

InCommon



Annual Report 2024-2025

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A message from our CEO



It has been another busy year for InCommon and we have continued to be guided by our values:

- We believe in purpose
- We value delight
- We are all learners
- We make things happen together
- We include everyone

We have worked in more counties, towns and cities across England, with more older adults and younger participants — not just in schools but also in the community. We truly have **included everyone**, from co-designing our Connect and Social Action workshops to sharing a seat at the table in the How to Make Change programme.

'We are all learners.' The whole team learned how to share our story by co-designing our new Theory of Change. Measuring our impact and sharing our stories ensures that we are moving the dial in a positive direction, building more connected communities. It also helps us map out plans for future growth.

We know that the majority of lonely older adults are not in supported living but in their own homes, so we have worked to find ways to support people in the community as well as in residential homes.

We took our work to where people are, partnering with Cambridge Council to co-design an intergenerational walking project, participating in The Sciences of Ageing and the Culture of Youth (SAACY) programme, and working with a group of residents in Tower Hamlets on the Sidney Street Mural. These projects, along with our programmes in retirement settings where residents set the pace and the direction, have given the team and me so much **delight** this year!

Finally, in recognition of the team's hard work, we won the Team of the Year award at the Women in Housing and Housing Heroes celebration in June. Their passion is what makes the charity so successful, illustrating how **we believe in purpose**.

Thank you so much to everyone who supported us in this year. We truly appreciate our older and younger participants, the scheme managers, the teachers and school secretaries, the care teams, our funders and our Trustees for sharing the joy!

- Hannah Kayi Mason, CEO

InCommon believes in a future where generations can come together in a connected and inclusive society.

Who we are

InCommon is a charity bringing generations together. We create opportunities for young people and older people to learn from one another, fostering mutual inspiration, growth, and a stronger sense of community.

For us, intergenerational activities aren't just a 'nice to have', they're an essential response to the increasingly ageist and disconnected communities we live in and the harmful effects this has for people of all ages, from reduced confidence to poorer physical and mental health.

With ageism referred to as one of the last socially acceptable forms of discrimination¹, there has never been a more pressing time to bring generations together.

Since 2017, we have connected more than 150 retirement homes and schools, helping more than 3,500 people build friendships with someone from a different generation.

¹ <https://www.apa.org/monitor/2023/03/cover-new-concept-of-aging>



What we do

Our intergenerational programmes create a space for young people and their older neighbours to connect over co-designed activities that are fun, accessible and fit for all ages. Our three main programmes are Connect, Social Action and Empower.



CONNECT

Connect is our flagship programme, bringing together primary school children with their older neighbours in retirement homes. Children and older people attend monthly workshops where they learn about themselves and each other and take part in creative projects together.



SOCIAL ACTION

Our intergenerational social action programme connects young people with older people in their communities to create positive change. Younger and older neighbours work together to identify a common issue, learn key skills around campaigning and develop their own community action.



EMPOWER

Our Empower programme helps older people and young people connect across the UK. We give staff in older people's housing, care homes and schools the knowledge and skills to connect generations through our innovative online platform.

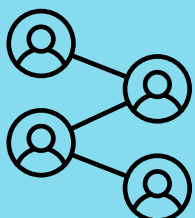
The activities organised by InCommon are imaginative, clever and make you think - they're not levelled at the lowest denominator!

OLDER NEIGHBOUR



How it works

Through our intergenerational programmes, we provide regular opportunities to connect, try new things and interact with different kinds of people. This helps boost connection, confidence and wellbeing among people of all ages, resulting in stronger, more resilient communities where people of all ages can thrive.



REAL LIFE CONNECTION

Intergenerational workshops take place in accessible locations, such as communal lounges of retirement settings removing barriers for older people at risk of isolation. Our expert intergenerational facilitators design activities that suit every age and level and are designed to get people talking across the generations. This helps older people stay connected, while also giving young people the opportunity to practice oracy and develop in confidence.



CHALLENGING AGEIST STEREOTYPES

Our activities are designed to reduce self-directed ageism by increasing older people's confidence, skills and self-worth. Older people take an active role in young people's learning, contributing their skills, interests and diverse life experiences at workshops, giving them a renewed sense of purpose and value. At the same time, young people feel more optimistic about their future lives and more positive about ageing through these positive interactions with older people in the community.



UNIQUE LEARNING EXPERIENCES

Our workshops offer an alternative pathway to learning and social engagement. Interacting with different adults in this unique out of classroom environment gives young people the opportunity to develop confidence and gain skills relating to empathy and communication (e.g. curiosity and active listening), all of which help with future emotional and educational outcomes. Older participants also learn from their younger neighbours, gaining new skills and knowledge that helps them feel more engaged with the changing world we live in.

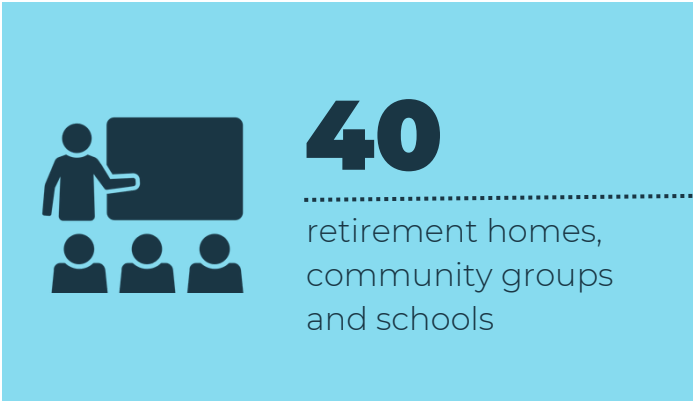
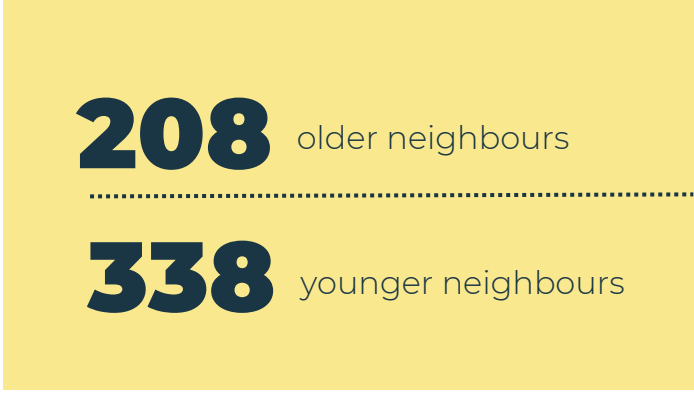
The children are inspiring. They make me want to get up and go.

OLDER NEIGHBOUR



The year in numbers

We brought together over 500 younger and older neighbours for intergenerational fun and learning, partnering with 40 retirement homes and schools to make this happen. We also supported an additional 100 older and younger people by supporting Clarion’s ambassador projects, and through collaborations with the voluntary sector in Cambridge to deliver intergenerational activities.



Intergenerational workshops took place across the UK, with Empower helping us reach older and younger neighbours outside of London.

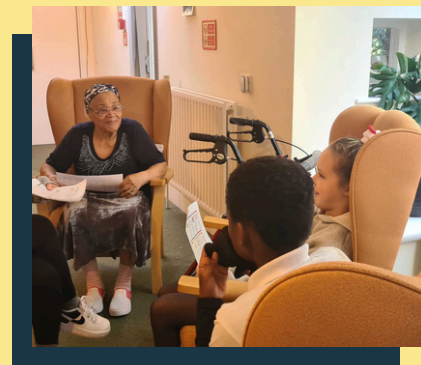


Our intergenerational workshops

Most of our programmes run for a full academic year, from autumn to summer. Older and younger neighbours get to know each other better by meeting each month and doing a variety of activities together, from storytelling to skill sharing.

AUTUMN 2024

New groups of older and younger people were connected for a brand new year of intergenerational workshops. They got to know each other better through a game of 'Show and Tell' where they brought in old photos and objects from home.



WINTER 2024

We marked the festive season with special winter workshops, featuring everything from carol singing to biscuit decorating (and much more). Young people also chose to think of others and spread joy and kindness, with young people in Rotherhithe designing cards to send well wishes and joy to older people at Rose Court, a care home for people with dementia.





SPRING 2025

With our older and younger neighbours knowing each other a little better, older neighbours took the reins at workshops - from leading tours around Greenwich to special crafts workshops, our older neighbours taught local school children and young people a lot!



SUMMER 2025

We ended the year with a series of parties, with older and younger neighbours designing their own celebrations. There were quizzes, talent shows and plenty of snacks. Our social action groups also marked the end of the year by creating campaign materials, including bracelets made with recycled materials to raise awareness of environmental issues and a zine to support those struggling with rising costs.



This year's highlights

We've been lucky enough to be part of a series of special projects this year developed by researchers and organisations that have helped us bring new activities and opportunities to our participants.



Bringing the Life Rivers board game to life

We worked with Dr Helen Kingstone to explore storytelling and life history approaches in our workshops, resulting in the 'Life Rivers' board game. The game invites older and younger neighbours to travel along the river of life, asking each other questions along the way. One of our older neighbours said: "I can find it intimidating talking to the children, but the questions made it much easier."



Featuring in an exhibition at the Science Gallery

One of our Lambeth groups featured in an exhibition at the Science Gallery, Lifelines: Rethinking Ageing Across the Generations. Researchers from The Sciences of Ageing and the Culture of Youth (SAACY) programme visited some of our workshops to find out more about perceptions on ageing and some of the participants personal items featured! Staff and participants also featured in a special film.



Sidney Street Mural

One of our Tower Hamlets groups were part of a community-led project to create a new mural to reflect the people, places and events that have shaped the area. This was unveiled in April 2025 in Sidney Street. You can find out more about the project here.

Taking part in the Sidney Street mural project was brilliant. It was a real achievement for the participants to see their work in a public space. It was something they could enjoy themselves, while also bringing joy to others in the community.

JULIE, FORMER OUTREACH WORKER AT ST. HILDA'S COMMUNITY CENTRE



Intergenerational voices

We strive to champion older and younger people's voices in everything that we do. We make sure to consult older and younger people before our programmes start and we provide opportunities for participants to take the lead, from planning events to feeding back on organisational strategy.



Consultations

We co-design our programmes with young people, older people and the wider community to ensure they meet the needs of people of all ages. We build in time to consult each age group before we start our programmes, which helps build trust and dispel stereotypes. Pictured is one of our older neighbours that joined us at a consultation at Walnut Tree Walk Primary School.



Intergenerational Panel

Our Intergenerational Panel connects people involved in our programmes across London, including older and younger neighbours, teachers, parents, scheme managers and volunteers. We held two meetings this year, with Panel members providing feedback on our refreshed mission and vision.



The Intergenerational Social Action Board (ISAB)

We continued to coordinate the Intergenerational Social Action Board (ISAB), an intergenerational group that makes decisions about their communities - from allocating funding for local projects to designing and delivering the Age-Friendly Awards. The Board was funded by the #iwill Fund and Clarion Futures and met seven times this year.

Prior to joining ISAB, my main contact with people at school was on the bus! I wasn't sure what it would involve but it's been a real pleasure working with young people on something meaningful.

ALISON, ISAB MEMBER



New programme: How To Make Change

We partnered with The Advocacy Academy, Brixton-based youth organisers, to develop a brand new intergenerational changemaking course in Brixton. Open to people of all ages (0-100+), it ran for 10 months and included sessions on a variety of topics including power, how to run good meetings and conflict resolution



The Intergenerational Changemaking Podcast

You can find out more about How To Make Change by listening to the Intergenerational Changemaking Podcast (which is available wherever you get your podcasts). Participants of the pilot reflected on the joys, challenges, and lessons of intergenerational changemaking - from moments of solidarity over dinner to navigating conflict and resolution with care at its core. The podcast was made in collaboration with Amplify Us.

We're living in a period where everything feels hopeless. This was a feeling people across the generations could resonate with. But once we'd spent a couple of hours together, we were energised. We'd learnt not just the tools to create change, but we'd built connections too.

HOW TO MAKE CHANGE 24/25 PARTICIPANT - SPEAKING ON THE INTERGENERATIONAL CHANGEMAKING PODCAST

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What people said

100% of **older participants** would recommend InCommon's workshops to a friend

The workshops always leave me in a better frame of mind, especially when I come away learning a couple of new things!

OLDER PARTICIPANT

”

100% of **scheme managers/care staff** agree that that InCommon's workshops have increased levels of connection

The workshops have helped break down social barriers. Residents who previously kept to themselves are now more open and communicative, forming friendships and engaging more with others.

SCHEME MANAGER, GEORGE PADMORE HOUSE

”

100% of **teachers** would recommend InCommon's workshops to another school

The workshops have provided a really unique learning experience. They've been able to get out into the community and interact with different generations and cultures, something we can't provide in school very easily.

TEACHER, WILLIAM DAVIS PRIMARY SCHOOL

”

100% of **children/young people** would take part again

I would definitely recommend it. My communication skills have improved and I feel more confident talking to older people. If I see an older person on the bus or train, I offer them a seat or I'd help them if they were carrying things.

YOUNG PARTICIPANT

”

NORMAN HOUSE AND CHEAM FIELDS PRIMARY SCHOOL, SUTTON

Connect programme



This was our first year working in Sutton, connecting older people (aged 55+) living in Norman House with children aged 7-11 from Cheam Fields Primary School. We ran 10 workshops, which were designed to help residents and pupils get to know each other better through creative activities and skillsharing. Highlights included an early workshop where a residents brought in photos of themselves as children, along with resident Christiane's minatures workshops, where she showed fellow residents and children how to make minature scenes out of everyday objects.

It gave me a better understanding of older people. Before I thought they just like newspapers and stuff like that but I realised some of them are quite fun and cool and they've obviously been young too once.

PUPIL, CHEAM FIELDS PRIMARY SCHOOL



Often pupils do not get the chance to engage with older people. Some were apprehensive and had preconceived ideas about older people - the workshops changed this! A standout moment was the interview workshop, which the pupils still speak highly of. It increased their active listening skills and understanding of other people's lives and experiences.

VICE PRINCIPAL, CHEAM FIELDS PRIMARY SCHOOL

A month after I'd had my operation, a child came up to me and asked 'How's your hand?'. I thought to myself, how can a child remember that? I asked her if she had grandparents nearby and she said 'No, my nanny and grandad live very far away, but you can be my granny'. I almost cried. It's how they remember things. They're lovely.

OLDER PARTICIPANT, NORMAN HOUSE

It's an opportunity for the residents to reflect on their lives and share their stories with a new audience. You can see the impact, as the residents often talk about the workshops long after they've passed. I've also seen more reticent residents come out of their shell. The fact that they keep coming back month after month says a lot.

COMMUNITY ENGAGEMENT OFFICER, SUTTON HOUSING SOCIETY



A game of 'Guess Who'. At an early workshop, older neighbours brought in photos of themselves as children, which prompted lots of discussion among the older and younger neighbours.



Photos from Christiane's miniatures workshop. One of the children said: "After that workshop, I thought older people were really fun. They know how to do miniatures and stuff!"



Summer party. Older and younger neighbours celebrating a year of intergenerational workshops at their summer party in July.

THE BYRONS AND PROSPECT HOUSE PRIMARY SPECIALIST SUPPORT SCHOOL, MANCHESTER

Empower programme



We partnered with Great Places housing association to deliver three projects in Manchester, as part of our Empower programme. Our project connecting the Byrons with Prospect House Primary Specialist Support School was InCommon's first experience of working with a specialist school and it gave older participants the opportunity to give back, with some residents having prior experience of supporting children with additional needs. Both the older participants and children enjoyed it so much, they decided to increase their visits from once a month to fortnightly!

I see the children gaining more confidence with each visit.
DEPUTY HEADTEACHER, PROSPECT HOUSE PRIMARY SPECIALIST
SUPPORT SCHOOL

”

When you can see the children are enjoying themselves, it really shows customers the value of the visits. I'm sure this will bring extended social and community benefits to our customers (residents) – and we have lots more who are keen to get involved in the future.
SCHEME MANAGER, THE BYRONS

10/10

is the rating teachers at Prospect House and the scheme manager at the Byrons gave the usability of the Empower platform (10 being most usable)

100%

of workshops supported pupils in developing socioemotional skills, including communication and empathy

81%

of workshops helped increase mental stimulation among residents

HUDSON COURT AND CRAB LANE PRIMARY SCHOOL, MANCHESTER

Empower programme



We partnered with Sanctuary Housing to support them in delivering their first intergenerational programme, matching Hudson Court with Crab Lane Primary school for half termly visits. At an early workshop, older and younger participants interviewed each other and the pupils were delighted to discover that one of the residents attended Crab Lane Primary School himself!

Making new relationships in the local community has been amazing and the children have loved it. One child said it was the best trip ever!
TEACHER, CRAB LANE PRIMARY SCHOOL

”

The tenants have really engaged with the school and the activities.
SCHEME MANAGER, HUDSON COURT

9/10

is the rating teachers at Crab Lane Primary School and the scheme manager at Hudson Court gave the usability of the Empower platform (10 being most usable)

100%

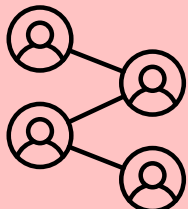
of workshops supported pupils in developing socioemotional skills, including communication and empathy

100%

of workshops helped reduce loneliness and isolation among residents

The difference we made

INCREASED WELLBEING, CONNECTION & COMMUNITY BELONGING



Older neighbours

- **94%** felt a boost in mood and wellbeing after attending workshops
- **94%** felt a greater sense of community belonging after taking part
- **66%** reported strengthened connections and **54%** made new connections

Younger neighbours

- **81%** felt happier after attending workshops
- **79%** felt proud of where they live

INCREASED CONFIDENCE, SKILLS AND SELF-WORTH



Older neighbours

- **74%** feel more confident trying new things
- **90%** feel like they have made a valuable contribution to young people's learning

Younger neighbours

- **71%** feel more confident, with **100%** of teachers reporting an increase in confidence and communication skills
- **79%** learned something new from their older neighbours
- **100%** of teachers have seen an increase in the children's skills relating to empathy (e.g. curiosity, active listening)

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REDUCTION IN AGEISM AND INCREASED OPTIMISM ABOUT GETTING OLDER



Almost half (**49%**) of children/young people are excited about getting older after spending time with their older neighbours. One child said: "I would have more stories to tell and I would have much more things to show and also have learnt way more things." We also asked children to describe their older neighbours in three words and the most common words were 'kind', 'happy', 'funny', 'nice' and 'fun', a far cry from the negative stereotypes usually identified with ageing and older people, e.g. 'boring', 'grumpy', 'sad' and 'depressed' (Centre for Ageing Better).

The Age-Friendly Awards

It was an absolute delight bringing people together during Global Intergenerational Week for the third Age-Friendly Awards, where we celebrated champions of intergenerational connection in communities across England. We held the event at Appleby Blue, an award-winning almshouse run by United St Saviour's Charity.

InCommon has been running the Age-Friendly Awards since 2023 in partnership with Clarion Futures, the charitable foundation of the UK's largest housing association Clarion Housing Group, and the #iwill Fund.



Designing the event

The event was designed by our Intergenerational Social Action Board (ISAB). They came up with the award categories, judged the nominations, designed the awards and thought of ways to ensure guests were comfortable and engaged throughout the event. They also presented awards to our winners on the night.



Celebrating the 12 award winners

The ISAB were blown away by the quality of the nominations. A huge congratulations again to our 12 awards winners: Cara Hedges, Fernbees Day Nursery, Goofus Theatre, The Gladrags Secret Society, Julie King, Living Lives Together, Magic Me, Mill Bank and the Foxtan Youth Ambassadors, Sumaya Mahmood, The Together Project and Whitechapel Stories.



The Changing Perceptions talks

We invited guest speakers to join us and share how they're challenging ageist stereotypes in their fields, from youth organising spaces to the corporate world. Pictured is InCommon CEO Hannah Kayi Mason and Judith Ish-Horowicz MBE, co-founder and Director of Apples and Honey Nightingale CIC and co-chair of Gen-All .

100% of Age-Friendly Awards 2025 attendees would recommend the event

I got a real sense of how much intergenerational practice is now an established sector and an accepted and proven approach for community building and so much more. It was great to meet with like minds and share ideas and experiences.

AGE-FRIENDLY AWARDS ATTENDEE

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Support and training

We are committed to bringing the impacts of intergenerational connection to communities in England and across the UK. This year, we worked with a diverse range of partners to make this happen, including through our Empower programme.



10 Empower projects in 3 regions

Through our Empower programme, we supported 50 housing/care staff, activity providers and teachers to deliver intergenerational projects in Buckinghamshire, Greater Manchester, South Yorkshire and West Sussex, benefitting more than 300 older people and young people.



Trained 16 youth clubs and organisations

We provided expert support and training on intergenerational delivery to youth clubs and organisations that were part of Clarion Futures' Community Ambassador Programmes. We provided more than 15 hours of support, with projects celebrated at the Age-Friendly Awards.



Supporting intergenerational practice in Cambridge

We partnered with Cambridge City Council and Cambridge CVS to support local voluntary sector organisations and groups deliver intergenerational activities. As part of this project, we supported with youth recruitment and designed and delivered three free webinars on how to run inclusive and accessible intergenerational projects. These were shared with the local community and are available to watch online.

InCommon were pivotal to our project - we could not have delivered it without them. Before their involvement, we had no in-house expertise in intergenerational working and the partnership fundamentally shifted both the scope and depth of what we were able to achieve. They brought specialist knowledge in building relationships with schools and provided hands-on support to design and run high-quality intergenerational sessions.

SUZANNE GOFF, PREVENTATIVE HEALTH PROGRAMME OFFICER AT
CAMBRIDGE CITY COUNCIL



Our partners, supporters and funders

We are grateful to everyone that has supported our work this year. As a small but ambitious charity, it makes a big difference to our work and helps us connect more people across the generations.



Funders

#iwillFund, Chartered Accountants' Livery Charity, City Bridge Foundation, Clarion Futures, Eastern City BID Community Fund, Jack Petchey Foundation, Joseph Levy Foundation, The Mercers Charitable Foundation, Ocean Regeneration Trust, Old Oak and Park Royal Development Corporation (OPDC), UK Shared Prosperity Fund, United St Saviour's Charity

Housing partners

Clarion Housing, Gateway Housing Association, Great Places Housing Group, Housing 21, Peabody, Sanctuary, Southern Housing, Sovereign Network Group, Sutton Housing Society, The Guinness Partnership, The Mercers' Company, Wandle Housing Association

Organisations and individuals

Cambridge City Council, Dr Helen Kingstone, St. Hilda's East, The Advocacy Academy, The RJ4All Rotherhithe Community Centre

Schools and youth groups

Caroline Haslett Primary School, Cheam Fields Primary School, Clifton Primary School, Cobden Primary School, Crab Lane Primary School, Hatfeild Primary School, Langdon Park School, Linton Mead Primary School, London Meed Primary School, Marion Richardson Primary School, Prospect House Specialist Support Primary School, Queensbridge Primary School, St Alfege with St Peter's C of E Primary School, St Mary & St Michael Catholic Primary School, St Pauls's CE Primary School, Walnut Tree Walk Primary School, Warden Park Primary Academy, William Davis Primary School, Wisewood Community Primary School

**Thank you for
your support!**

Additional information and accounts

REFERENCE & ADMINISTRATIVE DETAILS

Registered charity name

InCommon Foundation

Charity number

1199292

Company number

13421928

Registered office

International House, 6 Canterbury Crescent, London, SW9 7QD

Trustees

Hector Smethurst (Chair), Caroline Gordon, Harmony Chan, Rosalia Delfino, Susan McDonald, Dinah Williams, Sarah Mitton

CEO

Hannah Kayi Mason

Independent examiner

Yinka Tomori, Longmeade Consult Ltd, The Old Rectory, Springhead Road, Northfleet, DA11 8HN

OBJECTIVES, ACTIVITIES & PUBLIC BENEFIT

The objects of the charity, as stated in the Memorandum and Articles of Association are, for the public benefit. These include:

- the promotion of social inclusion particularly, but without limitation, among older people, who are excluded from society including by;
- developing and facilitating social and recreational intergenerational activities; encouraging people to support and take part in social and recreational intergenerational activities aimed at preventing and relieving loneliness among socially excluded people and facilitating people to contribute to their community; in this clause ‘socially excluded’ means being excluded from society, or part of society, as a result of old age, disability, ill-health or other disadvantage and ‘social inclusion’ means the condition of not being socially excluded;
- to advance education including by developing, facilitating and providing educational programmes aimed at promoting intergenerational understanding.

InCommon’s main activity is developing, facilitating and running educational programmes in retirement homes and in partnership with local community organisations aimed at promoting intergenerational understanding and social inclusion. We also support others in setting up their own intergenerational activities.

The activities undertaken further the charity's purposes for the public benefit. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit requirement under the Charities Act 2011 when reviewing the charity's aims and objectives and in pursuing charitable activities.

STRUCTURE, GOVERNANCE & MANAGEMENT

The Charity is governed by a Board of Trustees who are also directors of the company.

Trustees at the date of this report or who served during this period were:

- Hector Smethurst (Chair) (Appointed 26th May 2021)
- Caroline Gordon (Appointed 1st February 2024)
- Harmony Chiu Yeu Chan (Appointed 1st February 2024)
- Rosalia Anna Delfino (Appointed 1st February 2024)
- Susan Elizabeth McDonald (Appointed 8th February 2023)
- Sarah Louise Mitton (Appointed 16th July 2025)
- Dinah Emma Williams (Appointed 15th July 2025)

InCommon is a charitable company limited by guarantee, incorporated on 26th May 2021 and registered with the Charity Commission as a charity on 14th June 2022.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association dated 26th May 2021.

The charity is governed by a Board of Trustees, who are also directors of the company. The trustees are responsible for deciding the organisational strategy, and for ensuring the charity is meeting its objectives of delivering charitable activity for the public benefit. The trustees approve the annual budget and operating plan. The Board of Trustees held 5 meetings during the year.

InCommon's CEO is responsible to the trustees for implementing the agreed organisation's strategy, delivering the charity's activities and day-to-day management of the organisation. The CEO monitors operational and financial performance and reports progress to the trustees.

The Board of Trustees recruit trustees based on the skills, experience and capacity they can offer to InCommon, and they are committed to assembling a Board with a diverse range of experiences. Every Trustee must be appointed by a resolution passed at a properly convened meeting of the charity Trustees.

FINANCIAL REVIEW

The 12 month period, from 1st August 2024 to 31 July 2025 was our third year operating as a registered charity. We were previously operating as InCommon Living. During this 12 month period InCommon generated a total income of £298,222 (2024: £437,195), and incurred total expenditure of £357,129 (2024: £325,146).

At the end of the financial period, InCommon held reserves of £140,231, of which £46,154 was restricted and £94,077 was unrestricted.

RESERVES POLICY

The Trustees have considered what level of reserves it is reasonable and responsible for us to hold. We aim to hold between four to six months of normal running costs as “free reserves” (unrestricted reserves less net book value of fixed assets), to cover unexpected income shortfalls, maintain expenditure and the orderly winding up of our activities in the event of closure.

Based on normal running costs, our targeted reserves should be in the range of £108,000 - £165,000 to cover 4-6 months of expenditure. As of 31 July 2025, we held £94,077 in unrestricted reserves.

Reserves are planned to provide an internal source of funds for situations such as a sudden increase in expenses, one-time unbudgeted expenses, unanticipated loss in funding, or uninsured losses. Resources are also intended to provide an internal source of funds where the company permanently ceases charitable activities and must close operations. The amount of funds held in reserves by the charity has reduced considerably since 2023-24.

GOING CONCERN

It has been a challenging time in the charity sector, and the Trustees have made the difficult decision to wind up the charity. As a result, the going concern basis for the preparation of the financial statements is no longer appropriate and an ‘orderly termination of business basis’ has been applied. The assets at the end of this year are at their recoverable amount, and the liabilities at their settlement values.

The charity expects to cease activities by the end of May 2026 and to officially close down on the 31st July 2026. Therefore, a final set of accounts will be prepared for the year ending 31st July 2026. The charity is in the process of seeking a charity with similar objectives to transfer any receivable funds remaining that may exist at the closure date. This will be done with the clearance of the Charity Commission


STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of InCommon Foundation for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable for that year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent; state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Received and approved by the Board on 16th March 2026 and signed as authorised on their behalf by:

DocuSigned by:

B2586349DE2B451...

Susan McDonald
Company Director and Trustee

INDEPENDENT EXAMINERS REPORT

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF INCOMMON FOUNDATION

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31st July 2025.

Responsibilities and basis of report

As the charity's trustees of the charitable 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 charitable 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

Since the charitable company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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)].

Emphasis of matter

I draw attention to Note 16 to the financial statements and to the accounting policies which explain that the trustees intend to close the charity at the end of July 2026 and therefore do not consider it to be appropriate to adopt the going concern basis of accounting in preparing the financial statements. Accordingly the financial statements have been prepared on an orderly termination of business basis. Our opinion is not modified in respect of this matter.

Other than the above, 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.



Olayinka Tomori ACA DChA
Longmeade Consult Ltd
24th April 2026

The Old Rectory
Springhead Road, Northfleet
Kent, DA11 8HN

ACCOUNTS

INCOMMON FOUNDATION STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st JULY 2025

				2025 Total Funds	2024 Total Funds
		Unrestricted	Restricted		
INCOME AND ENDOWMENTS	Notes				
FROM					
Donations and legacies	2	11,737	-	11,737	15,348
Income from charitable activities	3	20,000	250,708	270,708	419,647
Income from other trading activities	4	15,777	-	15,777	2,200
Total Income		47,514	250,708	298,222	437,195
EXPENDITURE ON:					
Charitable activities	5	67,402	289,727	357,129	325,146
Total expenditure		67,402	289,727	357,129	325,146
NET INCOME/ (EXPENDITURE)		(19,888)	(39,019)	(58,907)	112,049
Transfers between funds		-	-	-	-
Net movement in funds		(19,888)	(39,019)	(58,907)	112,049
RECONCILIATION OF FUNDS					
Total funds brought forward		113,965	85,173	199,138	87,089
TOTAL FUNDS CARRIED FORWARD		94,077	46,154	140,231	199,138

All income and expenditure derive from continuing activities.

The accompanying notes form part of these accounts.

The comparative Statement of Financial Activities for 2024, which cover the period from 1 August 2023 to 31 July 2024 can be found in note 15 to these accounts.

INCOMMON FOUNDATION
BALANCE SHEET
31st JULY 2025
13421928

CURRENT ASSETS

Debtors
Cash at bank

Notes
10

Company number:

2025 **2024**

19,492	40,216
132,437	172,112
151,929	212,328

CREDITORS

Amounts falling due within one 11
year

(11,698)	(13,190)
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NET CURRENT ASSETS

140,231	199,138
----------------	----------------

NET ASSETS

140,231	199,138
----------------	----------------

FUNDS

Unrestricted funds
Restricted funds

94,077	113,965
46,154	85,173

TOTAL FUNDS

12

140,231	199,138
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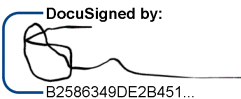
For the year ended 31st July 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts
- The directors acknowledge their responsibilities to complying with the requirement of the Act with respect to accounting records and the preparation of accounts.

These 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

The financial statements were approved by the Board of Trustees and authorised for issue on 16th March 2026 and were signed on its behalf:

DocuSigned by:

B2586349DE2B451...

Susan McDonald
Company Director and Trustee

The notes form part of the financial statements

INCOMMON FOUNDATION NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st JULY 2025

1. ACCOUNTING POLICIES

Accounting convention

These accounts have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”), “Accounting and Reporting by Charities” the Statement of Recommended Practice for charities applying FRS 102 (Second Edition effective 1 January 2019) – (Charities SORP (FRS102)), and the Companies Act 2006. The Charity is a Public Benefit Entity as defined by FRS 102. The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £. The financial statements have been drawn up for a 12 month period from the 1st August 2024 to 31 July 2025. The comparative period is for 12 month period from the 1 August 2023 to the 31st July 2024. The accounts have been prepared under the historic cost convention, unless otherwise stated in the accounting policies.

Assessment of going concern

The charity will cease activities at the end of May 2026 and officially close on 31st July 2026. The financial statements have therefore been prepared on an ‘orderly termination of business basis’ rather than as a going concern. In reaching this decision, the Trustees have considered budgets and cash flow forecasts to the date of closure, to ensure that the charity has the relevant funds available to settle all of its liabilities at the time of closure.

Fund accounting

Unrestricted funds are general funds that are available for use at the trustees’ discretion in furtherance of the objective of the charity. Designated funds are funds established by the trustees from time to time for specific projects or purposes, are not in any way restricted and any surplus or deficit will be transferred to/from the general purposes fund when the designated fund is closed. Restricted funds are those received for use in a particular area of specific purposes, the use of which is restricted to that area or purpose.

Income

Income is accounted for as soon as InCommon has entitlement to the income and there is both probability of receipt and the amount is measurable. Cash grants and donations are recognised on receipt. Other grants and donations are recognised once the charitable company has been notified of the donation, unless performance conditions require deferral of the amount. Income recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised on receipt.

Grant income is recognised in full in the year in which it is receivable, unless there are specific performance related conditions that prevent its recognition. Where performance conditions apply, grant income is deferred until those conditions are met.

Expenditure

Expenditure is recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure is accounted for on an accruals basis and has been classified under headings in the SOFA in the aggregate of all costs related to that category. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are shared resources that assist the work of the charity but do not directly undertake charitable activities such as back-office costs, costs of fundraising, personnel, IT and premises costs.

Volunteers

The Charity benefits from the contribution of volunteers who give their time. In accordance with guidance in the Charities SORP FRS 102, no monetary value is included in the accounts for an equivalent time cost given by volunteers.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible within 100 days to a known amount of cash and are subject to an insignificant risk of change in value.

Assets and liabilities

Tangible fixed assets costing £1,000 or more including irrecoverable VAT and incidental installation costs are capitalised, where they meet the definition of fixed assets according to the relevant financial standards. Tangible fixed assets are stated at cost net of depreciation charged to date. Depreciation is charged on a straight line basis over an appropriate period for the asset.

Tangible fixed assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Basic financial assets, which include debtors and cash and bank balances, with no stated interest rate and receivable within one year are measured at transaction price. Basic financial liabilities, including creditors, with no stated interest rate and payable within one year, are recorded at transaction price.

Operating leases

Rentals payable under operating leases, including any lease incentives received, are charged to income on a straight-line basis over the term of the relevant lease except where another more systematic basis is more representative of the time pattern in which economic benefits from the lease asset are consumed.

Pensions

The charity operates a defined contributions pension scheme for its employees. Pension costs are charged to the financial statements when they become payable by the charity.

2. DONATIONS AND LEGACIES

	Total 2025	Total 2024
	£	£
Donations	11,737	14,496
Gift Aid	-	852
	11,737	15,348

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Eastern City Bid Fund	-	5,105	5,105	-
McCarthy Stone	-	0	0	7,500
Mercers	-	22,000	22,000	28,000
United St Saviour's	-	3,000	3,000	-
Orbit	-	-	-	1,440
Chartered Accountants Livery Charity	-	3,000	3,000	-
Wandle	-	7,400	7,400	7,400
Clarion Futures	-	112,433	112,433	140,400
Merton Giving	-	-	-	8,900
Ocean Regeneration Trust	-	9,220	9,220	-
Sutton Housing	-	4,114	4,114	-
City Bridge Fund	-	46,990	46,990	-
UK Shared Prosperity Fund	-	20,938	20,938	-
Old Oak and Park Royal	-	6,268	6,268	-
Development Corporation				
Joseph Levy Foundation	20,000	-	20,000	-
Sovereign Network Group	-	1,000	1,000	-
				-
Innovate UK	-	-	-	161,353
The Big Give	-	-	-	8,000
Windrush Day Grant	-	-	-	5,000
The Worshipful Company of Cooks of London	-	-	-	1,000
Jack Petchey Foundation	-	9,240	9,240	13,860
Strong Foundation Fund	-	-	-	3,000
The Hedley Foundation	-	-	-	3,000
Worshipful Company of Basketsmakers' 2011 Charitable Trust	-	-	-	1,484
Worshipful Company of Gardeners of London Charity	-	-	-	1,000
The Economist Charitable Trust	-	-	-	10,000
Garfield Weston	-	-	-	15,000
Innholders Charitable Foundation	-	-	-	1,500
London Catalyst	-	-	-	1,810
	20,000	250,708	270,708	419,647
	165,337	254,310	419,647	

4. INCOME FROM OTHER TRADING ACTIVITIES

	Total 2025 £	Total 2024 £
Rent	-	2,200
Platform Sales	10,730	-
Consultancy / training income	5,047	-
	15,777	2,200

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support (see notes 7)	Total 2025 £	Total 2024 £
Charitable Activities	246,297	110,832	357,129	325,146

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	Connect £	Social Action £	Platform £	Total 2025 £	Total 2024 £
Direct Employee Costs	79,242	86,246	68,020	233,508	212,990
Other Direct Costs	3,241	7,054	2,494	12,789	30,998
	82,483	93,300	70,514	246,297	243,988
2024	76,271	73,903	93,814	243,988	

7. SUPPORT COSTS

	Total 2025 £	Total 2024 £
Employee Costs	45,220	48,481
Office and administration cost	27,654	18,160
Other support Costs	29,447	8,384
Governance	8,511	6,133
	110,832	81,158

Included in governance costs are the fees payable to the Independent examiner of £1,350 (2024: £1,300)(ex VAT).

8. TRUSTEES REMUNERATION AND BENEFITS

No trustees received remuneration or benefits in the year ended 31st July 2025 (2024: No trustees received remuneration or benefits in the year).

Trustees' Expenses

During the period InCommon Foundation reimbursed, or paid on their behalf, expenses of £94 to trustees (2024: £94).

9. STAFF COSTS

Total staff costs comprised:

	2025	2024
	£	£
Salaries and wages	254,696	238,154
Employee NI	18,045	18,123
Pensions	5,987	5,185
	<u>278,728</u>	<u>261,462</u>

No employees were earning over £60,000 per year during the period.
The number of FTE employees on average through this period was 6.2 (2024: 6.9) and the average headcount of individuals employed during this period was 6.9 (2024: 7.2).
Total employee benefits to key management personnel in the year was £65,017 (2024: £78,666).

10. DEBTORS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	16,862	-
Other debtors	1,350	4,250
Prepayments and accrued income	1,280	35,966
	<u>19,492</u>	<u>40,216</u>

11. CREDITORS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	4,674	1,704
Social security and other taxes	4,599	5,835
Other creditors	1,105	1,151
Accruals and deferred income	1,320	4,500
	<u>11,698</u>	<u>13,190</u>

12.MOVEMENT IN FUNDS

	At 1 AUGUST 2024 £	Incoming £	Outgoing £	At 31 JULY 2025 £
Unrestricted funds				
General fund	113,965	47,514	-67,402	94,077
	113,965	47,514	-67,402	94,077
Restricted funds				
Jack Petchey Internship Grant	6,442	9,240	-15,682	-
Chartered Accountants Livery Charity	-	3,000	-3,000	-
Mercers Charitable Trust	4,782	22,000	-23,115	3,667
The Big Give	6,185	-	-6,185	-
Ocean Regeneration Trust	-	9,220	-9,220	-
Easton City Bid Fund	-	5,105	-4,680	425
Sutton Housing	-	4,114	-4,114	-
Wandle Housing	-	7,400	-	7,400
Clarion Futures (CAP & Mini CAP)	-	30,000	-27,250	2,750
Clarion Futures #iwill5	34,237	66,933	-90,252	10,917
City Bridge Fund	-	46,990	-46,990	-
Merton Giving	3,717	-	-3,717	-
Power Up London	-	20,938	-20,938	-
Clarion Bromley Project	-	15,500	-2,646	12,854
Old Oak and Park Royal Development Corporation	-	6,268	-2,089	4,179
United Saviours / Fabulous feast	-	3,000	-	3,000
Sovereign Network Group	-	1,000	-39	961
The Hedley Foundation	3,000	-	-3,000	-
The Economist Charitable Trust	10,000	-	-10,000	-
Garfield Weston	15,000	-	-15,000	-
London Catalyst	1,810	-	-1,810	-
	85,173	250,708	-289,727	46,154
TOTAL FUNDS	199,138	298,222	-357,129	140,231
2024	87,089	437,195	-325,146	199,138

Restricted fund name	Purpose description
Jack Petchey Internship Grant	Funding for a twelve-month paid Internship starting in March 2024, supported by the Jack Petchey Foundation to cover costs of a Programme Officer. Internship completed XX 2025.
Chartered Accountants Livery Charity	Funding to support to fund 5 months intergenerational programme at Sonali Gardens in Tower Hamlets, from August 2024 - July 2025.
Mercers Charitable Trust	Funding towards the Connect Programme bringing together primary school students with their older neighbours through regular workshops.
The Big Give	The Christmas Challenge is the UK's biggest collaborative fundraising campaign, championing a wide range of charitable organisations.
Ocean Regeneration Trust	Community development charity in Tower Hamlets, London. Funding to deliver to deliver a project in the communal space at Edith Ramsay House on the Ocean Estate between September 2024 and February 2025.
Eastern City Bid Fund	Funding to run an intergenerational Connect project in Sonali Gardens, East London, between April 2025 and December 2025.
Sutton Housing	Funding to run an intergenerational Connect project in Sutton partnering with Sutton Housing Society between September 2024 and February 2025.
Wandle Housing	Funding to run an intergenerational Connect project in Wandsworth partnering with Wandle sheltered housing schemes between September 2024 and July 2025.
Clarion Futures (CAP & Mini CAP)	Funding towards the delivery of three intergenerational social action projects in Clarion Housing communities, in Bow (Tower Hamlets), Lee (Lewisham) and London Fields (Hackney).
Clarion Futures #iwill5	Funding as part of a joint project match funded by the National Lottery #iwill fund and Clarion Futures for the continuation of the development of the intergenerational social action model and support of youth work partners around the UK bringing generations together to create positive change in their communities.

City Bridge Fund	First instalment of a 5 year award to support the delivery of the Connect Programmes between September 2024 to July 2025.
Merton Giving	Funding towards two intergenerational Connect projects in Merton at Clarion Housing LiveSmart schemes between September 2024 and July 2025.
Power Up London	Funding to support the development of the Empower Platform between May 2024 and September 2024.
Clarion Bromley Project	Clarion funded project across London Borough of Bromley bringing local community groups together to deliver an intergenerational festival.
Old Oak and Park Royal Development Corporation	Funding for a community intergenerational project in the London borough of Brent, between April 2025 and March 2026
United Saviours / Fabulous feast	Awarded a grant of £8000 for delivery of the 'Fabulous Feast' project, a programme partnering with Appleby Blue Almshouse and Southwark Youth Justice Service.
The Hedley Foundation	Funding towards running costs across the Connect programmes, not specific to one scheme
The Economist Charitable Trust	Funding towards an intergenerational Connect project in Lambeth at Rupert House focussing on local connection.
Garfield Weston	Funding towards core costs including contribution to staff costs and operating costs between June 2024 and July 2025
London Catalyst	Funding for a discrete Postcard project across the Connect Programmes encouraging an understanding of each other to form connections from July 2024.
Sovereign Network Group	The funds for staff time to engage with residents at the scheme and local school to set up the project match as well as the delivery of an intergenerational pilot July 2025.

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	TOTAL
Debtors	3,492	16,000	19,492
Cash at bank	102,283	30,154	132,437
Creditors	(11,698)	-	(11,698)
TOTAL FUNDS	94,077	46,154	140,231

14. RELATED PARTY TRANSACTIONS

There were no related party transactions during the year.

The Avenir Network, a company where Dinah Williams is a director, was paid £2,400 for providing staff training. The transaction occurred prior to Dinah Williams becoming a trustee during the financial year.

15. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES (1 August 2023 – 31 JULY 2024)

INCOMMON FOUNDATION STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st JULY 2024

	Unrestricted	Restricted	2024 Total Funds
INCOME AND ENDOWMENTS			
FROM Donations and legacies			
Income from charitable activities	15,348	-	15,348
Income from other trading activities	165,337	254 , 310	419,647
Total Income	2,200	-	2,200
EXPENDITURE ON:			
Charitable activities			
Total expenditure	182,885	254 , 310	437,195
NET INCOME/ (EXPENDITURE)			
Transfers between funds	132,878	192,268	325,146
Net movement in funds	132,878	192,268	325,146
RECONCILIATION OF FUNDS	50,007	62,042	112,049
Total funds brought forward	-	-	-
TOTAL FUNDS CARRIED FORWARD	50,007	62,042	112,049
	63,958	23,131	87,089
	113,965	85,173	199,138

16. GOING CONCERN

In March 2026, the trustees carried out a detailed review of the operations of the charity and given the challenging times in the charity sector, made the difficult decision to wind up the charity. The activities of the charity will cease at the end of May 2026, and the charity will close on 31st July 2026.

InCommon

STAY IN TOUCH



InCommon



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incommon.org.uk



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