

Annual Report & Accounts 2023 / 2024



Vision

Our vision is
that older
people in
RBKC can
live their best
possible life



Mission

Our mission is to work with others
to create a community in which
older people are valued, connected,
heard and supported

Trustee Annual Report and Accounts for the Year ended 31st March 2024

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Joint Statement from the Chair and Chief Executive Officer



Robert Empson
Chair



Jessica Millwood
Chief Executive Officer

Welcome to our 2023 - 2024 Annual Report and Accounts. We are so proud of the support that Age UK Kensington & Chelsea (Age UK K&C) has provided for thousands of older people in the Royal Borough during this period including community activities, support at home, health and wellbeing provision and specialist dementia support.

The period of 2023 - 2024 marked an exciting time for us as we developed our three-year strategy 2023 - 2026. Our new strategy was developed with the input of older people across the Borough, our board, staff, volunteers, commissioners, funders and local third sector and community partners. We would like to thank everyone for their time and the invaluable contributions they have made in helping to develop this three-year strategy together.


The strategy aims to ensure stability for our organisation and sustainable growth so that Age UK K&C can be there for older people into the future. As we seek to build on this, we are focused on where we feel we are most needed, where we have a unique offer and how we can address gaps in provision.

We strive to ensure that everything we do results in positive outcomes for older people, ensuring that we can effectively measure and evaluate the impact our work is having. We always aim to learn and improve as we go forward.

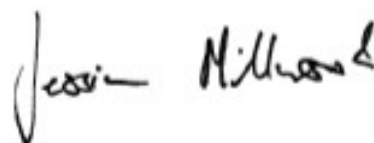
The context for older people in Kensington and Chelsea continued to be challenging as the increases in the cost of living hit hard, forcing people to make difficult choices, particularly in terms of staying well and warm over the winter. We are proud that our Information and Advice team brought in £585,718 in benefits for clients during this period, supporting people to access a better standard of living.

We were delighted to welcome a number of new Trustees, bringing a wealth of skills including finance, medical specialism and fundraising. As part of the new strategy, a new role of client Trustee was created. Sylvia Sinclair, a long-term resident in the Borough, has taken on this role and we are very grateful for her insights and guidance.

Finally, we would like to extend a heartfelt thank you to everyone who supports Age UK Kensington and Chelsea – our clients, staff, volunteers, Board, commissioners, partners, donors and funders.



Robert Empson
Chair of Trustees



Jessica Millwood
Chief Executive Officer

Objectives of the Charity



The objectives of the charity are to promote the relief of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the Royal Borough of Kensington & Chelsea.

At Age UK K&C we know that older people have a wealth of experience and an important contribution to make. Our approach is to offer holistic support, centred around the person and developed according to their needs and wishes. Many older people enjoy volunteering with us, whilst others gain the support they need from a huge range of services.

Our activities continue to be based on the local delivery of services reflecting the needs of our local community. The overall aim of the charity is to improve the wellbeing of older people by offering a range of services which help at critical points when increasing age may bring challenges, such as deteriorating health, loss of a partner or friends and decreasing income. We are supported by a fantastic team of committed and dedicated volunteers who continue to help support older people in the Borough, or who provide additional support in the office.

Objectives of the Charity

“As my father’s dementia takes hold, he finds it increasingly difficult to go out, however, he always enjoys the Memory Café and the safe space that Age UK Kensington and Chelsea offers.”



“Just to thank you for the amazing, selfless and caring service you provide to the community. I would not have considered using the service before. I always felt there were others whose needs were more deserving.”

Our services are comprehensive and provide help ranging from informal social and leisure activities to more practical assistance such as technical advice on claiming welfare benefits. Increasingly the NHS and government, both nationally and locally, are recognising the detrimental impact of isolation and loneliness on people’s health and wellbeing, as well as the value of the voluntary sector in providing cost-effective services and support to combat loneliness and keep older people at the heart of the community.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s objectives and activities, and in planning future activities. It is the judgment of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in developing any new programmes for the charity.

Strategic Objectives



Reduce inequalities in the Borough:

We will be community led, inclusive and seek to meet need and reduce inequalities in the Borough, advocating for older people affected by local and national issues.

Improve lives by delivering positive outcomes:

We will seek to provide responsive services which achieve the greatest impact and positive outcomes for older people.

Excel at dementia services:

We will aim to become a centre of excellence for dementia support and awareness.

Develop and strengthen our organisational foundations:

- **Embrace digital:** We will embrace the power of digital.
- **Broaden our financial base:** We will develop a broader, sustainable funding base to ensure continuous support for older people in the borough into the future.
- **Staff feel valued and supported:** We will strive to create a working environment in which our staff feel valued, respected, supported and engaged.

Best practice governance:

We will have a governance system which meets best practice and a Board which is engaged and diverse.

Priorities for the Year Ahead



Our Principles and Values

Collective

working in partnership with older people and our community

Responsive

to the needs of older people and our community

Respectful

in our service to older people and our community

Inclusive

in our approach to older people and our staff

Age UK Kensington and Chelsea Priorities for 2024-2025:

- Reduce inequalities by working in partnership to develop and build services for ethnic minorities and the LGBTQ+ community.
- Grow our specialist support for people living with dementia via our Maintenance Cognitive Stimulation Therapy offer.
- Continue to improve our data, evaluation and impact, developing community insights and identifying areas of unmet need.
- Strengthen our quality assurance and risk management frameworks to ensure that we continue to deliver services of the highest quality and safety standards.
- Flex organisational resources to ensure that we can support older people in times of urgent need.
- Strengthen our financial model to ensure resilience and future viability.

Our Social Impact

Building Community Connections and Empowering Local Voices

Reflecting and serving our diverse community

Age UK Kensington & Chelsea is deeply rooted in the vibrant and diverse fabric of Kensington and Chelsea. Our commitment to reflecting the community begins with our team - over 20% of our 83 staff members live locally, bringing insights and connections to our work that are grounded in community lived experience.

As an organisation, we are committed to fostering an inclusive and supportive workplace. All staff receive thorough induction and refresher training, ensuring everyone is knowledgeable in essential areas such as equity, diversity, and inclusion (EDI), data protection, health and safety, and safeguarding. In addition to role training, we offer a range of professional development opportunities, including courses in mental health first aid and managing challenging behaviours.

Empowering volunteers: A diverse and dedicated team

Our volunteers are invaluable to achieving our mission, offering time and skills that create meaningful impact on the lives of older adults. In January 2024, we had 143 active volunteers, including 80 from within the borough. Notably, 36 of our volunteers are older adults, supporting our goal to keep older people engaged and active in civic life. Half of our volunteers who recorded their ethnicity come from Asian, Arab, Caribbean, African, or mixed backgrounds, contributing to a rich diversity of perspectives.

Volunteers undergo a comprehensive induction, with essential training in EDI, data protection, safeguarding, and more. Depending on their roles, additional training is provided, including courses on dementia awareness, wheelchair safety and first aid, ensuring they are well-prepared to support our clients.



Our Social Impact

Building Community Connections and Empowering Local Voices

Building partnerships and bridging communities

We are proud of our collaborations across Kensington and Chelsea, partnering with numerous organisations to create inclusive programs that enrich our community.

Highlights from 2023 include:

- Chelsea and Westminster Hospital:**
 Our intergenerational choir, which brings together community members of all ages, performed at the hospital's main entrance, sharing music and joy with patients, visitors, and staff.
- Chelsea Football Club Foundation:**
 Through our partnership, free tutors from the foundation lead our popular walking football sessions, promoting physical activity, teamwork, and community spirit.
- Opera Holland Park:**
 We facilitate connections between Opera Holland Park and other local organisations, creating access to the arts and cultural experiences for our community.



Strengthening social bonds and promoting cohesion

Our programs promote friendships and community connections. For example, our walking football group gathers for lunch and Spanish classes together after Tuesday sessions, fostering friendships that extend beyond the playing field. We celebrate local cultural and religious festivities such as Diwali and Carnival, encouraging residents from various backgrounds to come together and appreciate each other's traditions.

In our intergenerational efforts, we partner with University College London and Queen's Gate School, inviting young people to participate in community activities alongside older residents. This breaks down stereotypes, builds understanding, and facilitates skills exchange across generations.

Advocating for community voices and social infrastructure

We empower older residents to advocate for their community's needs. For instance, we supported residents in Earl's Court in joining steering groups to influence the redevelopment of the old exhibition centre. While our involvement is minimal now, the resident-led steering group remains active and continues to represent older voices in the project.

Our staff contribute expertise to key local forums, such as the Transport Network, Dementia Action Alliance, Safer Neighbourhood meetings, and the RBKC Digital Inclusion Partnership, enhancing the social infrastructure of our borough. Recently, we partnered with local police at Tavistock's sheltered housing scheme to deliver activities that fostered a safer environment and reduced criminal activity.

Our work at a glance

Supporting over **8,000** older people in Kensington and Chelsea

Over **67,325** contacts with older people in the community

Over
9,850
attendances to
groups

19,580 hours in group attendance.

Approximately **81%** of older people
we work with are over 70 years of age

Approximately **71%** of older people we work with, live alone

1.2% of older
people we work with,
disclosed that they are
part of the LGBTQ+
community in RBKC.
The National LGBT
survey 2019 stated that
0.7 % of over 65s
identified as being part of
the LGBTQ+ community

Approximately **2/3** of older
people we work with are female and
just under **1/3** are male

2,460
new referrals to services

Our work in the Borough

3 of the most deprived wards in London are in the Royal Borough of Kensington & Chelsea. They are Golborne, Nottingdale and Dalgarno. Golborne ward is the most deprived ward in London.



44% of our work supported those living in the most deprived areas in the north of the Borough. The top wards being:

1. Golborne
2. Dalgarno
3. Colville
4. Nottingdale
5. St Helen's

36% of our work supported those living in the most deprived areas in the South of the Borough. The top wards being:

1. Chelsea Riverside
2. Earl's Court
3. Abingdon
4. Stanley

8 of the wards numbered, are in the top **30%** of most deprived in the country

Promoting Independence

Information and Advice Service

“The service was fantastic, I was in shock and couldn’t believe it.”

£585,718

to local residents in
newly claimed benefits



621

older people supported

1,132

enquiries

Over 4,000

sessions delivered

What we do

All enquiries are coded to one of over 580 codes to help us to analyse themes and trends. We can then identify demand relating to key issues and analyse data to better understand local trends.

Top 3 support themes were:

- **Benefit qualification**
- **Housing**
- **Access to other financial support**

“The Age UK service is very important to me and my friends because the benefits system is very complicated and without the support of Age UK Kensington & Chelsea, it is difficult to understand how it works.”



“I was so confused and didn’t know what to do. The I&A advisor was so helpful.”

Kate’s Story

Reason for referral

Kate is in her 70s and needed support with an attendance allowance application. Kate had started to fill in the form, however, she needed help to complete it as she found it very confusing.

Action

An information & advice (I&A) advisor conducted a benefit check to confirm which benefits Kate was in receipt of and which other benefits she would be entitled to.

A claim form was completed using the information from Kate’s medical summary, through discussion with Kate and through telephone conversation with Kate’s friend upon request.

Outcome

The attendance allowance claim was successful at the higher rate of £108.55 per week. The claim was backdated to February and Kate received a backdated lump sum of **£1,153.00**.

In addition, because Kate lived alone and hadn’t received Carer’s Allowance, she also received the Severe Disability Premium on their Pension Credit which is now £81.50 per week. The backdated amount was **£784.40**.

Therefore, Kate’s income had increased by **£9,882.60** per year.

All client stories throughout the report are factual, however, names have been changed to provide anonymity.

Promoting Independence

Practical support in and out of the home

Age UK Kensington and Chelsea provides a variety of services to promote independence.

We offer the following services:

- Practical Support at Home
- Light Decluttering
- Shopping
- Simple DIY
- Digital Support
- Escorting

600

Escorting sessions with **150** people

358

Simple DIY Visits

100

Group Shopping sessions delivered

100 older people
used **8,000** hours
in paid for practical
support at home



“It’s life changing, not only to get my place in order and cleaner, I look forward to the carers visit. They are very supportive.”

Promoting Independence

Escorting

“When I have an escort and we talk, it’s the most talking I do with anyone, especially in ‘person’, therefore, on these occasions, I do not feel alone, which makes me happier.”



“The escorting service has reduced my stress levels, especially when going to medical appointments. We use public transport which means I do not have to pay for a taxi there and back, which is very expensive.”

Jane’s Story

Reason for referral

Jane is in her 80s and has multiple health conditions, including mobility and sensory disabilities. Jane was referred to the escorting service as she asked for support to help her go to medical appointments.

Action

At the time of assessment with Jane, it was found that her living conditions were poor and there was evidence of mice in the home. The coordinator made referrals to multiple agencies to improve Jane’s living conditions, including to the simple DIY service. Jane was also encouraged to attend the shopping service so she could get support with carrying her bags.

Outcome

Jane has managed to attend several appointments with the escorting service and has now received a new hearing aid, enabling better communication.

With Age UK K&C support a multi-agency team meeting was convened with support from a specialist social worker for those who have a hearing impairment.

After the meeting the following were actioned:

- Referral to South Complex Team, reflecting the complexity of Jane’s needs.
- Jane’s home was decluttered to make it safer, alongside removal of mice infestation.
- Jane was offered a package of care to help promote her independence.
- Age UK K&C assisted Jane to store foods safely, reducing risks associated with the mice.
- Jane was supported to buy a new fridge freezer.
- Occupational Therapist referral to assess the step into Jane’s home - with replacement ramp and gate to promote easier access whilst Jane is using her 4-wheeler walker.

Promoting Independence

Digital Inclusion and Support

Clive's Story

Reason for referral

Clive, a 79 year old who had recently become widowed and isolated, had basic knowledge of using his mobile phone.

Clive was very keen and eager to learn how to contact his wider family in Ireland and abroad. He was interested in learning to use WhatsApp, especially sending photos to his family and friends.



Action

- Clive was introduced to video calling and was amazed when he saw his niece and some family members abroad.
- Clive learnt how to attach photos of his great-grandchildren whilst sending messages to friends.
- Clive downloaded the NHS app. He can now order repeat prescriptions and check his health history.

Outcome

Clive was loaned an iPad from Age UK K&C and is now able to make calls, and make video calls via WhatsApp, as well as also being able to send and reply to emails confidently and independently.

124

older people
accessed digital
support services

“I can use my iPad and phone confidently to search for information. I was not able to do this before. This has been so helpful.”

Promoting Independence

Simple DIY

Fahmida's Story

Reason for referral

We received a referral to the service from the My Care My Way Case Manager at Fahmida's GP's surgery.

Fahmida lived in a small studio with only one lightbulb in the "living room area" and the light coming from the bathroom or kitchen was not enough to light the rest of her studio.

Fahmida's space was very cluttered and she was not able to reach the curtains to open them and get daylight, and therefore the risk of her falling was very high.

It was Christmas Eve and the prospect of not having adequate lighting for several days, was very worrying for Fahmida.

Action

An urgent home visit to change Fahmida's lightbulb was arranged for that evening, after staff members finished their working time in the office. Two members of staff had to be involved as the ceiling was very high and they had to try to work on a ladder with all the clutter around, which raised significant risk.

Outcome

The lightbulb was changed, and Fahmida was very happy to be able to safely move around her studio, without risking of having a fall.

Additional services, such as decluttering and escorting, were also offered to Fahmida.

The project provides that little bit of support to individuals with those small tasks around the house, for which it can be difficult to get a trusted trader or an affordable service.

We support with tasks such as changing lightbulbs, hanging curtains, hanging pictures or mirrors, adding door safety chains or assembling small flat pack furniture.

For tasks that require a qualified trader such as an electrician or plumber, we signpost individuals to vetted traders.



“Thank you so much for the lovely installations you provided today. I keep popping into the bathroom to admire my new cabinet! Perfect.”

Reducing Isolation and Loneliness



Over **700**
older people
engaged in
activities and
events

“I’m social at the walking football and try to encourage others and give them compliments. We all get on which is nice.”

126

different groups and events

1,032

sessions delivered

9,894

attendances to sessions

Our activities and events help to reduce loneliness and provide those who may be socially isolated, with the opportunity to connect with others in their local community.

We aim to create an inclusive space for older people, representative of the communities we serve, where people from a variety of diverse backgrounds can develop new skills and interests.

People come together to take part in a wide range of activities from exercise classes to arts and crafts, language lessons to exploring London’s parks with our weekly walking group.

Our group members forge new friendships that develop beyond the time spent at the activities, keeping in contact via phone or email and establishing their own support networks during times of illness or anxiety.

Reducing Isolation and Loneliness

Activities and Events

“When I’m alone doing nothing I feel all the pain but once I’m with you, I feel great. The classes help me to have a positive outlook on life. I slow down and notice the pleasure of life.”



“I’m so grateful to be a member of Age UK K&C. It builds up my confidence and I like socialising, meeting people, learning their culture, languages, dances... There are so many things you can achieve through being a member.”

Grace’s Story

Reason for referral

Grace is in her 80s and has lived in Earl’s Court for 51 years after moving from the Philippines. Grace suffers with multiple chronic health conditions but despite this, she maintains a positive outlook on life and wants to continue to stay active through participating in various exercise classes.

Action

Grace has enjoyed dancing since she was a child and has maintained this love throughout her adult life. She became a member of our 70s line dancing class, American line dancing and walking football groups.

Outcome

Despite the pain and sickness that Grace experiences through her health conditions, she feels that taking part in activities such as dancing helps her to feel hopeful for the future.

Grace have found that taking part in the classes has increased her confidence. It provides her with opportunities to meet new people from diverse backgrounds and describes the class as **‘fun and filled with laughter’**. Grace enjoys spending time with the regular attendees of the group and finds it very positive.

Reducing Isolation and Loneliness

Intergenerational Project

Our intergenerational projects help people from diverse backgrounds and ages to get to know each other better. In bringing the generations together, older and young people share and learn new skills, experience how people from different groups can work together, and create positive links in the community.

As part of the project we created a steering group with students from Queen's Gate School.

The group gives recommendations about our activities and events program, marketing, and volunteering. They have been proactive in getting involved in some of the issues concerning older residents, such as transport.

The students always make sure that our service is inclusive and diverse, achieving organisational goals and aiming to provide the best possible experience for all.

Young volunteers lead activities and events every Friday, including:

- Lunch clubs
- Language cafés
- International Women's Day
- St Patrick's celebration
- British Library

"I have made new friends. We are talking, sharing stories and helping each other."



Over **350**
people attended
our Valentines
concert

"I have enjoyed the singing lessons to prepare for the Valentines concert."



Reducing Isolation and Loneliness

Saatchi Art Gallery Project

Over the course of 12 weeks, a group of participants from Age UK Kensington and Chelsea took part in a series of workshops at the Saatchi gallery. Half of the group live with a diagnosis of dementia.

In the gallery the group explored the impact of street art and graffiti across the world. Each week they looked at sections of the exhibition in depth and took inspiration for their own creations.

The workshops provided the opportunity to experiment with the different techniques and mediums used by the artists in the exhibition.

Clients discovered new means of self expression and created works of art that were meaningful to them.

The work culminated in an exhibition of everyone's artwork in the Saatchi gallery.



“As an Age UK Kensington and Chelsea member and a volunteer, I have been attending the programme for the last 11 weeks.

Every week we tried different art forms, such as stencil work, T-shirt printing, model making, and life drawing.

I would especially like to mention our penultimate week, when the task was for us to listen to music, such as jazz, soul and Elvis Presley.

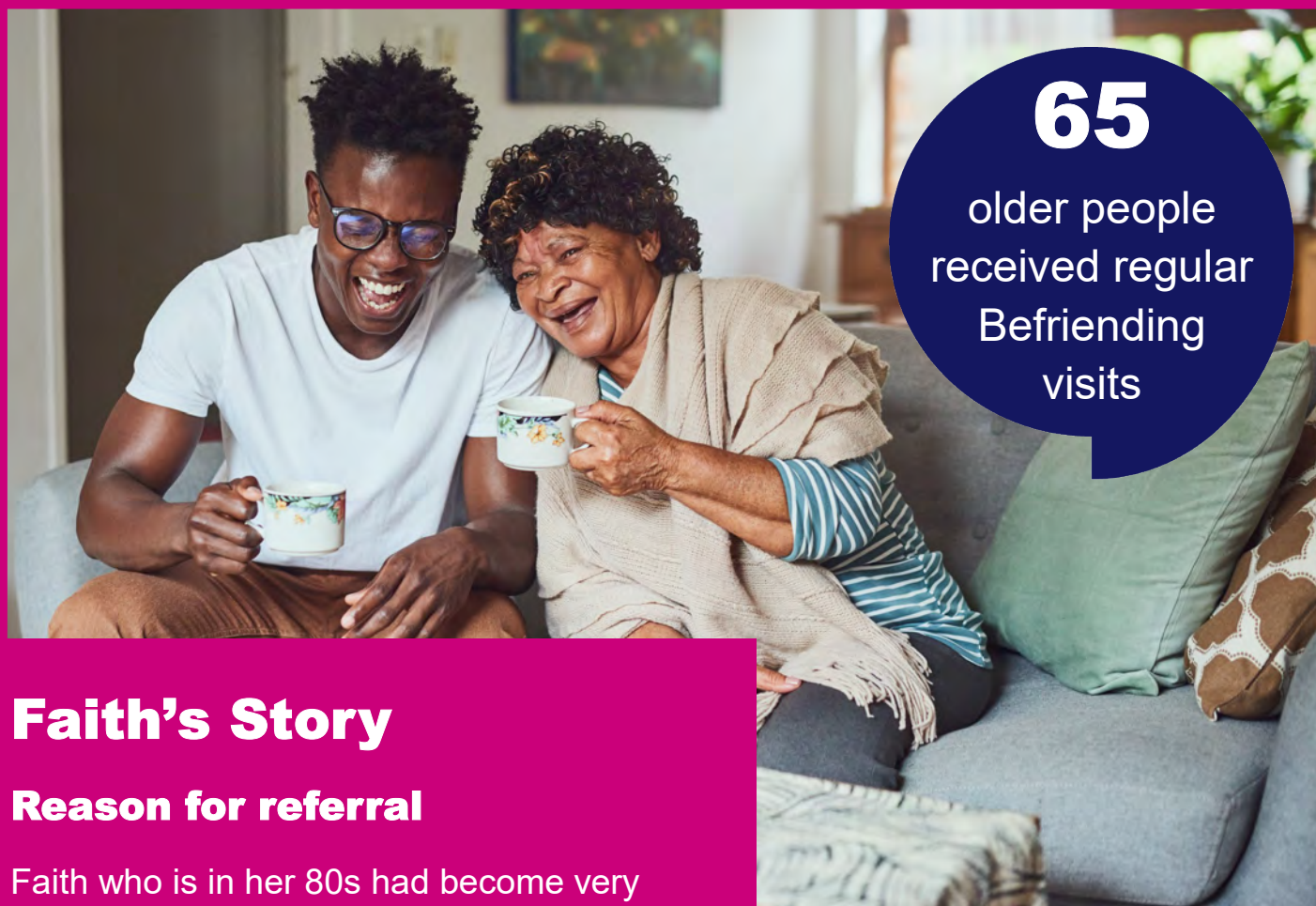
The freedom to paint any abstract picture, inspired by the music was interesting, exhilarating, and enjoyable.”

“It was a great workshop and I am very pleased to be part of it. Thank you very much. This is going to make a very good contribution to my life and I am grateful to have been included.”



Reducing Isolation and Loneliness

Befriending



Faith's Story

Reason for referral

Faith who is in her 80s had become very lonely and isolated since the pandemic and wanted companionship when going for walks and shopping. Faith had no friends or family who could support or visit her.

Action

The befriending coordinator matched a volunteer with Faith ensuring that they shared similar interests. The volunteer also spent time going for walks and supported Faith with shopping trips as and when needed.

Outcome

Faith is very happy that she has someone to spend time with once a week and is really appreciative of the volunteer's time and company. Faith states she is brighter in mood as a result.

Befriending continues to be one of our most popular services. We match volunteers with housebound or very isolated older people to provide regular companionship.

“I could not be more pleased with my befriender. They are always on time and willing to help when I have a need. I can't praise them enough.”

Reducing Isolation and Loneliness

Carers Alliance Project

Ben's Story

Reason for referral

Ben was caring for his partner David, who had been diagnosed with dementia. Ben was particularly distressed as David had suffered a fall after getting lost on his own and was now in hospital. Ben felt that David's dementia had recently escalated, and he wasn't sure how he was going to manage. Ben was increasingly unable to leave his partner alone and so coming to the support group as well as doing other things, was proving difficult.

Action

Ben was referred for respite care, which would enable him to continue coming to the support group with the reassurance that David would not be alone. They also received support from the dementia team, and subsequently matched David with a volunteer for exercise at home, allowing Ben more time for his activities. As part of the LGBTQ community, we invited Ben to a consultation about starting a dedicated LGBTQ+ group. With the help of the carers respite service, he will be able to attend once the group starts.

Outcome

Ben found the support the other group members provided was extremely positive. Hearing others share their experiences of their loved ones, helped Ben to feel that he wasn't alone and showed him how continuing to come to the support group was important.

The Carers Alliance Project provides peer support and information for people caring for someone with a long term health condition. The project aims to bring people together who are sharing similar experiences.

The support group attendance fluctuates, as expected when clients care for someone, however, it provides a valuable lifeline to unpaid carers.

**53**

carers attended
group
sessions

Health and Social Wellbeing

Health and Wellbeing

“Walking football provided by Age UK K&C is a fun filled morning activity. It provides exercise and has given me purpose to get up and out in the morning.”

Over **400** people
took part in physical activity
group sessions

38

Exercise groups on offer

Over **260**

sessions delivered

Over **4,800**

attendances to sessions



There is a wealth of exercise and wellbeing groups on offer at Age UK Kensington and Chelsea, providing in person and online sessions. The groups range from light exercise to very active sessions.

Some of our most popular sessions include:

- Walking football
- Stretching groups
- Boxing
- Belly dancing
- 70s line dancing
- Chair exercise
- Yoga



Basic Footcare Service

We delivered over **650** sessions

supporting **315** older people

Health and Social Wellbeing

Exercise at Home and Walking Support

Myra's Story

Reason for referral

Myra moved around her home using a walking frame and wanted to improve her muscle strength and stamina to stand and walk so she could be more independent. Myra was low in mood and self-esteem and currently has osteoporosis at an advanced stage.

Over
850
1:1 sessions
delivered



Action

Myra was happy and felt motivated on each visit with the exercise coordinator. 8 exercises in total were shown and completed by Myra on a weekly basis. Exercises were explained and shown over time so that Myra could understand and carry out each of the exercises safely. An exercise sheet was given to Myra and her family members to help them remember each exercise and how to perform each one in a safe and effective manner.

“The volunteer who supported me with exercise at home was quite amazing. They were extremely helpful and courteous and had such a great personality.”

Outcome

Myra was now performing each exercise well and independently and she felt that she was getting stronger and was more able to stand and move around the home.

Myra was given a new sheet of exercises to do and shown how to carry them out before the service came to an end. Myra responded positively to the exercise sheets even posting the sheets on her living room wall, showing that Myra and her family were fully engaging in the exercises during the week.

Myra was signposted to other activities in the community, such as our stretching class and chair-based exercise classes which she has now started to attend and very much enjoys.

Health and Social Wellbeing

Health Promotion and Health Talks

Case Study

Health Talk

The Ethiopian Women's Empowerment Group requested a talk about **Understanding Dementia** from the Age UK K&C Health Promotion service.

Our dementia advisor was fortunately available to give the talk. The group consisted of women from African and African Caribbean backgrounds and the session allowed for an open discussion where there was time and space to address individual questions and concerns.

Participants were also able to share information about how dementia is regarded within their communities. Traditionally the label of dementia may not have been applied to family members who exhibited the behavioural changes that are associated with dementia. The condition in some cases may be normalized and in others there may be shame associated with a diagnosis.

In the course of the discussion, they were able to address the challenges of caring for a family member with dementia. One of the participants had been in this position and to hear that her experience was shared with others was a relief to her.

We are aware that carers from other communities may not receive the support that they need. This may be partially related to not identifying as a carer or a lack of openness in discussing the condition. We recognise that is important to reach out to all communities within RBKC to have these conversations. The dementia advisor left a lot of resources with the group, which they were pleased to have and that hopefully may take some of the fear and stigma away.



227

People supported through health promotion groups

57

Health talks delivered

13

Organisations supported

12

Macular support sessions

“Macular society meetings are really good and beneficial.”

Health and Social Wellbeing

Health Promotion and Health Talks

“The Health Promotion Coordinator has been working with us since 2015. They are very liked in the community due to their friendly approach and easy explanation style. They are able to communicate with the group in a way that is simple for the group to digest and understand.”

“The coordinator has a very noticeable and contagious passion for helping the community. We have invited them on multiple occasions for health talks at Al Manaar to talk about healthy lifestyle, cancer and has brought along two dietetic students to talk about gut health and the microbiome.”

“The Coordinator is very supportive and helps us with any ideas for health talks. The community response to them has always been great, they particularly like that the talks are interactive and they are willing to participate as they engage with the group. This makes them feel very comfortable and they have built a trust and bond with them, enabling them to ask many questions freely.” **The Muslim Cultural Heritage Centre**

The support groups run for 10 weeks. Each session lasts 2 hours and consists of an hour of chair-based exercise, followed by a discussion related to health and wellbeing. There were 6 support groups held over the year, working in collaboration with the following organisations:

- St Antonio Eritrean Women's group
- Persian Care
- Centro Social de Mayores Miguel de Cervantes
- Response Projects
- Dadihye Somali group



Health and Social Wellbeing

My Care My Way

Faizul's Story

Reason for referral

Faizul, an 86 year old who lives alone, struggles with multiple health conditions, has had falls in the past and was not accessing his GP very regularly.

Action

During a home visit, Faizul discussed issues that were important to him with the Age UK K&C Health and Social Prescribing Coordinator (HSPC). With the support of the HSPC Faizul arranged to see the GP at a Hub session.

Outcome

After the review at the Hub, the prescription started to be delivered in a dosette box to make it easier to manage medication. An Occupational Therapy assessment was arranged and Faizul was given walking aids to his improve stability at home, as well as a wheelchair. Faizul was also provided with a hospital bed at home and reported this had greatly reduced his daily pain and discomfort.

Faizul built up trust in his HSPC and has better engagement in accessing health services. When the HSPC first got in touch, it had been 3-4 months since Faizul had gone out of his home.

Having the support of the wheelchair now means that when his children and grandchildren visit every week, Faizul can go out of the house.

The HSPC is looking for further community options with Faizul, to continue the positive difference in his health and wellbeing.



My Care My Way is an integrated care service designed to support older people in Kensington and Chelsea to manage their own health and wellbeing and stay independent and active for as long as possible.

The service is provided through local GP surgeries in collaboration with Central London Community Healthcare (CLCH), an NHS Trust providing community health services and Age UK Kensington & Chelsea.

The service allows the individual to plan their care with a network of supportive professionals, including their GP, pharmacist, social workers, voluntary sector organisations and other services.

Health and Social Wellbeing

Health and Social Prescribers



28,475

contacts with older

people based in **39**

GP surgeries
across Kensington
and Chelsea

***“They are amazing!
They work incredibly
hard to coordinate the
care of our most
vulnerable patients.
They understand the
patients and systems
we work in and are the
glue that ties things
together.” GP***

- **Health and Social Prescribing Coordinators** focus on support with social and lifestyle factors, alongside a secondary clinical focus.
- Proactive interventions based upon a person’s goals and interests aim to prevent long term conditions from developing.
- Extra time to share information and build trust.
- Stop older people with complex needs falling ‘between the cracks.’
- Less repetition and duplication.
- Giving people options and choice of 900+ voluntary sector organisations.
- The individual is encouraged to develop confidence and resilience by taking control of their own health and wellbeing.

Spotlight on Dementia

Our Services

33 carers used

1,215 hours

of carer respite

Over **50** people attended
exercise for the mind sessions

Dementia Services

We have a variety of targeted services that support those living with a diagnosis of dementia.

We offer the following:

- Dementia advisory service
- Dementia 1:1 support
- Maintenance Cognitive Stimulation Therapy (MCST)
- Funded respite services for carers
- Memory Cafés
- Exercise for the mind

“The Dementia Advisor goes beyond my expectations in providing support and invaluable information.”

We supported over

300

older people living
with a diagnosis
of dementia

Spotlight on Dementia

Memory Café



Organisations providing outreach to the Memory Cafés:

- **Opera Holland Park:** perform interactive opera and popular music with requests and discussion incorporated into each session.
- **The British Library:** bring with them their sound archives, reminiscing about history, personal lives, and some fun sounds that made people laugh.
- **The Science Museum:** clients take part in science based activities. Clients commented that they wouldn't usually think about going to the museum.
- **Exercise Activities:** we have chair yoga and boxing sessions which are very well attended and popular. Clients report being reluctant to join mainstream exercise classes, as they feel they sometimes get left behind and lack confidence and so really do value these sessions.

54

people attended regular Memory Café sessions

The Memory Café sessions take place once a month in the north and south of the Borough. The sessions are two hours long with refreshments provided. Escorted transport is provided for those who may find it difficult to attend the group independently.

Memory Cafés provide a safe, welcoming and inclusive environment where individuals, their family members and carers can socialise and meet others facing similar challenges. These social interactions help to reduce feelings of isolation and loneliness.

The sessions are loosely based on Cognitive Stimulation Therapy (CST), engaging in memory recall, discussions, creative arts and physical activity which all contribute to maintaining cognitive abilities for a longer period.

By providing opportunities to engage in meaningful activities and contributing to the community, through discussing and sharing their individual stories, older people feel valued, respected and this helps to promote self-esteem and wellbeing.

“My father has a form of dementia which makes him almost non-verbal. After a Memory Café session, he is usually happy and relaxed which brings back a temporary ability to communicate verbally.”

Spotlight on Dementia

Dementia Advisory Service

Clement's Story

Reason for referral

Clement had been referred to the Dementia Advisor after receiving a diagnosis of Alzheimers from the memory service. The advisor initially spoke with Clement on the telephone and discussed services that could support him. They discussed the role of the Dementia Advisor and ways in which she could support him and discussed social groups on offer in the local community.

Action

After meeting, Clement agreed to explore different options of support and was happy to participate in groups and meet new people. Clement discussed having a 1:1 support worker who could support him to access new groups alongside the Memory Café and the trips Age UK K&C facilitate. They also discussed (MCST) Maintenance Cognitive Stimulation Therapy groups and how this could benefit him.

Outcome

Clement readily agreed to join the group and has expressed his enjoyment and reports that he understands and can feel the beneficial effect this is having on his wellbeing. Clement has been regularly meeting with the 1:1 support worker and has visited other Age UK K&C groups regularly.

Clement wanted to retain some control over his situation once the condition worsens and so with support from the Dementia Advisor, looked at options in terms of the future and what this may entail.



162

clients supported
through the
Dementia Advisory
service

The Dementia Advisor can:

- Provide a better understanding of how to live well with dementia.
- Support people in understanding the progression of dementia and how to stay independent and plan for the future.
- Help people to know their rights and entitlements and how to claim welfare benefits and grants.
- Provide information on lasting power of attorney and wills.
- Suggest opportunities to take part in - including day activities, local social groups, activities, hobbies, classes, therapeutic sessions and peer support groups.
- Give information on accessing care and support including statutory services.
- Options for carers to maintain their own wellbeing.

Spotlight on Dementia

Maintenance Cognitive Stimulation Therapy (MCST)

"I've worked with the MCST group as a volunteer for two years and thoroughly enjoy the work. It is very rewarding to see how our members have developed, gained in confidence and readily join in discussing current affairs and the theme of the week. Singing and laughter are regular and key ingredients for such a valuable initiative for our group members."

MCST Volunteer

66
MCST

sessions supporting

25 people



Why is MCST so important?

After someone is diagnosed with dementia, they may be offered Cognitive Stimulation Therapy (CST) by the NHS. This is a short-term programme for people with mild to moderate dementia and usually runs twice weekly for seven weeks following diagnosis.

However once this programme finishes, there is limited provision of services for people with mild to moderate dementia. MCST is a longer-term programme based in community settings which helps to fill this gap.

"Cognitive stimulation is the only non-drug intervention to be recommended for cognitive symptoms and maintenance of function." NICE

About MCST

The sessions are intended for people with mild to moderate dementia. The sessions provide continuity - the same structure, such as the warm-up activity, a song and "orientation" with the date, time and weather.

Group members give their group a name and sessions cover a range of activities to stimulate thinking, memory and connection with others.

They are designed to be relaxed, fun and to create opportunities for people to learn, express their views and work with others.

Spotlight on Dementia

Dementia 1:1 Wellbeing Support



95
people
received 1:1
support

“I have been so impressed with the support and activities on provided by Age UK K&C. I can’t thank the support worker enough for all their help in the last few weeks. They really have been amazing, always dealing professionally with issues, responding promptly to emails, however, above all, it is their kind and understanding approach with my parents that has stood out. They gently made them realise they needed some extra help and have made excellent progress. Thank you.”

How we support people:

The dementia 1:1 service provides practical and emotional support to older people who are living with a diagnosis of dementia. The service encourages people to live independently and safely at home for as long as possible, helping people to stay socially engaged, and to take part in activities they enjoy.

We treat people living with dementia as individuals, rather than focus on the person’s diagnosis or on any abilities they may have lost. We also provide advice, support and information for carers, families and friends, as well as to other organisations and professionals.

Our dementia services work alongside other Age UK K&C services, statutory and third sector services to provide support to the individual.

Support we can provide:

- Develop a person centred plan.
- Support people to remain active and independent at home and in the community.
- Provide activities to stimulate cognition.
- Liaise with the individual’s GP, Social Worker or other services on request.
- Support people to access group activities and connect with other community organisations.

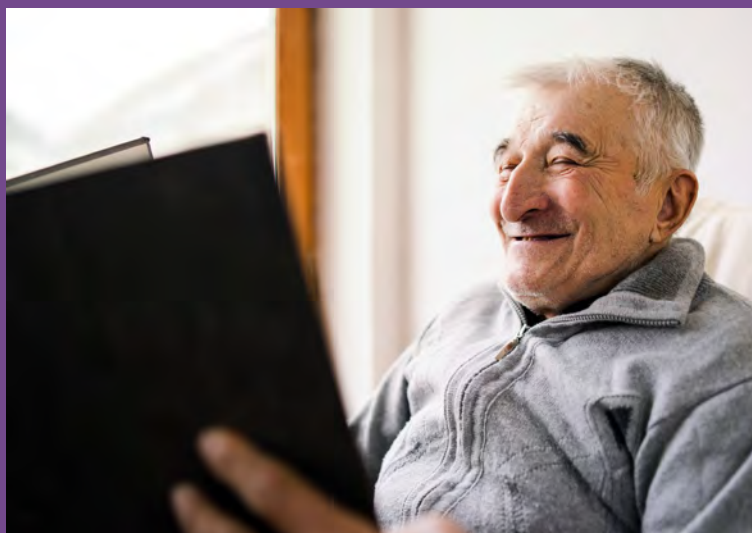
Gwynn's Story

Reason for referral

Gwynn who is in her 80s, wished to engage with Age UK Kensington and Chelsea to help retain her memory for as long as possible and to maintain confidence in everyday activities.

Gwynn was attending an exercise programme, including mindfulness, once a week, which she enjoyed.

Gwynn's husband Patrick, also attended classes twice a week in a different location. Following discharge from hospital, Gwynn was unable to leave her home, until she had met with her occupational therapist. carers were visiting every morning, which had been set up by Patrick.



The family became overwhelmed with trying to arrange appointments with a large variety of services. Gwynn's memory had started to decline and as a result of not going out, became very weak in mobility and wanted to explore putting more care in place. The support worker liaised with a care provider to increase support with all needs.

Action

- Referral to the respite service, to allow Patrick to continue his classes and ensure support for Gwynn.
- Liaison with occupational therapy to assess for a walking frame for Gwynn.
- A referral for exercise at home and walking support was made.
- Arranged activities to do together at home including, scrabble and other games.

Outcome

Gwynn and Patrick successfully completed all carers respite sessions and found this incredibly supportive. They are continuing with the exercise at home and walking support sessions and have expressed how helpful this has been. Both Gwynn and Patrick are now enjoying their classes. With support of the carers they have in place, they have both regained confidence and have a much more positive and enjoyable quality of life.

“The support worker was very helpful, encouraging, positive and optimistic. They have shown initiative and given us great ideas. We have been very impressed by the range of activities available and the speed of response after my fall.”

Volunteering



Over **143**

volunteers have given their time, making a huge difference to the lives of older people in the borough.

“Volunteering has helped me come to terms with grief.”

“I have been hugely impressed by Age UK K&C and their support since applying to the position. Their vetting process and orientation session required by volunteers was very thorough, and it really underscored the importance of Age UK Kensington and Chelsea’s work.”

We are lucky to have many amazing and dedicated volunteers giving their time freely to support older people in Kensington & Chelsea. They come from diverse backgrounds. Some are students, others work part or full time and some are retired.

Without our volunteers we would be unable to reach and support the large numbers of older people that we do. Their involvement ranges from befriending and escorting support, shopping trips, and digital groups. We also have many volunteers leading activities, groups, and regular outings.

The support we get from our corporate volunteers is also an integral part of providing enjoyable and meaningful activities and events throughout the year. Their input is essential for the success of our many clubs, clinics, and outings. Their support, enthusiasm and desire to get involved is an inspiration.

We also need to give recognition and say thank you to our volunteer board members. They give their time, experience, and expertise with enthusiasm and this doesn’t go unnoticed. The importance of what they do in the day to day running of our charity is often unseen, but it is greatly appreciated.

Looking to the future, we will continue to recruit, retain and support new and existing volunteers by being responsive to our ever changing landscape.

Fundraising



“It was an absolute honour to run on behalf of Age UK Kensington & Chelsea this year at the Royal Parks Half Marathon. It was a beautiful day and route. There was such an amazing turnout of Londoners to cheer everybody on. The energy was amazing! It wasn’t just about crossing the finish line - but about contributing to an amazing cause and organisation that is very near and dear to my heart.”

Abbey

We are immensely grateful for the support from our statutory funders, trusts, corporate donors, individuals and friends’ group, all of whom have enabled us to continue our work across the Borough.

We are also extremely thankful to all the individuals who participated in this year’s Royal Parks Half Marathon and other fundraising events.

In the year 2023/24, we did not engage any external organisations for telephone or face-to-face fundraising, nor did any professional fundraisers or commercial participators conduct fundraising activities on our behalf.

We are registered with the Fundraising Regulator and proudly uphold the principles of honesty, accountability, and transparency in our fundraising efforts. We ensure that our fundraising practices comply with the Fundraising Code of Practice and the standards set by the Fundraising Regulator.

Reference and Administrative Information

Registered charity name
Charity registration number
Company registration number
Principal and registered office
Solicitors
Bankers

Auditor

Trustees and Directors

The trustees who served the Charity during the year and up to the date of signing of this report were as follows:

Management Team

Chief Executive
Director of Services
Interim Director of Services

Director of Services
Head of Fundraising
Head of Community Engagement
Head of Impact, Evaluation, Data
Interim Director of Finance
Head of Finance & Resources
Head of Human Resources

Age UK Kensington & Chelsea
1082658
03926026
1 Thorpe Close, London, W10 5XL
Bates Wells, 10 Queen Street Place, London, EC4R 1BE
Barclays Bank PLC, Scrubbs Lane, Leicestershire, LE87 2BB
CAF Bank, King’s Hill, West Malling, Kent, ME19 4TA
Scottish Widows Bank, PO Box 883, Leeds, LS1 9TY
Knox Cropper LLP, 65/68 Leadenhall Street, London, EC3A 2AD

Robert Empson	Chair of the Board of Trustees
Henry Wrigley	Treasurer
Caroline Dove	(Appointed 24 September 2024)
Christine Blewett	(Resigned 26 March 2024)
Daniel Misra-Jones	(Appointed 24 September 2024)
Kate Scally	
Megan Skinner	(Appointed 24 September 2024)
Nicole Kim	(Appointed 12 June 2023) (Resigned 18 September 2024)
Pandora Wright	(Appointed 1 June 2023)
Rebecca Harben	(Appointed 12 September 2023)
Sarah Fahy	
Scott Franssen	(Appointed 24 September 2024)
Sylvia Sinclair	(Appointed 24 July 2023)
Jessica Millwood	Company Secretary

The Senior Management Team who served the charity during the year and up to the date of signing this report were as follows:

Jessica Millwood	
Rob Kelly	(Resigned 19 April 2023)
Helen Cylwik	(Appointed 19 April 2023) (Resigned 4 November 2023)
Corinna Hyman	(Appointed 31 October 2023)
Debra Bollan	
Anastasio Cabello	
Michael Kings	
Raakhi Patel	(Resigned 5 July 2024)
Fiona MacCarthy	(Appointed 1 July 2024)
Ciara Murphy	

Financial Review

Income

Total income for the year amounted to £2.96m, a decrease of £0.20m on the preceding year of £3.16m and includes income from various sources. Income from donations and legacies amounted to £181k as opposed to £169k received in the previous year.

Expenditure

In 2023/24, our total expenditure incurred was £3.04m, whilst the previous year, total expenditure amounted to £3.11m. Spend on raising funds during the year amounted to £248k (2023: £176k). Total expenditure on charitable activities amounted to £2.79m as opposed to £2.93m incurred in the 2022/23 financial year.

The financial statements contained within this report comply with our Memorandum and Articles of Association, the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice (FRS 102 second edition): Accounting and Reporting by Charities.

The charity invested in a subsidiary undertaking and holds 100% of the share capital of Age United Limited.

Reserves Policy

The Board of Trustees has considered the charity's requirements for reserves in light of potential risks to the organisation, and the current political and economic climate. Trustees have agreed that the purpose of any reserve funding is to provide flexibility and certainty for clients & staff and ensure that we can continue to meet our charitable objectives in the short and medium term.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes.

At the balance sheet date, the free reserves are £868k to allow for 4 months of strategic readjustment, and to support the sustainability of the organisation should major challenges arise.

Structure, Governance and Management

Age UK Kensington & Chelsea is a charity and company limited by guarantee, incorporated on 15 February 2000 and registered as a charity on 28 September 2000. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company under its Articles of Association. The latest revision of the Memorandum and Articles of Association was approved on 30 November 2020. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Age UK Kensington & Chelsea is a separate local independent charity, as such it has its own Board of Trustees responsible for the strategic direction and overall operations of the charity. Directors of the company are also charity Trustees for the purposes of Charity Law and are known as members of the Board of Trustees. Trustees are kept up to date on issues through regular reports from the Chief Executive, external advisers and briefings from Age UK and other third sector bodies.

The charity is part of the family of Age UKs throughout the UK and is affiliated to Age UK as a Network Partner with a legal agreement in place to support the relationship. The agreement sets out a number of responsibilities on both partners including the use of the brand 'Age UK' and allows for Age UK to pass funding to the network for particular projects. Age UK provides an external assessment framework (Charity Quality Standards) to ensure high standards of quality and governance across all local partners.

The Board of Trustees sets the strategic direction of the charity and is responsible for the charity's overall performance through quarterly meetings, receiving reports on key issues and reviewing the risk register. More detailed scrutiny and oversight of the Charity's activities is delegated to two committees:

- Finance & Risk
- Quality, Performance, Development & Human Resources

Day-to-day service delivery is delegated to the Chief Executive and the Senior Management Team (SMT) who are considered to be the key management. The Senior Management Team is made up of the Chief Executive, Director of Services, Head of Community Engagement, Head of Impact, Evaluation and Data, Head of Finance and Resources, Head of Fundraising and Head of Human Resources. The SMT is responsible for ensuring that the charity delivers the agreed services and that key performance indicators are met.

Department Heads are responsible for day-to-day operational management, supervision and development of both staff and volunteers, whilst ensuring that services are delivered in line with the operational policies, contract specifications or grant conditions. The pay of the Executive and Senior Management Team and staff are set by the Board. The Board reviews pay annually.

All Trustees give their time freely and no Trustee received remuneration in the current or prior year. Details of related party transactions are disclosed in notes 7 and 9 to the accounts.

Risk Management

The charity has a formal risk management process through which the Chief Executive and senior management team identify the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level.

The principal risks and uncertainties identified by the Charity are as follows:

<i>Risk identified</i>	<i>Action taken to mitigate the risk</i>
<i>Reputational risk arising from organisational failures</i>	<i>The Board regularly reviews the organisational risk register, including key risks across governance, mission and strategy, financial, environmental and external, compliance, operational and health and safety. Mitigating actions to reduce risk are monitored for effectiveness with a traffic light system to highlight and address key areas. Risk audits are carried out by management and the results reported to the Board.</i>
<i>Resilience of IT systems, including resilience against cyber crime</i>	<i>Our IT advisors, Spirit, have implemented a secure, cloud-based IT provision and continually upgrade all our IT security systems. Data back-up system in operation. IT systems support staff to work effectively remotely if required.</i>
<i>Significant loss of income arising from changing funder priorities</i>	<i>Business development focus to ensure organisational tender readiness. Finance committee monitors organisational resilience and financial planning. Income stream diversification.</i>
<i>Risk to business continuity from major adverse event such as new pandemic or environmental disaster</i>	<i>Cloud-based IT supports home working. Organisational risk assessments regularly reviewed. Statutory and community partnerships in place. Threat of major adverse events monitored. Business Continuity and Disaster Recovery Plan recently tested and updated.</i>
<i>Loss of key members of staff</i>	<i>Succession planning updated for Board and Executive (qualified interim staff have been utilised to provide expertise where needed.)</i>

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

The Trustees (who are also directors for the purposes of company law) are responsible for preparing the Trustees' Report 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 of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and 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 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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

STATEMENT OF DISCLOSURE OF INFORMATION TO AUDITORS

The Trustees of the charity confirm that:

- As far as they are aware, there is no relevant audit information (information needed by the charity's auditors in connection with preparing their report) of which the charity's auditors are unaware; and
- They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

AUDITOR

A resolution to re-appoint Knox Cropper LLP as the charity's auditors will be proposed at the Annual General Meeting.

Approved on 10 December 2024 and signed on behalf of the trustees:

Robert Empson
... Robert Empson (Dec 13, 2024 12:59 GMT) ...

Robert Empson

Chair

13/12/24

Independent Auditor's Report to the Members of Age UK Kensington and Chelsea

Opinion

We have audited the financial statements of Age UK Kensington and Chelsea (the 'charitable company') and its subsidiary (the 'group') for the year ended 31 March 2024 which comprise the consolidated statement of financial activities, the consolidated and parent charitable company balance sheets, consolidated statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 group's and of the parent charitable company's affairs as at 31 March 2024 and of the group's income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006.

Basis of 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 the charitable company'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.

Our opinion on the financial statements does not cover the other information and 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is 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, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors' report included within the Trustees' 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 group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent charitable company 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 Trustees' Responsibilities Statement, the Trustees (who are also the directors of the parent 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 group's and parent 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 group or parent 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 is detailed below:

- The parent charitable company is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.
- We gained an understanding of how the group and parent charitable company complied with its legal and regulatory framework, including the requirement to properly account for restricted funds, through discussions with management and a review of the documented policies, procedures and controls.
- The audit team, which is experienced in the audit of charities, considered the group and parent charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override.
- Our approach was to check that all restricted income was properly identified and separately accounted for and to ensure that only valid and appropriate expenditure was charged to restricted funds. This included reviewing journal adjustments and unusual transactions.

A further description of our responsibilities for the audit of the financial statements is located 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.

Knox Cropper LLP

13/12/24

Simon Goodridge
Senior Statutory Auditor
for and on behalf of Knox Cropper LLP
Statutory Auditor
65 Leadenhall Street
London EC3A 2AD

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR

		2024			2023		
	Note	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		£	£	£	£	£	£
Income from:							
Donations and legacies	2	72,662	108,000	180,662	479,267	11,256	490,523
Charitable activities	3	483,391	2,287,994	2,771,385	446,566	2,097,565	2,544,131
Income from trading company Investments	4a 4b	(2,321) 8,054	- -	(2,321) 8,054	123,452 1,530	- -	123,452 1,530
Total income		561,786	2,395,994	2,957,780	1,050,815	2,108,821	3,159,636
Expenditure on:							
Raising funds	5	247,952	-	247,952	176,324	-	176,324
Charitable activities	5	475,178	2,316,142	2,791,320	674,855	2,255,368	2,930,223
Total expenditure		723,130	2,316,142	3,039,272	851,179	2,255,368	3,106,547
Net Income/(Expenditure) before Transfers		(161,344)	79,852	(81,492)	199,636	(146,547)	53,089
Transfers between funds		(12,369)	12,369	-	(212,557)	212,557	-
Net movement in funds		(173,713)	92,221	(81,492)	(12,921)	66,010	53,089
Reconciliation of funds:							
Total funds brought forward		1,060,378	121,853	1182,231	1,073,299	55,843	1,129,142
Total funds carried forward		886,665	214,074	1,100,739	1,060,378	121,853	1,182,231

BALANCE SHEETS AS AT 31 MARCH 2024

	Note	The group		The charity	
		2024	2023	2024	2023
		£	£	£	£
FIXED ASSETS:					
Intangible assets	10b	14,346	28,692	14,346	28,692
Tangible assets	10a	3,894	11,648	3,894	11,648
		18,240	40,340	18,240	40,340
CURRENT ASSETS:					
Debtors	13	493,555	597,709	493,555	597,709
Short term deposits		683,681	252,313	683,681	252,313
Cash at bank and in hand		77,237	359,738	77,237	359,738
		1,254,472	1,209,760	1,254,472	1,209,760
LIABILITIES:					
Creditors: amounts falling due within one year	14	171,973	67,869	171,973	67,869
NET CURRENT ASSETS / (LIABILITIES)		1,082,499	1,141,891	1,082,499	1,141,891
TOTAL ASSETS LESS CURRENT LIABILITIES		1,100,739	1,182,231	1,100,739	1,182,231
CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR					
TOTAL NET ASSETS / (LIABILITIES)	16/17	1,100,739	1,182,231	1,100,739	1,182,231
FUNDS:					
Restricted income funds	18/18a/19	214,074	121,852	214,074	121,852
Unrestricted income funds:					
Designated funds		320,000	320,000	320,000	320,000
General funds		566,665	740,379	566,665	740,379
Total unrestricted funds		886,665	1,160,379	886,665	1,160,379
TOTAL FUNDS		1,100,739	1,182,231	1,100,739	1,182,231

The notes on pages 51 to 66 form part of these financial statements.

The Financial statements were approved by the Board of Trustees on 10/12/2024.....and signed on their behalf by:

...Robert Empson.....Date 13/12/24.....

Robert Empson (Dec 13, 2024 12:59 GMT)

Robert Empson

Chair

Company Number: 03926026

CONSOLIDATED STATEMENT OF CASH FLOWS YEAR ENDED 31 MARCH 2024

	Note	2024 £	2024 £	2023 £	2023 £
CASH FLOWS FROM OPERATING ACTIVITIES					
Net income / (expenditure) for the reporting period (as per the statement of financial activities)		(81,492)		53,088	
Depreciation charges		22,807		40,940	
Assets written off during the year		16,975		21,466	
Dividends, interest and rent from investments		(8,052)		(1,530)	
(Increase)/decrease in debtors		104,154		(40,838)	
Increase/(decrease) in creditors		87,129		(132,996)	
NET CASH PROVIDED BY / (USED IN) OPERATING ACTIVITIES			141,521		(59,869)
CASH FLOWS FROM INVESTING ACTIVITIES:					
Dividends, interest and rents from investments		8,052		1,530	
Purchase of fixed assets		(706)		(1,134)	
Transfer to short term deposits		(431,368)		217,500	
NET CASH PROVIDED BY / (USED IN) INVESTING ACTIVITIES			(424,022)		217,896
Change in cash and cash equivalents in the year			(282,501)		158,027
Cash and cash equivalents at the beginning of the year			359,738		201,711
Cash and cash equivalents at the end of the year			77,237		359,738
Analysis of cash and cash equivalents, short term deposits and of net debt					
	At 1 April 2023	Cash flows	Other non-cash changes	At 31 March 2024	
	£	£	£	£	
Cash and cash equivalents	359,738	(282,501)		77,237	
Short terms deposits	252,313	431,368		683,681	
	612,051	148,867		760,918	

Age UK Kensington and Chelsea Notes to The Financial Statements For The Year Ended 31 March 2024

1. PRINCIPAL ACCOUNTING POLICIES

a) Statutory information

Age UK is a charitable company limited by guarantee and is incorporated in England.

The registered office address is: 1 Thorpe Close, London W10 5XL.

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 (FRS102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age United Limited on a line-by-line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet.

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

The Trustees do not consider that there are any sources of estimated 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 charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The Trustees believe that the organisation will continue its operations for the foreseeable future. The organisation is financially stable enough to meet its obligations and continue its business. The Trustees will continue to monitor the situation and to ensure that our staff are provided with all necessary work apparatus and a conducive and functionally designed work environment to enable them to work effectively.

e) Income

Income 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.

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 grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

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

1. PRINCIPAL ACCOUNTING POLICIES (continued)

f) Interest receivable

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

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.

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 charity, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services, educational activities 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.

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, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

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.

- Raising funds **30%**
- Charitable activities **70%**

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

Rental charges are charged on a straight-line basis over the term of the lease

1. PRINCIPAL ACCOUNTING POLICIES (continued)

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £100. 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:

- Furniture and fittings - 4 years
- Computers and equipment - 3 years
- Leasehold improvement - 3 years

l) Intangible asset

The Customer Relationship Management system, Salesforce, was developed internally and as such, costs relating to its development have been capitalized. This intangible will be amortised over a useful life of 3 years.

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) 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.

o) 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.

p) 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.

q) Financial instruments

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

AGE UK KENSINGTON AND CHELSEA

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED AT 31 MARCH 2024

2. DONATIONS AND LEGACIES

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Gifts	-	-	-	900	-	900
Legacies	(2,109)	108,000	105,891	440,388	-	440,388
Donations	74,771	-	74,771	37,979	11,256	49,235
	72,662	108,000	180,662	479,267	11,256	490,523

3. INCOME FROM CHARITABLE ACTIVITIES

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Dementia Support	-	73,631	73,631	-	38,500	38,500
Information and Advice	-	114,321	114,321	-	15,356	15,356
HSCA (CLCH)	-	1,346,219	1,346,219	-	1,304,011	1,304,011
Core Costs	483,391	-	483,391	446,045	-	446,045
Friends & Neighbours	-	-	-	-	369	369
Dementia Carers Project	-	10,502	10,502	-	18,602	18,602
Health Wise	-	-	-	-	111,042	111,042
My Memories	-	55,622	55,622	-	67,693	67,693
Respite Care	-	35,041	35,041	-	39,375	39,375
Service user fees (At Home)	-	245,413	245,413	-	228,427	228,427
Supporter donations	-	-	-	521	-	521
DigiALL project	-	77,905	77,905	-	18,720	18,720
Community services	-	216,493	216,493	-	94,075	94,075
Activities and events	-	112,847	112,847	-	80,146	80,146
Sub-total for charitable activity	483,391	2,287,994	2,771,385	446,566	2,016,316	2,462,882
Special Projects	-	-	-	-	81,249	81,249
TOTAL INCOME FROM CHARITABLE ACTIVITIES	483,391	2,287,994	2,771,385	446,566	2,097,565	2,544,131

AGE UK KENSINGTON AND CHELSEA

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

4. INCOME FROM TRADING COMPANY AND FROM INVESTMENT

4a Income from Trading Company

Age United Limited

2024	2023
Total	Total
£	£
(2,321)	123,452

(2,321)

123,452

4b Income from Investment

Bank interest

8,054

1,530

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****5. CHARITABLE ACTIVITIES**

	Raising funds £	Charitable activities £	Governance costs £	Project related costs	Support costs £	2024 Total £	2023 Total £
Staff Costs (Note 7)	84,612	2,176,194	-	-	197,428	2,458,235	2,514,503
Other Staff Costs	-	62,697	-	-	20,195	82,892	92,422
Consultants and Interim Staff Costs	-	66,944	-	-	104,191	171,135	71,085
Fundraising Costs	-	-	-	-	-	-	50
Volunteer Support Services	-	-	-	-	-	-	4,941
My Memories and Dementia Support	-	8,678	-	-	-	8,678	5,201
Information and Advice	-	44,884	-	-	-	44,884	23,935
Other Direct Costs	-	30,747	-	-	-	30,747	64,624
Premises	-	-	-	-	45,204	45,204	61,159
Office Equipment and IT	-	-	-	-	25,758	25,758	44,338
Communication and Stationery	-	-	-	-	51,509	51,509	40,498
Professional Fees	-	-	20,050	-	77,373	77,373	-
Depreciation	-	-	-	-	22,807	22,807	40,940
Other costs / Projects	-	-	-	-	-	-	142,850
	84,612	2,390,144	20,050	-	544,465	3,039,272	3,106,547
Support costs	163,340	381,126	-	-	(544,465)	-	-
Governance costs	-	20,050	(20,050)	-	-	-	-
Total Expenditure 2024	247,952	2,791,320	-	-	-	3,039,272	3,106,547
Total Expenditure 2023	176,324	2,787,373	-	142,850	-	3,106,547	

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****6. NET INCOME/ (EXPENDITURE) FOR THE YEAR**

This is stated after charging / (crediting)

	2024 £	2023 £
Depreciation	22,807	40,940
Loss or (profit) on disposal of fixed assets	-	21,466
Operating lease rentals:		
Property	16,225	12,655
Auditor's remuneration (excluding VAT):	-	-
Audit	20,050	9,350

7. 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	2,198,150	2,260,641
Social security costs	189,657	187,169
Employer's contribution to defined contribution pension schemes	70,426	66,694
	2,458,233	2,514,504

The number of employees whose employee benefits exceeded £60,000 was:

	2024 No.	2023 No.
£60,001 — £70,000	-	1
£70,001 — £80,000	1	-
£80,001 — £90,000	1	2

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £378,699 (2023: £389,901).

The charity Trustees were neither paid nor 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).

Trustees' expenses represent the payment or reimbursement of travel and subsistence costs. No charity Trustee incurred travel and subsistence costs in the year (2023: £Nil).

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH

8. STAFF NUMBERS

The average number of employees (head count based on number of staff employed) during the year was 89 (2023:90).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2024	2023
	No.	No.
Raising funds	2.5	2.0
Community Engagement	2.0	2.9
Healthwise	2.6	1.6
Dementia	4.0	4.4
At Home	20.8	21.6
Information and Advice	3.4	4.6
PCN/HSCA	45.0	45.0
Social Prescribing Link	-	-
Activities & Events	2.6	2.6
Digital Inclusion	1.6	3.0
Governance / Core	4.2	3.2
	<u>88.7</u>	<u>89.9</u>

9. RELATED PARTY TRANSACTIONS

There were no related party transactions in the financial year 2024 (2023: none).

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****10. TANGIBLE FIXED ASSETS AND INTANGIBLE ASSETS****10a . Tangible Fixed Assets**

The charity	Fixtures and Fittings	Computer equipment	Total
Cost	£	£	£
At the start of the year	15,023	71,072	86,095
Additions in year	-	706	706
Disposals in year	-	-	-
At the end of the year	15,023	71,778	86,801
Depreciation			
At the start of the year	11,971	62,475	74,446
Charge for the year	2,669	5,792	8,461
Eliminated on disposal	-	-	-
At the end of the year	14,640	68,267	82,907
Net book value			
At the end of the year	383	3,511	3,894
At the start of the year	3,052	8,596	11,648

All of the above assets are held by the charity and used for charitable purposes. A review of the fixed asset register took place and any assets that were no longer in use have been written off.

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****10b . Intangible Assets**

Intangible assets The Charity Cost	Intangible asset £	Total £
At the start of the year	43,038	43,038
Additions in year	-	-
Disposals in year	-	-
At the end of the year	43,038	43,038
Amortisation		
At the start of the year	14,346	14,346
Amortisation for the year	14,346	14,346
Eliminated on disposal	-	-
At the end of the year	28,692	28,692
At the end of the year	14,346	14,346
At the start of the year	28,692	28,692

The Intangible Asset is the Salesforce platform, which was developed internally and as such, costs relating to its development have been capitalised and will be depreciated over a period of 3 years.

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****11. SUBSIDIARY UNDERTAKING**

The charity owns the whole of the issued ordinary share capital of Age United Limited, a company registered in England. The company number is 12351857 and charity number 1082658. The registered office address is 1 Thorpe Close, LONDON, W10 5XL.

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line-by-line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

A Trustee and the Chief Executive are directors of the subsidiary. Age United Limited commenced operation in April 2020.

A summary of the results of the subsidiary is shown below:

	2024 £	2023 £
Turnover	(2,321)	123,452
Cost of sales	(3,166)	(112,200)
Gross profit/(loss)	(5,487)	11,252
Administrative and other expenses	-	(82,620)
Profit/(loss) on ordinary activities before interest and taxation	(5,487)	(71,368)
Interest receivable and similar income	-	-
Interest payable	-	-
Profit / (loss) on ordinary activities before taxation	(5,487)	(71,368)
Taxation on profit on ordinary activities	-	-
Profit / (loss) for the financial year	(5,487)	(71,368)
Retained earnings		
Total retained earnings brought forward	(71,367)	1
Profit / (loss) for the financial year	(5,487)	(71,368)
Total retained earnings carried forward	(76,854)	(71,367)
The aggregate of the assets, liabilities and reserves was:		
Assets	8,777	14,264
Liabilities	(85,631)	(85,631)
Reserves	(76,854)	(71,367)

The company did not trade in the financial period.

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****12. PARENT CHARITY**

The parent charity's gross income and the results for the year are disclosed as follows:

	2024	2023
	£	£
Gross income	2,958,575	3,036,183
Result for the year	88,505	122,716

13. DEBTORS**14.**

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Trade debtors	466,745	138,975	466,745	138,975
Other debtors	11,771	444,576	11,771	444,576
Prepayments	15,039	14,158	15,039	13,491
	493,555	597,709	493,555	597,709

CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Trade creditors	49,529	14,187	49,529	14,187
Taxation and social security	48,437	13,758	48,437	13,758
Other creditors	17,154	10,348	17,154	10,348
Accruals	34,444	23,336	34,444	23,336
Deferred income (Note 15)	22,409	6,240	22,409	6,240
	171,973	67,869	171,973	67,869

15. DEFERRED INCOME

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Balance at the beginning of the year	6,240	28,779	6,240	28,779
Amount released to income in the year	-	(28,779)	-	(28,779)
Amount deferred in the year	16,169	6,240	16,169	6,240
Balance at the end of the year	22,409	6,240	22,409	6,240

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – CURRENT YEAR**

	General unrestricted	Designated funds	Restricted funds	Total funds
	£	£	£	£
Tangible fixed assets	18,240	-	-	18,240
Net current assets	548,425	320,000	214,074	1,082,499
Long term liabilities	-	-	-	-
Net Assets at 31 March 2024	566,665	320,000	214,074	1,100,739

17. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	General unrestricted	Designated funds	Restricted funds	Total funds
	£	£	£	£
Tangible fixed assets	40,340	-	-	40,340
Net current assets	700,039	320,000	121,852	1,141,891
Long term liabilities	-	-	-	-
Net Assets at 31 March 2023	740,379	320,000	121,852	1,182,231

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****18. MOVEMENTS IN FUNDS – CURRENT YEAR**

	At 1 April 2023	Income & gains	Expenditure & losses	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted funds:					
Dementia Support	-	174,796	173,968	-	828
Information and Advice	-	114,321	113,297	-	1,024
HSPC (CLCH)	21,986	1,346,219	1,332,990	-	35,215
Friends and Neighbours	-	-	-	-	-
Healthwise	16,978	-	-	-	16,978
Special Reserve Fund - Income	15,900	-	-	-	15,900
Third Party Payment	15,555	(314)	9,623	-	5,618
Digital Inclusion	13,362	77,905	73,359	-	17,908
Community Engagement	-	216,807	229,176	12,369	-
At Home Services	24,604	245,413	270,017	-	-
Activities and Events	13,468	112,847	113,712	-	12,603
Carers Support Project	-	108,000	-	-	108,000
Total Restricted funds	121,853	2,395,994	2,316,142	12,369	214,074
Unrestricted funds:					
Designated funds:					
Operational activities funded	110,000	-	-	-	110,000
Investment in Strategy FY 24-25	150,000	-	-	-	150,000
Investment in Strategy- future years	60,000	-	-	-	60,000
Total Designated Funds	320,000	-	-	-	320,000
General Funds	740,378	561,786	723,130	(12,369)	566,665
Total Unrestricted Funds	1,060,379	668,260	723,130	-	886,665
Total funds	1,182,231	2,957,780	3,039,272	-	1,100,739

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****18a. MOVEMENTS IN FUNDS – PRIOR**

	At 1 April 2022	Income & gains	Expenditure & losses	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted funds:					
Dementia Support	-	124,795	143,850	19,055	-
Information and Advice	-	15,356	161,548	146,192	-
HSCA (CLCH)	-	1,304,011	1,282,025	-	21,986
Friends and Neighbours	-	369	4,438	4,069	-
Healthwise	-	111,631	94,653	-	16,978
Special Reserve Fund - Income	11,500	12,500	8,100	-	15,900
Third Party Payment	25,755	-	10,200	-	15,555
Digital Inclusion	18,534	87,468	92,640	-	13,362
Community Engagement	-	94,175	131,829	37,654	-
At Home Services	-	267,803	246,270	3,071	24,604
Activities and Events	-	90,713	77,245	-	13,468
Food and Friends	-	-	2,516	2,516	-
Christmas Box	54	-	54	-	-
Total Restricted Funds	55,843	2,108,821	2,255,368	212,557	121,853
Unrestricted Funds:					
Designated Funds:					
Creation of Property Fund	641,803	-	-	(641,803)	-
Health Inequalities Fund	100,000	-	-	(100,000)	-
Staff Development	42,185	-	-	(42,185)	-
Project Development Fund	8,944	-	-	(8,944)	-
Operational Activities Funded 23-24	-	-	-	110,000	110,000
Investment in Strategy - future years	-	-	-	150,000	150,000
Investment in Strategy - future years	-	-	-	60,000	60,000
Total Designated Funds	792,3932	-	-	(472,932)	320,000
General Funds	280,367	1,050,815	851,179	260,375	740,378
Total Unrestricted Funds	1,073,299	1,050,815	851,179	(212,557)	1,060,378
Total Funds	1,129,142	3,159,636	3,106,547	-	1,182,231

AGE UK KENSINGTON AND CHELSEA**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024****19. PURPOSES OF FUNDS****Purposes of restricted funds**

- HSCA: To support the delivery of My Care My Way funded by the NHS.
- Healthwise: Grant funding from Royal Borough of Kensington and Chelsea to provide exercise classes and community advice sessions around common degenerative conditions.
- Specialist Reserves Fund - To fully scope out and explore a sustainable joint operating model for paid-for services across North-West London.
- Third Party Payment - Winter fuel payment funded by Kensington and Chelsea Foundation; to help residents in need with their fuel bills.
- Digital Inclusion- To provide targeted outreach support to vulnerable older people, including those living alone who are known to be more likely to experience social isolation, which has a damaging effect on their mental wellbeing.
- Events and Activities – To provide specific events and activities.
- At Home – To provide practical support and respite services.
- Carers Support Project – To support carers who support older vulnerable people.

Purposes of designated funds

The designated funds were approved by the Board on 3rd July 2023. Having considered the current financial year outlook and the focus to implement the new strategy over 3 years, the designated funds are:

	£000s
Operational activities funded	110
Investment in Strategy FY 24-25	150
Investment in Strategy -future years	60
Total Designated funds	320

20. FINANCIAL COMMITMENTS

	Property	
	2024	2023
	£	£
Less than one year	7,700	12,655
One to five years	8,525	-
Over five years	-	-
	16,225	25,310

21. LEGAL STATUS OF THE CHARITY

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

22. POST BALANCE SHEET EVENT

There are no post balance sheet events.

Thank you to our funders

Age UK Kensington and Chelsea would like to thank all the Funders that have supported us during the year.



North West London



GREATER
LONDON
AUTHORITY



Peter Jones—John Lewis Partnership
University College London
Sports England
Rotary Club Kensington and Chelsea
Calleva Foundation
WCGL

Peguera Trust
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Westway Trust
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Saatchi Gallery
Individual public donations



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***“How can you improve
a service that offers so
much! So glad to have
found Age UK
Kensington & Chelsea.”***