



Annual Report

2024

Company Registration Number: 2161913

Charity Registration Number: 299416

Southwark Pensioners' Centre
Financial Statements
For the accounting period 31 March 2024

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SOUTHWARK PENSIONIONERS' CENTRE

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Reference and Administrative details		
Registered charity and company name	Southwark Pensioners' Centre also known as SOUTHWARK PENSIONERS CENTRE.	
Charity registered number	299416	
Company registered number	02161913 (England and Wales)	
Registered office	305-307 Camberwell Road, London, SE5 0HQ	
Trustees	Charlie Smith	Chair
	Althea Marie Smith	Vice Chair
	Aparna Sapre	Company Secretary
	Anthony Squires	
	Nsini Caroline Obinyan	Resigned on 24 Aug 2023
	Andy Parry	Resigned on 17 Sep 2023
	Emma Stapley	
	Kim MacCrossan	Appointed on 1 June 2023
	Gill Henderson	Appointed on 1 Jun 2023
Executive Director	Cathy Deplessis	
Advisors		
Property	Rapleys LLP, 2nd Floor, 1-3 Upper James Street, London, W1F 9DF	
Legal – property	Reed Smith, The Broadgate Tower, 20 Primrose Street, London EC2A 2RS	
Accountants	Marcus Bishop Associates, Suite 103, Access Business Centre, 3 Stanton Way, London, SE26 5FU	
Independent Examiner	David Anthony & Co, PO Box 70552, London SE9 9DE.	
Fundraising	SharpRaiser, c/o HW Fisher Business Solutions Limited, Acre House, 11-15 William Road, London, NW1 3ER.	
Research	Paul Kiff, Royal Statistical Society, 12 Errol Street, London EC1Y 8LX, and Research Advice Service.	
People and health and safety	Peninsula, The Peninsula, Victoria Place, Manchester, M4 4FB	
Banks	NatWest Bank Plc, 290 Walworth Road, London, SE17 3RQ	
	CAF Bank, 25, Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ	

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Report of the Board of Trustees

The Trustees who are also directors of the company for the purposes of the Companies Act present their annual report and the financial statements of Southwark Pensioners' Centre (the "Centre" or the "charitable company") for the year ended 31 March 2024.

The Trustees confirm that the annual report and financial statements comply with the current statutory requirements in line with the Companies Act 2006, the Small Companies Regulations 2008; the requirements of Southwark Pensioners' Centre's governing document, and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Update Bulletin 1 (Charities SORP FRS 102). Southwark Pensioners' Centre also operates under the name "SOUTHWARK PENSIONERS CENTRE".

Structure, governance and management

Governing document

Southwark Pensioners' Centre is registered as a charitable company limited by guarantee, not having share capital. It was set up under a Memorandum of Association and Articles of Association on 7 September 1987 which were subsequently amended 11th February 2016 by a Special Resolution.

Recruitment and appointment of Trustees

The governing document allows for up to nine elected Trustees and three co-opted ones. The latter are recruited for experience and skills that would enhance the current Board strengthening direction and oversight.

SOUTHWARK PENSIONERS CENTRE advertises vacant positions widely through its networks, its newsletter, specialist charity publications and online community noticeboards. Trustees and staff also encourage potential trustees to come forward from among the membership and from our networks.

It is important for Trustees that all Trustees are or become members of the Centre.

All potential Trustees are offered the opportunity to observe a Trustee meeting, to be shown round the Centre and to meet the Director, the Chair and Vice Chair to learn more about SOUTHWARK PENSIONERS CENTRE's objectives and activities. The meeting gives potential Trustees the opportunity to ask questions, learn more about the Centre, what it stands for and its achievements. Potential Trustees can also demonstrate that they have the knowledge, skills and abilities to meet the requirements of the role of Director of the Charity. All being well, the Chair and Vice Chair will ask trustees to support the nomination to the AGM or to agree co-option onto the Board pending the next AGM.

Induction and training of Trustees

After appointment, all Trustees receive information and guidance on their roles from the regulatory bodies. They meet with the Chair, Company Secretary, Executive Director and key staff for a full induction to ensure they are fully trained in their new roles including any portfolio responsibilities such as health and safety.

Organisational structure and decision making

The Board of Trustees are responsible for overseeing the strategic development of the Centre and deciding on policy. They meet every two months as one committee. Trustees ensure the good management of the centre by delegating planning and the day-to-day running to staff with appropriate skills.

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The Chair mentors the Director and provides regular guidance and direction. Trustees also use their specialist skills to provide leadership and guidance to staff in portfolio areas of equalities, diversity and inclusion, health and safety, fundraising, IT, marketing and development.

Trustees do not receive remuneration for their role. The Centre Director's salary and responsibilities are reviewed periodically against market rates. The Centre does not automatically award its staff an annual salary increase, increments or cost of living rises. All staff understand that their posts and contracts are predicated based on the potential of funding commitments.

Risk management

The Board of Trustees has assessed the major risks to which the charity is exposed, those related to the operations, legal responsibilities and finances of the charity.

The major risks affecting SOUTHWARK PENSIONERS CENTRE identified in 2023-24 were:

1. Generating sufficient income for SOUTHWARK PENSIONERS CENTRE's requirements.
2. Increased demand for advice services.
3. Organisational capacity to respond to change and transformation.
4. Unresolved lease negotiations for current building and poor lift service.

Trustees took steps to continue to ensure those risks were managed, working with external fundraisers to attract funds, reviewing organisational capacity and providing guidance on the lease negotiations.

Public Benefit

The Trustees confirm that in setting the objectives of Southwark Pensioners' Centre and planning its activities, they have complied with the duty to have regard to the Charity Commission's general guidance on public benefit, Charities and Public Benefit.

The principal object of Southwark Pensioners Centre is **to promote any charitable purposes which are for the benefit of the community in and around Southwark, (the Community) and without prejudice to the foregoing, in particular to provide for the relief of poverty, sickness and distress of elderly people in the Community.**

Consequently, all the activities at the Centre are free, low cost or nominal sum.

From Vision to Delivery

Our vision is to create a community where all older people thrive.

We are committed to making a positive impact on the lives of older adults. We work to empower older people and promote the well-being and independence of the over 50s. We believe that lifelong learning and active participation, like services run for older people by older people, are routes to better health and a sense of fulfilment.

Southwark Pensioners Centre is a vibrant community organisation dedicated to enhancing the quality of life for older adults aged over 50 in the London Borough of Southwark. Established in 1987 with a mission to empower and support the elderly, our centre provides a welcoming space where pensioners can access a wide range of services, participate in social activities, and find a sense of belonging.

Our mission is to provide older people with opportunities to lead active lives full of purpose and joy.

We do this by offering practical assistance and advice, connecting older people to one another through regular activities and excursions, encouraging lifelong learning through workshops and lectures, and advocating for older people to make sure their voices are heard and their needs are met.

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We offer a comprehensive range of services designed to meet the diverse needs of our members. This includes information and advice from experts on financial matters, health care, and legal issues. We organise social activities such as coffee mornings, exercise classes, arts and crafts sessions, and outings. Our health and well-being programmes promote physical and mental health through fitness classes and mindfulness sessions. Furthermore, we provide volunteer opportunities, allowing members to give back to the community, stay active, and share their skills and experiences.

Southwark Pensioners Centre is committed to making a positive impact on the lives of older adults. Through our programs and initiatives, we aim to foster a supportive community where everyone can thrive. We collaborate with local organisations, health services, and government bodies to ensure that our members have access to everything they need to lead fulfilling lives.

Principles

Underpinning all that we do are the following principles:

1. Every older person matters.
2. We empower, enable and support older people.
3. We achieve for older people through partnership, positive people and being prudent

Objectives

Southwark Pensioners Centre has two main objectives which are to support older people and to be an effective and well-run charity.

Outcomes

SOUTHWARK PENSIONERS CENTRE has designed its theory of change to achieve three main outcomes:

1. To ensure that Southwark Pensioners have effective representation in deciding what services are provided for older people in Southwark, both at individual and community levels, however sourced and however they are delivered. (Run by older people for older people).
2. To enable Southwark pensioners to access the advice they need to make effective use of public and charitable sources of financial and material support so that they can live independently as long as possible.
3. To deliver a range of activities such as IT training, other education, activity support which Southwark pensioners can access to improve their wellbeing.

SOUTHWARK PENSIONERS CENTRE supports delivery of the main outcomes through sub outcomes, activities and projects designed to:

1. Improve health and wellbeing.
2. Reduce isolation and loneliness
3. Reduce outgoings; and
4. Increase
 - a. Social networks
 - b. Connectedness to community
 - c. Access to the arts
 - d. Access to learning opportunities
 - e. Contribution to civic society
 - f. The voice of older people
 - g. Individual income and independence.

Achievements and performance

Supporting older people

1. To increase services to help older people increase their income and reduce their outgoings.

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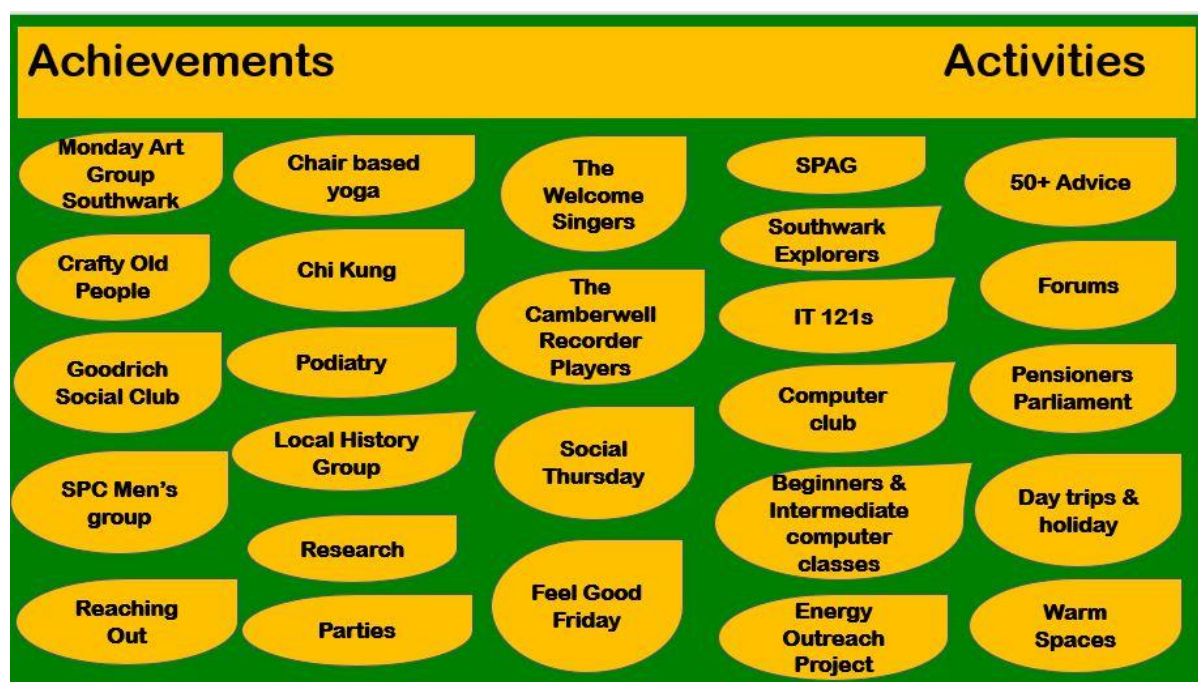
Accounting period 31st March 2024

2. To restart the Eye-to-Eye social group

In 2023/24, Southwark Pensioners' Centre celebrated 36 years of supporting older people and Trustees fulfilled a long-term ambition to identify new, larger and affordable premises to take SOUTHWARK PENSIONERS CENTRE to the next 37 years and to meet the needs of the growing population of older people in Southwark.

SOUTHWARK PENSIONERS CENTRE embarked on a journey to a brand new, much larger centre. A new space that will receive significant support of £1m in capital investment by the local authority and for which SOUTHWARK PENSIONERS CENTRE must raise a similar amount.

Consulting with and supported by our trustees, users, staff, volunteers, partners, funders and the wider community in Southwark, SOUTHWARK PENSIONERS CENTRE delivered a bumper programme of over 26 activities.

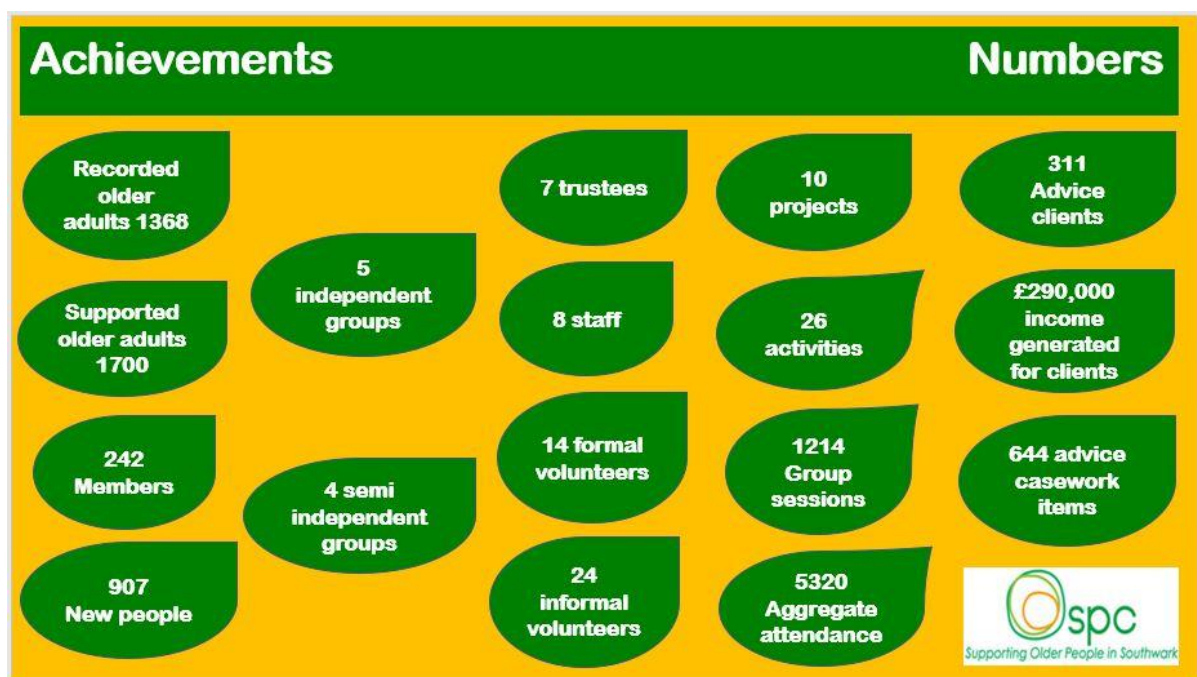


In basic numbers here below is what the Centre achieved in 2023/24:

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SOUTHWARK PENSIONERS CENTRE is working to improve its data about who uses its services.

Effective representation

Through the Awesome Wisdom Project, SOUTHWARK PENSIONERS CENTRE facilitates older people to campaign, engage, consult, influence and get their voices heard by key decisionmakers, policymakers and researchers.

We do this by supporting Southwark Pensioners' Action Group (SPAG), facilitating Southwark Pensioners' Forums and co-creating research designed to provide lasting insights that will help to improve life for older people.

Coordinated by Steve and Nicole, SPAG members number 25 individuals who, in 2023/24, met ten times the first Friday of every month either online or in person at the Centre.

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Increase Pensions

More Social Housing

Southwark Pensioners' Action Group


Calling all older people living and working in Southwark, especially the young at heart and newly retired

Do you care about what happens in your local community?

Do you want to influence local and national decision-makers to provide better services?

We meet regularly with local councillors, council officers and health professionals



SPAG members outside Riverside Day Centre November 2021

We meet on the First Friday of the month at 10.15am on Zoom and at Southwark Pensioners Centre, 305-307 Camberwell Road, SE5 0HQ
Tel: 020 7708 4556

Please come to one of our meetings to find out more and to get involved

Say 'NO!' to Heat or Eat!

Keep Our NHS Public
National Care Service

The SPAG flag was visible at many demonstrations throughout London as members fought to show their support of proposals to improve the NHS, reduce fuel poverty and solidarity with those affected by war in Ukraine and Palestine.



SPAG invited key guest speakers to debate and receive critical challenge on a wide range of issues that affect older people and the wider community. Guests in 2023/24 included LB Southwark Cabinet members for housing, climate emergency, clean air and streets and leisure centres.

In 2023/24, SOUTHWARK PENSIONERS CENTRE facilitated ten Pensioners' Forums that enabled 118 older people to have their voices heard in consultation and engagement about the following topics:

1. New SOUTHWARK PENSIONERS CENTRE building (three forums)
2. Southwark - an Age Friendly Borough
3. A new vision for Adult Social Care
4. Digital Inclusion - Government Digital Service
5. Digital Inclusion - LB Southwark website

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6. Overprescribing medicines
7. Cost of Living crisis
8. Healthy Living

New centre



Healthy Living



Cost of Living



Welcome engagement with the Government Digital Service saw SOUTHWARK PENSIONERS CENTRE staff use customer insight data to target older people loving with disabilities who struggle to use Gov.uk and other digital systems. Forum members were happy to take part in discussions on overprescribing medicines to improve their own understanding of prescribed medicines, how to seek better support from pharmacists and the NHS to manage medical conditions and to improve their health.

Neil Coyle MP and Lord Kennedy kindly hosted the Southwark Pensioners' Parliament at the House of Lords offices. Forum members enjoyed hearing from their MP about his policy and campaigning work. As usual, in the debate, they posed challenging questions back to him.

SOUTHWARK PENSIONERS CENTRE continued its partnership with Kings College on the Southwark Living Stories working with lecturers and 40 Masters students to support workshops and conversations with older people.

The students used computer graphics, music and art to creatively show what they had gained from the conversations.

This rich intergenerational experience continues to provide enjoyment and purpose for the

Southwark Living Stories



Research in SOUTHWARK PENSIONERS CENTRE led research to improve messaging and identify services and policies that funded research into vaccine hesitancy and vaccine inequality. A team of over 65s in the wards with the lowest take up rates took place in 2023/24 with workshops and surveys.

Vaccine hesitancy & inequality

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Mix and Mingle research into preferences for daytrips and holidays took place and SOUTHWARK PENSIONERS CENTRE used it to design the 2023/24 programme.

Effective advice and support

The No Matter What Project sought to support older people to have an adequate income through the 50+ Advice service and to receive support to enable them to remain as independent as possible through the Ageing Well Southwark service and the Bright Sparks volunteer support service.

The cost of living crisis meant SOUTHWARK PENSIONERS CENTRE continues to have high demand for its 50+ Advice service.

Thanks to additional funding by Independent Age, the Energy Outreach Service and being part of the Community Referrers scheme for LB Southwark cost of living payments, SOUTHWARK PENSIONERS CENTRE was able to continue to provide much needed help to our clients.

Unfortunately, the Bright Sparks Service although much needed did not develop as well as SOUTHWARK PENSIONERS CENTRE had hoped and we were not able to recruit enough volunteers to provide the kind of support envisaged.

In 2023/24, SOUTHWARK PENSIONERS CENTRE provided advice to 321 clients over 644 different types of issues and helped them to gain another £290,117 of income through additional welfare benefits, grants, food bank referrals, pensions and discounts.

Advice Categories	Interactions	%
Benefits	164	25%
Care and support planning	4	1%
Community Care	11	2%
Consumer issues	2	0%
Debt	12	2%
Energy	2	0%
Energy - BESN	42	7%
Grants	153	24%
Health	12	2%
Housing	52	8%
Law & Courts	3	0%

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Leisure and social activities	2	0%
Nationality and immigration	1	0%
Other money	57	9%
Pension	78	12%
Transport	49	8%
Grand Total	644	100%

Thanks to support from Paul Kiff of the Royal Statistical Society and interns from Kings College and CAPA, SOUTHWARK PENSIONERS CENTRE carried out its annual information & advice impact survey. The results are set out below:

1. 100% of SOUTHWARK PENSIONERS CENTRE clients totally agreed that SOUTHWARK PENSIONERS CENTRE has a good reputation for information and advice.
2. 100% of SOUTHWARK PENSIONERS CENTRE clients totally agreed that SOUTHWARK PENSIONERS CENTRE provides trustworthy information and advice.
3. 100% of SOUTHWARK PENSIONERS CENTRE clients totally agreed that SOUTHWARK PENSIONERS CENTRE has helped them get the best available access to information and advice.
4. 100% totally agreed that SOUTHWARK PENSIONERS CENTRE's information and advice service has helped them solve the problem presented to SOUTHWARK PENSIONERS CENTRE.

This year's results (n = 63) suggest that all the Advice users who were surveyed rate the service very highly. When compared against the results collected in 2023 (n = 103), clients rated higher on question 2, 3, and 4 this year. This suggests that the Information & Advice services are excellent at putting clients in touch with the right sources of information and advice or to solve the problems they have presented to SOUTHWARK PENSIONERS CENTRE. However, this may not necessarily suggest that the Information & Advice services have improved since 2023 given that this year's sample is smaller than that of last year's.

Furthermore, given that both groups of clients completed the survey in front of SOUTHWARK PENSIONERS CENTRE staff or volunteers after the end of their session, they may have rated the service more positively.

Deliver activities that improve wellbeing

Across the Creative Age, Mix and Mingle, Joy, Vital Health, Volunteering, Reaching Out, Enrich Lifelong Learning and the Keep it Moving projects, SOUTHWARK PENSIONERS CENTRE delivers a wide range of activities to help improve the wellbeing of older adults, keep them active, fulfil them and bring them joy.

In 2023/24, the table below sets out take up among SOUTHWARK PENSIONERS CENTRE users.

Project	Individuals
Creative Age	60
Keep it Moving	79
Mix and Mingle	580
Enrich Lifelong Learning	152
Awesome Wisdom	143
Vital Health	43

In 2023/24, the Mix and Mingle project proved to be the most popular one among our users.

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Mix and Mingle Project activities: Christmas Events, parties, Goodrich Club, Men's Group, Day Trips, Holidays, Joining Old & Young, Warm Space, Feel Good Friday and Social Thursday

Deliver activities that improve wellbeing



Remaining projects and activities

1. **Creative Age:** Monday Art Group Southwark, Crafty Old People, Recorder Players and the Welcome Singers
2. **Enrich Lifelong Learning:** Computer 1to1 Thursday, Computer 1to1 Tuesday, Computer Class Beginners, Computer Class Intermediate, Computer Club Thursday, Computer Club Tuesday, Southwark Explorers and Local History Group.
3. **Vital Health:** Podiatry
4. **Keep it Moving:** Chair-based Exercise and Chi Kung

The annual impact survey provided the following insights on activities:

1. 97.5% of SOUTHWARK PENSIONERS CENTRE clients agreed or totally agreed that SOUTHWARK PENSIONERS CENTRE provides valuable activities.
2. 91% of SOUTHWARK PENSIONERS CENTRE clients agreed or totally agreed that the range of activities provided by SOUTHWARK PENSIONERS CENTRE meet their needs.
3. 96.8% agreed or totally agreed that the activity they attended on that day helped them feel better about life in general.

Overall, this year's results (n = 122) are highly encouraging and suggest that SOUTHWARK PENSIONERS CENTRE's activities have a lasting positive impact on the lives of the activities users. 96.8% of respondents agreed or totally agreed that attending SOUTHWARK PENSIONERS CENTRE's activities made them feel better, which is similar to 2023's results of more than 95%.

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Deliver activities that improve wellbeing

**McMillan
cancer
fundraiser**



**Halloween
party**



**Kroll Christmas
visit**



**Turkey and
tinsel
holiday**



To investigate the positive impacts of SOUTHWARK PENSIONERS CENTRE's activities on its users more in detail, we conducted two focus groups in early April 2024 to discuss how the Centre has effected positive change in the clients' lives

The positive takeaways from the clients in the focus groups are: All clients – regardless of whether they were a survey respondent or non-respondent – shared that they thoroughly enjoy attending SOUTHWARK PENSIONERS CENTRE's activities because it allows them to meet new people and make new friends. This element of socialization was important to many of these clients, several agreeing with each other that the activities at the Centre give them something to look forward to and makes them happier.

Deliver activities that improve wellbeing



Windrush



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Apart from the activities, the majority of the positive feedback was regarding the staff, particularly how friendly and helpful all the staff and volunteers at the Centre are, which contributes to a very welcoming and inclusive environment.

Around 3 out of 10 focus group attendees mentioned that they live outside of Southwark borough but travel down specifically to attend SOUTHWARK PENSIONERS CENTRE's activities and events. Moreover, most of the clients also mentioned that they mostly hear news about SOUTHWARK PENSIONERS CENTRE and their activities through word of mouth, thus suggesting that SOUTHWARK PENSIONERS CENTRE has a strong and lasting impact on the older people within and outside of the Southwark community.



Crafty Old
People

Recommendations

Several respondents indicated that they'd like to see a wider range of activities, including more exercise-based activities, such as line dancing, and yoga.

Another common criticism was that many clients who do not come to the Centre as often are unsure of what activities are taking place, so these clients felt that there's a need for SOUTHWARK PENSIONERS CENTRE to publicise their activities to their members more. This can be done through more regular newsletters being sent out via email, catering to clients who are not as able to come to the Centre to be updated.

A well run and effective organisation: achievements against 2023/24 plans

1. **The Journey to 201:** Significant progress – planning permission achieved at the end of 2024.
2. **Complete website development:** Demonstrated at the AGM – final checks to be done.
3. **Recruit a Treasurer:** Moved to 2024/25
4. **Strengthen the staffing and financial resource base of SOUTHWARK PENSIONERS CENTRE:** New positive staff appointments, three started professional development courses, limited progress on strengthening our financial base

Future plans

Journey to 201: SOUTHWARK PENSIONERS CENTRE continues its journey to new premises with a requirement to transform the organisation in terms of business and financial planning, fundraising and phase four development of the new centre project.

Mobilise new Ageing Well Southwark contract: introducing new contract requirements and new ways of working.

Complete review of customer relationship management system: including using charity log for the new AWS contract.

Roll out new communications tools and protocols: responding to the request from members for more timely information across more channels.

People: build on and strengthen workforce, funder and supporter relationships

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Research: co-create research programme

Activities: develop new activities, resolve lift functioning, embed new sustainable waste management practices, review activities with low attendance.

Thank you

Workforce: SOUTHWARK PENSIONERS CENTRE is fortunate to have such a kind, compassionate and dedicated team of people working to make life better for older people creating a community where older people thrive.



Trustees recognise and appreciate them and give a huge thank you to them all!

Staff: Bobbi, Denzil, Lorna, Jenny, Donna who joined us in January 2024, Natalie and Laura who joined us in February 2024; and Trevor who left in Oct 2023.

Trustees thank all the volunteers, interns and pupils who have helped keep services running this year.

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Vote of thanks		Volunteers, Interns & Pupils	
Volunteers	Volunteers	Interns	Pupils
Agnes	<u>Gennoria</u>	Claire	Melchizedek
Alma	Joan	Deena	William
Angela	Julia	Hazel	
Alan	Kim	Jewel	
Awwal	Laura	Francis	
Brenda	Lorna	Fawjya	
Cathy	<u>Ozlem</u>	Zeenath	
<u>Cheikh</u>	Patsy	Lauren	
David	Sally	Matthew	
Diana	Steve	Tahmim	
Elaine	Tina	Shahroz	
Elizabeth	Tony S	Rodion	
Freya	Tony W	Nican	



SOUTHWARK PENSIONERS CENTRE could not deliver its wide range of activities and services without the help of funders, partners and supporters.

Vote of thanks

Funders

Southwark Pensioners Centre thanks all its funders for their support. We have accomplished a great deal thanks to their help.

Funded by

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Vote of thanks

Partners

Southwark Pensioners Centre thanks all its partners for their support. We have accomplished a great deal together.



Vote of thanks

Supporters

Southwark Pensioners Centre thanks all its supporters. We have accomplished a great deal together.



SOUTHWARK PENSIONERS CENTRE is also grateful to Tesco and the Family Volunteering Club for their support.

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Financial performance in 2023/24

The net result, after operational expenses of £292,020 (2023 £300,207) for the year was £38,292 surplus (2023 £27,488 deficit).

At the end of the financial year total funds were £93,161 (2023 £54,869) of which £73,719 (2023 £20,128) were unrestricted funds and £19,442 (2023 £34,741) were restricted funds.

Trustees set a prudent budget for 2023/24, key aims in the 2023 budget were:

- a) Seeking additional resources to support older people to tackle the cost-of-living crisis.
- b) Implementing 16% reductions in the Ageing Well Southwark contract sums.

The liabilities within one year totalled £68,674 as at 31 March 2024.

The Trustees considered that the anticipated income for the year ending 31 March 2024 together with the current assets of £123,296 at 31 March 2024 were sufficient to cover these commitments.

Reserves Policy

Reserves are under the Trustee's policy position of three months of running costs and 2023/24 saw the Charity strengthen its reserves position to return to policy.

The Centre relies on restricted funding from the London Borough of Southwark and other funders to carry out its day-to-day activities and operations. Restricted funding received to date in the financial year ending 31 March 2024 totals were £276,721.

Board of Trustees members' liability

The Trustees of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of it winding up.

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Board of Trustees responsibilities statement

The Trustees (who are also directors of Southwark Pensioners' Centre 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. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

1. Select suitable accounting policies and then apply them consistently;
2. Observe the methods and principles in the Charities SORP FRS 102;
3. Make judgments and accounting estimates that are reasonable and prudent;
4. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
5. Prepare the financial statements on the going concern basis unless it is in appropriate to presume that the charitable company will continue in operation.

The Board of Trustees are responsible for keeping proper 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 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.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Board of Trustees on and signed on their behalf by:

Signed: _____

Charlie Smith, Chair

Date _____

SOUTHWARK PENSIONIONERS' CENTRE
Independent Examiner's Report
Accounting period 31st March 2024

Independent Examiner's report to the Trustees of Southwark Pensioners' Centre

I report on the accounts of the company for the year ended 31 March 2024 which are set out on pages 21 to 39 .

Respective responsibilities of trustees and examiner

The trustees, who are also the directors of the company for the purposes of company law, are responsible for the preparation of the accounts.

The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to examine the accounts as required under section 145 of the 2011 Act, follow the procedures laid down in the general Directions given by the charity Commission under section 145(5)(b) of the 2011 Act and to state whether particular matters have come to my attention.

Basis of opinion and scope of work undertaken

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to the matters set out in the statement below.

Independent Examiner's Statement

Since the 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 ICAEW, which is one of the listed bodies.

In connection with my examination, no matter has come to my attention:

1.- which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records in accordance with section 386 of the Companies Act 2006; and to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice:

Accounting and reporting by Charities have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed _____

The date upon which my opinion is expressed is: _____

David Wright FCA

David Anthony & Co,

Chartered Accountants, PO Box 70552, London, SE9 9DE

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Statement of financial activities for the period (incorporating income and expenditure account) ended 31 March 2024

INCOME FROM:		Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	Notes	£	£	£	£
Donations	2	1,399	276,721	278,120	243,707
Other trading activities	3	12,431	0	12,431	16,749
Interest received	4	1,341	0	1,341	431
Income from charitable activities	5	38,420	0	38,420	11,832
Total Income		53,591	276,721	330,312	272,719
EXPENDITURE ON:					
Charitable Activities		0	292,020	292,020	300,207
TOTAL EXPENDITURE		0	292,020	309,853	300,207
NET INCOME AND MOVEMENT IN FUNDS		53,591	(15,299)	38,292	22,520
RECONCILIATION OF FUNDS					
Total funds at 1 April 2023		20,128	34,741	54,869	59,837
Transfer between funds	17	0	0	0	0
TOTAL FUNDS AT 31 MARCH 2024		73,719	19,442	93,161	82,357

All of the charity's activities are derived from continuing operations during the two financial periods above are on page 21.

All recognised gains and losses are included in the above statement of financial activities. statements.

For comparative purposes, a statement of financial activities for the year ended 31 March 2022 is provided on page 22.

The notes on pages 25 to 39 form part of these financial statements.

SOUTHWARK PENSIONERS' CENTRE
Annual Report and Accounts
for the period ended 31 March 2024
Statement of financial activities
(incorporating income and expenditure account)
for the year ended 31st March 2023

INCOME FROM:		Unrestricted	Restricted	Total	Total
		Funds	Funds	2,023	2,022
	Notes	£	£	£	£
Donations	2	1,975	241,732	243,707	265,514
Other trading activities	3	16,749	0	16,749	27,575
Interest received	4	431	0	431	8
Income from charitable activities	5	11,832	0	11,832	2,696
Total Income		30,987	241,732	272,719	295,793
EXPENDITURE ON:					
Charitable Activities	6/10	0	300,207	300,207	273,273
TOTAL EXPENDITURE		0	300,207	300,207	273,273
NET INCOME AND MOVEMENT IN FUNDS		30,987	(58,475)	(27,488)	22,520
RECONCILIATION OF FUNDS					
Total funds at 1 April 2022		59,794	22,563	82,357	59,837
Transfer between funds	17	(70,653)	70,653	0	0
TOTAL FUNDS AT 31 MARCH 2023		20,128	34,741	54,869	82,357

All of the charity's activities are derived from continuing operations during the two financial periods above are on page 21.

All recognised gains and losses are included in the above statement of financial activities. statements.

For comparative purposes, a statement of financial activities for the year ended 31 March 2022 is provided on page 22.

The notes on pages 25 to 39 form part of these financial statements.

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

STATEMENT OF FINANCIAL POSITION

AS AT 31 March 2024

		2024	2023
	Note	£	£
Tangible Assets	12	10,561	13,201
Intangible Assets	13	8,511	1,217
		<u>19,072</u>	<u>14,418</u>
Current assets:			
Debtors	9	34,155	24,903
Cash at bank and in hand	10	89,141	84,222
		<u>123,296</u>	<u>109,125</u>
Current liabilities			
Accruals and deferred income	11	(49,207)	(68,674)
		<u>74,089</u>	<u>40,451</u>
Net current assets		<u>93,161</u>	<u>54,869</u>
Funds of the charity:			
Restricted funds	17	19,442	34,741
Unrestricted funds	17	73,719	20,128
		<u>93,161</u>	<u>54,869</u>

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Balance sheet as at 31 March 2024 (continued)

The Trustees consider that the charitable company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the charitable company to obtain an audit for the year in question in accordance with the section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at 31 March 2023 and of its net income for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable, to the charitable company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies' regime within Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Board of Trustees on 29th December 2024 and are signed on their behalf by:

Signed: _____

Date: _____

Charlie Smith, Chair

The notes on pages 25 to 39 form part of these financial statements.

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

General Information and Basis of preparation. Southwark Pensioners Centre is a Company limited by guarantee in England/Wales. In the event of the charity being wound up, the liability in respect of the guarantee is Limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of their financial statement.

The charity has applied Update Bulletin 1 as published on 2nd of February 2016 and does not include a cash flow statement in the ground it is applying FRS 102 Section 1A.

These financial statements have been prepared for the year ended 31 March 2024, presented in sterling and are rounded to the nearest pound.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these financial statements.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued on 16 July 2014, Update Bulletin 1 issued on 2 February 2016, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect to a period of one year from the date of approval of these accounts. The Charitable Company has occupied its current premises since 1997 and enjoys considerable legal protection under the terms of the lease. The Trustees have actively been exploring all possible options since the lease expired in January 2017 and remain confident that a suitable solution will be achieved.

In addition, as discussed within the reserves policy (page 17 of the Trustees Report), the Centre relies on funding from the London Borough of Southwark and other funders to carry out its day-to-day activities, and in forming the above opinion, the Trustees have given consideration to the availability of restricted and unrestricted reserves and are satisfied that they are adequate are available to continue for the next 12 months.

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024

1.3 Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Board of Trustees in furtherance of the general objectives of the charitable company and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific instructions imposed by donors or which have been raised by the charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

Income comprises donations including contributions from the Centre's supporters together with grant funding receivable providing core funding for the charity's activities; income from trading activities, principally the rental of surplus Centre space; and membership fees. All income is included in the statement of financial activities when the charity becomes entitled to the income, it is probable that it will be received by the charitable company and the amount can be quantified with reasonable accuracy.

In the event that the income receivable is subject to conditions that require a level of performance before the charity becomes entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities, they have been allocated on a basis consistent with the use of the resources. Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company and include project management carried out at headquarters. Governance costs are those incurred in connection with the administration of the charitable company and compliance with constitutional and statutory requirements.

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis: Office furniture and equipment - 20% straight line

1.7 Intangible fixed assets and depreciation

Intangible assets are an investment in a CRM IT System. This will be amortised over 4 years commencing in the year ended March 2021.

1.8 Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

1.9 Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

1.10 Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

1.11 Operating leases

Rentals under operating leases are charged to the statement of financial activities on a straight-line basis over the term of the lease.

SOUTHWARK PENSIONIONERS' CENTRE

Annual Report and Accounts

Accounting period 31st March 2024

Notes to the financial statements for the year ended 31 March 2024

2 DONATIONS

	Unrestricted	Restricted	Total Funds	Total Funds
	Funds	Funds	2024	2023
	£	£	£	£
Donations	399	0	399	2,051
Government Grants (see below)	0	109,627	109,627	190,892
Other Grants	1,000	167,094	168,094	50,764
	1,399	276,721	278,120	243,707

GOVERNMENT GRANTS

London Borough of Southwark as per note 17		109,627	103,418
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3 OTHER TRADING ACTIVITIES

	Unrestricted	Restricted	Total Funds	Total funds
	Funds	Funds	2024	2023
	£	£	£	£
Rental Income	5,580	0	5,580	6,400
Membership	3,141	0	3,141	2,953
Other-Photocopying	82	0	82	52
Business Interruption	0	0	0	0
Secondment of staff	0	0	0	1,767
Other income	105	0	105	75
Grants for AGM and Xmas Party	3,523	0	3,523	11,247
	12,431	0	12,431	27,575

4 INTEREST RECEIVABLE

	Unrestricted	Restricted	Total Funds	Total funds
	Funds	Funds	2024	2023
	£	£	£	£
Interest receivable	1,341	0	1,341	431
	1341	0	1341	431

SOUTHWARK PENSIONIONERS' CENTRE
Annual Report and Accounts
Accounting period 31st March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

5 Income from charitable activities

	Unrestricted	Restricted	Total	Total
	Funds	Funds	Funds	Funds
	£	£	2024	2023
			£	£
Activities, events, holidays and outings	38,420	0	38,420	11,832
	38,420	0	38,420	11,832

6 ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Unrestricted	Restricted	Total	Total
	Funds	Funds	Funds	Funds
			2024	2023
Direct costs (note 7)	0	116,354	116,354	95,347
Support costs (Note 8)	0	175,666	175,666	203,465
	0	292,020	292,020	298,812

SOUTHWARK PENSIONERS' CENTRE
Annual Report and Accounts
for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

		Unrestricted	Restricted	Total	Total Funds
	Basis of	Funds	Funds	Funds	2023
7 Direct Costs	Allocation	£	£	£	£
Wages and Salaries	Staff Time	0	67,634	67,634	50,660
Social Security Costs	Staff Time	0	2,166	2,166	3,694
Pension Costs	Staff Time	0	1,043	1,043	1,084
Staff and Volunteer Expenses	Staff Time	0	4,183	4,183	1,279
Activities	Actual Cost	0	5,761	5,761	24,702
Legal fees	Actual Cost	0	0	0	648
Holidays	Actual Cost	0	30,730	30,730	8,895
Fundraising	Actual Cost	0	1,803	1,803	1,711
Subscriptions and Publications	Actual Cost	0	2,980	2,980	174
Vaccine Project	Actual Cost	0	0	0	2,500
Welfare and donations		0	54	54	-
		0	116,354	116,354	95,347

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

8 Support Costs

		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
				2024	2023
		£	£	£	£
Premises	Actual Cost	0	57,501	57,501	53,815
Communication	Actual Cost	0	3,379	3,379	3,223
Sundry Expenses	Actual Cost	0	2,509	2,509	0
Catering	Actual Cost	0	2,891	2,891	302
Bookkeeping and Payroll	Actual Cost	0	4,288	4,288	7,039
Bank Charges	Actual Cost	0	1,278	1,278	677
Wages and Salaries	Staff Time	0	38,412	38,412	56,620
Employer's NI	Staff Time	0	1,635	1,635	3,570
Pension Costs	Staff Time	0	774	774	953
Staff & Volunteer Exp	Actual Cost	0	1,919	1,919	2,597
Depreciation	Actual Cost	0	2,738	2,738	3,528
Marketing	Actual Cost	0	260	260	168
Consultancy	Actual Cost	0	15,606	15,606	10,193
Insurance	Actual Cost	0	4,622	4,622	3,891
Amortisation IT	Actual Cost	0	2,837	2,837	613
Governance Costs	Actual Cost	0	35,017	35,017	56,277
		0	175,666	175,666	203,466

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SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

9 Governance costs

		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
				2024	2023
Independent Examiner's Fee	Actual Cost	0	1,500	1,500	1,005
Wages and Salaries	Staff Time	0	26,238	26,238	41,720
Social Security Costs	Staff Time	0	548	548	5,048
Pension Costs	Staff Time	0	531	531	1,249
Staff & Volunteer Training	Actual Cost	0	300	300	2,346
Printing	Actual Cost	0	1,989	1,989	1,184
Telephone & Internet	Actual Cost	0	3,911	3,911	3,726
		0	35,017	35,017	57,192

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

10 NET INCOME FOR THE YEAR

This is stated after charging	2024	2023
	<u>£</u>	<u>£</u>
Depreciation of tangible fixed assets owned by the charity	2,640	6,283
Amortisation IT Software	2,837	1,620
Pension Costs	2,348	3,286
independent fees	<u>1,500</u>	<u>1,005</u>
	<u>9,325</u>	<u>12,194</u>

SOUTHWARK PENSIONERS' CENTRE
Annual Report and Accounts
for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

During the year no member of the Board of Trustees received any remuneration, benefits in kind, or any reimbursement of expenses.

11. Staff Costs	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Salaries	0	132,284	132,284	148,999
Employer's national insurance	0	4,349	4,349	12,312
Employer's pension contributions	0	2,348	2,348	3,286
Staff expenses	0	4,183	4,183	3,338
Volunteer expenses	0	2,219	2,219	558
	0	145,383	145,383	168,493

No employee received remuneration amounting to more than £60,000 in either year.

As stated in note 10, the members of the Board of Trustees are not remunerated for their services as trustees of the charity.

	2024	2023
Average number of employees:	14	5

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

12 Tangible Fixed Assets	Office Furniture and Equipment	Total
Cost	£	£
At 1 April 2023	63,682	63,682
Additions	1,845	1,845
Disposal	0	0
Cost 31 March 2024	65,527	65,527

Depreciation	£	£
Opening balance	52,326	52,326
Disposal	0	0
Annual charge	2,640	2,640
as at 31 March 2024	54,966	54,966

Carrying Amount

31-Mar-24	10,561	10,561
31-Mar-23	13,201	13,201

Intangible Fixed Assets	CRM IT Systems	Total
Cost	£	£
At 1 April 2023	5,060	5,060
Additions	10,131	10,131
Disposal	0	-
Cost 31 March 2024	15,191	15,191

Amortisation	£	£
Opening balance at 1 April 2023	3,843	3,843
Disposal	0	0
Annual charge	2,837	2,837
Cost 31 March 2024	6,680	6,680

Carrying Amount

31-Mar-24	8,511	8,511
31-Mar-23	1,217	1,217

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

14 Debtors

	2024	2023
Prepayment and accruals	0	8,454
Other Debtors	37,455	16,449
	<u>37,455</u>	<u>24,903</u>

15 Creditors amount falling due within one year

	2024	2023
	£	£
Trade Creditors	8,764	13,972
Accruals and deferred income	40,443	54,702
	<u>49,207</u>	<u>68,674</u>

SOUTHWARK PENSIONERS' CENTRE
Annual Report and Accounts
for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

16 Deferred Income

	2024	2023
SPAG-Tony Farsky legacy	0	1,750
Dulwich Almshouse Charity	0	7,000
Kings College London	0	5,000
Southwark Charities	0	2,339
Haberdasher Charity	0	500
AGE UK LAS Apr-May 24	18,455	14,579
Awards for All - Bright Sparks	0	9,800
Independent Age	16,240	
	34,695	40,968
Weston Super Mare	0	2,187
	34,695	43,155

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

Notes to the financial statements for the year ended 31 March 2024 contd.

Narrative

1. LB Southwark – Common Purpose Programme – from local authority towards the core costs of the Centre, the Enrich Lifelong Learning Project and the Reaching Out Project
2. Age UK Lewisham and Southwark – Older People's and Carers Hub contract on behalf of LB Southwark
3. LB Southwark – Warm Spaces project, Cost of Living Community referrer
4. Independent Age – Sufficient income: Advice & Support for Global Majority Older People to Live Well into older age
5. Southwark Charities - Warm spaces project
5. United Saint Saviours Charity– Business development support
- 6.. SPAG – Tony Farsky legacy
- 7 Dulwich Almshouse Charity – Summer party & centre redecorations
8. CAB National – Big Energy Saving Network project

17 STATEMENTS OF FUNDS

	Brought forward	Income	Expenditure	Transfer in/out	Carried forward
General funds					
Unrestricted	20,128	53,591	0	0	73,719
	20,128	53,591	0	0	73,719
Restricted funds					
Others (Donations<SPAG, Just Giving)					
LB Southwark -Common purpose - core	34,741	109,627	(124,926)	0	19,442
Age UK LaS Older People & Cares Hub		76,096	(76,096)		
Other Restricted Funds		90,998	(90,988)		
	34,741	276,721	(292,010)	0	19,442
Total of funds	54,869	330,312	(292,010)	0	93,161

SOUTHWARK PENSIONERS' CENTRE

Annual Report and Accounts

for the period ended 31 March 2024

18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Tangible fixed assets	10,561		10,560.8	13,201
Intangible fixed assets	8,511		8,511	1,217
Current Assets	54,647	68,649	123,296	109,125
Creditors due within one year	0	(49,207)	(49,207)	(68,674)
	73,719	19,442	93,161	54,869

19. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund.

21. OPERATING LEASE COMMITMENTS

At 31 March 2024 the charitable company has no future commitments payable under non-cancellable operating lease.

20. RELATED PARTY TRANSACTIONS

During the year ended 31 March 2024 there were no related party transactions to report.

Signed: _____ Date: _____

Charlie Smith, Chair