



FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st MARCH 2025

COMPANY NUMBER: 04146495

CHARITY NUMBER: 1085300

SOUTHWARK CARERS

DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2025

The Directors are pleased to present their report together with the financial statements for the charity for the year ended 31st March 2025. The financial statements comply with current statutory requirements, the memorandum and articles of association and the 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 (FRS102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATION DETAILS OF THE CHARITY ITS DIRECTORS AND ADVISERS

Directors (who are also the Charity's Trustees) who served during the period to the date of approval of the financial statements were:

Mary Jacob
Gwendoline Rebecca Yvonne Najair Bellinfante
Wondwossen Befikadu Kebede: Stepped down 11-04-2025
Eunice Lartefoo Edoh: Joined 11-04-2025

Chair
Vice Chair
Treasurer
Treasurer

Dorah Naisubi
Fiona Thompson stepped down 11-04-2025
Raymond Brian Buckman: Joined 11-04-2025
Natasha Carla Anang: Joined 09-06-2025
Antonia Kadri: Joined 11-04-2025
Stephanie Maty: Joined 11-04-2025

Chief Officer & Company Secretary

Verinder Mander

Registered Address:

Southwark Carers
3rd Floor, Walworth Methodist Church
54 Camberwell Road
Camberwell
London SE5 0EN

Tel: 020 7708 4497

Bankers:

The Co-operative Bank
Olympic House, 6 Olympic Court
Montford Street
Salford M5 2QP

Independent examiners:

Skyrock Accountants Ltd
(Formerly Financial Warehouse Company Ltd)
Chartered Certified Accountants
The Business Terrace
Maidstone ME15 6AW

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CHAIR'S REPORT 2025

Chair's Introduction on behalf of Southwark Carer's Board of Trustees, I would like to present you with our Annual Report for the financial year 1st April 2024 to 31st March 2025.

On behalf of the Board of Trustees I would like to thank firstly and foremostly the carers, the staff, the volunteers and the Trustee Board of Southwark Carers.

Without your invaluable strength and support Southwark Carers would not have been able to achieve the outcomes and to meet its mission statement. Each year the financial conditions under which we operate become more and more stringent and dire.

The team have collaboratively reinvented and redesigned activities such Mother Natures Beauty, this originated as home remedies from a number of carers who wanted to economise, save the environment and produce useful homemade products. We use homemade creams and lotions allowing carers to rejuvenate their skin and to pamper themselves with ingredients from the kitchen store cupboard. The products used are developed and co produced by carers for example face masks have been adapted from the Asian community using Besin (Gram flour) and turmeric to treat acne breakouts as well as aloe vera gel masks that sooth and calm inflamed skin. These holistic approaches are mindful of the diversity in Southwark. During these sessions carers have an opportunity to relax and have some time for themselves so that they can rebalance their wellbeing. These groups and activities are vital in allowing the carers to express their inner most thoughts and to find new ways of coping with the challenges they are facing in their lives.

Every day we hear stories from carers about the extreme challenges they face in the current cost of living crisis. Having a warm welcoming face at the carers centre means that carers have a safe haven where they can relax and reset the balance and attempt to have a life of their own. We all know that caring can become all encompassing and impact on the carers health. We strive to ensure that carers have the resources to address the challenges that they face. We recognise that a key challenge for us will be to meet the expectations of carers.

The number of carers who have recognised themselves and their caring role have increased. Southwark Carers works closely with Health and Social Care colleagues, voluntary organisations and other partners, to offer and provide the appropriate level of support for unpaid carers at all stages of their caring journey
We also are mindful of the fact that we have to increase our level of reserves to ensure that we have at least one month's operating costs in reserves, this will be a challenge in itself but we will use 2026 as our 40th anniversary to raise funds for the centre.

We look forward to seeing carers at the centre and hearing their stories, and to them developing their passions and creating small micro businesses. If you have any hidden talents such as candle making, dress making, jewellery making or writing please contact us so we can create workshops around your strengths and talents.

Please find below our detailed report on the financial year ending 31st March 2025. We operated with a significantly reduced income, the phrase more services and outcomes for substantially less financial resources is very apt to describe the current funding and cost of living crisis. Given the changing economic, and health climate, the changes in benefit payments and the pressures on local authorities and the NHS, has seen the staff and volunteers at Southwark Carers under enormous pressure.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Southwark Carers is a company limited by guarantee (each member having a liability of £1) and a registered charity.

The policies of the charity are determined by the board, whose membership is listed on page 1.

Appointment to Board

The charity is governed by a board of directors (the management committee) which meets quarterly. During this period all our Board meetings were moved onto Zoom. Directors are appointed by the board and serve for one year after which period they may put themselves up for re-election at the Annual General Meeting as prescribed in the Articles of Association. Officers are nominated by members and elected annually. The board has the power to co-opt up to five non-voting members. At its quarterly meetings, the board agrees the overarching strategies and activities of the charity, including information, communications, fundraising activities, reserves policies and risk management.

Directors are elected to the board annually from members who have registered with the charity and been nominated by two other members. The induction process for any new directors comprises initial meetings with the chair, existing directors and the chief executive. New directors are provided with an induction pack, which comprises a range of background information on the charity's history and recent activities and includes a copy of the Memorandum and Articles of Association, minutes of recent board meetings, recent accounts and a copy of the Charities Commission guidance documents for directors. On-going training to directors is provided as required through meetings, away days and courses. Directors are invited to attend all events that Southwark Carers hosts.

Throughout the year, the board continued to work to review and develop Southwark Carers and its services. The majority of the board, who give their time voluntarily, are carers, or former carers. Both the board and the staff work together to deliver support services for carers and to consult with them about their needs, when developing and planning future services and events.

Statement of Directors Responsibilities

The directors are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law and the law applicable to charities in England and Wales requires the directors 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 its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements the directors are required to:

- select suitable accounting policies and consistently apply them;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 assume that

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the charity will continue to operate.

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The directors are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The directors confirm that, in the case of each of the persons who are directors at the date of this report, the following applies:

- So far as each director is 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
- Each director has taken all the steps that he or she ought to have taken as a director in order to make herself/himself aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

Remuneration Policy

Southwark Carers has a remuneration policy which sets out how all staff remuneration is set. The Directors review the policy and agree all increases in salary, including any cost-of-living increases, and approve any benefits for the staff team. Salary levels are set after an assessment of job descriptions and person specifications followed by a bench marking exercise that assesses pay rates and benefits associated with that type of role in the voluntary sector. As a minimum standard all staff are paid the London Living Wage and we are accredited members of the Living Wage Foundation.

Risk Management

The directors have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity is subject to review and audit by many bodies in respect of its company status, its charitable status and by its funding bodies. The board considers periodically the major risks to which the charity is exposed and has developed documented controls to mitigate those risks. Significant external risks to funding face all charities and Southwark Carers maintains a detailed business plan with regard to funding and its activities. Internal risks are minimised by internal control procedures covering all transactions.

These procedures are reviewed to ensure they meet the growing needs of the charity. During 2024/25 the charity continued to review and audit its practices to ensure the highest standards are maintained.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The Directors have complied with the duty in section 17(5) of the Charities Act 2011 and referred to the guidance on public benefit published by the Charity Commission when reviewing the charity's aims and objectives and in planning its future activities.

The main object of the charity as defined in the memorandum and articles of association is:

"To alleviate the conditions of life of carers in necessitous circumstances, who care for the elderly, sick, disabled, mentally ill or otherwise infirm, by any means that is charitable".

Our Vision – all carers in Southwark will have access to the practical and emotional support they need and the recognition and influence they deserve.

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Our Mission – to be an organisation run by and for carers, which provides practical and emotional support to increasing numbers of carers from the diverse communities of Southwark, and to obtain recognition of their invaluable contribution and influence policy in their interests.

Our Aims are to turn this vision and mission into a practical reality for carers across Southwark. We describe our aims under nine headings:

1. Services - to have a range of services accessible to carers across Southwark so that they are supported in all areas of need. These services are provided primarily in English but where needed we can provide support in the following languages Luganda, Spanish, Punjabi, Amharic, Hindi, Jamaican Patois, Croatian, Serbian;
2. Communication - to communicate clearly with a range of people so that they are aware of our organisation and the needs of carers;
3. Representation - to be a voice for carers and to speak up for them at the places where decisions are made about them;
4. Campaigning - to put forward publicly the needs that carers have and to encourage and empower carers to speak up for themselves;
5. Partnerships - to connect with and support other organisations that can help us deliver our work, or who work with carers;
6. Governance – to be a well governed and managed organisation, so that everyone can have confidence in the things we do;
7. Quality - to deliver all of our services and activities within agreed standards, to make sure that they are the best they can be;
8. Resources - to have the appropriate level of resources available, so that we have what we need in order to deliver to carers; and
9. Development - to research new and better ways of working to make sure we continue to develop to meet the needs of carers.

Our Activities are organised under the following headings:

- Reducing Social Isolation
- Advise Information and Support
- Advocacy
- Outreach
- Emotional Welfare
- Health and Well Being
- Identifying Hidden Carers
- Financial Support
- Food and Hygiene Parcels

ACHIEVEMENTS AND PERFORMANCE

REDUCING SOCIAL ISOLATION

We run a number of activities. These provide a lifeline for some carers, “the group is so valuable because it allows carers to connect”, in a friendly safe non- judgmental environment, where their peers can empathise, and understand their issues and concerns, as well as provide them with emotional and practical peer support from their own personal experiences. Carers found once they had got to grips with the technology, that they would pop in and out of Carers Café as it allowed them to access support from home. Therefore, they had no anxieties about leaving their cared for, whilst they were shielding.

These groups provide carers with a much-needed respite break from their caring role for a short time. The groups also allow carers to form new friendships and social networks. This social interaction amongst carers is

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vital as we know that addressing social isolation is a key concern for carers, whose friendships and networks of support are worn away by their caring role. Research by Newcastle University published on 15th August 2017 showed 8 out of 10 carers have felt lonely or socially isolated as a result of their caring role.

Although not all our carers can access our workshops, social events, parties, information days and other activities, they are all informed via email, text, website, and targeted phone calls. This information on our activities and support available is shared with 4000 carers.

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Monthly Groups

Our groups provide an opportunity for carers to drop in and learn a new skill, whilst relaxing and rebuilding social networks.

Film Club

Film Club this runs twice a month and is followed by a peer support session where carers can reflect on their experiences and share ideas. There were 16 sessions and 60 attendees. This was moved to Zoom and was a lifeline for a number of carers. The move to Zoom was continued post pandemic. This has proved so popular that we continued with the zoom sessions as it allowed carers to have a break from their caring role without leaving their home.

Book club

We held regular sessions of our book club, the book club met on 2 occasions and had 9 attendances. The book club was then incorporated into the Carers café and we were able to hold 31 sessions at the Carers café. The book club varied its discussions around cultural issues by looking at recipe books. The book was also a way to discuss the problems in the carers lives and to look at solutions and how to manage their physical and mental wellbeing.

Online groups

Mindfulness Group moved online

The below activities were intertwined with the carers café as staffing resources did not allow for individual sessions:

Salsa Group

Healthy Eating Group

Knitting and Nattering Group

Sewing Group

Painting Group

Jewellery Making

IT Group

As a result of specific requests from Carers we have created a one-to-one Carers IT support sessions. It was found that with group sessions there was a mismatch in skills and knowledge. The one-to-one sessions work more effectively in developing IT skills and improving carers knowledge base. We have worked with 10 carers. This work was carried out over the phone, Zoom, and in face to sessions.

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Carers Cafe

Carers Café the attendance was 208. Each carer attending the Carer café on average received 3 additional meals per café. We have framed our monthly Carers Cafes around different key issues. For example, we have had a discussions on vaccination, the impact of social isolation on carers. We also held culturally diverse cafes, a Black History Café and various sing-a-longs. This allows a cultural exchange and ensures that the diversity of Southwark is celebrated. An additional Carers Café was held in Carers Week, Carers Rights Day.

At the Christmas Party, which is also a Carers Café event there were over 72 attendees this year to ensure fairness and equality of opportunity every carer registered with the service was entered in the Christmas raffle requests for raffle tickets. We had a number of singers attend, a Christmas Carol sing-a-long, jokes being told by Young Carers, and a dance along. The entertainment provided a great opportunity for Carers to unwind and relax. There was a raffle with over 30 prizes.

The additional warm spaces café's allowed carers who were in dire straits to access vital support in a safe and secure manner for example Carer A who would attend warm space sessions at Southwark carers sessions but on days where they were not available she would go to services in Lambeth. The carers café also provided a unique and integrated way of reducing social isolation for example we had a number of Spanish speaking carers attend. We also had LGBTQ members attending and they felt they could open up about their sexuality within the café. They saw this as a positive step. The café also helped to reduce social anxiety by allowing carers to dip in and out of the service as they, needed. Slowly but surely building their confidence, reducing their social isolation by providing them with opportunities to make new friends.

Warm Spaces Hub

We received funding to create a warm hub during the winter. This allowed us to provide us a warm space for carers to come, stay and be refreshed. The number of warm spaces delivered during the period between 29/11/2024 to 11/04/2025 was 16. The total number of unique individuals was 395. The number of unique individuals that accessed advice in the warm spaces for financial advice or income maximization services was 170. The total number of unique individuals signposted to other supportive services was 61. The average number of unique individuals receiving meals per warm space session was 5.

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We have endeavored to provide case studies highlighting key aspects of our work with carers. However, it is to be noted that the case studies as with carers lives do not fit neatly into one category alone and should be read within the context of all the work that we carry out.

CASE STUDIES

Carer A

A is in her forties, the primary carer for her elderly mother, who recently, had a cancer diagnoses, and is totally dependent on her daughter. A contacted Southwark Carers, as she is feeling exhausted and emotionally drained and unsure of what support she needed. Further investigation, they were both isolated, needed emergency plans in place and had an energy debt, with an outstanding energy bill.

Evaluation of their needs we drew up a plan together, for future planning, to apply for funding to help pay off their outstanding energy bill and referral to an energy charity for support. To also access grants for respite, allowing her to take a much-needed break. To also contact cancer support as well as her GP as there were outstanding medical issues. Outcomes, A made contact for cancer support to help with some of their finances and wellbeing. Power of Attorney, an Emergency plan and message in a bottle was put in place. Hardship grant was applied and approved to pay of her energy debt. Referral to an energy charity supporting her to change to a cheaper tariff and supplying vouchers, from her energy supplier of £49.00, and a supermarket £50.00 voucher, warm pack £35.00, £147.00 from the energy charity, £49.00 from energy charity fuel bank, totalling £730.00, paying of all of her energy bills. Referral for carers break. Weekly sessions of emotional support and mindfulness strategies were put in place.

Carer feels in better place as they both have support and no debts to worry about. information given of various groups in the borough for their social isolation, including food banks and various support groups if needed.

INFORMATION and SUPPORT

Advice Service

The service provides information on welfare rights matters, and benefit issues. It helps with accessing other services in Southwark and helps in finding services to promote well-being. This service was moved to a telephone service, drop off and zoom service. We were able to have visits across the borough at various sites.

In this year the Advice and information Service provided 32,485 (NOT including whatsapp & SMS texts) sessions. This was provided by various media ranging from face to face, emails and texts.

We record the details of every carer that we speak to. The types of support we provided were:

- Health and social care services including referrals to social services, complaints against social services and liaising with the carer and social services by attending joint meetings;
- Health and wellbeing, including advising about emotional support services, massage, positive thinking services, or referral to these services;
- Housing and Adaptations including helping carers to negotiate with Southwark Council to move house more quickly or completing medical report forms. We also try to sort out disputes between the carer and landlords, by writing letters on their behalf.
- Breaks from caring, including a referral to our in-house services and finding other ways of providing the carers with holidays/respite.

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CASE STUDIES

EM - Carer

Carer for young child with special needs

EM approached a member of staff in over a drop in at Southwark Carers.

Carer is a single parent caring for a child with special needs and is unable to work due to caring responsibilities. Though being on Universal Credit carer reported seriously struggling financially due to expensive bills, transport expenses and high cost of living.

Carer was lost in the system and felt powerless and isolated. These were compounded by language barrier and carer had started to feel depressed and hopeless.

EM was very happy to discover that she could speak to and be supported by someone in her own language at Southwark carers.

EM's issues included food poverty and being behind on bills payments. Carer reported urgently needing a tumble drier as a vital aid to keep up with excessive laundry loads produced by CFP due to their medical condition.

Carer was promptly supported by Southwark carers starting with ensuring that she and her cared for person were receiving correct benefits and following with emergency food parcels from our organisation and food voucher for food banks. Following this carer was supported with application for a grant for a tumble drier. We then provided advocacy to EM to set up an affordable payment plan for debts and to access water and fuel discounts.

EM was also invited to our Warm Hub / Carers café weekly session where she and her child could have a cooked meal on Fridays and even take some surplus food home.

Through this support EM's finances and workload have greatly improved leading to EM feeling less stressed and socially included in a good and supported community with other carers - some of which speak her language.

As an additional support for carer and her CFP, EM was signposted to a support group for Children with special needs and their families. EM reports that this has been another lifeline for her and her child.

Carer says "I am extremely grateful to Southwark Carers' staff for your incredible and prompt support when I felt lost; just knowing that you are there for me and my child is a great relief and a thought I treasure"

Case Study ZB

Carer: ZB

ZB cares for her adult child with Autism.

ZB has been registered with Southwark Carers for several years and has benefited from our services to date. Such as having access to our Emergency Food parcels, food bank services, home visits and emotional support.

ZB is recovering from substance abuse. Southwark carers provided emotional support. ZB received a letter from DWP that her PIP will end on a specific date. On receiving this letter it was enough to tip her over the edge and she reverted to substance misuse again which led her further into a downward spiral of depression.

The cost of living, rising rent and benefit cuts was enough to cause her to turn to substance misuse. She was in dire straits and survived on a meagre sum of money from her daughter. There were many days she couldn't function to get out of bed, she would abuse addictive substance to numb her pain, stress, and disappointment of her financial struggles.

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The impact of her addiction that had a detrimental affect on her health. She disclosed all her additional health needs, we provided information and advise on these health conditions and emotional support in coming to terms with them.

We appealed the refusal to award PIP decision, this was successful. PIP award was effectively backdated and restored

ZB thanked us and stated she wouldn't know what would have become of her if it wasn't for the patience, care, and support from Southwark Carers.

Name: XY.

Age 60 years

Health issues: Emphysema, heart, mobility difficulties and other health issues.

XY was a full-time carer to his mother Z for six years who sadly passed away earlier this year. The death of his mother left him both traumatised and suicidal, feeling a sense of worthlessness with no point of living. XY had neglected his own health due to his caring role. Prior to his mother's ailing health, XY was worried about becoming homeless and had issues with his sibling who was on the Tenancy Agreement. The irretrievable breakdown with his siblings had a profound effect on him, he was alone in this world. XY state of mind was so fragile that on many occasions had threatened to take his own life.

Each time he wanted to end his life, we encouraged him to know there was light at the end of the tunnel and he would get through this but to take everything one day at a time. XY reached out us many times, stating he was hurting so much and in pain, he was sorry to be a bother to us. We told him in no uncertain terms that we were there to listen to and support him and should feel free to call whenever he needed to speak. We provided information about support services i.e A&E, GP and The Samaritans.

Due to our concerns of his mental state, we assisted in contacting his GP Surgery to arrange a telephone consultation to speak with a doctor due to his suicidal thoughts and depression. In addition to this, XY needed practical advice on who to contact regarding his late mother's benefits. We provided XY with information for Tell Us Once a government organisation that takes the stress away from loved ones by contacting relevant departments such as DWP, local Councils, DVLA, Home Office etc that records to be updated respectively. Due to the breakdown of the relationships with his siblings they did not intervene in helping daily tasks such as hospital appointments whilst their mother was alive or helped after her death, it was XY who dealt with all care needs of his mother and XY made all the funeral arrangements solely by himself during his bereavement.

In February Southwark Housing paid him a home visit to ascertain if he may remain in the property, he had called home for so many years to look after his mother, prior to this in the effort to keep a roof over his head, XY had already taken steps changing all utility bills to his name including the Council Tax. He wasn't entitled to receive Housing Benefit because he wasn't on the Tenancy Agreement. This caused rent to skyrocket, causing further anxiety and depression.

He called Southwark carers that he received good news that he received a Council Tax Rebate of £1,100.00, original balance was £1,400.00 leaving a balance of £300.00. In his own words he said, 'for once, he had good news for us'.

During February this year XY attended a doctor's appointment and explained all the stress, depression, and anxiety he was experiencing. It was noted on file he was indeed suffering from depression. Under such circumstances the Council has a duty of care under Mental Health to keep a roof over his head.

XY received a visit from the Complex Needs officer for housing who looked at his housing needs, notes were taken to draw up a report to put to the Panel, this was supported by a letter of support from ourselves confirming XY health needs. Ideally XY wanted to move outside London to a coastal area or at the very least far away from London away

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from his siblings. He eventually received bittersweet news from his Estate Officer that his name is on his new rent card new Tenancy Agreement. It wasn't exactly what he wanted, but at least he will not be homeless.

Despite all this, XY is facing many health issues undergoing surgery, he has stated categorically on more than one occasion that the support provided by Southwark Carers has been invaluable and has seen him through his darkest hours. Without our support he would not have survived.

Case Study FB

Carer FB cares for son with Autism. Carer FB suffers from mobility problems.

We provided emotional support, information and advise on helping FB with coping strategies for herself and dealing with her son's mental health. Referred FB to wellbeing hub so that her son could be appropriately supported.

We provided FB advise about employment and training for her son and interview techniques, helped with C.V writing.

We did a benefits check and completed a PIP form for FB and carer was awarded Enhanced rate for care and mobility components and a backdated pay of £2000.00.

In addition to these problems there was an issue to the carer's housing needs. We provided and advise and support for her housing application.

Carer AA

Carer AA cares for her 11 year old child with autism, learning difficulties and asthma. We were able to help her:

- Provided Emotional support as the carer is extremely overwhelmed with housing and her child's education setting.
- We advised about education and the process of applying to secondary school and signposted to SIAS for further support.
- Southwark carers explained the letters she received from SEN and liaised between the school and SEN
- We supported the carer in her application for financial support from Southwark Emergency Support Scheme and she was successfully awarded essentials.
- Southwark carers advised her that she could apply for an advance through Universal Credit
- Successfully applied to BBC Children in Need Emergency Essentials and she was awarded a Fridge Freezer.
- Signposted to the Handy Person's Scheme for help with the garden in the new house.

The help received from Southwark carers improved the quality of the carers life and empowered her to make effective decisions around her child's education. The move into her new home meant an increase in sense of stability for the carer and the cared for. The carer was overwhelmed with the support with financial and emotional support she received through Southwark carers.

Former Carer: G.F

Cared for:

M. G age 100 (recently deceased)

Former health needs: Osteoarthritis, Stroke, and mobility difficulties.

G.F had recently lost her grandmother and had been residing with her for over two years. Her aunt who Southwark Carers supports, referred her niece, to us for practical help and support.

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G.F is quite anxious regarding her housing situation. Her name is not on her late grandmother's tenancy agreement. An initial office appointment was booked to discuss the matter further. Prior to her appointment she had made a few notes quoting various laws designed to help those in a similar situation.

Having read through the Tenancy Agreement online and we found under section 2, she may apply for the right of Succession; this may only be done once. We advised G.F to apply to have her name included on the Tenancy Agreement, she had roughly written some notes down including housing laws and her rights.

We uploaded and went through the Tenancy Agreement regarding tenancy rules. It was clear she needed to obtain the relevant form entitled Succession to Tenancy Claim and Confirmation. She managed to obtain this from Southwark Council.

We went through the form together at another office appointment. All necessary available information she had available was submitted to her housing officer for a decision to be made.

Prior to receiving the form, we instructed G.F to contact the utility companies, including Thames Water to have her name placed on all billings and letters as she continues making payments. This has now been done, all billings and letters are all in G.F's name. She continues to pay the rent; she contacted us in March 2025 over concerns she had regarding the rent increase and how much it had gone up by?

Since her name was not listed on the tenancy agreement and no communications were sent to her regarding payment of rent, G.F was worried about falling behind with payments. We notified G.F the rent had gone up by just over £4.00 but to be safe it would be wise to add an extra £5.00 not to go into arrears.

She has been communicating with her housing officer and provided all the details she had to support her application for succession to have her name on the tenancy. completed and submitted to her housing officer.

When G.F contacted us in March she wanted to know if she should ask her housing officer about the progress of her application for succession? We advised to wait until a decision had been made.

While she awaits her decision, hopefully it will be in her favour, at least she has done all she can physically do by having all utility bills changed to her name and is paying full rent without any arrears.

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Advocacy Service

The Advocacy Service provides support in dealing with social, health or housing services and problems that carers might face, in accessing services for themselves or the person they care for. The Advocacy Service aims to promote carers views and protect carers rights by letting their voice be heard.

The Advocacy Service saw 78 carers, (333 contacts) this has substantially increased from last year and this service saw 3 times the number of carers. Included within the provision of advocacy is:

- Health and social care, including going with carers to Microsoft teams meetings with social services. This is mostly with carers, who do not understand the meetings or what the implications or outcomes are;
- Money and benefits advice and support; and
- Housing and adaptations, including going to meetings with the carer, writing letters to the council on their behalf and appealing housing decisions.

CASE STUDIES

Carer GH- Elderly

GH is in her 30s, is the primary carer for her elderly mother who has mental health. GH personal life is busy and challenging in a one-bedroom council flat with young children.

Further assessment: included a benefit check for herself and her mother advocacy and support with complaints with safeguarding to resolve issues of the care plan with the care agency.

A holiday with her mum was very much needed. An application for a holiday grant of £425.00 was put in. Southwark carers helped and supported in looking for a suitable property.

Outcomes

The benefit issues were resolved, maximising her income by £81.80. Holiday grant was approved of £425.00, to make some memories with her mum. Due to the ongoing complaints with the safeguarding of the care agency another care agency, took over the care plan with clear guidelines on safeguarding, the family are happy. An emergency plan has been put in place. Recent medical assessment of GH mother has shown signs of dementia. Future planning has started for her mum's care in a home.

Carer has been supported with emotional support, advocacy and signposting for activities and events in Southwark. GH has been offered a bigger property for herself and her children. Carer feels she can now move on with her life with her children, the families mental health has greatly improved and she is less stressed and emotionally in a better place.

Carer MS

MS is in her late 40s and has been registered with SC for some years, She has difficulty with language, reading and writing. She is the primary carer for her son and daughter who are in their 20s, both have a hereditary condition: neuro degenerative disorder with profound disability, multiple limb disorder and seizures.

Evaluation of her needs were advocacy and support for priority repairs to broken windows frames and locks, as there was no action on the repairs that had been ongoing for over a year. Grants for flooring and a cooker. Paperwork, to go through as she did not understand her high energy bills. Advocacy and support at meetings to apply for extra hours of care for her daughter.

Information and advice when her son turned 25, now being classed as a non-dependent she was in arrears with the rent of £900.00

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Outcomes: new windows and locks were finally fitted. Extra hours of care were approved with a new care plan put in place to support her daughters care needs. Grants approved of £730.00, for flooring and a cooker. The following year practical help and support was needed in applying for a grant for the cost of the funeral due to her daughter's death. The full cost of the funeral grant was approved £3,500. Benefit anomalies as MS was still being billed for housing cost for her daughter. Her daughters benefit anomalies after her death were finalised and written off. Energy grant was approved £480.00 to pay her debt, also switching to a cheaper energy supplier. Hardship fund was approved of £500.00 to pay towards her housing debt. Applying for another grant to pay of her arrears, whilst seeking legal advice to take her sons benefit case further. Signposted agencies to help with legal issues.

Carer was given emotional support and strategies, put on the counselling waiting list. A list of organisations, contact numbers were given if carer felt overwhelmed.

Carer A

Carer A reached out to the service in distress. Carer had a dual caring role for parent and adult sibling. The carer was also working full time and trying to juggle other family responsibilities. The carer specifically wanted advice around an energy bill that had been issued 362 days after the carer had paid a final bill. The energy company alleged that the carer owed a further £1100. The energy company was relentless in its pursuit of its debt. The energy company phoned, texted and emailed the customer practically daily, making demands for payment. The carers concern around the issuing of this bill were not heard and ignored. The carer had attempted to contact other advice agencies to see what assistance they could offer but had been unsuccessful. The words used by the carer were "I cannot take this anymore, I don't want to live, I can't cope, my anxiety is through the roof". The carer was assisted by ourselves with writing a lengthy letter of complaint to the head office of the energy company, which highlighted the carers issues and concerns and pointed out that on this occasion, this was a back billing issue and that regulations had stated that back billing of energy for household consumers could not be pursued where the energy had been consumed more than 365 days previously.

It was highlighted that the spirit of this law should apply in this case and that the individual who had been harassing, bullying and who had not listened to the carer needed to understand the carers perspective, and that the treatment of the carer by the company had pushed the carer to the brink of mental breakdown, the carer was a nervous wreck. The complaint was promptly responded to, but again, it was the same individual who had been constantly ringing, texting and emailing the carer for over a year who had responded.

A further complaint was lodged with the energy company, stating that it was inappropriate for this individual to be dealing with a complaint revolving around their behaviour. The energy company promptly responded with an offer to the carer to reduce the final bill to £300. A reduction of £800. Whilst a part of the carer wanted to pursue this matter further, the carer also recognised that their mental health could take no more, and that resolving the issue with this substantial discount was the best course of action. The carer made the payment of £300, bringing an end to a year of stress and anguish of dealing with the energy company, and is now able to focus their time on their caring role, trying to resolve the outstanding health needs of one of their cared for.

The carer was deeply grateful for the support and interventions offered by Southwark Carers.

Carer T

Carer T is in her 60s and is the primary carer for her elderly mother, who had been housebound for over a year. T felt very isolated as they have no family, or additional support and there are many financial restraints as she had spent all her savings and had no income. T mother was on a basic pension and had several health and mobility issues including signs of dementia, which had not been diagnosed. We drew up a plan together of priorities to put in a carer and a

SOUTHWARK CARERS

DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2025

needs assessment. To have a benefit check and to apply for a 60+ travel card. Southwark Carers intervened and advocated on behalf of carer, this resulted a professional diagnosis of dementia. Benefits, we put in a claim for Pension Credit, Attendance Allowance, then Carers Allowance, including any other entitlements Outcomes: from her needs assessment bath rails were fitted and a wheelchair provided. Benefit maximization-monthly total: £803.60. £11.00 a week pension credit, backdated amount £134.00, Attendance Allowance approved £108.00, claim for carers allowance approved of £81.90. Carer was referred for a break, to have some respite. Support to change energy and telephone provider for a cheaper tariff. Southwark Carers applied for her free travel card, Referral, and signposted to local groups to help with their social isolation including social events provided by Southwark carers. Local information was given of local groups and organisation that could offer additional support. Carer sent a thank you card, how grateful she is with the support she receives from Southwark carers.

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Information Services

Southwark Carers provides an integrated set of information services, which aims to provide useful and accessible information direct to carers, staff and professionals, to enable them to support and value carers.

An Information pack is online for all carers to access. It contains a range of advice and contact details for further assistance.

All Carers have been given a plethora of information about the medical conditions of their cared for. Where the diagnosis is recent we will highlight where information can be sought about the condition and also help the carer to understand the condition. In providing information on specific conditions we are very careful not to stigmatise any one condition or increase fears of carers. However, usually, most carers are 'experts' on the medical conditions of their cared for, they are experts by experience as they advocate on their cared for's behalf, attend Doctors appointments, administer medication. Often, the cared for's condition is only likely to deteriorate and therefore support can sometimes seem futile, as the caring burden will only increase with time.

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The Website includes the latest news for carers, and details of upcoming events. There is also an area for professionals, to provide them with more information on supporting the carers. We use social media platforms to get our messages out to carers. Our key method of communication is via WhatsApp but we also use text messages, e-shots and emails depending on the preference of carers in order to pass key messages to them.

OUTREACH ACTIVITIES

We used Zoom and Microsoft Teams to carry outreach activities.
The purpose of this new way of working was to hold regular information, advice and support sessions.

EMOTIONAL SUPPORT

This service replaced our counselling service, we provided 808 sessions (with 439 unique users). We provide carers with a listening ear and coping strategies, so that they can cope with the hurdles that they face in day-to-day life. Sessions are provided on a weekly basis as carers needs require. To supplement this we also provide one to one and Group Mindfulness sessions, these were carried out over Zoom.

CASE STUDIES

Case Study: L.B.

Carer: L.B.
Numerous health conditions ranging from Mental Health, fits, seizures and Epilepsy

CFP: P.B.
Health Needs:
Osteoarthritis

When she accessed our services, LB was anxious and worried at the thought of being homeless. The reason being she was a victim of domestic violence, prior to this L.B. had been living with her abusive partner, she eventually left that abusive relationship to live with her mum.

L.B. was appointed a Housing Solicitor via the Citizens Advice Bureau who is aware of us rendering support. We provided emotional support and how to cope living with depression, epilepsy, fits, and seizures. All the trauma she underwent subsequently resulted in stress related allergies. The outcome of her hearing for housing was successful and was granted temporary accommodation in the Old Kent Road.

Underlining health issues, made her to feel vulnerable and often scared to where she acquired her one bed shared accommodation. Especially been a victim of domestic violence. She especially felt scared when using the bathroom; occasionally she needed to pass by a group of men on the stairs to use the bathroom (door unsecure), the same said of her personal room.

We received a text message she had finally been granted a one-bedroom flat. She admitted she felt a sense of relief because she now has her own permanent home where she feels safe. She has a lovely scenic view and is mentally in a better place. The issue was the property was unfurnished and needed help. Prior to this, she completed an application form for the Hardship Fund but was only awarded flooring, this triggered and elevated her anxiety, stress, and depression because she had no financial means to furnish her home. We advised to approach her Housing Officer to see if she could be provided with a bed, washing machine etc., but she was unable to receive anything else. Being in receipt of PIP and Carers Allowance made it impossible to purchase much needed furniture.

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We completed a grant application to St. George the Martyr Charity, the Hardship Grant Scheme for persons under 55 years old. Her application was successful and was awarded a lovely divan bed with bedding, pillows, a sofa, and a gift card to purchase a microwave.

L.B. was so grateful to Southwark Carers because without our help she would not have acquired these goods.

Carer: T

Health Needs:

- Depression
- Alcoholic
- High blood pressure
- High cholesterol
- Diabetes

CFP: K – (Child)

T has been registered with Southwark Carers for several years and has benefited from our services to date. Such as having access to our Emergency Food parcels, food bank services, home visits and emotional support.

T is a carer for her Autistic child K.

In a recent support session T mentioned in passing she was a recovering alcoholic. Emotional support was provided by Southwark Carers that had helped her through some of her most difficult and challenging times. At the beginning of 2024 she received a letter from DWP that her PIP award would be ending. The stress in receiving this letter caused her over the edge and back to drinking and drifted her spiraling into depression. The substance abuse issue became more apparent during a telephone call to Southwark carers as her words were slurred, and didn't sound like her. T has multiple health conditions that include high blood pressure and diabetes.

T admitted she had been drinking due to the cost of living, rising rent and benefit cuts that led her to turn to drink. T had nothing to survive on apart from a little support from her daughter. There were many days she couldn't function to get out of bed, her only focus was to drink to numb her pain, stress, and disappointment of her financial struggles.

Southwark carers provided practical advice to T not to take alcohol with her medications as this exacerbated her ongoing health problems.

Southwark carers reassured T and that they would write a letter of reconsideration, and unfortunately this was unsuccessful by a shortfall of two points.

Southwark carers then appealed DWP's decision. This appeal was successful.

The PIP award was effectively backdated and restored. T was over the moon, this has restored her hope in life, she advised Southwark carers that she is no longer drinking and is in a better place.

T wouldn't know what would have become of her if it wasn't for the patience, care, and support from Southwark Carers.

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Carer AB

Cared for GE

Health issues: Heart and bowel problems, mobility difficulties.

AB was a full-time carer to his mother GE for six years who sadly passed away just after Christmas beginning of 2025. Prior to his mother's ailing health, AB was worried about becoming homeless as his name wasn't on the Tenancy Agreement, only his brother who had not been living there for several years was on the Tenancy Agreement. The death of his mother left him both traumatised and suicidal, feeling a sense of worthlessness with no point of living, especially since he didn't get along with his siblings, he was alone in this world. AB took the bulk of all aspects of caring for his mother and this isolated him as his siblings were not supportive in any capacity in the share of caring roles.

AB's state of mind was so fragile that on many occasions he had threatened to take his own life. Each time he wanted to end his life he did reach out to Southwark carers. We would provide emotional support and encouraged him to know there was light at the end of the tunnel and that he will get through this. We advised AB to take everything one day at a time to avoid feeling overwhelmed. AB reached out to Southwark carers many times, stating he was hurting so much and in pain, he was sorry to be a bother to us. We reassured him in no uncertain terms that we were there to listen to and support him and should feel free to call whenever he needed to speak.

Southwark carers on one occasion contacted his GP Surgery with him to arrange a telephone consultation to speak with a doctor due to his suicidal thoughts and depression. In addition to this, AB needed advice on who to contact regarding his late mother's benefits. We provided AB with information for Tell Us Once a government organisation that takes the stress away from loved ones by contacting relevant departments such as DWP, local Councils, DVLA, Home Office etc that records to be updated respectively. This was a great help as during this time AB had made all the funeral arrangements solely by himself.

Early in February 2025, AB attended a doctor's appointment and explained all the stress, depression, and anxiety he was experiencing. It was noted on file he was indeed suffering from depression. Under such circumstances the Council has a duty of care under Mental Health to keep a roof over his head.

In beginning of 2025, Southwark Housing paid him a home visit to ascertain if he may remain in the property, he had called home for so many years to look after his mother, prior to this in the effort to keep a roof over his head, AB had already taken steps changing all utility bills to his name including the Council Tax. He wasn't entitled to receive Housing Benefit because he wasn't on the Tenancy Agreement. This caused rent to skyrocket, causing further exacerbated his anxiety and depression.

AB received a visit from the Complex Needs officer for housing who looked at his housing needs, notes were taken to draw up a report to put to the Panel, this was supported by a letter of support confirming AB's health needs. Ideally AB wanted to relocate outside London in a rural area and away from his siblings. He eventually received bittersweet news from his Estate Officer that his name is on his new rent card new Tenancy Agreement. It wasn't exactly what he wanted, but at least he would not be homeless.

He called Southwark carers that he received good news that he received a Council Tax Rebate of £1,100.00, original balance was £1,400.00 leaving a balance of £300.00. In his own words he said, 'for once, he had good news'.

Despite all this, AB is facing many health issues undergoing surgery, he admitted the emotional support provided by Southwark Carers helped him immensely and would not have been able to cope without the emotional support on a weekly basis. He was grateful for the support and advice given by Southwark Carers.

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J – Carer

Older carer caring for teenager with special needs

J Came to us through a re-referral from a Social Prescriber with a warning that though she needed help she might not be willing to engage with us. The referrer asked to just let her know what services are available from our organisation and let her come to us if she felt she needed help.

True to the point, J had been registered with Southwark Carers for a while but had not engaged with the organisation. On our first interaction with J it became clear that she had issues of trust and was used to bearing all issues on her own while portraying a self-contained and self-sufficient image. She also presented as very protective of her cared for person and her love for him became very clear. J said that there were issues, but she was unwilling to discuss them and insisted that she did not need any practical or financial support. Though she described her family and neighbours as very supportive when we asked about any support network. Slowly and gently, we managed to build good rapport with J and elicited details of her situation involving the history of how she ended up caring for a child with serious disabilities while dealing with serious health issues of her own at an age when she should be taking things easy. By the end of that conversation J had acknowledged her loneliness and isolation and talked about her anger and emotional struggles about the position she finds herself in and the issues that led to it. She accepted an offer to signpost her to organisations where she could connect with communities of older people and acknowledged her need for emotional support.

We have been providing weekly emotional support sessions through which J has opened up in ways she herself is surprised about given her issues of trust.

More recently J accepted an invitation to a Warm hub/ Carers café event in our organisation. She came accompanied by her cared for person and they both found easy to bond with carers and members of staff. J was very happy afterwards and said that she found the event relaxing and felt supported; but more importantly for her, she was delighted to see her cared for person happy and engaged in an activity provided for him in which other carers involved themselves while J took a chance to relax. J now says that she feels part of Southwark Carers and has contacted the other organisations she was signposted to and is aiming to visit them soon.

An interesting fact. The referrer called recently asking for an update on the referral and found herself happily surprised to hear how engaged J has been with us at Southwark Carers.

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HEALTH AND WELL BEING

With our partnership with Felix Project we were able to support vulnerable carers who needed food parcels and hygiene products. We were able to provide 207 food parcels. We were able to use volunteers to carry out deliveries.

Carers United Project

We further developed the work that we had carried out around peer support with the Challenging Behaviour Foundation. This was developed into a two day workshop that would allow our volunteer carers to provide peer support to all family carers. Thus providing an alternative support mechanism for carers in Southwark giving them the access that they need to emotional and practical support, thus easing the pressures of their caring role.

IDENTIFYING HIDDEN CARERS

It is pertinent to note that a key objective for the charity is to identify hidden carers and to provide them with appropriate support. Another key aim of our service is to raise awareness of carer issues to local health services, such as GP surgeries, local hospitals and clinics. It encourages health services to identify carers as early as possible and provide carer awareness training to health professionals across the borough.

We use innovative methods to spread our message that where an individual is looking after someone who is ill, elderly or frail that they need to recognise that their role is beyond simply that of caring for a loved one, that it is an unpaid role that saves the economy, £184 billion an average of £31186.44 per carer approximately who recognises and publicly acknowledges their role.

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DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2025

We designed a number of unique marketing materials which were placed at over 150 health settings in Southwark including GP surgeries, pharmacists, libraries and leisure centres. Our Z-fold leaflet was used as a best practice example across the Carers Trust network of over 140 centres. Other tools included identification cards in protective 'oystercard' type wallets and our emergency planning kits. We also provided carers with pill boxes, attached to a key ring so that they would not be without their or their cared for's medication.

We registered 199 new carers to the service, of these 34 were male and 161 female, 4 carers refused to state whether they were male or female. This is reflective of national trends, where the number of female carers is far greater than the number of male carers.

CARERS ASSESSMENTS

In 2015 the Care Act 2014 came into effect. The Care Act enshrined a number of key principles for Carers. The Act was hailed as finally recognising a Carer's right to an independent assessment of their needs. Implementation of the Care Act across the Country has varied. Southwark Council in its implementation of the Care Act decided that the process for carrying out Carers Assessments would be taken back in house and would be carried out by a specialist carers social work team. Every carer that we came into contact with was provided with information and advice around carers assessment.

FINANCIAL SUPPORT

GRANTS

As a result of the changes in funding experienced by us and taking into account the economic and political landscape of social care we continued to work with over 40 grant providers to secure grants for carers. In this financial year we were able to help carers purchase furniture including new beds, mattresses, and chests of drawers, wardrobes. We were also able to assist in the purchase of white goods including fridges, washing machines, and ovens. We also assisted in securing educational equipment for children with additional needs. In total we achieved an additional income of £9374.24, 25 carers received 25 grant awards.

CASE STUDIES

Carer E.A – In 50's mental health, Stress, and high blood pressure

CFP(s)

P and R twins with Autism - teenagers

M Adult child

E.A. is a single parent and care giver to his children. Their mother was unable to cope having three children with special needs so walked out on them when they were young.

Southwark Carers has been supporting E. A. since May 2019 On a particular home visit E.A. felt he could no longer cope with being a lone parent and wanted to walk out on his children. We encouraged him to stay because his sons needed his presence in their lives.

E.A suffers from depression; it was an extremely difficult time for E.A due to the passing of his mother in 2023. He was unable to travel because he couldn't get carers to look after his children. This spiked his stress and high blood pressure.

Southwark carers provide regular emotional and practical support such as the completion of PIP forms that was awarded for his sons, practical support of transitioning his Universal Credit to online format, food bank vouchers and emergency food parcels has helped somewhat with an enhanced quality of life.

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Another cause of concern E.A. faced was for his sons who were all of different European nationality to become British Citizens. We completed Home Office MN1 forms for his sons to be registered to become British Citizens. We referred to the British Nationality Act 1981, under Section 1 (3), this was the appropriate section to be considered under for registration.

Registration to become a British Citizen cost £1,214.00 per child which E.A. couldn't afford being on Universal Credit. We completed Naturalisation and Fee Waiver forms. E.A posted the forms off in September 2024, E.A contacted me to let me know his son's application to become British Citizens was successful. Application for M's Biometric Card was also successful.

E.A. only has one laptop to share with his twins so in December 2024 an application was made to Community Tech Aid for a Desktop Computer. This application was successful, and his computer was delivered in January 2025. This was a positive outcome for the carer who was grateful for our support at a time he faced great adversity

CASE STUDY 2:

After submitting a successful application for I.T. equipment to Community TechAid, we have developed our relationship further and attended the Digital Inclusion Community Forum, Community TechAid work across Lambeth and Southwark, providing recycled I.T equipment for those in need. We will be pursuing our relationship further VIA joining as members so that we can assist further carers in securing vital digital equipment. Thus far, we have supported 5 carers with securing valuable I.T. equipment so that their digital lives are transformed.

OTHER

We have made good progress in achieving our main aims.

Services - please see above where our activities and performance has been set out.

1. Representation – Southwark Carers has continued to represent the views of about 4,000 carers locally. Our staff are key speakers at public events about health and social care and carers, their rights and their needs.

Southwark Carers have regularly attended the All-Party Political Group on Carers at the House of Commons, this has allowed us to represent the views of carers locally and nationally. Furthermore, we have been able to be at the cutting edge of policy developments and decision making.

Locally we have been asked on numerous occasions to represent the views of carers on consultations on local issues, ranging from planning through to the layout and design of local hospitals, local health networks and provision of services for all conditions.

2. Campaigning - we have continued to publicly campaign to put the needs and rights of carers into the wider public realm. We supported Carers Week and Carers Rights Day, and organised our own co-ordinated publicity campaigns, using newspaper advertising, posters and leaflets in health and community buildings, to help people across the community to identify as carers.

SOUTHWARK CARERS

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3. Partnership Working – during the year we have regularly communicated with or established new working relationships with a range of organisations, to help us in our work, including Community Southwark, COPSINS, Cambridge House, Carers UK, King's College Hospital SLAM, St Thomas's Hospital and Southwark Resource Centre.

Our partnership with ADASS continued, allowing us to participate in a range of innovative Zoom events, including a Festival for Carers.

CASE STUDY 1:

In Black History Month last year, we held our first joint event with The Nia Project at the SRC. This was very well received by carers and other organisations attending, including the Alzheimer's society and local counsellors.

On International Women's Day, 8th March 2025, we attended the health and well-being pop up cafe, hosted by the Nia project at the SRC. On this occasion, we carried out a presentation about self-care as a carer. We specifically highlighted and showcased our nature's therapies and our literature about our events. As well as the presentation, we were able to have one to one conversations with all the attendees and other participants at the event.

There were also other well-being practitioners as well as storytellers and writers who we were all able to engage with.

4. Governance – our Trustees met quarterly throughout the year, on zoom, and continued to consider all the issues relevant to delivering our services, managing staff and developing the organisation in order to continue to serve carers locally and to ensure that we continue to meet the needs of carers.
5. Quality – to ensure that we are able to deliver our services and be an organisation that operates at a consistently high level of quality. Work on Quality Assurance continued work, more specifically on. Investors in People and Volunteers accreditation and ISO9001 this is with a view to ensuring that we are continually striving to provide an excellent service.
6. Resources - the Trustees have throughout the year maintained oversight of the financial and practical resources required to ensure that Southwark Carers continues into the future and have taken steps to ensure that we have an appropriate level of staff, financial reserves, and the practical resources for the office and carers centre.
7. Development – throughout the year we have considered different methods of working and the potential for new services that we could offer to carers, in order to support them restricted as best we can, in a pandemic. We did bid for funding for new services but were not always successful, however, each application that we did allowed us to develop ideas and look at providing innovative ways of supporting carers, for example.

We will continue to consider new sources of funding to extend and develop more services for carers of all ages, in the year ahead.

RESERVES POLICY

The purpose of the policy is to ensure that Southwark Carers are able to meet their contractual obligations and finance future expansion of the organisation. The Directors have decided to set aside funds not committed or invested in tangible assets. The level of free reserves (excluding restricted funds) is reviewed annually by the directors. The directors consider that the most appropriate level of free reserves should

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DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2025

be approximately £64,518 which is 3 months running costs mostly staff cost . Unrestricted reserves at 31st March 2025 were £4,443.

The present level of unrestricted reserves equates to 1 week running costs. However, it falls short of the lower threshold. Therefore, the strategy will be to continue to act prudently in relation to the organisations reserves. However, Southwark Carers will assess the viability of reinvesting funds into services where there is a demonstrable need that cannot be met through other sources of funding.

PLANS FOR FUTURE PERIODS

We look forward to diversifying our income and our funding streams further by making applications to national and local trusts. We look forward to working with Southwark Council in developing future services for Carers.

SOUTHWARK CARERS

DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2025

We look forward to developing and strengthening our local and national partnerships in order to develop models of best practice, around all services for carers, for example, emergency planning.

We look forward to developing our partnership with COPSINS and developing further joint bids within this partnership.

FINANCIAL REVIEW

The total income for the year was £320,879 in 2025 compared to £268,734 in 2024. The charitable expenditure increased to £322,692 in 2025 from £296,935 in 2024.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Approved by the Directors and signed on their behalf by:



Dorah Naisubi

Trustee

2nd January 2026

Independent examiner's report to the trustees of Southwark Carers

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



2 January 2026

Skyrock Accountants

(Formerly Financial Warehouse Company Ltd)

Chartered Certified Accountants

The Business Terrace

Maidstone, ME15 6AW

For the year ended 31 March 2025

Statement of Financial Activities

		Unrestricted Income	Restricted Income	Total Income 2025	2024 Total Income
		£	£	£	£
Income from:					
	Notes				
Income and endowments from:					
Donations and legacies	2	3,647		3,647	10,387
Charitable activities		-	-	-	
-Aging Well Project	3	-	141,209	141,209	181,347
-Advice, Information and Support	3	176,024	-	176,024	77,000
Total		179,670	141,209	320,879	268,734
Resources expended					
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities				-	115,588
-Aging Well			141,209	141,209	
-Advice, Information and Support		181,483		181,483	181,347
-Enabling, Empowering & Enriching				-	-
Total	5	181,483	141,209	322,692	296,935
Net income/(expenditure) before investment		(1,813)	-	(1,813)	(28,201)
Net gains/(losses) on investments		-	-	-	-
Net income/(expenditure)		(1,813)	-	(1,813)	(28,201)
Transfers between funds		-	-	-	-
Other recognised gains/(losses):		-	-	-	-
Gains and losses on revaluation of fixed assets for the		-	-	-	-
Other gains/(losses)		-	-	-	-
Net movement in funds		(1,813)	-	(1,813)	(28,201)
Reconciliation of funds:					
Total funds brought forward		6,256	-	6,256	34,457
Total funds carried forward	13	4,443	-	4,443	6,256

Balance sheet

			Unrestricted funds £	Restricted income funds £	2025 Total funds £	2024 Total funds £
Tangible assets			3,167	-	3,167	2,785
Investments			-	-	-	-
	<i>Total fixed assets</i>	11	3,167	-	3,167	2,785
Current assets						
Debtors		12	-	-	-	6,129
Investments			-	-	-	-
Cash at bank and in hand			5,810	-	5,810	21,399
	<i>Total current assets</i>		5,810	-	5,810	27,528
Creditors: amounts falling due within one year		12	(4,534)	-	(4,534)	(24,057)
	<i>Net current assets/(liabilities)</i>		1,276	-	1,276	3,471
	<i>Total assets less current liabilities</i>		4,443	-	4,443	6,256
Creditors: amounts falling due after one year			-	-	-	-
Provisions for liabilities			-	-	-	-
	<i>Total net assets or liabilities</i>	13	4,443	-	4,443	6,256
Funds of the Charity						
Endowment funds			-		-	-
Restricted income funds			-	-	-	-
Unrestricted funds			4,443		4,443	6,256
	<i>Total funds</i>	13	4,443	-	4,443	6,256

The directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 and members have not required the charitable company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2025 and of its net outgoing resources for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. The financial statements have been prepared in accordance with the special

provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and 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).

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the trustees on 2nd January 2026 and signed on their behalf by



Dorah Naisubi

Trustee

1 Accounting policies

a) 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 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

b) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. Key judgements that the charitable company has made which have a significant effect on the accounts. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) 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.

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

d) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102),

volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

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

e) **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.

f) **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.

g) **Expenditure and irrecoverable VAT**

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

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

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

h) **Allocation of support costs**

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

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of area occupied by each activity.

i) **Operating leases**

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

j) **Tangible fixed assets**

Items of equipment are capitalized where the purchase price exceeds £550. 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.

No depreciation charge on the building is made on the grounds that it would be immaterial because the estimated remaining useful economic life is expected to be more than 50 years.

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:

Fixture and Equipment	33 1/3 % p.a straight line
Computers	33 1/3p.a straight line
Buildings and Maintenance	33 1/3% p.a straight line

k) **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.

l) **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. Cash balances exclude any funds held on behalf of service users.

m) **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.

n) **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 with the exception of bank loans which are subsequently measured at amortized cost using the effective interest method.

o) **Pensions**

The charity operates stakeholder pension scheme

Income from donations and legacies

Income from donations and legacies

2

Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
3,647	-	3,647	10,387
-	-	-	-
<u>3,647</u>	<u>-</u>	<u>3,647</u>	<u>10,387</u>

Income from charitable activities

3

	Unrestricted	Restricted	Total 2025	Total 2024
Contract Income				
Southwark Council	176,024	-	176,024	77,000
	-	-	-	-
	<u>176,024</u>	<u>-</u>	<u>176,024</u>	<u>77,000</u>
Grant Income				
Aging Well	-	141,209	141,209	181,347
Southwark Council	-	-	-	-
Total income from charitable activities	<u>-</u>	<u>141,209</u>	<u>141,209</u>	<u>181,347</u>

4 Income from investments

	Unrestricted	Restricted	Total 2025	Total 2024
Investment income	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Income	<u>179,670</u>	<u>141,209</u>	<u>320,879</u>	<u>268,734</u>

Analysis of Expenditure

Notes 5

	Cost of raising funds	Citizen Research Project	Enablind, empowering & enriching	Advise and infomration	Support cost	Total 2025	Total 2024
Staff costs (Note 7)		-	215,898	-	-	215,898	211,981
Counselling & Facilitating	-	-	-	-	-	-	-
Events and Activities	-	-	-	-	-	-	-
Grant Aid	-	-	-	-	-	-	-
			-	-	-	-	-
Support Cost	-	-	-	-	-	-	-
Office costs	-	-	55,333	-	-	55,333	45,695
Rent	-	-	30,000	-	-	30,000	13,940
Computer expenes	-	-	7,060	-	-	7,060	5,010
Printing, postage and stationery	-	-	1,698	-	-	1,698	1,909
Telephone & internet	-	-	1,128	-	-	1,128	1,217
Insurance	-	-	4,194	-	-	4,194	-
Bank charges	-	-	-	-	-	-	-
Independent examiner's fee	-	-	3,000	-	-	3,000	3,000
Registration fees	-	-	2,109	-	-	2,109	1,760
Professional fees	-	-	-	-	-	-	6,954
Depreciation	-	-	2,272	-	-	2,272	5,469
Total Expenditure 2025	-	-	322,692	-	-	322,692	296,935
Support Cost	-	-	-	-	-	-	-
Total Expenditure 2025	-	-	322,692	-	-	322,692	296,935

Analysis of Expenditure (Prior year)

	Cost of raising funds	Citizen Research Project	Enablind, empowering & enriching	Advise and infomration	Support cost	Total 2024
Staff costs (Note6)			211,981			211,981
Counselling & Facilitating			-			-
Events and Activities			-			-
Grant Aid			-			-
			-			-
Support Cost			-			-
Office costs			45,695			45,695
Rent			13,940			13,940
Computer expenes			5,010			5,010
Printing, postage and stationery			1,909			1,909
Telephone & internet			1,217			1,217
Insurance			-			-
Bank charges			-			-
Independent examiner's fee			3,000			3,000
Registration fees			1,760			1,760
Professional fees			6,954			6,954
Depreciation			5,469			5,469
			-			-
Support Cost			-			-
			-			-
Total Expenditure 2024	-	-	296,935	-	-	296,935
Support cost					-	-
Total expenditure 2024	-	-	296,935	-	-	296,935

6. Net incoming resources for the year

This is stated after charging /crediting

	2025	2024
Depreciation	2,272	5,469
Independent Examiner Fees	<u>3,000</u>	<u>3,000</u>

The average number of employees (head count based on number of staff employed) during the year

	2025	2024
Raising Funds		
Charitable activities	6	6
Support	1	1
	<u>7</u>	<u>7</u>

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

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	190,160	189,254
Social security costs	18,454	19,288
Employer's contribution	9,415	9,369
	<u>218,029</u>	<u>217,911</u>

Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2025 No.	2024 No.
Raising funds		
Charitable activities	6	6
Support	1	1
	<u>7</u>	<u>7</u>

£60,000 - £69,999

2025	2024
<u>1</u>	<u>1</u>

The Total employees' benefits including pension and national insurance contributions of the key management

For the year ended 31 March 2025

personnel were £60,160 (2024:£60,163,).

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

8. Staff numbers

Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2025 No.	2024 No.
Raising funds		
Charitable activities	6	6
Support	1	1
	<u>7</u>	<u>7</u>

9. There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

10. Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

The charity operates a stakeholder pension scheme. The amounts owed to the pension scheme at each balance sheet date are £2,226 and the number of staff members of the staff members of the scheme is 7

11.

Cost	Fixture & equipment £	Computer & IT equipment £	Total £
At the start of the year	-	8,254	8,254
Additions in year	-	2,654	2,654
Disposals in year	-	-	-
At the end of the year	<u>-</u>	<u>10,908</u>	<u>10,908</u>
Depreciation			
At the start of the year	-	5,469	5,469
Charge for the year	-	2,272	2,272
Eliminated on disposal	-	-	-
At the end of the year	<u>-</u>	<u>7,741</u>	<u>7,741</u>
Net book value At the end of the year	<u>-</u>	<u>3,167</u>	<u>3,167</u>

At the start of the year All of the above assets are used for charitable purposes.

12. Debtors & Creditors

	2025	2024
	£	£
Grant receivable	-	6,129
Other debtors	-	-
	<u>-</u>	<u>6,129</u>

**Creditors: amounts falling due
within one year**

	2025	2024
	£	£
Taxation and social security	3,000	21,057
Other creditors	-	0
Accruals	-	3,000
	<u>3,000</u>	<u>24,057</u>

13. Analysis of net assets between funds	General unrestricted	Designated	Restricted	Total funds 2025
Tangible fixed assets	3,167	-	-	3,167
Net current assets	1,276	-	-	1,276
Net assets at the end of the year	4,443	-	-	4,443
Analysis of net assets between funds (prior year)	General unrestricted	Designated	Restricted	Total funds 2024
Tangible fixed assets	2785	-	-	2,785
Net current assets	3471	-	-	3,471
Net assets at the end of the year	6,256	-	-	6,256

14. Movements in funds	At the start of the year £	Incoming resources & gains £	Outgoing resources & Losses	Transfers £	At the end of the year 2025 £
Restricted Funds					
Aging Well	-	141,209	(141,209)	-	-
Others	-	-	-	-	-
Total Restricted funds	-	141,209	(141,209)	-	-
Unrestricted Funds	6,256	179,670	(181,483)	-	4,443
Total Unrestricted funds	6,256	179,670	(181,483)	-	4,443
Total Funds	6,256	320,879	(322,692)	-	4,443
Movements in funds (prior year)	At the start of the year £	Incoming resources & gains £	Outgoing resources & Losses	Transfers £	At the end of the year 2024 £
Restricted Funds					
Others	-	-	-	-	-
Aging Well	-	181,347	(181,347)	-	-
Total Restricted funds	-	181,347	(181,347)	-	-
Unrestricted Funds	34,457	87,387	(115,588)	-	6,256
Total Unrestricted funds	34,457	87,387	(115,588)	-	6,256
Total Funds	34,457	(93,960)	65,759	-	6,256

The purpose of the restricted funds are to organise the activities for carers-

"Reducing Social Isolation, Advice, Information and Support, Health and Well Being, Identifying Hidden Carers and Financial Support ".

15. Operating lease commitments

The charity has no future minimum lease payments under non-cancellable operating leases.

16. Legal status of the charity

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