



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st April 2024
Period end date

Period start date To 31st 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>Members' Activities</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.</p> <p>A free drop in Cuppa Club is held monthly.</p> <p>Regular free outings and excursions are organised throughout the year.</p> <p>An annual coach trip to the seaside is organised.</p> <p>Regular social events and benefit evenings.</p> <p>Support and encouragement to participate in local community events eg. The Big Lunch, Telegraph Hill Festival.</p> <p>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.</p> <p>Information sessions are held to keep members informed about local support services for older people eg digital inclusion, health, transport, benefits.</p>

		Trustees' Activities 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. 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.
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	
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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.	Para 1.20	<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:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives	Para 1.41	

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

	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	Lois Nutt	Secretary		
3	Pat Claxton	Treasurer		
4	Freda Johnson	Treasurer		
5	Maureen Gilbert			
6	Coral Williamson			
7	Kaytrina Jons			
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Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

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

20th January 2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Just Older Youth Club

No (if any)
1163575

Receipts and payments accounts

CC16a

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 £
A1 Receipts					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	20,006	-	-	20,006	18,694
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	20,006	-	-	20,006	18,694
A3 Payments					
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
Sub total	21,419	-	-	21,419	25,334
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	21,419	-	-	21,419	25,334
Net of receipts/(payments)	- 1,414	-	-	- 1,414	- 6,640
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	7,015	-	-	7,015	13,655
Cash funds this year end	5,601	-	-	5,601	7,015

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 £
B1 Cash funds	Bank	5,541	-	-
	Cash	60	-	-
		-	-	-
	Total cash funds	5,601	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	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	