



**REGISTERED CHARITY NUMBER: 1158108**

**KENSINGTON AND CHELSEA FORUM FOR OLDER RESIDENTS CIO**

**[WORKING NAME: KENSINGTON AND CHELSEA OVER 50S FORUM]**

**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2024**

# **Kensington and Chelsea Forum for Older Residents CIO**

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**For year ended 31 March 2024**

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## Kensington and Chelsea Forum for Older Residents CIO

### Reference and Administrative Information

**For year ended 31 March 2024**

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Trustees: Trustees who served during the year and have been serving up to the date of this report were as follows:

Elizabeth Rutherford: Chair

Stewart Katz: Treasurer

Cllr Marie-Therese Rossi

Oonagh Wohanka

Charity registration no. 1158108

Principal address C/O 135 Notting Hill Gate  
London  
W11 3LB

Accountants Accountability Europe Limited  
Omnibus Workspace  
39-41 North Road  
London  
N7 9DP

Bankers Lloyd's Bank  
112 Kensington High Street  
London  
W8 4SN

## **Kensington and Chelsea Forum for Older Residents CIO**

### **Trustees' Annual Report**

**For year ended 31 March 2024**

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The Trustees present their report and accounts for the year ended 31 March 2024

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

On 5<sup>th</sup> August 2014 the charity was registered as CIO establishing its objects in a new constitution. The working name for the charity is Kensington and Chelsea over 50s Forum.

### **Recruitment and appointment of trustees**

The charity is managed by a Board of Trustee which is responsible for setting the strategic direction of the organization

The Trustees are elected at the Annual General Meeting following their nomination. The experience and expertise of the candidates is set out in papers supplied with voting forms and made available before voting takes place. Most Trustees and members of the board are already familiar with the practical work of the charity. New Members are provided with an individual induction depending on their needs

The board met 4 times a year where information on the financial status of the organization and details of all activities undertaken on behalf of the organization were provided. This included organizational policy and procedures and reviews of the organizational and financial risk. All financial procedures require authorization of all transactions.

### **Organizational Structure and Networks**

The Kensington and Chelsea Forum for Older Residents CIO is the largest independent older peoples' forum in the borough and works with over 500 organizations to provide a voice for older people on strategic policies and issues of concern. The membership is drawn from the communities.

### **Risk management**

The Trustees reviews the risks faced by the organization particularly relating to the sustainability of the organization at each meeting. There is also constant monitoring of the finances. Funding continues to be sought to increase our activities and cover core expenses. The key risks to the organization are the achievement of sustainable core funding, managing the necessary complement of skilled staff and reputational standing. There is also a need to recruit younger older people for the Management Committees of the forum and to ensure sustainable funding for the future.

## **Kensington and Chelsea Forum for Older Residents CIO**

### **Trustees' Annual Report**

**For year ended 31 March 2024**

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## **OBJECTS AND ACTIVITIES**

### **Objects and aims**

Kensington and Chelsea Forum for Older Residents CIO was set up in the Royal Borough as the voice of older people through civic engagement.

The objective as specified in the constitution is 'to relieve elderly persons in Kensington and Chelsea and other London boroughs who are in need by reason of their financial circumstances, physical or mental health and by providing a framework of support for older people to help them remain healthy and independent'.

The Kensington and Chelsea Forum for Older Residents is a community voluntary organization giving older residents of the Royal Borough an active voice in stating their needs and concerns on local issues. To reach out to isolated older people in communities and provide them with information that will help them take more control of their lives. To provide a platform and visibility for older people to voice their opinions and contribute their views about local and national issues. The aim is to ensure the needs of the communities are met through the development of appropriate and improved services.

### **Mission statement**

To support older people in Kensington and Chelsea to remain independent, healthy, reduce isolation, foster inclusion, community cohesion and work towards reducing the number of elderly living in poverty

### **Public benefit**

The trustees have considered section 17 of the Charities Act 2011 and Charity Commission guidance on public benefit.

## **SIGNIFICANT ACTIVITIES**

### **ACHIEVEMENT AND PERFORMANCE**

#### **Principal activities and achievements**

Self-Care, Prevention, Public Health and Social Isolation Projects.

The Forum has excelled in organizing and delivering impactful engagement events for older adults across Four Master Hubs. By collaborating with local libraries, businesses, housing associations, churches, and local authorities, we secure free venues, enhancing our outreach and boosting participation in our activities. Our primary goal is to partner with expert volunteers from national organizations to provide tailored, effective, and cost-efficient services that truly meet the needs of our community.

## **Kensington and Chelsea Forum for Older Residents CIO**

### **Trustees' Annual Report**

#### **For year ended 31 March 2024**

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Our activities consistently attract strong participation, thanks to a thoughtful and inclusive approach designed to engage older residents who might otherwise feel hesitant or uncomfortable attending events. We have developed innovative and constructive methods to reach and welcome these individuals, ensuring our programs are accessible and appealing to a diverse audience.

The events we organize are carefully curated to educate and empower older adults, covering a broad spectrum of topics that cater to their interests and needs. From health and wellness to arts and culture, our programs aim to enrich their lives, provide valuable information, and foster a sense of community and belonging. By offering a variety of engaging and informative sessions, we strive to inspire lifelong learning and enhance the quality of life for all our participants.

The chair exercise sessions offer gentle, accessible fitness routines tailored to improve mobility, strength, and overall health, making them ideal for participants with varying levels of physical ability. Meanwhile, our art courses encourage creative expression, stimulate cognitive function, and provide a relaxing outlet for personal growth.

Our digital programme has been instrumental in bridging the digital divide, empowering older residents with the skills to navigate the online world confidently. This includes learning to use devices, access essential online services, and connect with loved ones, thereby reducing social isolation and enhancing their independence.

We have significantly expanded our arts and culture activities, creating numerous enriching learning opportunities for our members. By hosting renowned writers and historians, we provide unique and engaging experiences that inspire curiosity and foster a deeper appreciation for the arts and history.

Our ongoing collaborations with local museums have proven to be a highly effective strategy for bringing people together, combining educational enrichment with social interaction. This partnership allows us to offer dynamic and immersive experiences that not only enhance knowledge but also build a strong sense of community among participants. Together, these efforts create a vibrant and inclusive environment where members can explore, learn, and connect through the shared love of arts and culture.

We host four open meetings annually at Kensington Town Hall, providing older adults with a platform to engage directly with policymakers and voice their concerns and interests on issues such as health and wellbeing. Our contributions have played a significant role in shaping the Royal Borough's Health and Wellbeing policy, reflecting the needs and priorities of our aging community.

We also collaborate closely with local businesses to advocate for age-friendly facilities, ensuring that the needs of older residents are considered in community planning and service delivery. Furthermore, we empower our members by encouraging them to take leadership roles in our activities. This approach not only keeps them physically and mentally active but also fosters a sense of independence, purpose, and self-worth, enriching their lives and strengthening their connection to the community.

## **Kensington and Chelsea Forum for Older Residents CIO**

### **Trustees' Annual Report**

**For year ended 31 March 2024**

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[www.seniorhealthandwellbeing.co.uk](http://www.seniorhealthandwellbeing.co.uk)

This site has been developed by the Kensington and Chelsea Forum for Older Residents to help older people, their relatives and friends and professionals such as carers understand and tackle some of the health problems which affect older people. The site offers advice and information to help older people keep mentally and physically healthy and active.

#### **General activities**

Older residents are included in consultations where policy will impact on their lives. The Kensington and Chelsea Forum for Older Residents is represented on Strategic Committees covering a range of interest which impact on older residents covering health, housing, transport, policy, research, and Universities. Chair the Older Peoples Providers Network, represent older people on the Safer Neighbourhood Board. The views of the older residents are highlighted and any impact identified.

Through the network of regional and national bodies there have been opportunities for older people to be involved in consultations and research and to access professional speakers for the forum.

To ensure the opportunity for participation in all Kensington and Chelsea Forum for Older Residents events all venues are accessible with locations close to public transport routes and held at times suitable for use with the freedom pass. Information is provided both electronically and by hard copy.

To ensure equality within our services, evaluation/monitoring feedback requires details of ethnicity, age, gender and disability.

# **Kensington and Chelsea Forum for Older Residents CIO**

## **Trustees' Annual Report**

**For year ended 31 March 2024**

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### **Review of work undertaken**

The Kensington and Chelsea Forum for Older Residents is fundamentally a grassroots, bottom-up organization where members have historically guided its mission and initiatives. This member-driven approach is our greatest asset, ensuring that our work directly reflects the needs and aspirations of the older residents we serve. However, we continue to face challenges, primarily in securing core funding and expanding our staffing resources.

We consistently assess the relevance and impact of our work through evaluation forms at events and ongoing dialogue with our members. Feedback highlights that keeping people connected remains a critical area of focus, alongside the valued information, events, and support we provide.

### **The Way Forward**

The Kensington and Chelsea Forum for Older Residents will continue to amplify the voices of older residents, offering a unified and coordinated platform that ensures our members remain at the heart of everything we do. We will strengthen our support and expertise to keep our community engaged and heard.

Our Self-Care and Prevention Projects will be further promoted among statutory and health services, as well as service providers, to expand our collaborative efforts with partners and stakeholders. We aim to broaden our networks with various health-related organizations, creating opportunities to discuss and influence regulations and services, particularly within the NHS.

To bolster our impact, we will continue to recruit volunteers and increase our membership, building a robust community of engaged and active older residents. Additionally, we plan to develop targeted fundraising activities to support our core funding needs, enabling us to offer a wider range of programs that enhance the quality of life for our members.

We are deeply grateful for the support and guidance received from local authorities and our funders, which has been instrumental in shaping our direction and expanding our profile. We also extend our appreciation to our members and the numerous organizations whose generous donations and gifts in kind have supported our mission. Together, we will continue to grow and adapt, ensuring that the Kensington and Chelsea Forum for Older Residents remains a vital resource for our community.

### **FINANCIAL REVIEW**

Results for year ended 31 March 2024 are given in the Receipts and payments account. The assets and liabilities are given in the Statement of assets and liabilities. The financial statements should be read in conjunction with the related notes.

The Trustees regard the financial position of the charity at 31 March 2024 to be satisfactory and they are content that the current unrestricted reserves position leaves it with a sound base from which future activity can be built.



## Kensington and Chelsea Forum for Older Residents CIO

### Trustees' Annual Report

For year ended 31 March 2024

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#### Reserve policy

The charity is currently dependent on donation and grant income in order to maintain its core activities. Earned income alone would not allow the organisation to continue operating. Following risk analysis, the trustees consider that there is a low to moderate risk of a need for reserves for the organisation as well as the potential of other operational risks, based on challenges in the wider policy context.

The Trustees aim to maintain unrestricted reserves equivalent to 6 months operational costs, this equates to approximately £14,000. The trustees consider that this level will provide sufficient funds to cover support and governance costs. Unrestricted free reserves at the end of this period represent less than 6 months running costs.

#### STATEMENT OF TRUSTEES RESPONSIBILITIES

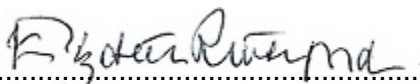
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (Generally Accepted Accounting Practice).

In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008. 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.

Approved by order of the board of trustees on **14<sup>th</sup> September 2024**  
And signed on its behalf by:



Elizabeth Rutherford, Chair

## **Independent Examiner's report to the Trustees of**

### **Kensington and Chelsea Forum for Older Residents CIO**

**For year ended 31 March 2024**

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I report to the Trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

#### **Responsibilities and basis of report**

As the Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



.....  
**Aamer Shehzad FCA**  
Accountability Europe Ltd  
Omnibus Workspace  
39-41 North Road  
London  
N7 9DP

**Date: 15<sup>th</sup> September 2024**

# Kensington and Chelsea Forum for Older Residents CIO

## Receipts and payments account

For year ended 31 March 2024

		Unrestricted	Restricted	2024 Total	Unrestricted	Restricted	2023 Total
	Notes	£	£	£	£	£	£
Receipts:	<b>2</b>						
Grants & donations		342	50,231	<b>50,573</b>	1,975	50,256	52,231
Lottery income & sponsorship		292	2,120	<b>2,412</b>	-	-	-
Investment income		156	-	<b>156</b>	-	-	-
Total		<b>790</b>	<b>52,351</b>	<b>53,141</b>	<b>1,975</b>	<b>50,256</b>	<b>52,231</b>
Payments:							
Charitable activities:							
Membership activities	<b>3</b>	517	60,359	<b>60,876</b>	-	84,541	84,541
Administrative	<b>4</b>	-	6,159	<b>6,159</b>	5,801	-	5,801
Total Payment		<b>517</b>	<b>66,518</b>	<b>67,035</b>	<b>5,801</b>	<b>84,541</b>	<b>90,342</b>
Net receipts /(payments)		273	(14,167)	<b>(13,894)</b>	(3,826)	(34,285)	(38,111)
Reconciliation of funds							
Total Funds brough forward		16,274	14,254	<b>30,528</b>	20,100	48,539	68,639
Total funds carried forward	<b>7/8</b>	<b>16,547</b>	<b>87</b>	<b>16,634</b>	<b>16,274</b>	<b>14,254</b>	<b>30,528</b>

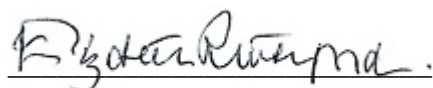
# Kensington and Chelsea Forum for Older Residents CIO

## Statement of assets and liabilities

As at 31 March 2024

	Notes	2024 £	2023 £
<b>Current assets</b>			
Cash at bank and in hand		1,603	8,277
Cash at bank - Deposit account		15,031	15,065
Accrued income		-	7,186
		<u>16,634</u>	<u>30,528</u>
Liabilities:		-	-
<b>Net Assets</b>		<u>16,634</u>	<u>30,528</u>
<b>Funds:</b>			
Restricted funds	7	87	22,075
Unrestricted funds	8	16,547	8,453
<b>Total Funds</b>		<u>16,634</u>	<u>30,528</u>

Approved by the Board of Trustees on 14<sup>th</sup> September 2024  
and signed on its behalf:



Elizabeth Rutherford, Chair

# Kensington and Chelsea Forum for Older Residents CIO

## Notes to the financial statements

### For year ended 31 March 2024

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#### 1. General accounting policies

##### Basis of preparation

The financial statements have been prepared on a receipts and payments basis.

##### Funds

**Unrestricted funds** represent general funds of the charity that are not subject to any restriction on their use and are available to spend on activities that further any of the purposes of charity.

**Restricted funds** are donations or grants which the donor has specified to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

##### Taxation

Taxation The organization is a charity and claims exemption from taxation on its current activities under S505(1) ICTA 1988.

#### 2. Income from grants and donations

	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024 Total</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
RBKC	-	49,367	<b>49,367</b>	-	50,256	50,256
Donations	342	864	<b>1,206</b>	1,975	-	1,975
Total	<b>342</b>	<b>50,231</b>	<b>50,573</b>	<b>1,975</b>	<b>50,256</b>	<b>52,231</b>

#### 3. Charitable activities

	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024 Total</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Membership Activities:						-
Payroll & Volunteers	-	34,547	<b>34,547</b>	-	34,150	34,150
Meeting and events Costs	-	12,773	<b>12,773</b>	-	33,987	33,987
Printing stationery and IT	-	7,664	<b>7,664</b>	-	11,094	11,094
Others	517	5,375	<b>5,892</b>	-	5,310	5,310
Total	<b>517</b>	<b>60,359</b>	<b>60,876</b>	<b>-</b>	<b>84,541</b>	<b>84,541</b>

# Kensington and Chelsea Forum for Older Residents CIO

## Notes to the financial statements

For year ended 31 March 2024

### 4. Administration and other expenses

	Unrestricted	Restricted	2024 Total	Unrestricted	Restricted	2023 Total
	£	£	£	£	£	£
Accountancy fees	-	202	202	1,452	-	1,452
Insurance	-	602	602	504	-	504
Telephone	-	609	609	232	-	232
Other office expenses	-	4,746	4,746	3,613	-	3,613
Total	-	6,159	6,159	5,801	-	5,801

### 5. Trustee remuneration and expenses

During the year 2023/24, none of the trustees received any form of remuneration, whether monetary or in-kind.

### 6. Related party transactions

For 2023/24, There are no related party transactions to report. Furthermore, no donations from related parties deviated from regular business activities, and there were no restricted contributions from such parties.

### 7. Restricted funds

	At start of the year £	Total receipts £	Total payments £	Transfer £	At the end of the year £
RBKC	14,254	52,351	66,518	-	87
Total	14,254	52,351	66,518	-	87

### 8. Unrestricted funds

	At start of the year £	Total receipts £	Total payments £	Transfer £	At the end of the year £
Unrestricted funds	16,274	790	517	-	16,547
Total	16,274	790	517	-	16,547