

# JUST OLDER YOUTH CIO

England & Wales · Charity number 1163575

## Details

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**Other names** JOY

**Status** Registered

**Legal form** CIO

**Registered** 2015-09-15

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Flat 1 Telegraph Hill Community  
Centre  
Kitto Road  
London  
SE14 5TY

**Phone** 02077327458

**Email** [info@justolderyouth.org.uk](mailto:info@justolderyouth.org.uk)

**Website** [www.justolderyouth.org.uk](http://www.justolderyouth.org.uk)

## Activities

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**Objects:** (1) THE RELIEF OF OLDER PEOPLE IN SOUTH EAST LONDON AND THE SURROUNDING AREA BY ASSOCIATING VOLUNTARY, STATUTORY AND OTHER AGENCIES AND INDIVIDUALS IN A COMMON EFFORT TO PRESERVE AND PROTECT THE GOOD HEALTH OF THE SUCH PERSONS AND TO PROVIDE FACILITIES FOR RECREATION AND LEISURE TIME OCCUPATION WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.(2) TO PROMOTE SOCIAL INCLUSION FOR THE PUBLIC BENEFIT BY WORKING WITH THOSE IN SOUTH EAST LONDON WHO ARE SOCIALLY AND ECONOMICALLY EXCLUDED ON THE GROUNDS OF THEIR AGE, RELIEVING THE NEEDS OF SUCH PEOPLE AND SUPPORTING THEIR PARTICIPATION IN SOCIETY.

**Activities:** JOY runs a programme of activities for older people helping to enhance physical and mental health and combating isolation and loneliness.

## Classification

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- **How:** Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** Elderly/old People

## Geography

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- Lewisham

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£20,006	£21,419	-	-
2024-03-31	£18,694	£25,334	-	-
2023-03-31	£16,697	£16,089	-	-
2022-03-31	£19,937	£14,704	-	-
2021-03-31	£12,212	£2,120	-	-

## Trustees

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Name	Role	Appointed
JANE KEANE	Chair	2008-06-09
ANN SIMPSON		2015-01-11
CORAL ANN WILLIAMSON		2008-06-09
FREDA JOHNSON		2008-06-09
Kaytrina Falcini		2025-03-03
LOIS NUTT		2014-05-12
MAUREEN GILBERT		2015-03-16
PATRICIA IRENE CLAXTON		2008-06-09

**JUST OLDER YOUTH CIO**

England & Wales - Charity number 1163575

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# Accounts

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## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2024  
Period end date

Period start date To 31<sup>st</sup> March 2025

Charity name: Just Older Youth CIO

Charity registration number: 1163575

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The relief of older people in South London and the surrounding area by associating voluntary, statutory and other agencies and individuals in a common effort to preserve and protect the good health of such persons and to provide facilities for recreation and leisure time occupation with the object of improving their conditions of life.</p> <p>To promote social inclusion for the public benefit by working with those in South East London who are socially and economically excluded on the grounds of their age, relieving the needs of such people and supporting their participation in society.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Members' Activities</b></p> <p>Activity and exercise classes, run by professional tutors are held weekly on 48 weeks of the year. Classes include Tai Chi x 2, Seated Exercise, Yoga, Body Balance, singing, Dance and Healthy Walks. A free drop in Cuppa Club is held monthly. Regular free outings and excursions are organised throughout the year. An annual coach trip to the seaside is organised. Regular social events and benefit evenings. Support and encouragement to participate in local community events eg. The Big Lunch, Telegraph Hill Festival. Members are introduced to free daytime events for older people in London, such as the monthly Simmer Down reggae event at the Royal Festival Hall and the Fox and Firkin Big Band event in central Lewisham. Information sessions are held to keep members informed about local support services for older people eg digital inclusion, health, transport, benefits.</p>

		<p><b>Trustees' Activities</b></p> <p>JOY trustees attended meetings with statutory and voluntary sector agencies to gain information, publicise our activities and network eg Age UK Community Connections, Telegraph Hill Community Network and Lewisham Local.</p> <p>Trustees promoted social inclusion by enabling members to participate in local community events eg. Besson St Trust garden parties, Lewisham Borough's Silver Sunday and Telegraph Hill Festival.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In all of the above the JOY trustees have had regard to the guidance issued by the Charity Commission on public benefit.

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	All JOY activities are organised by the trustees who are unpaid volunteers. A number of JOY members also actively contribute to the day to day running of the project.
Other		

**Achievements and Performance**

	SORP reference	

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>The delivery of an extensive weekly programme of exercise and activity classes throughout the year has contributed to the physical and mental wellbeing of our users. Combating loneliness and isolation and improving physical fitness and mobility is of benefit not just to individual members, but to society as a whole.</p> <p>We receive regular positive feedback about the fun, fitness and friendship JOY activities provide.</p> <p>Social inclusion is central to JOY's work. Our classes are low cost (£3) and many activities such as Cuppa Club and Healthy Walks are free. The trustees work hard to secure funding to keep our activities affordable.</p> <p>JOY is a diverse group which brings people together from a wide range of cultural and social backgrounds.</p> <p>Our seaside coach trip and the Christmas party (lunch, cabaret and dancing) was thoroughly enjoyed by 100 people.</p> <p>Signposting and accompanying members to free events and venues locally, such as film screenings, community garden visits, museums, craft fairs etc improves the quality of life for older people, many of whom live alone and would not know about or have the confidence to attend such events alone.</p> <p>Quite a few members are digitally excluded and we have worked this year to keep people informed by producing a regular newsletter and flyers for events.</p> <p>An important consequence of JOY's work in bringing older people together in our area, is that friendships are formed and members socialise and support each other outside of the organised activities, meeting for walks and lunches together, attending Tea Dances and POSH club events outside the local area.</p> <p>The improved health and wellbeing we see in our members, some of whom now volunteer in a local community garden, is of wider benefit to society.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	
<p>Performance of fundraising activities against objectives</p>	<p>Para 1.41</p>	

set		
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	JOY ended the financial year with reserves of £5601 having spent £1,414 more than we received in income. This was significantly better than the previous year's shortfall of £6,640. This was achieved by a financial review of our classes which resulted in closing a class which had become poorly attended, reducing the hours of a second class and moving a third class to a free venue. We also increased our advertising which attracted some new members. In the continued absence of any local government funding we renewed our efforts to seek funding elsewhere and were pleased to receive £10,000 to be paid over 2 years from a corporate sponsor.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	JOY's policy is that the charity will aim to maintain reserves of around 10% of operating costs. Reserves over this contingency are used to further the aims and objectives of the project and to subsidise activities in order to ensure affordability and social inclusion.
Amount of reserves held	Para 1.22	£5601
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Constitution

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Just Older Youth CIO
Other name the charity uses	JOY
Registered charity number	1163575
Charity's principal address	Flat 1 Telegraph Hill Centre Kitto Road London SE14 5TY

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Jane Keane	Chair		
2	Lois Nutt	Secretary		
3	Pat Claxton	Treasurer		
4	Freda Johnson	Treasurer		
5	Maureen Gilbert			
6	Coral Williamson			
7	Kaytrina Jons			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		

**Name of trustees holding title to property belonging to the charity**

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

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### Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Lois Nutt

Full name(s)

Lois Nutt

Position (eg Secretary,  
Chair, etc)

Secretary

Date

20<sup>th</sup> January 2026



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name <b>Just Older Youth Club</b>	No (if any) 1163575
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## Receipts and payments accounts

For the period from	Period start date 01/04/2024	To	Period end date 31/03/2025
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Class Contributions	11,136	-	-	11,136	11,334
Fundraising and Donations	5,850	-	-	5,850	4,717
Outings and Events	1,940	-	-	1,940	1,463
Membership Fee	1,080	-	-	1,080	1,180
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>20,006</b>	<b>-</b>	<b>-</b>	<b>20,006</b>	<b>18,694</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>20,006</b>	<b>-</b>	<b>-</b>	<b>20,006</b>	<b>18,694</b>
<b>A3 Payments</b>					
Tutor and Sessional Fees	13,326	-	-	13,326	14,550
Hall/Venue Hire	5,122	-	-	5,122	7,216
Outings and Events	1,889	-	-	1,889	2,438
PPS and Administration Costs	372	-	-	372	401
Accountancy	315	-	-	315	315
Insurance	268	-	-	268	165
Activity and Material Costs	108	-	-	108	198
Volunteer Expenses	20	-	-	20	8
Publicity	-	-	-	-	43
<b>Sub total</b>	<b>21,419</b>	<b>-</b>	<b>-</b>	<b>21,419</b>	<b>25,334</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>21,419</b>	<b>-</b>	<b>-</b>	<b>21,419</b>	<b>25,334</b>
<b>Net of receipts/(payments)</b>	<b>- 1,414</b>	<b>-</b>	<b>-</b>	<b>- 1,414</b>	<b>- 6,640</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>7,015</b>	<b>-</b>	<b>-</b>	<b>7,015</b>	<b>13,655</b>
<b>Cash funds this year end</b>	<b>5,601</b>	<b>-</b>	<b>-</b>	<b>5,601</b>	<b>7,015</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank	5,541	-	-
	Cash	60	-	-
		-	-	-
	<b>Total cash funds</b>	<b>5,601</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	

**JUST OLDER YOUTH CIO**

England & Wales - Charity number 1163575

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# Accounts

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# Charity Commission Annual Return 2023

**JUST OLDER YOUTH CIO**

Charity registration number: 1163575

**Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.**

**This document is a record of the information provided in the Annual Return 2023.**

## Financial period

**Financial period start date**

01/04/2022

**Financial period end date**

31/03/2023

## Income and spending

**Income £**

£16,697

**Spending £**

£16,089

## Number of contracts from government

How many contracts (other than grant agreements) did your charity receive from central government or a local authority during the financial period for this return?

0

## Number of grants from government

How many grants did your charity receive from central government or a local authority during the financial period for this return?

0

## Income breakdown

**Donations and legacies (excluding Endowments Received)**

£4,938

**Charitable activities**

£2,699

**Other trading activities**

£0

**Investments**

£0

**Other**

£9,060

## Recipients of grants

Please round all figures to the nearest pound (do not enter decimal points or commas). Individuals

£0

**Other charities**

£0

### Other organisations that are not charities

£0

## Trustee payments

Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?

e. None of the trustees have been paid

Did any of the trustees resign and take up employment with your charity in the financial period of this return?

No

## Income from outside the UK

Did your charity receive income from outside of the United Kingdom in the financial period of this return?

No

## Delivering activities outside the United Kingdom

Did your charity deliver charitable activities outside of the United Kingdom in the financial period of this return?

No

## Spending outside England & Wales

Did your charity spend funds outside of the United Kingdom in the financial period of this return?

No

## Trading subsidiaries

**Does the charity have any trading subsidiaries?**

No

## Charity contact details correct

**Is the contact address displayed from the Register of Charities, correct?**

Yes

## Charity headquarters details correct

**Is this the same address that you use as your charity's administrative headquarters?**

Yes

## Charity contact address

FLAT 1 TELEGRAPH HILL COMMUNITY

CENTRE

KITTO ROAD

LONDON

SE14 5TY

## Charity Headquarters address

FLAT 1 TELEGRAPH HILL COMMUNITY

CENTRE

KITTO ROAD

LONDON

SE14 5TY

## Membership type

**Is the charity part of a wider group structure with a parent body and subsidiary bodies?**

no, the charity is not part of a wider group structure

## Employment contract types

**People were permanently employed by your charity**

0

**People were on fixed-terms contracts with your charity**

0

**Self-employed people were working for your charity**

5

## Total overseas employees

**How many of the people above work on behalf of your charity outside of the United Kingdom?**

0

## Total employee payroll

**What was the total amount spent on employee payroll during the financial period relating to this return?**

£8,765

## Employees' salaries

**Did any of your charity's employees receive total employment benefits of £60,000 or more in the financial period of this annual return?**

No

## Governance policies

### Internal charity financial controls policy and procedures

No

### Safeguarding policy and procedures

Yes

### Financial reserves policy and procedures

Yes

### Complaints policy and procedures

Yes

### Serious incident reporting policy and procedures

Not applicable

### Internal risk management policy and procedures

Not applicable

### Trustee expenses policy and procedures

Yes

### Trustee conflicts of interest policy and procedures

Yes

### Investing charity funds policy and procedures

Yes

### Campaigns and political activity policy and procedures

Yes

### Bullying and harassment policy and procedures

No

### Social media policy and procedures

No

**Engaging external speakers at charity events policy and procedures**

Not applicable

**Safeguarding**

**Has your charity provided services to children and/or adults at risk in the financial period of the return?**

No

**External risk and impact**

**Donations,**

Positive

**Other income - grants**

Positive

**Other income - contracts**

Unknown/No Change/Not Applicable

**Other income - investment**

Unknown/No Change/Not Applicable

**Expenditure on charitable activities**

Positive

**Expenditure on overheads**

Positive

**Number of volunteers**

Negative

**Number of employees**

Negative

**Number of trustees**

Negative

### **Fundraising activities**

Positive

### **Capacity to deliver services**

Positive

### **Total service demand**

Positive

## **Volunteers**

**Excluding trustees, provide an estimate of the number of volunteers who carried out charitable activities on behalf of your charity in the United Kingdom during the financial period of this return?**

10

## **Privacy statement**

**Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:**

- you have consented to their release; or**
- we are legally obliged to disclose them; or**
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.**

**We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:**

- we can lawfully do so; and**
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest**

**Information we collect about you**

**We will use this information:**

**To enable us to carry out our statutory functions and duties;**

**This will include the following actions:**

- (a) update, consolidate, and improve the accuracy of our records;
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;
- (c) data analysis, testing, research, statistical and survey purposes

Information we receive from other sources.

Information we receive from other sources

We may combine this information with information you give to us and information we collect about you.

We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.

The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.

As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.

Please check back frequently to see any updates or changes to our privacy policy.

## Declaration

Your role at the charity (select one):

Trustee

Given names

JANE

Family name

KEANE

Telephone number

+447709905088

Email

janekeane1@gmail.com

Date submitted

02/02/2024

It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the commission; this includes suppressing, concealing or destroying documents.



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Just Older Youth Club

No (if any)  
1163575

CC16a

## Receipts and payments accounts

For the period from	Period start date 01/04/2023	To	Period end date 31/03/2024
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Class Contributions	11,334	-	-	11,334	9,060
Fundraising and donations	4,717	-	-	4,717	4,938
Outings and Events	1,463	-	-	1,463	1,200
Membership Fee	1,180	-	-	1,180	1,499
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>18,694</b>	<b>-</b>	<b>-</b>	<b>18,694</b>	<b>16,697</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>18,694</b>	<b>-</b>	<b>-</b>	<b>18,694</b>	<b>16,697</b>
<b>A3 Payments</b>					
Tutor and Sessional Fees	14,550	-	-	14,550	15,230
Hall/Venue Hire	7,216	-	-	7,216	6,692
Outings and Events	2,438	-	-	2,438	2,704
PPS and Administration Costs	401	-	-	401	209
Accountancy	315	-	-	315	300
Activity and Material Costs	198	-	-	198	934
Insurance	166	-	-	166	136
Publicity	43	-	-	43	68
Volunteer Expenses	8	-	-	8	-
<b>Sub total</b>	<b>25,334</b>	<b>-</b>	<b>-</b>	<b>25,334</b>	<b>26,272</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>25,334</b>	<b>-</b>	<b>-</b>	<b>25,334</b>	<b>26,272</b>
<b>Net of receipts/(payments)</b>	<b>- 6,640</b>	<b>-</b>	<b>-</b>	<b>- 6,640</b>	<b>- 9,575</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>13,655</b>	<b>-</b>	<b>-</b>	<b>13,655</b>	<b>23,230</b>
<b>Cash funds this year end</b>	<b>7,015</b>	<b>-</b>	<b>-</b>	<b>7,015</b>	<b>13,655</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank	6,972	-	-
	Cash	43	-	-
		-	-	-
	<b>Total cash funds</b>	<b>7,015</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	

**JUST OLDER YOUTH CIO**

England & Wales - Charity number 1163575

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day <b>1</b>	Month <b>April</b>	Year <b>2022</b>		Day <b>31</b>	Month <b>March</b>	Year <b>2023</b>

## Section A Reference and administration details

**Charity name** Just Older Youth (CIO)

**Other names charity is known by** JOY

**Registered charity number (if any)** 1163575

**Charity's principal address**

Flat 1, Telegraph Hill Community Centre	
Kitto Road	
LONDON	
<b>Postcode</b>	SE14 5TY

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jane Keane	CHAIR		
2	Sarah Carter	VICE CHAIR		
3	Lois Nutt	SECRETARY		
4	Patricia Claxton	TREASURER		
5	Freda Johnson	TREASURER		
6	Ann Simpson	MEMBERSHIP SEC		
7	Maureen Gilbert			
8	Coral Williamson			
9				
10				
11				
12				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CONSTITUTION
How the charity is constituted (eg. trust, association, company)	CHARITABLE INCORPORATED ORGANISATION
Trustee selection methods (eg. appointed by, elected by)	APPOINTED BY CHARITY TRUSTEES

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

1. The relief of older people in South East London and the surrounding area by associating voluntary, statutory and other agencies and individuals in a common effort to preserve and protect the good health of such persons and to provide facilities for recreation and leisure time occupation with the object of improving their conditions of life.
2. To promote social inclusion for the public benefit by working with those in South East London who are socially and economically excluded on the grounds of their age, relieving the needs of such people and supporting their participation in society.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Members' Activities**

Weekly classes – 10 classes/activities per week are held (Seated exercise, 2 x Tai Chi, Singing, healthy walks, dancing, body balance & craft club) for 48 weeks of the year.

There are monthly social afternoons (Cuppa Club free tea & cake)

Regular museum trips are organised – London Docklands, Maritime Museum, Imperial War Museum. There is an annual seaside trip for 100 members - 2 coaches

There is a Tea dance held every year

We have regular social events and benefit evenings e.g. film screenings, dances & we participate in local events such as the Big Lunch & Telegraph Hill Festival

There is an annual Xmas party attended by 100 members

**Trustees' Activities**

JOY Trustees regularly attend meetings with statutory & voluntary sector agencies in order to gain information, publicise our activities and to network This can and has led to collaborative partnerships

JOY Trustees promote social inclusion by enabling/encouraging members to participate in local community events they would not have otherwise attended such as:

The Big Lunch, Telegraph Hill Festival, New X Gate Trust events & Lewisham People's Day.

Trustees also attend a variety of meetings/training sessions with organisations such as & Age UK Community Connections and Lewisham Local

**In all of the above, the JOY Trustees have had regard to the guidance issued by the Charity Commission on public benefit.**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Contribution made by Volunteers

JOY activities are organised by the trustees who are all unpaid

There are also many JOY members who actively contribute to the day to day running of the project

**Summary of the main achievements of the charity during the year**

In April 22, JOY organised a Sing along a Sound of Music in collaboration with Deptford Cinema who provided the tech and the Big Screen. It was held at the Telegraph Hill Community Centre

We had usherettes dressed 60's style with decorated trays hung round their necks, full of free ice creams.

There were prizes for best dressed. It was a very well attended and successful event.

In late April, we were able to hold a Spring Garden Party at a local Community Gardens, something we had not been able to do for 2 years because of Covid.

In May we held a Tea Dance in the sumptuous surroundings of Haberdashers Hall in Farringdon. Haberdashers are one of our funders and offered us free use of their beautiful Hall. It was attended by over 90 of our members.

We had our annual trip to the seaside, going to Eastbourne where our Tai Chi members wowed the day trippers with a wonderful display of a Chinese fan dance.

We held the JOY Xmas Party at a very large Chinese restaurant in New Cross. It went down very well with all our members, but particular with the Chinese and Vietnamese communities.

As St Patrick's Day fell on the same day as our monthly Cuppa Club, we decided to give it an Irish theme and there was music and singing galore.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

JOY's policy is that the charity will aim to maintain reserves of around 10% of operating costs. Reserves over this contingency are used to further the aims and objectives of the project and to subsidise activities in order to ensure affordability and social inclusion.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JANE KEANE	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	31/1/24	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Just Older Youth Club

No (if any)  
116575

## Receipts and payments accounts

CC16a

For the period from	Period start date 01/04/2022	To	Period end date 31/03/2023
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Class Contributions	9,060	-	-	9,060	4,229
Fundraising and donations	4,938	-	-	4,938	4,647
Membership fee	1,200	-	-	1,200	60
Outings and Events	1,499	-	-	1,499	-
LBL Lewisham Grant	-	-	-	-	6,000
Euromonitor Grant	-	-	-	-	3,000
Habedashers (RF)	-	-	-	-	2,000
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>16,697</b>	<b>-</b>	<b>-</b>	<b>16,697</b>	<b>19,937</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>16,697</b>	<b>-</b>	<b>-</b>	<b>16,697</b>	<b>19,937</b>
<b>A3 Payments</b>					
Tutor and Sessional Fees	8,765	6,465	-	15,230	8,690
Hall/Venue Hire	3,736	2,956	-	6,692	4,515
Outings and Events	1,942	762	-	2,704	446
Activity and material costs	934	-	-	934	-
Accountancy	300	-	-	300	300
PPS and Administration Costs	209	-	-	209	181
Insurance	136	-	-	136	377
Publicity	68	-	-	68	195
	-	-	-	-	-
<b>Sub total</b>	<b>16,089</b>	<b>10,183</b>	<b>-</b>	<b>26,272</b>	<b>14,704</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>16,089</b>	<b>10,183</b>	<b>-</b>	<b>26,272</b>	<b>14,704</b>
<b>Net of receipts/(payments)</b>	<b>608</b>	<b>- 10,183</b>	<b>-</b>	<b>- 9,575</b>	<b>5,232</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>13,047</b>	<b>10,183</b>	<b>-</b>	<b>23,230</b>	<b>17,998</b>
<b>Cash funds this year end</b>	<b>13,655</b>	<b>- 0</b>	<b>-</b>	<b>13,655</b>	<b>23,230</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank	13,625	-	-
	Cash #	30	-	-
		-	-	-
	<b>Total cash funds</b>	<b>13,655</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	

**JUST OLDER YOUTH CIO**

England & Wales - Charity number 1163575

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	1 <sup>st</sup>	April	2020		31 <sup>st</sup>	March	2021

## Section A Reference and administration details

**Charity name** JUST OLDER YOUTH CIO

**Other names charity is known by** JOY

**Registered charity number (if any)** 1163575

**Charity's principal address** Flat 1, Telegraph Hill Centre, Kitto Road,

LONDON

**Postcode**

SE14 5TY

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jane Keane	CHAIR		
2	Sarah Carter	VICE CHAIR		
3	Lois Nutt	SECRETARY		
4	Pat Claxton	TREASURER		
5	Freda Johnson	TREASURER		
6	Ann Simpson	MEMBERSHIP SEC		
7	Maureen Gilbert			
8	Coral Williamson			
9				
10				
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12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

## Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

## Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CONSTITUTION
How the charity is constituted (eg. trust, association, company)	CHARITABLE INCORPORATED ORGANISATION
Trustee selection methods (eg. appointed by, elected by)	APPOINTED BY CHARITY TRUSTEES

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

The relief of older people in South East London and surrounding area by associating statutory, voluntary and other agencies and individuals in a common effort to preserve and protect the good health of such persons and to provide facilities for recreation and leisure time with the object of improving their conditions of life.

To promote social inclusion for the public benefit by working with those in South East London who are socially and economically excluded on the grounds of their age relieving the needs of such people and supporting

their participation in society.

JOY runs Weekly classes, such as Tai Chi x 2, Seated Exercise, Singing, dancing, Men's shed, Gentle Circuits, Walks in South East London parks and Crafts taught by highly trained tutors.

We run a regular Members' Day where we invite feedback in order to ensure that we are meeting the needs of our members.

We run two free monthly social clubs Cuppa Club and Film Club

Regular museum trips are organised as well as a big summer outing to the coast. We also organise an annual Tea Dance and a Christmas Party usually attended by 100 people.

We organise regular social events and fundraising events for JOY. We encourage members to participate in local events such as The Big Lunch and the Telegraph Hill Festival.

JOY Trustees regularly attend meetings with statutory and voluntary organisations such as the Lewisham Positive Ageing Council and the Telegraph Hill Community Network. We do this in order to gain information, publicise our services and to network with other groups in the area. This has led to collaborative working.

JOY Trustees promote social inclusion by encouraging members to participate in local events such as the Telegraph Hill Festival, The Big Lunch, New X Gate Trust events and Lewisham Positive Ageing Council's Silver Sunday Event.

Trustees also attend a variety of Training put on by such groups such as Age UK as well as local organisations.

Trustees are very involved in the day to day running of the project with at least 1 trustee attending each JOY activity.

**In all of the above, the JOY Trustees have had regard to the guidance issued by the Charity Commission in relation to public benefit.**

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

### **Contribution made by Volunteers**

All JOY activities are organised by the Trustees who are all unpaid.

The Trustees actively fundraise and complete funding application forms on behalf of JOY

There are many JOY members who help to fundraise and actively contribute to the running of the project.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

The Covid 19 Pandemic caused us to close all our classes in 2020 – 21.

Even though we could not put on our usual activities, JOY's main aim was to keep in contact with our members, by whatever means possible.

We set up a couple of What's App Groups for the dancing and singing groups and those that had the technical know how, kept in contact with each other, by sending positive messages, jokes and videos.

A great many of our members were not online and therefore the good old telephone was a way of keeping in contact.

Many of our older members with underlying health conditions were shielding and became very lonely and isolated, especially during the serious lockdown months.

The trustees made sure that members were aware of Covid Help Schemes and food delivery schemes and many went shopping for those that were shielding. On ringing around, there were already informal groups that had sprung up from making friends at JOY. Despite the difficulties, this was a very positive aspect of the pandemic. Even though the classes were not being held, people kept in contact with each other and helped each other as much as they could.

When lockdown eased a bit, members would meet in parks or in a group of up to 6 and later would brave the wintry weather to meet outside each other's homes. The warmer weather meant that people could meet up in parks or their own gardens.

It made us even more aware of how important JOY was to older people to prevent them from becoming lonely or isolated,

During the summer of 2020, we ran a Crowdfunder to prepare for a time when we would be able to deliver our activities again and this was very successful.

We hoped to run a few classes in the autumn however as the winter approached, we were restricted in that we had another lockdown,

Every year we run a big Christmas party which people love but alas this year, Xmas 2020. it could not take place.

We decided to use a photo from a previous party and turned it into a lovely Christmas card and we sent it out to all members, by post. We also included a festive hat and chocolates which were much appreciated.

Sadly, we went into another serious lockdown in the first 3 months of 2021 and could still not run our activities. We continued to contact members, by phone, email, text. What's App, We wanted to reassure them that JOY would be back as soon as we were allowed to run our classes.

It has been a tough year for everyone but older more vulnerable people have been severely affected and have sorely missed the camaraderie of being to physically meet together.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

JOY's policy is that the charity will aim to reserve 10% of its operating costs. Reserves over this contingency are used to further the aims and objectives of the project and to subsidise activities to ensure affordability and social inclusion.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JANE KEANE	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	6/12/21	



Charity Name <b>Just Older Youth CIO</b>		No (if any) 1163575	
<b>Receipts and payments accounts</b>			
For the period from	Period start 01/04/2020	To	Period end date 31/03/2021

<b>CC16a</b>
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## Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Class contributions	-		-	-	12,444
Euromonitor	-	5,000	-	5,000	5,000
LBL Creative Ageing Festival		-	-	-	1,620
LBL Mens Shed		-	-	-	2,000
Fundraising & donations	4,032		-	4,032	1,469
Membership fees	680		-	680	1,610
Outings & events	-		-	-	2,706
Sports Relief		2,500	-	2,500	-
<b>Sub total (Gross income for AR)</b>	<b>4,712</b>	<b>7,500</b>	<b>-</b>	<b>12,212</b>	<b>26,849</b>
<b>Total receipts</b>	<b>4,712</b>	<b>7,500</b>	<b>-</b>	<b>12,212</b>	<b>26,849</b>
<b>A3 Payments</b>					
Tutors & sessional staff	920	-	-	920	17,280
Hall hire	-	-	-	-	5,051
Shed set up and tools		-	-	-	-
Outings & events	-	392	-	392	5,420
Activity costs & materials	-	-	-	-	239
PPS, administration & subscriptions	223	-	-	223	351
Publicity	-	-	-	-	56
Insurance	285	-	-	285	352
Accountancy	300	-	-	300	370
Equipment		-	-	-	-
Volunteer expenses	-	-	-	-	10
<b>Sub total</b>	<b>1,728</b>	<b>392</b>	<b>-</b>	<b>2,120</b>	<b>29,129</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>1,728</b>	<b>392</b>	<b>-</b>	<b>2,120</b>	<b>29,129</b>
<b>Net of receipts/(payments)</b>	<b>2,984</b>	<b>7,108</b>	<b>-</b>	<b>10,092</b>	<b>- 2,280</b>
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	<b>7,906</b>	-	-	<b>7,906</b>	<b>10,186</b>
<b>Cash funds this year end</b>	<b>10,890</b>	<b>7,108</b>	<b>-</b>	<b>17,998</b>	<b>7,906</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Co-Operative Direct Plus	10,431	7,108	-
	Petty Cash	119	-	-
	Cash Receipts	340	-	-
	<b>Total cash funds</b>	<b>10,890</b>	<b>7,108</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
	Accountancy	Unrestricted	300	
			-	
			-	
<b>Signed by one or two trustees on behalf of all the trustees</b>	Signature	Print Name	Date of approval	