue to work closely with the Locality Teams in the borough and regularly attend the Leadership Team meetings in the North, South and Central locations. These meetings bring together both statutory and non-statutory organisations to help deliver localised services. The following partnerships have been instrumental in the delivery of some of the activities and events during this period (a few others are in the planning stage).

Partner	Activities & Events	Partner's Role
Camden and Islington councils and Camden and Islington Public Health	Mindfulness and Yoga – Caledonian Park Tai Chi – Caledonian Park	Parks for Health Programme Manager
The Guru Ram Das Project (GRDP)	Yoga and Meditation – online	Provider of a free of charge instructor
Okta	Tech Break – online	Provider of volunteers to give one-to-one IT support and host of Zoom sessions
Healthy Generations	Music Appreciation	Upon AUKI delivering a set of taster sessions, Music Appreciation has continued under this partnership. Healthy Generations covers the cost of the host, manages the bookings and hosts the Zoom sessions
The Charterhouse	Talking Heads Workshop – Online (special event to mark Silver Sunday 2020)	Workshop lead

We've worked with partners to develop the content of selected campaigns and help them to share it with their own client audiences using their available communication channels.

For Carers Week, we put a lot of energy into reaching out to partners to help us to share information about the week with their clients and networks. Our key partners during this week included Islington Council, North Central London Clinical Commissioning Group (NCL CCG), VAI, Camden & Islington NHS Foundation Trust, Whittington Health NHS Trust, and University College London Hospitals NHS Foundation Trust. These organisations were able to share information about Carers Week via blogs and dedicated event pages on their websites, client and staff newsletters, and social media.

We regularly share our monthly newsletters and monthly activities flyers with NCL CCG for the GP Bulletin, Voluntary Action Islington, Camden and Islington NHS Foundation Trust and hospital partners.

We are regular attendees at Islington Council working groups including the Equalities, Diversity and Inclusion Group and the Dementia Friendly Islington Group. We have arranged presentations to social care and housing teams, to share updates about our services and to let new team members know about our services. In the future, we intend to put together an engagement plan including regular webinars, recorded content and further in-person presentations to statutory and health partners, practitioners and voluntary and community sector partners in the borough.

Communications and marketing

We have continued to implement a comprehensive digital client and partner/practitioner communications programme to reach wider into the community and local systems of support in order to increase awareness of ways AUKI can help and support.

As part of our programme of regular client communications, we have switched to a less frequent, monthly newsletter. In addition to sharing information about upcoming events and useful information about a range of wellbeing topics, the newsletter now also features regular stories to showcase issues clients are experiencing and how they have benefitted from the support of AUKI and Islington Carers Hub.

We are also using the newsletter and regular digital mailings as a tool to share with professionals and voluntary and community sector partners, to provide an update and insight into our role within the borough and how we can help.

We have developed themed activities and presentations within support groups to link in with particular campaigns and, in turn, connect up with partners to share details of the campaign with their client audiences. Examples are Mental Health Awareness Week (Good Thinking NHS approved service); Dying Matters Week (Gentle Dusk); and Loneliness Awareness Week (Islington Council).

Plans for the future

AUKI has adopted a new strategy for 2021-24 following consultation with clients and key stakeholders. This strategy is taking the organisation in a different direction from the previous strategy of 2017-2021. With an excellent infrastructure and established contracts, there is an opportunity to take advantage of this strong foundation and use the experience and tool set that has been developed to support the organisation both in sustaining the current contracts, and in applying for new contracts and developing other services. We will be developing specialist services which will offer additional support to clients already in a relationship with AUKI and enable us to support new clients.

The organisation has a history of being contract-led and whilst the contracts offer very good quality support, it is clear that we can add strings to our bow and support clients in more varied ways supported by fundraised income. These new services will support and complement the offer from our contract delivery.

Following our consultation process involving clients, staff, trustees and professionals, plus an appraisal of the external environment and the challenges we face, we have developed the following five strategic objectives for the period 2021 to 2024:

1. Increase the client wellbeing offer and meet unmet need
2. Maintain a viable organisation and operate robust and effective contracted services
3. Diversify and generate new sources of income
4. Extend the reach and increase awareness of the organisation
5. Strengthen the organisational infrastructure.

We have a current project for reviewing our website, with planned stages of development to:

- Give clearer information about the detail of our services and not just 'how' we can help, but also 'what' we can help with
- Make the website visually more representative of our client group including adults of all ages
- Incorporate regular news articles and case studies to bring to life our services using stories about our beneficiaries
- Prepare for the autumn rollout of the Age UK National Brand Partner Portal that is introducing new templates to enable Age UK National's helpline to search for services, activities and community signposts for all local Age UKs.

We intend to increase the amount of input volunteers have in our organisation and will be creating a range of new roles to support and complement both our service delivery and our communications and marketing. In our efforts to improve our support for volunteers, line managers will hold regular review meetings with their volunteers, another effort on our part to give volunteers a voice within the organisation.

From June 2021 we will start using Tempo Time Credits. These work as a recognition tool; volunteers put in time into volunteering and are rewarded with time credits. The time credits can be exchanged for an experience, a product, a day out or a study course. We have been really impressed by the numbers and variety of things the credits can be exchanged for and hope this will prove popular amongst our volunteers.

We aim to reach more prospective clients and further increase sign-up to our newsletter amongst new clients. We will be looking to test paid advertising on social media to extend the reach of our content, particularly with a view to targeting more unpaid carers. We intend to further develop relationships with communications partners and to hone the way that we coordinate campaigns to support one another, for example in the Dementia awareness campaign in September.

For the duration of the COVID-19 pandemic, we have been reliant on digital media to promote AUKI services and activities. With the reopening of community venues, we are looking to develop a new set of physical marketing collateral (posters and flyers) that can promote our services and activities.

We plan to raise awareness of what we do amongst practitioners and partners through an engagement plan that includes webinars, recorded content and in-person presentations to statutory partners, practitioners and voluntary and community sector partners in the borough. We will work with integrated teams and GP surgeries to raise awareness of the carers support that is available in the borough and to further identify unpaid carers. As part of this we will identify further prospective Islington communication partners with whom we can plan coordinated campaigns, events and activities.

Equality, diversity and inclusion

AUKI is committed to promoting equality of opportunity, celebrating and valuing diversity, eliminating unlawful discrimination, harassment and victimisation, including cyber or e-bullying and harassment and promoting good relations.

AUKI is committed to equal opportunities in employment and service delivery and will take every possible step to ensure that no person working for the organisation or seeking employment with us, or anyone using our services, will receive less favourable treatment or will be disadvantaged by requirements or conditions that cannot be shown to be justifiable on the grounds of their age, disability (including mental health), gender, gender reassignment, ethnicity, faith or religion, sexual orientation, marital or civil partnership status, socio-economic status or family status.

Our aim is to:

- work towards the elimination of discrimination
- create a positive culture where diversity, inclusion and respect are core values are at the centre of all our activities
- encourage positive action to overcome disadvantage and discrimination
- ensure the highest possible standards are achieved in the delivery of our services
- ensure equality, diversity and inclusion is promoted through our work, both internally and externally.

Financial Review 2020-21

After a year operating in the shadow of the COVID-19 pandemic, the Trustees are pleased to report a positive financial result for AUKI. It was considered important to build AUKI's reserve base to mitigate against the ongoing financial risks associated with the pandemic and the uncertain economic environment. That objective was achieved and the general funds, those funds considered to be the free reserves, grew to a level that the trustees believe provides a satisfactory level of medium-term financial security for the charity.

Annual income decreased by £53,950 from £1,557,821 in 2019-20 to £1,503,871 in 2020-21, but we were able to more than make that good by reducing annual expenditure from £1,527,408 to £1,335,580. As a result, a surplus of £168,291 (2020: £30,413) was generated before gains on investments.

Investments gained £26,956 in value, having incurred a loss of £11,049 in 2019-20. When those gains are accounted for, the annual surplus becomes £195,247 (2020: 19,364) of which £180,744 (2020: £19,364) contributed to unrestricted funds.

At the end of the year all funds totalled £723,288 (2019-20: £528,041) of which £700,669 (2020: £519,925) were unrestricted. After agreed designations, general funds amounted to £695,576 (2020: £503,185) (see reserves policy below).

Clearly 2020-21 was an exceptional year with the challenges presented by COVID-19 and, specifically to AUKI, the new operational structure still being bedded-in. It is in that context that the expenditure reductions were achieved, and they will not be sustained in the future. However, having achieved them in 2020-21 we continued to deliver all of our charitable services from the previous year, with the sole exception of the Drovers Centre which had closed in January 2020, and met or surpassed all required contractual outputs.

A scaling down of our subsidiary trading company, Islington Age Concern Trading Company, was agreed as part of the reorganisation begun in 2019-20. That was completed in 2020-21 and the directors of the company agreed to cease trading and place the company in dormancy on 31 March 2021.

Structure, Governance and Management

Age UK Islington (AUKI) is the operating name for Age Concern Islington, a company limited by guarantee and a registered charity founded in February 1963. Its governing instrument is its current Memorandum and Articles of Association, approved by the AGM in November 2006.

AUKI has a diverse Board of Trustees, 50% of whose membership is made up of local older people and 20% from a Black and Minority Ethnic background.

We currently have an equal number of male and female members (currently five male and five female). The charity's governing body is the Board of Trustees, whose members are trustees under charity law and directors for the purposes of the Companies Acts. Trustees and Honorary Officers are elected by the members of the charity at the Annual General Meeting for a period of three years and may be co-opted in between AGMs.

Members of the Board of Trustees of the charitable company each guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31 March 2021 was 10 (2020: eight). Members of the Board of Trustees have no beneficial interest in the group or charitable company. Any potential conflicts of interest are recorded annually, and updated at every Board meeting, so that these can be monitored and managed as necessary.

Senior Management Remuneration

The senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating it on a day-to-day basis. Currently these personnel include the CEO.

The pay of the senior staff is reviewed annually. In view of the nature of the charity, the Trustees benchmark against pay levels in other charities of a similar size, taking advice from recruitment consultants where these are used, for example in the recruitment to the CEO position. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities. If recruitment has proven difficult in the recent past a market addition is also paid.

Trustee Recruitment and Training

Trustees are recruited by various means. We contact local voluntary groups and companies from time to time setting out our needs and inviting applications. We also use recruitment consultancy services, online recruitment systems and sometimes interested parties approach us directly. We seek to cover a specified range of expertise and backgrounds on the Board of Trustees.

Normally the Chair or members of the Governance Committee will meet a prospective trustee to discuss their application. A trustee may be co-opted by the Board of Trustees before the AGM. Any appointment is put to the subsequent Annual General Meeting for Members to vote on.

We added two new trustees in the course of the year – Joanie Speers and Lexi Sears. Joanie, a volunteer with the Future Matters service, joined the board following letters sent to all AUKI volunteers. Lexi responded to an advertisement placed online. Their backgrounds are summarised on the AUKI website.

Each new trustee is inducted by both the Chair and the CEO. The topics covered are the organisational structure, an overview of services delivered, contracts and funding information, the governance structure, the annual report and accounts and the organisational strategy. Trustees also receive a Trustee Handbook and relevant policies such as the Trustee Code of Conduct, Conflict of Interest and Confidentiality. Other documents provided are previous Board of Trustees meeting minutes, Articles and Memorandum of Association and data protection information.

Trustees have also attended staff meetings to introduce themselves and talk about their role and they have taken part in joint awaydays with the staff team.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age Concern Islington for the purposes of company law) are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 group and of the incoming resources and application of resources, including the income and expenditure, of the group 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 judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the impact of the COVID-19 pandemic on future activities and cash flows. Funding is secure in the medium term and the service delivery model has been, and will continue to be, adapted to ensure the charity meets both the needs of its clients and the expectations of its funders. With the additional security offered by its balance of free reserves the trustees remain confident in the charitable company's ability to continue operating for the next 12 months.

Principal sources of funding

AUKI is very grateful to all of the funders, donors, trusts and grant makers who have supported our work this year.

In line with the charity's present strategy, the principal source of funding consists of commissioned service contracts from statutory bodies. During 2020-21 statutory funders included the London Borough of Islington and the North Central London Clinical Commissioning Group (NCL CCG). We also undertook subcontracted service provision with the Islington GP Federation.

Other sources of funding include grant-making bodies and corporate donations. During 2020-21 the following grant-making trusts and corporate donors contributed funding to support our work:

- Anthony and Rachel Williams Charitable Trust
- Capital One UK
- Human Made Machine
- Okta For Good Fund, a fund of Tides Foundation

During 2020-21 the charity received £4,067 as unsolicited donations from individuals. We are deeply grateful to all those who provide funding to help us support the wellbeing of local people.

In carrying out funding-related activities we ensure that the charity is compliant with fundraising codes, specifically the updated Code issued by the Fundraising Regulator in October 2019.

Age UK Islington does not engage in public fundraising and does not use professional fundraisers or commercial participators. Age UK Islington nevertheless observes and complies with the relevant fundraising regulations and codes. During the year there was no non-compliance of these regulations and codes and Age UK Islington received no complaints relating to its fundraising practice.

Reserves Policy

Unrestricted reserves comprise both designated and free reserves. The balance of free reserves is assigned to meet the requirements of the charity's reserves policy. The amount of free reserves held by AUKI on 31 March 2021 is £695,576.

The aim of the reserves policy is to retain sufficient resources to ensure the sustainability of our charitable activities for the benefit of beneficiaries who depend on us for support for a range of situations and circumstances. The charity must be reasonably able to cope with the considerable variations in income and expenditure that can easily affect charities.

The AUKI policy is to maintain sufficient reserves to ensure operating activities continue for a period of between three and six months if there was ever to be a sudden cut in, or loss of, income received previously. This is seen as a suitable length of time, within which the charity could find new sources of income and/or make appropriate cost reductions.

Based on the current year budget, the target range for reserves is between £355,000 and £710,000 (based on three and six months annual expenditure). The free reserves at 31 March 2021 are within this range at £695,576.

The Board of Trustees plans to provide for the needs of future beneficiaries by utilising a portion of the free reserves for investment in service improvement and development. The main uncertainties and possible future expenditure items against which the charity needs to hold reserves include the following:

- Service development in general areas or for specific projects
- Late receipt of income from funders
- Interim financial cover
- Premises and equipment items
- Planning for staff changes
- Planning for any future pandemic
- Staff contingencies
- Occasional, irregular expenditure.

Risk management

AUKI has a Finance Committee which is chaired by the charity's Treasurer and meets six times a year. The major risks facing the charity are reviewed by this committee at least twice a year and are also reviewed by the Board of Trustees twice a year, so there is substantial consideration of the risks faced.

Each risk is identified, assessed and scored for its likelihood of occurring and the level of impact should the risk event occur. Part of this process ensures mitigating measures are identified and agreed in order to reduce the higher risks to a level that is comfortable for the organisation and acceptable to the Board of Trustees. It is recognised that it is not possible to exist without any risk, but with the analysis and risk register in place, the Board of Trustees is comfortable that the range of measures and controls put in place means that we operate at an acceptable risk level.

The principal risks currently faced by AUKI are as follows:

1. Reliance on contract income from the London Borough of Islington, the North Central London Clinical Commissioning Group and the Islington GP Federation plus the potential impact of COVID-19 on statutory budgets, leading to potential cuts in funding and/or changing priorities of commissioners.

To mitigate this, we ensure that the contracts continue the current high-performance levels as well as meeting and surpassing our targets and we continually strive to secure contracts. Continued high performance on delivering on our contracts is the most effective control against targeted cuts. We also review priorities, trends and needs of our client group in conversation with our commissioners and have considered these when forming our new organisational strategy. Alongside these efforts, we will be developing alternative income streams as part of our new strategy and will be recruiting a fundraiser who will develop a fundraising strategy for AUKI to take us through the next three to five years in order to raise the level of income received from grants, trusts and foundations.

2. Reserves are at an historically high level but are in line with our reserves policy at present and this may be seen as a barrier to funding by grant-funding organisations.

To mitigate this, we formed an expenditure plan resulting from the 2021/24 strategy plan to fund service development by using a percentage of our reserves to develop additional and complementary service provision and also to fund organisational development posts to support the organisational infrastructure and continuing development. The role of marketing and communications are highlighted in the new strategic plans and priorities.

3. The impact of the COVID-19 pandemic on the workforce.

We have mitigated the potential negative impact of working through a pandemic and supporting staff throughout by a range of measures. We are working to safeguard the continued wellbeing of staff by creating a COVID-19 specific business continuity plan and carrying out an office risk assessment and individual risk assessments for all staff members. We ensure regular supervision sessions take place together with staff meetings to keep staff updated on organisational plans and responses. The office has been made into a COVID-19-secure working environment and we are ensuring staff are taking their annual leave and getting the most out of a hybrid style of working – being home-based and working remotely, together with time spent in our office.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 20 September 2021 and signed on their behalf by

Howard Sharman
Chair

Independent auditor's report

To the members of

Age Concern Islington

Opinion

We have audited the financial statements of Age Concern Islington (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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 2021 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
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age Concern Islington's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 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' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
    - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
    - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Joanna Pittman (Senior statutory auditor)
25 October 2021
for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2021

	Note	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Income from:							
Donations and legacies		55,926	25,000	**80,926**	24,794	5,000	29,794
Charitable activities							
Information, Advice and Support planning	3	430,956	1,473	**432,429**	443,283	(3,137)	440,146
Enabling independence	3	933,287	–	**933,287**	877,951	–	877,951
Activities and Well-being	3	42,453	–	**42,453**	154,405	5,236	159,641
Capacity building	3	11,500	–	**11,500**	46,000	–	46,000
Investments		3,276	–	**3,276**	4,289	–	4,289
Total income		1,477,398	26,473	**1,503,871**	1,550,722	7,099	1,557,821
Expenditure on:							
Raising funds	4a	2,944	–	**2,944**	4,958	–	4,958
Charitable activities							
Information, Advice and Support planning	4a	409,524	1,473	**410,997**	489,911	4,354	494,265
Enabling independence	4a	775,507	10,497	**786,004**	719,041	4,433	723,474
Activities and Well-being	4a	99,323	–	**99,323**	167,247	17,287	184,534
Capacity building	4a	36,312	–	**36,312**	120,177	–	120,177
Total expenditure		1,323,610	11,970	**1,335,580**	1,501,334	26,074	1,527,408
Net income / (expenditure) before net gains / (losses) on investments		153,788	14,503	**168,291**	49,388	(18,975)	30,413
Net gains / (losses) on investments		26,956	–	**26,956**	(11,049)	–	(11,049)
Net income / (expenditure) for the year and net movement in funds	5	180,744	14,503	**195,247**	38,339	(18,975)	19,364
Reconciliation of funds:							
Total funds brought forward		519,925	8,116	**528,041**	481,586	27,091	508,677
Total funds carried forward		700,669	22,619	**723,288**	519,925	8,116	528,041

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

Age Concern Islington

Balance sheet

Company no. 3039668

As at 31 March 2021

	Note	2021 £	2020 £
Fixed assets:			
Tangible assets	10	–	–
Investments	11	216,742	89,786
		216,742	89,786
Current assets:			
Debtors	12	74,577	48,329
Cash at bank and in hand	17	516,584	472,252
		591,161	520,581
Liabilities:			
Creditors: amounts falling due within one year	13	(84,615)	(82,326)
Net current assets		506,546	438,255
Total net assets	15a	723,288	528,041
The funds of the charity:	16a		
Restricted income funds		22,619	8,116
Unrestricted income funds:			
Designated funds		5,093	16,740
General funds		695,576	503,185
Total unrestricted funds		700,669	519,925
Total charity funds		723,288	528,041

Approved by the trustees on 20 September 2021 and signed on their behalf by

Howard Sharman
Chair

Statement of cash flows

For the year ended 31 March 2021

Reconciliation of net income to net cash flow from operating activities

	2021 £	2020 £
Net income for the reporting period (as per the statement of financial activities)	195,247	19,364
Depreciation charges	–	257
Dividends, interest and rent from investments	(3,276)	(4,289)
(Gains) / losses on investments	(26,956)	11,049
(increase)/decrease in debtors	(26,248)	24,220
Increase/(decrease) in creditors	2,289	(56,421)
Net cash provided by operating activities	141,056	(5,820)

	Note	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Net cash provided by operating activities			141,056		(5,820)
Cash flows from investing activities:					
Dividends, interest and rents from investments		3,276		4,289	
Purchase of investments		(100,000)		–	
Net cash provided used in investing activities			(96,724)		4,289
Change in cash and cash equivalents in the year			44,332		(1,531)
Cash and cash equivalents at the beginning of the year			472,252		473,783
Cash and cash equivalents at the end of the year	17		516,584		472,252

1 Accounting policies

a) Statutory information

Age Concern Islington is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is 6-9 Manor Gardens, London, N7 6LA.

b) 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The charitable company is the parent entity of a wholly-owned subsidiary, Islington Age Concern Trading Company Ltd. These accounts do not consolidate the income and expenditure or assets and liabilities of the trading subsidiary as these are not material to the accounts.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

No key judgements have been required to be made by the charitable company which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the impact of the COVID -19 pandemic on future activities and cash flows. Funding is secure in the medium term and the service delivery model has been, and will continue to be, adapted to ensure the charity meets both the needs of its clients and the expectations of its funders. With the additional security offered by its balance of free reserves the trustees remain confident in the charitable company's ability to continue operating for the next 12 months from when these accounts are approved.

1 Accounting policies (continued)

e) Income

Income, including income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Grants are credited to incoming resources when they are receivable as the charity's own money, unless they are for activities that relate to a specific future period, in which case they are deferred to that period.

Income received under contracts for services is recognised in the financial statements in proportion to the percentage of completion of the contract.

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 a treated as a contingent asset and disclosed if material.

f) Investment income

Distributions from listed investments are included when receivable and the amount can be measured reliably by the charity; this is normally the date on which the holding is first quoted ex dividend or the end date of the period for which it is accrued as notified by the fund manager.

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.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of overheads and support costs.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable 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:

- Costs of raising funds relate to the costs incurred by the charitable company in encouraging third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose

- Expenditure on charitable activities includes the costs of information and advice, independence enablement, activity and wellbeing and capacity building services undertaken to further the purposes of the charity and their associated support costs

- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1 Accounting policies (continued)

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

▪ Costs of raising funds	0%
▪ Information, Advice and Support planning	27%
▪ Enabling independence	55%
▪ Activities and Well-being	6%
▪ Capacity building	3%
▪ Support costs	9%
▪ Governance costs	0%

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity:

▪ Costs of raising funds	0%
▪ Information, Advice and Support planning	34%
▪ Enabling independence	49%
▪ Activities and Well-being	14%
▪ Capacity building	3%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the statement of financial activities on a straight line basis over the length of the lease.

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

▪ Office equipment	4 years
▪ IT infrastructure	3 years
▪ Fixtures and fittings	4 years

l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1 Accounting policies (continued)

n) 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.

o) Investments

Investments in subsidiaries are at cost.

Listed investments are included in the balance sheet at bid price. Realised gains and losses on disposals in the year and unrealised gains and losses on investments at the balance sheet date are included in the Statement of Financial Activities for the relevant underlying funds.

p) Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The charity has no liability under the scheme other than for the payment of those contributions.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Age UK	43,357	–	**43,357**	15,000	–	15,000
Trusts and foundations	5,000	25,000	**30,000**	5,000	5,000	10,000
Other donations	7,569	–	**7,569**	4,794	–	4,794
	55,926	25,000	**80,926**	24,794	5,000	29,794

3 Income from charitable activities

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
London Borough of Islington:						
Information and Signposting	90,856	–	**90,856**	98,532	–	98,532
Islington Carers Hub	320,000	1,473	**321,473**	320,000	(3,137)	316,863
End of Life Care: Future Matters	20,100	–	**20,100**	20,100	–	20,100
Fees and other income	–	–	**–**	4,651	–	4,651
Sub-total for information, advice and support planning activities	430,956	1,473	**432,429**	443,283	(3,137)	440,146
London Borough of Islington:						
Hospital discharge post	14,326	–	**14,326**	32,390	–	32,390
Voluntary Sector Enablement	359,135	–	**359,135**	355,104	–	355,104
Islington CCG:						–
Local service navigator services	372,366	–	**372,366**	445,626	–	445,626
Islington GP Group Ltd						–
Proactive Ageing Well Service	46,620	–	**46,620**	–	–	–
Social prescribing service	140,840	–	**140,840**	32,693	–	32,693
Fees and other income	–	–	**–**	12,138	–	12,138
Sub-total for enabling independence activities	933,287	–	**933,287**	877,951	–	877,951
London Borough of Islington:						
Drovers day centre	–	–	**–**	114,167	–	114,167
Activities service	40,453	–	**40,453**	40,000	–	40,000
Donations	2,000	–	**2,000**	238	5,236	5,474
Sub-total for activities and well-being activities	42,453	–	**42,453**	154,405	5,236	159,641
London Borough of Islington:						
Volunteering	11,500	–	**11,500**	46,000	–	46,000
Sub-total for capacity building activities	11,500	–	**11,500**	46,000	–	46,000
Total income from charitable activities	1,418,196	1,473	**1,419,669**	1,521,639	2,099	1,523,738

4a Analysis of expenditure (current year)

		Charitable activities							
	Fundraising £	Information, Advice and Support planning £	Enabling independence £	Activities and Wellbeing £	Capacity building £	Governance costs £	Support costs £	**2021 Total £**	2020 Total £
Staff costs (Note 6)	–	262,894	518,093	58,282	24,248	5,769	133,487	**1,002,773**	1,122,092
Other staff costs	–	7,950	17,097	923	423	51	33,695	**60,139**	97,107
Direct activity costs	1,852	6,357	17,689	1,797	518	2	6,434	**34,649**	57,090
Welfare payments	–	1,473	450	–	–	–	–	**1,923**	5,534
Premises	–	32,449	57,030	4,891	2,410	298	8,149	**105,227**	103,907
Office, communications and equipment	1,092	27,135	70,159	5,459	2,645	327	9,033	**115,850**	125,047
Depreciation	–	–	–	–	–	–	–	**–**	257
Compliance, legal etc.	–	1,282	2,562	262	129	10,347	437	**15,019**	16,374
	2,944	339,540	683,080	71,614	30,373	16,794	191,235	**1,335,580**	1,527,408
Support costs	–	65,747	94,695	25,358	5,435	–	(191,235)	–	–
Governance costs	–	5,710	8,229	2,351	504	(16,794)	–	–	–
Total expenditure 2021	**2,944**	**410,997**	**786,004**	**99,323**	**36,312**	**–**	**–**	**1,335,580**	1,527,408
Total expenditure 2020	4,958	494,265	723,474	184,534	120,177				

4b Analysis of expenditure (prior year)

	Charitable activities									
	Fundraising £	Information, Advice and Support planning £	Enabling independence £	Activities and Wellbeing £	Capacity building £	Governance costs £	Support costs £	**2020 Total £**	2019 Total £
Staff costs (Note 6)	4,472	364,305	491,222	128,209	98,634	7,373	27,877	**1,122,092**	1,173,105
Other staff costs	24	5,055	65,956	2,775	980	65	22,252	**97,107**	116,376
Direct activity costs	8	27,998	19,373	7,145	333	23	2,210	**57,090**	55,519
Welfare payments	–	1,534	4,000	–	–	–	–	**5,534**	8,993
Premises	166	34,101	44,284	16,921	6,358	458	1,619	**103,907**	106,073
Office, communications and equipment	200	36,911	56,887	16,939	7,936	550	5,624	**125,047**	107,291
Depreciation	–	129	128	–	–	–	–	**257**	1,321
Compliance, legal etc.	10	1,756	3,054	784	367	9,779	624	**16,374**	16,112
	4,880	471,789	684,904	172,773	114,608	18,248	60,206	**1,527,408**	1,584,790
Support costs	60	17,249	29,598	9,025	4,274	–	(60,206)	–	–
Governance costs	18	5,227	8,972	2,736	1,295	(18,248)	–	–	–
Total expenditure 2020	**4,958**	**494,265**	**723,474**	**184,534**	**120,177**	**–**	**–**	**1,527,408**	1,584,790
Total expenditure 2019	8,052	424,579	799,336	235,825	116,998				

5 Net income for the year

This is stated after charging / (crediting):

	2021 £	2020 £
Depreciation	–	257
Operating lease rentals:		
Property	92,139	90,331
Other	1,642	1,642
Auditor's remuneration (excluding VAT):		
Audit	8,260	8,100
Other services	–	400

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2021 £	2020 £
Salaries and wages	893,843	953,608
Redundancy and termination costs	–	45,633
Social security costs	72,551	82,180
Employer’s contribution to defined contribution pension schemes	36,379	40,671
	1,002,773	1,122,092
Agency costs	18,201	57,215
	1,020,974	1,179,307

The redundancy and termination costs were settled and paid at the balance sheet date.

The following number of employees received employee benefits (excluding employer pension) during the year between:

	2021 No.	2020 No.
£60,000 – £69,999	–	1

The total employee benefits including pension contributions and employer's national insurance of the key management personnel were £75,480 (2020: £78,245).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 29 (2020: 34). Agency staff were engaged to provide short-term service provision cover and, in addition, the services of a freelance specialist were used for accountancy support.

8 Related party transactions

There were no donations from related parties outside the normal course of business and no restricted donations from related parties in the year. One Trustee donated £359 (2020: £nil).

During the year the charity paid for £1,996 of costs on behalf of its subsidiary, Age Concern Trading Company Ltd (2020: £3,028) and charged £1,486 of costs to the subsidiary (2020: £nil). The year end balance owed by the subsidiary was £4,658 (2020: £5,606).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Islington Age Concern Trading Company Ltd gift aids available profits to the parent charity.

10 Tangible fixed assets

	Office equipment £	IT infrastructure £	Fixtures & fittings £	**Total £**
Cost or valuation				
At the start of the year	1,027	64,767	–	**65,794**
Additions in year	–	–	–	–
At the end of the year	1,027	64,767	–	**65,794**
Depreciation				
At the start of the year	1,027	64,767	–	**65,794**
Charge for the year	–	–	–	–
At the end of the year	1,027	64,767	–	**65,794**
Net book value				
At the end of the year	–	–	–	–
At the start of the year	–	–	–	–

All of the above assets are used for charitable purposes.

11a Listed investments

	2021 £	2020 £
Fair value at the start of the year	89,784	100,833
Additions at cost	100,000	–
Net (loss) / gain change in fair value	26,956	(11,049)
Fair value at the end of the year	216,740	89,784

Investments comprise:

	2021 £	2020 £
UK Common investment funds	216,740	89,784
	216,740	89,784

11b Investments – subsidiary company

The charitable company owns the whole of the issued ordinary share capital of Islington Age Concern Trading Company Limited, a company registered in England, trading under the name Outcomes Plus, Company number 03001195. The subsidiary is used for non-primary purpose trading activities and is registered at 6 – 9 Manor Gardens, London, N7 6LA. The activities of the subsidiary have not been consolidated in the statement of financial activities on the basis of materiality. Available profits are gifted to the charitable company under a deed of covenant. Two of the trustees of Age Concern Islington are also directors of the subsidiary. A summary of the results of the subsidiary is shown below:

	2021 £	2020 £
Turnover	878	4,979
Cost of sales	–	–
Gross profit	878	4,979
Administrative expenses	(878)	(2,401)
Management charge payable to parent undertaking	–	–
Profit on ordinary activities	–	2,578
Distribution of profits to parent undertaking under deed of covenant	–	(2,578)
Profit / (loss) for the financial year	–	–
The aggregate of the assets, liabilities and funds was:		
Assets	5,528	5,606
Liabilities	(5,526)	(5,604)
Funds	2	2

In 2021 the directors of Islington Age Concern Trading Company Limited took the decision to suspend trading from 31st March 2021 on the grounds that financial returns no longer justify the staff time and attention required for a trading operation. The company will therefore not trade in the year ending 31st March 2022.

12 Debtors

	2021 £	2020 £
Trade debtors	**8,274**	5,707
Owed by trading subsidiary	**4,658**	5,606
Grant and contract debtors	**51,459**	20,692
Prepayments	**3,355**	1,163
Accrued income	**6,831**	15,161
	74,577	48,329

13 Creditors: amounts falling due within one year

	2021 £	2020 £
Taxation and social security	**23,219**	19,645
Other creditors	**30,054**	34,335
Accruals	**31,342**	12,520
Deferred income (note 14)	–	15,826
	84,615	82,326

14 Deferred income

Deferred income comprises two partially delivered service contracts.

	2021 £	2020 £
Balance at the beginning of the year	**15,826**	21,496
Amount released to income in the year	**(15,826)**	(21,496)
Amount deferred in the year	–	15,826
Balance at the end of the year	–	15,826

15a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	**Total funds £**
Investments	216,742	–	–	**216,742**
Net current assets	478,834	5,093	22,619	**506,546**
Net assets at 31 March 2021	**695,576**	**5,093**	**22,619**	**723,288**

15b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	**Total funds £**
Investments	89,786	–	–	**89,786**
Net current assets	413,399	16,740	8,116	**438,255**
Net assets at 31 March 2020	**503,185**	**16,740**	**8,116**	**528,041**

16a Movements in funds (current year)

	At 1 April 2020 £	Incoming & gains £	Expenditure & losses £	Transfers £	**At 31 March 2021**
Restricted funds:					
Carers Hub flexible breaks and palliative care	–	1,473	(1,473)	–	–
COVID-19 pandemic support	–	10,000	(10,000)	–	–
Drovers Activity Centre	1,000	–	–	–	**1,000**
Post lockdown activity	–	15,000	–	–	**15,000**
Welfare and Winter Warmth	7,116	–	(497)	–	**6,619**
Total restricted funds	8,116	26,473	(11,970)	–	**22,619**
Unrestricted funds:					
Designated funds:					
COVID-19 vaccination support	–	–	–	5,093	**5,093**
Organisational development	16,740	–	(16,740)	–	–
Total designated funds	16,740	–	(16,740)	5,093	**5,093**
General funds	503,185	1,504,354	(1,306,870)	(5,093)	**695,576**
Total unrestricted funds	519,925	1,504,354	(1,323,610)	–	**700,669**
Total funds	528,041	1,530,827	(1,335,580)	–	**723,288**

16b Movements in funds (prior year)

	At 1 April 2019 £	Incoming & gains £	Expenditure & losses £	Transfers £	**At 31 March 2020**
Restricted funds:					
Carers Hub flexible breaks and palliative care	7,491	(3,137)	(4,354)	–	–
Community activities development	11,812	–	(11,812)	–	–
Drovers Activity Centre	(30)	5,236	(4,206)	–	**1,000**
Heritage project	1,269	–	(1,269)	–	–
Welfare and Winter Warmth	6,549	5,000	(4,433)	–	**7,116**
Total restricted funds	27,091	7,099	(26,074)	–	**8,116**
Unrestricted funds:					
Designated funds:					
Capital equipment depreciation	257	–	(257)	–	–
Organisational development	30,000	–	(13,260)	–	**16,740**
Personalised support – continuation	20,000	–	(20,000)	–	–
Total designated funds	50,257	–	(33,517)	–	**16,740**
General funds	431,329	1,550,722	(1,478,866)	–	**503,185**
Total unrestricted funds	481,586	1,550,722	(1,512,383)	–	**519,925**
Total funds	508,677	1,557,821	(1,538,457)	–	**528,041**

Purpose of restricted funds

Carers Hub flexible breaks and palliative care	A fund to provide respite type breaks for unpaid carers of people in Islington. A reimbursement of unspent funds totalling £15,137 (net £3,137) was made to London Borough of Islington (the funder) in 2019-20.
Community activities development	To develop and provide services to help older people set up, run and maintain self-run groups and clubs.
COVID-19 pandemic support	Grants received towards the costs of supporting clients through the pandemic.
Drovers Activity Centre	To support the activities and services at Drovers Activities Centre.
Heritage project	A grant from the Heritage Lottery Fund for project exploring and recording the industrial and trade heritage of the London Borough of Islington.
Post lockdown activity	A grant towards community activities that will bring people together out of COVID-19 lockdown.
Welfare and Winter Warmth	To provide grants to individuals in great need, to improve their quality of life, when no other source is available. This includes enabling people to keep warm in winter, and to promote the need for older people to keep adequately warm during cold weather.

16 Movements in funds (continued)

Purpose of designated funds

Capital equipment depreciation	To cover future depreciation on major equipment items already purchased from unrestricted funds. It does not provide for the future purchase of equipment.
COVID-19 vaccination support	To continue funding a taxi service for local residents to access the COVID-19 vaccination clinics. Local taxi companies are used to enable residents to travel to and from the clinics in comfort and safety.
Organisational development	For continued development of the new operating and business model.

Transfers

A transfer was made from general funds to the designated COVID-19 vaccination support fund to establish the balance required for expenditure planned for 2021-22.

17 Analysis of cash and cash equivalents

	At 1 April 2020	Cash flows	**At 31 March 2021**
	£	£	**£**
Cash at bank and in hand	369,324	44,272	**413,596**
Notice deposits (less than three months)	102,928	60	**102,988**
Total cash and cash equivalents	472,252	44,332	**516,584**

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases for each of the following periods are as follows:

	Equipment		Property	
	2021	2020	**2021**	2020
	£	£	**£**	£
Less than one year	**792**	1,593	–	64,668
One to five years	**115**	858	–	–
	907	2,451	–	64,668

Since the year end, it has been agreed to renew the lease on the property, with one part being handed back on 31/3/22.

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.