East London age UK
Let's change how we age

Working together for older people in East London

Annual report and financial statements

FOR THE YEAR ENDED 31 MARCH 2026



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Front cover image:
OPRG members handing in the Offline and Overlooked petition with 173,949 signatures to the Government on 30th July 2025

Board of Trustees

Imelda Redmond – Chair
Adrienne Policht
Grzegorz Fraczek
Jayne Davis
Jeni Mwebaze (appointed 29/11/2025)
Merlyn Holkar (appointed 29/11/2025)
Paul Oliver
Randal Smith
Sarah Knightsbridge (appointed 29/11/2025)
Sohail Ahmed (appointed 29/11/2025)
Teresa O'Connor
Zara King

Company Secretary

Giuseppina Ruscigno

Chief Executive

Mary-Ann Foxwell

Company number

07687015

Charity number

1144535

Registered office

82 Russia Lane, London, E2 9LU

Independent Auditors

Knox Cropper LLP, 65-68 Leadenhall Street, London EC3A 2AD

Bankers

Unity Trust, Congress House, 23-28 Great Russell Street, London WC1B 2UB

Key Management Personnel

Mary-Ann Foxwell – CEO

Larissa Howells – Director of Services, Deputy CEO & Safeguarding lead

Modan Deb – Director of Finance and Operations

The Trustees, who are also directors under company law, present their report and financial statements for the year ended 31 March 2026. The Trustees confirm that the financial statements comply with current statutory requirements, the Memorandum and Articles of Association and Charities SORP (FRS 102) *'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) second edition'.*

The objects of the charity as stated in the Memorandum and Articles of Association (24th June 2011) are as follows:

To promote the following purposes for the benefit of the public and/or older people in and around East London:

- Advancing education;
- Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- Promoting equality and diversity;
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantages; and
- Such other charitable purposes for the benefit of older people as the trustees may from time to time decide.

Independent Auditor's Report

Inner East London (Tower Hamlets, Newham and Hackney) have some of the highest rates of pensioner poverty and the lowest rates of healthy life expectancy in the country.

Age UK East London is here because we want to address these issues; we want more local older people to live happy, healthy and fulfilled lives. Our five-year (2024–29) strategy, informed by the voices of older people, clearly sets out our plans for doing so.

We are proud of the progress we have made during the second year of our strategy as set out in this document. We're now delivering a consistent service offering across our organisational footprint with our hospital and home, befriending, digital support, information and advice services being provided in all three boroughs.



Right: Our 2024/25 AGM bringing together local residents and supporters

Older people can get support in our Centres, and (when needed) we will visit them at home. Our holistic approach means that an older person who accesses one of our services will often go on to receive support from another.

In boroughs which are overwhelmingly 'young' (with populations where less than 15% of people are aged over 55) it's important that we ensure the voices of older people are heard by decision makers. During the year, through our Older People's Reference Groups and our local campaigns, we've created spaces where older people are heard, valued, and included. We've also worked hard to build local relationships at every level; to connect our services with those of our voluntary, community, and faith sector partners, and to develop collaborative networks. Alongside this we work to create relationships with our NHS and Local Authority partners in order to ensure that the views and experiences of older people are considered by decision-makers.

We are very grateful for the contribution of all our trustees who provided support during 2025–26. During the year we were delighted to welcome four new trustees. Sarah Knightsbridge joined us as chair of our People Sub-Committee, she brings expertise, experience and care to this very important role. Jeni Mwebze is our new designated Service Quality trustee who brings over 20 years of NHS leadership and quality assurance experience to the role. We were also extremely fortunate to recruit Merlyn Holkar who comes with strong policy expertise and experience of designing inclusive, user-led, services and Sohail Ahmed who brings expertise in strategic planning, risk oversight, and digital modernisation to our trustee board. Together our board members bring varied and relevant experience, skills, and perspective to the table. We are very lucky to have them.

We would both like to pay tribute to our talented and committed staff and volunteers. Their hard work, empathy and good humour are the driving force of our success, their contribution is making a lasting difference to our communities. This Annual Report reflects the care that defines our work, and the strength of our partnerships.

We want to finish by thanking all our commissioners and funders. Our work enabling older people in East London to feel part of their community, and to be as happy and independent as they can be, wouldn't be possible without their support.

Imelda Redmond CBE Chair of Trustees / Mary-Ann Foxwell, CEO

Below: Lunch at Holly St Lunch Club in Marie Lloyd Centre



Our values

Kind

We treat people with kindness, patience, generosity and care.

Accountable

We do what we say we are going to do. We are reliable and trustworthy.

Collaborative

We work as equal partners with beneficiaries.

We work in partnership with other agencies to best meet the needs of older people.

Flexible

We adapt according to the needs of our clients and community.

We recognise the barriers many older people face and do our best to fit our services around them.

Inclusive

We ensure that older people feel that Age UK East London is 'for them'.

We make our services inclusive by taking positive action to ensure all our provision is welcoming and accessible.





Above: Local residents and VCS organisations at an activity day in Marie Lloyd Centre

Our vision

We want East London to be a place where people age well, and where older people live happy, healthy and fulfilled lives.

Older people in East London told us that they want to:

Be independent

Live safely and independently for as long as possible.

Be connected

With their community, their friends and family and services.

Be informed

Be supported to access entitlements that provide an income that allows them to feed themselves, heat their homes, and socialise.

Be heard

Have their experience recognised and their voices heard by service providers and policy makers.

In order to deliver these ambitions Age UK East London needs to be a collaborative, professional and sustainable organisation.

Our key impact and achievements

24,760

older people and unpaid carers supported by Age UK East London this year

£5,380,000

additional income secured for older East Londoners

2,489

people supported to return home from hospital

1,905

individuals at social groups, activities, and support sessions

Be connected

For a growing number of people, particularly those in later life, loneliness can have a significant impact on their wellbeing. Data shows our boroughs have the 3rd, 5th, and 6th highest levels of loneliness in London (Tower Hamlets, Hackney, and Newham respectively).

Connection with community, friends, family and services reduces loneliness, builds resilience, and keeps older people involved in their community. That is why creating and sustaining meaningful connections is central to our mission.

In Hackney and Tower Hamlets

Since moving into the Marie Lloyd Centre (Hackney) and Merchant Street Methodist Church (Tower Hamlets) in 2024, we have been building community and responsive services, ensuring local residents can enjoy nutritious meals, access our advice services, digital drop-ins, and a range of exercise classes and wellbeing activities.

At Marie Lloyd Centre we work collaboratively with our partners who share the building with us – City & Hackney Carers Centre, Choice in Hackney, MRS Independent Living and Huddleston Centre. Together, we welcome, older people, disabled people, young people with learning disabilities, and carers to the Centre making this space a true hub of wellbeing in Hackney.

The Centre is growing in profile as a sector hub with local VCS partners and major stakeholders convening at the Centre for their meetings. This year we formally incorporated the Holly Street Luncheon Club (est 1975) into Age UK East London. This move, supported by the Lunch Club members, aims to protect the historic and beloved community group. (see more about the Lunch Club on page 8).

The City

In the City of London our team continues to deliver a range of services and activities from the Portsoken Community Centre, including the Portsoken Women's Group, a young carer's activity group and a boardgame club.



986 at Merchant Street Hub

280 at Marie Lloyd Centre

83 in the City

people attending social activities and exercise classes

Digitally

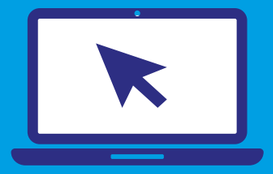
In 2024 we expanded our Digital Inclusion programme across all three of our boroughs, and spent this year embedding and promoting the programme to help older people build confidence with digital technology.

We are ensuring that the most isolated older East Londoners are able to get online in a safe and enjoyable way by making home-visits and matching people with digital befrienders for weekly Zoom calls. Drop-ins at all our Centres, 6-week educational courses, and one-off 'Techy Tea Party' hosted by local businesses ensure a varied way for more mobile older people to continue learning.

WHAT'S NEW: We were delighted to secure a grant to develop an NHS training programme and support pack to increase the confidence and use of the NHS app amongst older people. The guide has enhanced our offer by providing an independent resource, supporting both one-to-one sessions and group workshops.

127

people completed our bespoke digital course, compared with 94 in the previous year.





602

attendances at our volunteer-supported digital drop-in sessions

50

older people matched with a befriending volunteer



Befriending

This remains one of the most important services that we offer those who are housebound or in need of companionship. A volunteer befriender provides regular trusted in-person support. Read Anne and Gillian's stories for both perspectives of being involved as a befriender and a befriendee (pages 10 & 11).

WHAT'S NEW: We launched our new volunteer-delivered befriending service, Gift of Friendship – this new project allowed us to expand befriending across all three boroughs. Specially trained volunteers review applications, match applicants with older people and make sure the befriending match starts smoothly.

3,212

nutritious lunches served at Merchant Street Hub

Holly Street Luncheon Club

Holly Street Luncheon Club offers delicious freshly cooked lunches, as well as activities like dancing, bingo, exercises, and foot care to around 70 people each week, and has ambitions to grow in the coming year.

The Club is a Caribbean-founded, community group, started in 1975 for older Caribbean people living around Holly St, Hackney. The Club also celebrates Windrush Week, Black History Month and Christmas, making space for people to feel seen and to make friends.

It is an essential part of the community that has been built at the Marie Lloyd Centre, keeping older people fed, happy, and connected.

"I love coming here. I love the company. People come of all ages, we have people who are over 100 years old!"

Cherry*, attending Holly Street for 3 years

"It nourishes you, mind, body and soul."

Monica, a Holly Street Lunch Club regular for a year.

"Holly Street is a place for friendship. It cheers up my spirit. I come every week and enjoy the music and bingo."

Tracy*, who has been attending Holly Street 7 years



A day disco with Holly St Lunch Club

1,260 attendances at Holly Street Lunch Club



Local corporate supporters helping celebrate Lunar Year at Merchant St Hub



Arriving at Marie Lloyd Centre



Merchant St Hub's thriving chess club



A techy tea party hosted at the offices of one of our local corporate supporters

name changed to protect her identity.

50 **older people matched with a befriending volunteer.** 24 more matches than the previous year.

Anne's story

"My name is Anne and I am a befriending volunteer at Age UK East London. I am a student social worker and have always been passionate about supporting people. I chose to start volunteering here as I have some previous experience in dementia care and was already aware of some of the issues facing older people, especially when it comes to loneliness.

I have been volunteering in the befriending service for four months now and early on I was matched with an older woman living in a care home with dementia, called Ruth.*

Ruth is 89 years old. She has mild dementia which affects her short-term memories. It was important to me that our relationship was built on trust and real connection and I found that music was really important to both of us. We listen to Caribbean Calypso whenever I go. It's our routine, and brings her out of her shell. Sharing memories has been one of the best ways to get to know her, about how she grew up the oldest of nine children and her work as a midwife. Talking about her past often brings comfort and helps Ruth express who she is beyond her diagnosis.

Visiting Ruth is really rewarding and I can see that our interactions make positive difference in her day, Ruth started smiling more and told me she always looked forward to me visiting her.

Volunteering has also meant I am more confident. Before meeting Ruth I was a little nervous as I was concerned about communicating effectively and how to react if she became confused. However, the support and guidance that Age UK East London and the care home staff provided gave me more of an understanding of the empathy, patience, and reassurance needed when supporting someone living with dementia.

So many older people are lonely across the country and just having conversation can make such a big difference.

**name changed to protect her identity*

Gillian's story

Gillian*, 72 an English and ESOL teacher has recently been through upheaval in her life, resulting in a long stretch of low mood and poor sleep. During this period, it was difficult for her to stay active or keep up with the things she normally enjoys, and she found herself feeling increasingly lonely and isolated in her flat, especially on the days when she wasn't teaching, she didn't have anywhere to go or anyone to see.

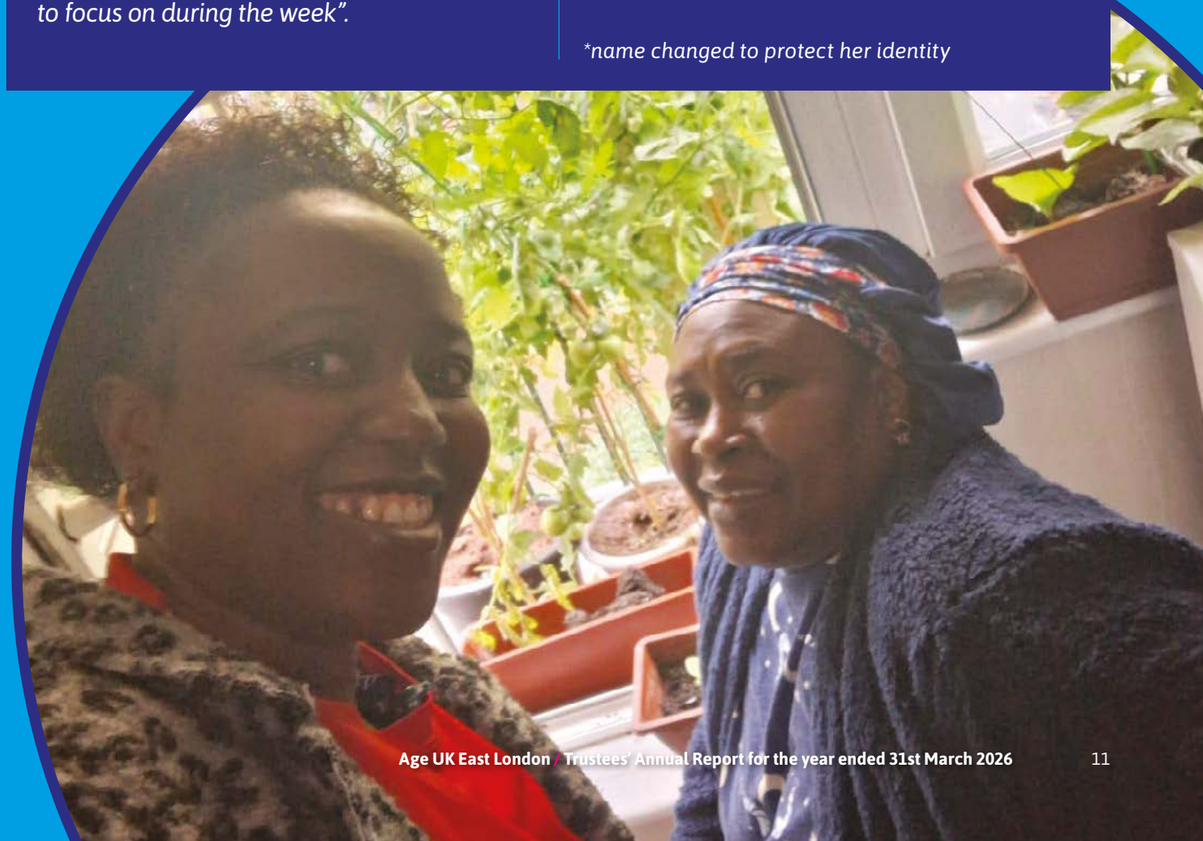
Gillian contacted Age UK East London hoping that having a befriender alongside her would give her the encouragement she needed to get back into a routine and help her feel less alone. So we matched her with a befriender who visits her at home once a week.

Their time together usually involves going out for a walk, spending time in the fresh air. Gillian says these visits make a real difference to her mood and *"give me something positive to focus on during the week".*

One of the most meaningful areas of support has been around her home. Gillian had been putting off sorting and clearing clutter for many years, especially during the times when her motivation was at its lowest. She often felt overwhelmed by the idea of starting, even though she knew it would help her feel better. Having her befriender there has made a huge difference. Working through things together has helped Gillian make steady progress, and she says even small bits of clearing leave her feeling calmer, lighter, and more in control. This practical help has become an important part of her wellbeing, and she now feels more able to take steps that once felt too difficult.

Building a new relationship has helped Gillian steadily rebuild her confidence and sense of routine. Knowing that someone is coming to see her encourages her to get ready, plan her day, and look forward to the time they spend together. Gillian said: *"[having a befriender] has made a huge difference during a time when I really needed it."*

**name changed to protect her identity*



Right: A Befriender volunteer with their Befriendee

Rosemary's story

Rosemary*, 93, has lived in East London all her life and moved to Tower Hamlets with her husband in 1965. She has lived in the same flat for 56 years and currently lives with her 2 cats, Kelly and Mitzy, who like to follow her around and keep Rosemary company. *"I used to go out dancing, go for a proper disco, but when I turned 90 I didn't have the mobility anymore."*

Luckily, at a similar time Rosemary noticed that Age UK East London had moved to the Merchant Street Hub and thought she would give the day centre a try. *"People used to tell me about Age UK East London, but I never knew where it was until it moved so close."*

Rosemary joined the arts and craft group and discovered she could see people whilst doing something she enjoyed. She now attends multiple times a week to go to different classes and to see the friends she has made. *"It has given me a social life, and I look forward to coming every Monday."*

This year her friends and the team at the Merchant Street Hub celebrated Rosemary's birthday. *"They spoiled me! They got me cards and chocolate cake, so many cards. It was lovely."*

**name changed to protect her identity.*



"I wouldn't see anyone without it [the Merchant Street Hub]. It's just a godsend, when you've got no family places like this are very important."
Rosemary*

Above right: Merchant Street Hub celebrates a local residents birthday

Be independent

Staying safe, active and confident is central to ageing well. Maintaining independence is about having the right support, at the right time so that older people can continue to live the lives they choose.

Hospital to Home

Our Hospital to Home service supports older people as they leave hospital and transition back to home life. We make sure their home is safe and ready for their return and offer regular welfare visits in the crucial first weeks. This wraparound support not only prevents unnecessary readmissions but also helps people regain their confidence and routine after a hospital stay.

WHAT'S NEW: In 2024 we redesigned the services to improve efficiencies and accountability across all four hospitals that we operate from. The recruitment of managers and Project Officers to the Hospital to Home team secured the bedding in of the new staffing structure.

2,489 **people supported to return home from hospital**

Below: A handyperson visits a home



Handypeople

Alongside this, our Handypeople team delivers essential adaptations such as grab rails, key safes and trip-hazard removal, ensuring homes remain secure, accessible and comfortable.

During winter draughty, cold homes bring additional pressures to older people's health and finances. In winter our Handyperson service offers energy-saving tips, lightbulbs, draught excluders, radiator foils and packs of blankets for older people to stay well.

Supporting fitness and movement

WHAT'S NEW: Physical strength and balance are vital to maintaining independence. This year we have extended our exercise class offer across Newham, Hackney, and Tower Hamlets. Just as importantly, these sessions provide opportunities for social connection, creating both physical resilience and the sense of community that helps people thrive.

Additionally, we now offer nail cutting services across our boroughs, which allows older people to move more comfortably and be more independent.



Arthur's story

Arthur*, 89, was referred to our Hospital to Home service by Homerton Hospital after experiencing a fall in his home in Hackney, where he lives alone. For Arthur to return home safely our team would need to create space in his home for essential medical equipment. Although initially reluctant to engage with our team, after visiting him on the ward and having person-centred conversations with Arthur around his care so he felt really listened to, we were able to build a trusting relationship.

After assessing Arthur's home, it became clear that Arthur needed more support than originally thought. Our team helped him to buy bedding and referred him to our Handyperson Service.

Our Handyperson team cleared space in Arthur's home for the much-needed hospital bed and medical equipment.

Our team also assisted with the installation of a keysafe so that, in the future, emergency services could have access to the home. These changes made the home much safer and a more comfortable environment for Arthur to return to after his two months stay in hospital.

Arthur's story highlights how our Hospital to Home and Handyperson services work together to ensure people have a safe comfortable space to return home to with needed support in place.

**name changed to protect his identity*

Left: A dance class at Marie Lloyd Centre

Teresa's story

Teresa is 72 and lives in Newham. Though she was keen to stay active and independent, Teresa was initially unsure what support was available to her.

She first connected with Age UK East London through a falls prevention exercise class after a hospital referral. She met Thang, an Age UK East London community engagement officer, and learnt about other free local services. With Thang's encouragement, Teresa began attending the digital drop in service to build her confidence online.

"I was really interested in the digital help, as I am not so confident with the digital world. I learnt quite a few ways to solve my digital problems."

Teresa then also attended a nail cutting appointment, improving her comfort and mobility and helping her maintain her independence. She has spoken warmly about the welcoming atmosphere and the people she has met along the way.

"Thang has been very helpful and is very chatty and kind to everyone. I have also met some very nice people."

Her story highlights how proactive engagement and joined up community support can improve the confidence, mobility, digital skills and social connection for older residents.



(Left to right) Teresa and Thang, Age UK East London Community Engagement Officer

Our Handyperson team supported

1,752

people with home improvements, compared to 1,510 in the previous year



Be heard

Older people's voices are central to our strategy. We are delivering services for older people, and they are the people with the experiences and views that matter most.

We are committed to the continued involvement of older people and will work to amplify their views and voices to influence our delivery as well as our work with decision-makers. **150** OPRG members were involved in the consultation and developments of our 2024-29 strategy. We return annually to the OPRGs to report back on our progress and gather further feedback on the strategic objectives they helped design.

Older People's Reference Groups

Our Older People's Reference Groups (OPRGs) in City & Hackney, Tower Hamlets, and Newham provide a platform where older people have their experiences recognised and their voices heard by service providers and policymakers and collectively shape change, as well as learn about local services.

We are committed to ensuring that people can participate regardless of health or caring responsibilities. To support this, we organise transport where needed and offer hybrid attendance options for members who are housebound or unable to attend in person.

Silver anniversary

In 2025 we celebrated 25 years of the City & Hackney OPRG. Former and current members and local councillors attended to celebrate the long-standing power and voice of the Group. The celebration included a conference on combatting ageism, delivered in partnership with the Centre for Ageing Better

WHAT'S NEW: This year we held leadership elections to democratise the OPRGs, ensuring their development is more accessible, representative and member-led so that they can continue to thrive as genuine forums for participation (read more on page 18).

Below: (Left to right) Ernell and Hazel take part in an interview with ITV on the *Ageing While Black* report.



Campaigning beyond East London

Working closely with the national Age UK charity our OPRG members took 173,949 signed petitions for the Offline and Overlooked campaign petition to Parliament. The petition from older people calls for fair access to essential services for those not online, sending a clear message to Government.

This year the national Age UK charity published a report 'Ageing While Black' about the lifelong impact that institutional racism has on older Black people. Our own local OPRG members, Hazel and Ernell, were interviewed by ITV News and shared their experiences of ageing as Afro-Caribbeans in London.

These actions connect local experiences to national debates and show that older people's voices can influence change at every level.





Top circle: (Left to right) Phyllis, Saleem and Cynthia cutting cake at the City & Hackney Silver anniversary.
Above: Ernell being interviewed by ITV Report.



11 **Older People's Reference Group meetings**

Democratising the OPRGs

This year our goal was to continue to advance the governance and membership of each borough's OPRG. Together with the OPRG committees, we created a democratic framework that:

- promotes wider, active member engagement
- reflects community needs
- ensures accountability across all levels of the group, and
- supports long-term continuity through fair leadership practices and succession planning.

The OPRG Chairperson, Deputy Chair and committees are now elected through a formal, transparent nomination and voting process, and this has been rolled out across all three OPRG's. The roles have clearly defined responsibilities and terms of service that will support leadership renewal and prevent standstill.

The committees are now developing terms of reference and defining their areas of interest for the coming years, seeking feedback from the members to keep their activities responsive and member-led.

This approach champions inclusivity by giving all members a role in shaping the structure. It reinforces transparency through open communication and accountability via democratic elections. Overall, it lays the groundwork for a resilient, member-driven organisation that can adapt and thrive over time.

A Newham OPRG open meeting



Leo's story

Leo, 71, moved to Tower Hamlets with his wife nearly four years ago. At first, he found himself feeling lonely as he didn't know anyone and didn't have much to do. To keep his mind active, Leo started looking for ways to connect with his community. His neighbour encouraged him to attend an Older People's Reference Group (OPRG) meeting at Age UK East London, which she had been attending for years.

After attending that first meeting Leo was inspired by the friendly faces and opportunities to make a difference in his community and became a regular attendee. *"The OPRG was the foundation stone for me. It was like the base, and from there it opened other doors."* Today, he serves as Deputy Chair of the OPRG and is involved in numerous voluntary roles across Tower Hamlets, helping to represent the voices of older people.

This year, Leo has also started volunteering with Age UK East London's Information and Advice team helping others access the support available to them. *"Whenever I meet people, especially people in my age group, and I feel they are not aware of it, I direct them to Age UK East London. I'm more like an ambassador."*

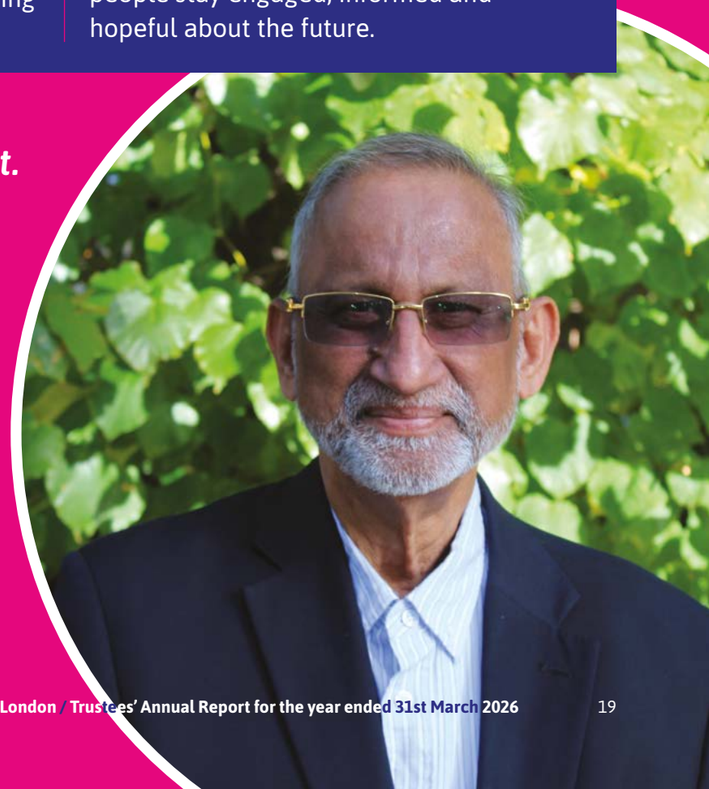
"It's very, very important to the community that an organisation like Age UK East London is around... It's like a one-stop shop." For Leo, Age UK East London offers hope to older people and says: *'Giving somebody hope is the greatest gift one can give to others."*

When it comes to OPRGs and supporting others Leo says: *"Coming together is the beginning, being together is progress, and working together is success."*

For Leo, Age UK East London has provided far more than activities or services. It has given him purpose, connection and opportunities to use his skills to support others. In return, he has become a passionate advocate for helping older people stay engaged, informed and hopeful about the future.

"It just keeps me going. That's it. It keeps me going."

"It's very, very important to the community that an organisation like Age UK East London is around... It's like a one-stop shop."



Right: Leo, Tower Hamlets OPRG vice chair, and Information & Advice volunteer

Be informed

Access to clear, independent advice is fundamental to many East Londoners facing financial hardship and complex challenges. Timely information and support can make the difference between coping and crisis.

In our strategy consultations older people told us that they wanted an easy-to-access first point of contact with our organisation.

Information team

Our dedicated team of Information Officers act as the front door to our services. They provide a first point of contact, ensuring older people receive prompt support from the right person, or onward referral and signposting where needed. This approach reduces waiting times, and means our Advisers spend more time on casework.

WHAT'S NEW: We started a new EDF Benefit Check advice service, with additional funding from Age UK National, allowing us to provide further benefit support to older people.

Maximising income

Our Information & Advice team continues to play a vital role in maximising income for older people, ensuring they claim the benefits and entitlements that are theirs by right. In a period of rising costs, this work has been more important than ever in improving financial security and wellbeing. Our advisers also carry out home visits, removing barriers for those unable to travel and ensuring our services remain accessible to all.

Tower Hamlets Connect

We run the Tower Hamlets borough-wide helpline, that acts as the front door to adult social care. Our team offers clear, timely information and advice, guiding older people to the right support – whether that's welfare benefits, local services, or onward referrals. By being the first point of contact, we make it easier for residents to navigate complex systems and access the help they need without delay. Tower Hamlets Connect received glowing praise from the Care Quality Commission for the vital role that we play in adult social care in Tower Hamlets.

Newham Carers Community

In Newham, our Newham Carers Community team continues to support 1,400+ carers with ongoing information, advice and recognition. Their success demonstrates the breadth of our Information & Advice offer – from welfare checks to carers' rights – and the positive impact of timely, tailored advice on people's lives.

WHAT'S NEW: We are proud to have secured funding from the NHS Inequalities Community Delivery Fund for Newham to deliver monthly massage sessions for carers. This initiative is designed to support carers' physical and emotional wellbeing and provide much-needed time for self-care.

£5,380,000

extra income secured for older people

Newham Carers Community has supported

691 unpaid carers + **154** young carers

We supported...

19,960 referrals through Tower Hamlets Connect Helpline

compared to 17,002 in the previous year

2,499 people supported with Information & Advice appointments, including...

520 at home appointments

compared to 371 in the previous year.

"I would say it is very top and very heartening to know that there are people at Age UK East London to help and to get back to me and give me advice, they never let me down."

Ahmed*, 90 years old

**name changed to protect his identity*



Right: Newham Carer's Community attend Newham Ageing Well Festival

Maria's story

When Maria, 71, retired after a lifetime of work, she assumed she would simply have to manage on her pension.

Maria says her rent and council tax costs were around £800 a month and she worried constantly about how she would make ends meet. *"Besides working as a nurse, I had to take another job. I was cleaning houses every Saturday when I was off work, just to get that extra money. That was a struggle. I had that [second job] for about ten years. I was dreading retiring because of it."*

"I have worked all my life, I've never claimed benefit before, I didn't have a clue [about benefits]. When you stop work, they don't knock on your door and tell you what you're eligible for. A lot of people don't know."
So when she contacted the council to ask whether she might be entitled to help with her council tax and housing costs, she was disappointed to be told she was not eligible, "I got a letter saying I am not eligible for any help. So I just paid my full rent and full council tax and everything."

It was Maria's cousin who suggested she contact Age UK: *"She said to me, 'Go to Age UK;' So I called the [Age UK national helpline], and they told me that Age UK East London could help me with a benefit check.*



An Age UK East London adviser supporting a client with benefits advice

Age UK East London said, 'We will contact you within a couple of weeks.'"

And [Alex called me back] *"I came in to Marie Lloyd Centre. He went on the system and he said to me, 'You are definitely eligible.'"*

With Alex's help, Maria successfully secured the support she was entitled to, including having her award backdated.

"Now, anyone that I know is coming up for retirement and they're worrying about this, that and the other, I tell them, 'Go to Age [UK East London].'"

Reflecting on the support she received, Maria has no doubt about the difference Age UK East London made.

"Without your advice, I wouldn't be in the position I am today. And that's the honest truth."

87 **volunteers this year**

12 more volunteers than the previous year

Our volunteers

Volunteers continue to be at the heart of Age UK East London. Their time, energy and commitment enable us to reach more older people and make a deeper impact across our communities.

Whether offering companionship through befriending, supporting digital skills, or helping behind the scenes, volunteers bring warmth and connection that cannot be replicated by services alone. In turn, many tell us that volunteering enriches their own lives – building friendships, confidence, and a stronger sense of belonging.

The Barry Blandford Volunteer Awards

The Barry Blandford Volunteer Awards shine a light on volunteers who go above and beyond, often quietly, to keep our communities connected and cared for.

Barry Blandford started volunteering for Age Concern Tower Hamlets (which joined others to form Age UK East London as we know it today) in 1989 as a handyperson, using his skills as an electrician. Barry was a tireless community champion: a long-time volunteer, our trustee, later becoming the Mayor of Tower Hamlets. He was a member of the Older People's Reference Group in Tower Hamlets, chairman of the East End Pensioners Action Group, and involved in the Tower Hamlets Carers' Centre.

The Awards were created by Barry's family to recognise those who volunteer to make their communities better places to age in.

The 2025 Barry Blandford Volunteer of the year award went to Manora who is an Activities Volunteer at our Merchant Street Hub and has been volunteering at Age UK East London for over a decade.

- **Barry Blandford Award:** Manora
- **Newcomer Award:** Andrew
- **Young Volunteer Award #1:** Ethan
- **Young Volunteer Award #2:** Shahid
- **Digital Inclusion Award:** Kulvinder
- **All-Rounder Award:** Afrin
- **Community Befriending Award:** Liz

Special recognition:

- Sophie, for nine years of befriending service
- Tracy, for her valued contribution

Below: Manora (centre) winning the Volunteer of the Year award, presented by Allisun and Tracy (left to right)





Collaboration – our approach

Collaboration is essential to best meet the needs of older people and we are working hard across our three boroughs to establish trusting relationships with our community, faith and voluntary sector partners and with our system (NHS and Local Authority) colleagues.

This work is leading us to test new initiatives, learn new things, and gives us the opportunity to amplify the voices of older people in policy-making environments.

Since April 2024 Mary-Ann Foxwell, our Chief Executive, has co-chaired (with Rosemary Jawara) the Hackney CVS Leadership Group. Together, they work with a group of local CVS leaders; listening to local concerns and ambitions and shaping how this forum gets its voice heard within the wider system.

In this role Mary-Ann sits on City and Hackney's Place-Based Partnership Executive Committee and their Place-Based Partnership Delivery Group. She also attends the City and Hackney Population Health and Health Inequalities Strategic Partnership.

In Newham, the Staywell network gives us the opportunity to work closely with local older people's organisations. Mary-Ann and Taskin Saleem from SUBCO (one of our closest Newham partners and a delivery partner on our Newham Carers project) represent the local VCS on Newham's Ageing Well Joint Planning group.

In Tower Hamlets our leadership of the Tower Hamlets Connect service and advice partnership links us closely with the Local Authority, NHS and social welfare advice sector.

Larissa Howells, our Director of Services and Safeguarding Lead, sits on the adult safeguarding boards in each of our boroughs. This participation supports us to develop our own high-quality safeguarding culture, as well as build connections, help shape local policy and increase accountability among partner agencies.

We're also active participants in a wide range of advice, advocacy, and social connection networks across East London. These include the Tower Hamlets Connect Advice Partnership, the Tower Hamlets Community Advice Network (THCAN), the Customer Experience Partnership, the Social Welfare Legal Advice Community of Practice, and a number of local task-and-finish groups focused on improving housing, health, and social connection.

In Hackney, we are part of the Hackney Advice Partnership and work closely with colleagues at Homerton Hospital's Emergency Department to strengthen referral pathways – with new collaborative work planned alongside the Advice Network, small groups and housing associations.

In Newham, Advice Service Manager James represents us on the One Newham Advice and Advocacy Forum and contributes to the borough's Early Intervention and Prevention Pilot.

Across the organisation, our team members also play an active role in local community networks – for example, our OPRG coordinator is part of the Community Health Champions programme via Volunteer Centre Hackney, the Equality Network, and Cornerstone Partnership Group.

At the heart of this work is our commitment to be there for the older people who need us most. Collaboration is central to achieving this. We know that local grassroots organisations hold the trust and connections that make real impact in their communities. Our role, as a larger charity with national links and strong local presence, is to understand the landscape of services available, connect older people to the right support (including culturally appropriate provision), and offer capacity-building help – from support with quality accreditation (AQS) to practical initiatives such as corporate volunteer redecorations.

We also learn from and celebrate the work of these smaller community organisations and use our platform to amplify their voices and the voices of the older people they serve.

Opposite page, top: Mary-Ann with Rosemary Jawara

Thank you to our funders and supporters

A very big thank you to all our funding partners, who have helped us support older East Londoners over the last year:

- Age UK and Bernard Lewis Family Charitable Trust
- Age UK and the BlackRock Charitable Foundation (third party funder)
- Age UK and EDF
- Age UK and the Julia Rausing Trust (third party funder)
- Age UK and Omaze UK Limited
- Age UK and The Rothesay Foundation (third party funder)
- Age UK and The Trustees of Charities Aid Foundation and Skipton Building Society (third party funder)
- Barts Health NHS Trust Whipps Cross Hospital
- City Bridge Trust, the funding arm of the City of London Corporation's charity Bridge House Estates (1035628)
- City of London Corporation
- Community Health Champion Network
- Department for Science, Innovation and Technology
- East End Citizens Advice Bureau
- French Huguenot Church of London Charitable Trust
- London Borough of Hackney
- London Borough of Havering
- London Borough of Newham
- London Borough of Tower Hamlets
- London Emergencies Partnership
- May and Stanley Smith Charitable Trust
- Mercers' Charitable Foundation
- Mind in the City, Hackney and Waltham Forest
- NHS North East London ICB
- Toynbee Hall

We give special thanks to our corporate partners who make our work possible:

- Age UK and Jones Lang LaSalle (JLL) Limited
- Pay.UK
- Travel Trade Consultancy

Local businesses who donated:

- Unite the Union Tower Hamlets
- Dunelm

We give special thanks to the individuals who kindly make regular donations, fundraise and have left bequests in their wills:

- Dr Joan Pollen
- Donald Chittey
- Patricia Baxter
- Myrtle Good

We would like to thank all the companies that shared skills, and sent us fantastic volunteers over the past year:

- Barclays Bank
- Bloomberg
- East London Business Alliance
- Mako
- Mary Ward Centre
- National Energy Action
- NatWest Bank
- Olympic Swimming Centre
- Philips 66
- Queen Mary University of London
- St Hilda's East Community Centre
- Toynbee Hall
- University College London
- Working Well Trust

We welcomed students from the following institutes and organisations on placement, thank you for all your hard work:

- London South Bank University
- New City College
- NHS East London Foundation Trust
- Island Advice Centre
- Choice in Hackney
- Queen Mary University of London

Financial review

Overview

We are satisfied with our end of year position. Total income increased to **£3.8m** (2025: £3.6m), reflecting growth in both charitable activity income and legacy income. Despite this increase, the charity reported an overall operating deficit of **£52,710** (2025 : £41,266 deficit), with an unrestricted deficit of **£60,374** (2025 : £109,828 deficit).

Total funds at 31 March 2026 were **£1,4161,031** (2025 : £1,513,741), of which **£1,211,904** were unrestricted (£2025 : £1,272,278).

Income

The charity received **95%** of its income from charitable activities (£3.59m), with the balance arising primarily from donations, legacies and investment income. Total income increased by **5%** during the year, from **£3.61m** to **£3.79m**. A notable feature of the year was the receipt of **£183k in legacies**, contributing to total donations and legacies income of **£189k**, compared with **£36k** in the prior year. Our largest sources of income continued to be local authority and NHS contracts, alongside grant funding supporting community services and information and advice activities.

Expenditure

The Total expenditure increased to **£3.84m** (2025: £3.65m), an increase of **5%**. Staff costs remained the charity's most significant cost, representing approximately **72%** of total expenditure. Expenditure on individual services accounted for **28%** of total expenditure, while community services represented **68%**, with central support activities accounting for the remaining **4%**. The increase in expenditure reflects continued investment in frontline services, higher staffing costs and inflationary pressures across operations.

Subsidiary entities

The charity's wholly owned subsidiary, Age Concern Newham Trading Company Limited, remained dormant throughout the year. Age Concern Hackney, Age Concern Newham and Age Concern Tower Hamlets were dissolved in 2022.

Fundraising

In the last financial year, we did not run any public facing fundraising campaign. We do not outsource or use professional fundraisers, and we have received no complaints. We remain a member of the Institute of Fundraising.

Reserves

The Trustees are responsible for ensuring that the charity maintains an appropriate level of reserves to manage financial risks and support ongoing operations. The reserves policy requires the charity to hold unrestricted free reserves equivalent to a minimum of three months of future operating expenditure.

Based on budgeted operating costs of approximately **£3.76m**, the target reserves level is approximately **£940,000**. At 31 March 2026, the charity held unrestricted general reserves of **£1,127,904**. After deducting tangible fixed assets of **£24,869**, unrestricted free reserves were approximately **£1.10m**, which remains above the minimum target level and therefore compliant with the reserves policy.

The Board continues to recognise the importance of maintaining strong reserves in an environment where contract funding remains competitive and future income is not guaranteed beyond relatively short funding cycles. To support strategic priorities, the Board has designated **£84,000** for investment in organisational development, including IT infrastructure, premises improvements and service development initiatives.

Future plans and principal risks

Over the coming period we will continue to modernise the organisation; equipping it to deliver our strategic goals by becoming more collaborative, more professional and more sustainable. We're ambitious for the future and are determined to meet the increasing needs of older people in East London. Our strategy sets out our vision and delivery goals, we will determinedly work to provide these services that older people need.

The Trustee Board systematically reviews risks faced by the charity. Every quarter the senior management team produces an updated risk register for the Finance Sub Committee's indepth consideration. The risk register includes a detailed mitigation plan for every red or amber risk, and reports on progress against the plan to both the Board and the Finance sub committee. The principle risks as we look forward relate to uncertainty relating to our large-scale contracts as the ongoing squeeze on public finances impacts on how services are commissioned (value, contract length and delivery expectations), and on the needs of our local population. Demand for our services remain high and it's often difficult both for our team to meet demand, and to resolve the issues brought to our services. Over the coming months we will invest further in our organisational infrastructure; our premises, management systems, resources and processes – with the aim of improving our efficiency, helping us collaborate better, and giving us better tools to support staff in their challenging roles. We're keen to develop new and stronger partnerships, and to build on the expertise we have in service delivery – continuing to develop and deliver impactful services for older people in East London.

Structure, governance, and management

Age UK East London (AUKEL) was created as a charity in November 2011 and established as a company in June 2011. The charities of Age Concern Hackney, Age Concern Newham and Age Concern Tower Hamlets were linked by a Uniting Direction via common trusteeship issued in December 2011.

We were accepted in September 2012 as a Brand Partner of Age UK, the national charity formed by a merger of Age Concern England and Help the Aged. And in November 2025 we signed Our Shared Future, a commitment to work collaboratively with the wider Age UK network for the benefit of older people with a focus on five Core principles; putting older people first; upholding and promoting our values; uncompromised compliance with the law and regulatory standards; transparency; integrity and good faith; and promotion of Equality, Diversity and Inclusion.

Governing Document

The Charity's operations are governed by its memorandum and articles of association (M&AA) dated 29 June 2011.



Statement of responsibilities of the trustees

The trustees (who are also directors of charitable company for the purposes of company law) are responsible for preparing the trustees' annual 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. 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 judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2025 was 12 (2024: 13). The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Statement as to disclosure to our auditors In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The report of the Trustees has been prepared in accordance with the special provisions relating to companies' regime within part 15 of The Companies Act 2016.

The trustees' annual report has been approved by the trustees on 11th November 2026 and signed on their behalf by:



Imelda Redmond
Trustee, Chair

Independent Auditor's Report to the members of Age UK East London

Opinion

We have audited the financial statements of Age UK East London (the 'charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditors' report thereon. The trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge

obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- The charitable company is required to comply with both company law and charity law and based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.
- We gained an understanding of how the charitable company complied with its legal and regulatory framework, including the requirement to properly account for restricted funds, through discussions with management and a review of the documented policies, procedures and controls.
- The audit team, which is experienced in the audit of charities, considered the charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override.
- Our approach was to check that all restricted income was properly identified and separately accounted for and to ensure that only valid and appropriate expenditure was charged to restricted funds. This included reviewing journal adjustments and unusual transactions.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken, so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report or for the opinions we have formed.

Simon Goodridge

Simon Goodridge
Senior Statutory Auditor
for and on behalf of Knox Cropper LLP
65 Leadenhall Street
London EC3A 2AD

11th November 2026

AGE UK EAST LONDON

Statement of financial activities

(incorporating an income and expenditure account)

For the year ended 31st March 2026

	Note	Unrestricted £	Restricted £	2026 Total £	2025 Total £
Income from:					
Donations and legacies	3	189,263	-	**189,263**	36,390
Charitable activities:	4				
– Individual Services		886,728	7,530	**894,258**	1,082,240
– Community Services		2,084,699	365,349	**2,450,048**	2,329,648
– Central Support		173,654	68,001	**241,655**	144,670
Investment income		14,574	-	**14,574**	18,096
Total income		3,348,918	440,880	**3,789,798**	3,611,044
Expenditure on:					
Charitable activities:	5				
– Individual Services		1,066,523	13,989	**1,080,512**	1,233,962
– Community Services		2,342,769	276,542	**2,619,311**	2,372,486
– Central Support		-	142,685	**142,685**	45,862
Total expenditure		3,409,292	433,216	**3,842,508**	3,652,310
Net income for the year	6	(60,374)	7,664	**(52,710)**	(41,266)
Transfers between funds	15	-	-	**-**	-
Net movement in funds		(60,374)	7,664	**(52,710)**	(41,266)
Reconciliation of funds:					
Total funds brought forward		1,272,278	241,463	**1,513,741**	1,555,008
Total funds carried forward		1,211,904	249,127	**1,461,031**	1,513,741

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. The attached notes form part of these financial statements.

AGE UK EAST LONDON

Balance sheet

As at 31st March 2026

	Note	2026 £	2026 £	2025 £	2025 £
Fixed assets:					
Tangible assets	9		**24,869**		41,286
Investment			**132,580**		130,325
Investment in subsidiary company	10		**-**		-
			157,449		171,611
Current assets:					
Debtors	11	**496,045**		321,246	
Short Term Deposit		**125,000**		125,000	
Cash at bank and in hand		**1,096,407**		1,215,389	
		1,717,453		1,661,635	
Liabilities:					
Creditors: amounts falling due within one year	12	**413,870**		319,505	
Net current assets			**1,303,583**		1,342,130
Total assets less current liabilities			**1,461,031**		1,513,741
Total net assets	14		**1,461,031**		1,513,741
Funds	15				
Restricted funds			**249,127**		241,463
Unrestricted funds:					
– Designated funds		**84,000**		67,029	
– General funds		**1,127,904**		1,205,249	
Total unrestricted funds			**1,211,904**		1,272,278
Total funds			**1,461,031**		1,513,741

The financial statements have been approved and authorised for issue by the trustees on 11th November 2026 and signed on their behalf by:

Paul Oliver, Trustee

Imelda Redmond, Trustee

Company registration no. 07687015

The attached notes form part of the financial statements.

AGE UK EAST LONDON

Statement of Cash Flows

For the year ended 31st March 2026

	Note	2026 £	2026 £	2025 £	2025 £
Net cash provided by operating activities	17		**(121,065)**		185,045
Cash flows from investing activities:					
– Interest from investments		**14,574**		18,097	
– Purchase of fixed assets		**(10,236)**		(17,034)	
– Sale/ (purchase) of investments		**(2,255)**		(130,325)	
Cash (used in) investing activities			**2,083**		(129,262)
Change in cash and cash equivalents in the year			**(118,982)**		55,783
Cash and cash equivalents at the beginning of the year			**1,340,389**		1,284,607
Cash and cash equivalents at the end of the year			**1,221,407**		1,340,389

Analysis of cash and cash equivalents, short term deposits and of net debt

	At 1 April 2025 £	Cash flow £	At 31 March 2026 £
Cash at bank and in hand	1,215,389	**(118,982)**	**1,096,407**
Short-term deposits	125,000	**-**	**125,000**
Total	**1,340,389**	**(118,982)**	**1,221,407**

AGE UK EAST LONDON

Notes to the financial statements

For the year ended 31st March 2026

1 Accounting policies

General information:
Company number: 07687015
Charity number: 1144535
Registered in England and Wales
Registered Office: 82 Russia Lane, London E2 9LU
Limited by Guarantee

a) Basis of preparation

The financial statements have been prepared in accordance with the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

b) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. Key judgements that the charitable company has made which have a significant effect on the accounts. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

d) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- activities includes the costs of delivering services, exhibitions and other educational activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the company's charitable programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 5.

i) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

j) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Leasehold property	straight line over the lease period	on cost
Furniture and office equipment	25%	on cost
Computer equipment	33.33%	on cost
Building Improvements	25%	on cost
Motor Vehicles	33.33%	on cost

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value.

o) Pensions

The company operates a defined contribution pension scheme on behalf of its employees. Contributions are charged to the Statement of Financial Activities in the period in which they are payable.

p) Critical accounting judgements and estimates and key sources of estimation uncertainty

In the application of these accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources.

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on management's best knowledge of the amount, events or actions, actual results may ultimately differ from those estimates. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the

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For the year ended 31st March 2026

revision and future periods if the revision affects current and future periods. The trustees consider the following items to be areas subject to estimation and judgement:

Depreciation:
The useful economic lives of tangible fixed assets are based on management's judgement and experience. When management identifies that actual useful economic lives differ materially from the estimates used to calculate depreciation, that charge is adjusted retrospectively. Although tangible fixed assets are significant, variances between actual and estimated useful economic lives will not have a material impact on the operating results. Historically, no changes have been required.

Legacies:
Accruing for income derived from legacies where complicated issues surrounding the measurement of the group's entitlement to income existed at the year-end. There have been no legacy recognition or measurement requirements this year.

In the view of the Trustees , no assumptions concerning the future or estimation uncertainty affecting assets or liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

These accounting policies have been applied consistently in dealing with items which are considered material in relation to the Charity's financial statements.



Notes to the financial statements

For the year ended 31st March 2026

2. Detailed comparatives for the statement of financial activities

	2026 Unrestricted £	2026 Restricted £	**2026 Total £**
Income from:			
Donations and legacies	36,390	-	**36,390**
Charitable activities:			
– Individual Services	1,056,862	25,378	**1,082,240**
– Community Services	1,978,328	351,320	**2,329,648**
– Central support	71,613	73,057	**144,670**
Investment income	18,096	-	**18,096**
Total income	**3,161,289**	**449,755**	**3,611,044**
Expenditure on:			
Raising funds			
Charitable activities:			
– Individual Services	1,204,958	29,005	**1,233,962**
– Community Services	2,066,159	306,327	**2,372,486**
Other	-	45,862	**45,862**
Total expenditure	**3,271,117**	**381,194**	**3,652,310**
Net income for the year	(109,828)	68,561	**(41,266)**
Transfers between funds			**-**
Net movement in funds	(109,828)	68,561	**(41,266)**
Total funds brought forward	1,382,106	172,902	**1,555,008**
Total funds carried forward	1,272,278	241,463	**1,513,741**

Notes to the financial statements

For the year ended 31st March 2026

3. Income from donations and legacies

Current year	Unrestricted £	Restricted £	**2026 Total £**	2025 Total £
Donations	6,600	-	**6,600**	32,710
Legacies	182,663	-	**182,663**	3,680
	189,263	-	**189,263**	36,390

Prior year	Unrestricted £	Restricted £	**2025 Total £**	2024 Total £
Donations	32,710		**32,710**	52,617
Legacies	3,680		**3,680**	27,056
	36,390	-	**36,390**	79,673

Notes to the financial statements

For the year ended 31st March 2026

4 Income from charitable activities

Individual Services	Unrestricted £	Restricted £	**2026 Total £**	2025 Total £
City & Hackney Homerton Home & Settle	243,232	-	**243,232**	243,232
Newham Home & Settle	116,618	-	**116,618**	116,618
Whipps Cross Home & Settle	131,250	-	**131,250**	131,250
Royal London Take Home and Settle	199,519	-	**199,519**	199,519
Home Help	7,327	-	**7,327**	7,327
LB Havering, Havering at Home Service/ Handyperson	188,782	-	**188,782**	188,782
Shell Warm Homes HEC	-	7,530	**7,530**	7,530
Cadent Energy Check	-	-	**-**	-
UKPN Home Energy Checks	-	-	**-**	-
Total for Individual Services	**886,728**	**7,530**	**894,258**	**894,258**

Central Support	Unrestricted £	Restricted £	**2026 Total £**	2025 Total £
Central support	76,340	37,521	**113,861**	59,247
Marie Lloyd Centre	97,314	-	**97,314**	54,943
CBRR Grant		30,480	**30,480**	30,480
Total for Central support	**173,654**	**68,001**	**241,655**	**144,670**

Central support includes £37k from May and Stanley for Volunteering programme and £97k from rent, utility recharge and luncheon club meals

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Notes to the financial statements

For the year ended 31st March 2026

4 Income from charitable activities (cont.)

Community Services	Unrestricted £	Restricted £	**2026 Total £**	2025 Total £
Toynbee Hall - Link Age Plus	142,317		**142,317**	134,650
City & Hackney OPRG	20,000		**20,000**	-
Century Court			**-**	45,812
Digital Inclusion Innovation Fund		32,330	**32,330**	
Digital Programme	6,000	39,997	**45,997**	45,997
City Connections	111,226		**111,226**	149,731
Carers Hospital Newham and City	98,400		**98,400**	
LBTH Bow Road (previoulsy Caxton)	3,559		**3,559**	3,923
Mental Health Connector	23,814		**23,814**	23,551
City & Hackney ORPG		15,674	**15,674**	37,453
Newham ORPG		23,000	**23,000**	23,000
Tower Hamlets ORPG	4,900	40,842	**45,742**	53,854
Connect Newham	201,464	5,000	**206,464**	197,666
LBTH Befriending Service	43,400	25,000	**68,400**	25,000
LB Hackney			**-**	898
Gift Of Friendship- Befriending (Julia Rausing)	29,000		**29,000**	-
Hackney Information & Advice	9,944	125,833	**135,777**	140,707
Newham information & advice	-1,815	-	**-1,815**	137,218
LBTH Information & Advice	1,214,561	15,443	**1,230,004**	1,209,545
AUK Entitled to More Programme	52,209	-	**52,209**	37,500
AUK A Place To Call Home	52,250		**52,250**	12,802
Newham - Hustings	-	-	**-**	2,000
GLA Democratic Grant (Speak Up, Sign Up)		2,646	**2,646**	17,779
AUK More Money For You Grant	73,470		**73,470**	30,563
Warm Home BEC Programme		35,000	**35,000**	
Falls Prevention Service in Newham		4,584	**4,584**	
Total for Community Services	**2,084,699**	**365,349**	**2,450,048**	**2,329,648**
Total income from charitable activities	**3,145,081**	**440,880**	**3,585,961**	**3,556,558**

Notes to the financial statements

For the year ended 31st March 2026

4 Income from charitable activities (cont. – prior year comparatives)

Individual Services	Unrestricted £	Restricted £	2026 Total £	2025 Total £
City & Hackney Homerton Home & Settle	246,542	246,542	**246,542**	257,578
Newham Home & Settle	118,448	118,448	**118,448**	111,991
Whipps Cross Home & Settle	169,791	169,791	**183,564**	120,000
Royal London Take Home and Settle	175,185	175,185	**175,185**	193,763
Home Help	43,024	43,024	**43,024**	36,958
LB Havering, Havering at Home Service/ Handyperson	208,614	208,614	**208,614**	190,326
EON Handyperson	-	-	**-**	7,857
Shell Warm Homes HEC	-	-	**11,605**	-
Cadent Energy Check	27,619	27,619	**27,619**	-
UKPN Home Energy Checks	67,639	67,639	**67,639**	118,542
Total for Individual Services	**1,056,862**	**1,056,862**	**1,082,240**	**1,037,015**

Central Support	Unrestricted £	Restricted £	2026 Total £	2025 Total £
Central support	16,670	16,670	**16,670**	16,670
Marie Lloyd Centre	54,943	54,943	**54,943**	54,943
LBTH rent grant	-	-	**-**	-
CBRR Grant				
Other income				
Total for Central support	**71,613**	**71,613**	**71,613**	**71,613**

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Notes to the financial statements

For the year ended 31st March 2026

4 Income from charitable activities (cont. – prior year comparatives)

Community Services	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Toynbee Hall - Link Age Plus	134,650	-	**134,650**	134,650
Century Court	45,812	-	**45,812**	45,812
Digital Programme		45,997	**45,997**	45,997
City Connections	149,731		**149,731**	149,731
LBTH Caxton	3,923		**3,923**	3,923
Mental Health Connector	23,551		**23,551**	23,551
City & Hackney ORPG	35,453	2,000	**37,453**	37,453
Newham ORPG	23,000		**23,000**	23,000
Tower Hamlets ORPG	44,458	9,396	**53,854**	53,854
Connect Newham	197,666		**197,666**	197,666
LBTH Befriending Service		25,000	**25,000**	25,000
LB Hackney	898		**898**	898
Hackney Information & Advice		140,707	**140,707**	140,707
Newham information & advice	26,441	110,777	**137,218**	137,218
LHTH Information & Advice	1,194,102	15,443	**1,209,545**	1,209,545
AUK Entitled to More Programme	37,500		**37,500**	37,500
AUK A Place To Call Home	12,802		**12,802**	12,802
Newham - Hustings		2,000	**2,000**	2,000
GLA Democratic Grant (Speak Up, Sign Up)	17,779		**17,779**	17,779
AUK More Money For You Grant	30,563		**30,563**	30,563
Total for Community Services	**1,978,328**	**351,320**	**2,329,648**	**2,329,648**
Total income from charitable activities	**3,106,803**	**449,755**	**3,556,558**	**3,370,092**

Notes to the financial statements

For the year ended 31st March 2026

5 Analysis of expenditure

	Basis of allocation	Charitable activities: Individual Services £	Charitable activities: Community Services £	Central Support £	Support costs £	Governance costs £	**Total 2026 £**	Total 2025 £
Staff costs	Direct	705,525	1,458,521	111,794	493,123		**2,768,963**	2,595,572
Activities and events	Direct	38,377	26,168	411	-		**64,956**	94,337
Consultants and professional fees	Direct	-	6,043	-	32,718		**38,761**	41,783
Volunteers costs	Direct	-	2,652	-	-		**2,652**	1,336
Subcontractors costs	Direct	37,519	507,620	-	-		**545,139**	524,644
Premises	Space	-	-	30,480	180,038		**210,518**	203,617
General office costs	Staff time	-	-		50,629		**50,629**	44,831
Communication and computers	Usage	-	-		106,331		**106,331**	105,248
Other support costs	Usage	-	-		34,796		**34,796**	22,325
Audit	Direct	-	-		-	17,799	**17,799**	13,892
Governance and trustees	Staff time	-	-		-	1,964	**1,964**	4,724
		781,421	2,001,004	142,685	897,635	19,763	**3,842,508**	3,652,310
Support costs		292,648	604,987		(897,635)	-	**-**	-
Governance costs		6,443	13,320		-	(19,763)	**-**	-
Total expenditure 2026		**1,080,512**	**2,619,311**	**142,685**	**-**	**-**	**3,842,508**	**3,652,310**
Total expenditure 2025		1,233,961	2,372,486	45,862	-	-	**3,652,309**	

Of the total expenditure, **£3,409,292** was unrestricted (prior year: £3,271,117) and **£402,736** was restricted (prior year: £381,194).

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Notes to the financial statements

For the year ended 31st March 2026

5 Analysis of expenditure (- prior year comparatives)

	Basis of allocation	Charitable activities: Individual Services £	Charitable activities: Community Services £	Central Support £	Support costs £	Governance costs £	**Total 2025 £**
Staff costs	Direct	765,843	1,209,607	-	620,123		**2,595,573**
Activities and events	Direct	37,180	41,775	15,382	-		**94,337**
Consultants and professional fees	Direct	180	1,847	-	39,756		**41,783**
Volunteers costs	Direct	-	1,336	-	-		**1,336**
Subcontractors costs	Direct	33,760	490,884	-	-		**524,644**
Premises	Space/	-	-	30,480	173,137		**203,617**
General office and finance staff cost	Staff time	-	-	-	44,831		**44,831**
Communication and computers	Usage	-	-	-	105,248		**105,248**
Other support costs	Usage	-	-	-	22,325		**22,325**
Audit	Direct	-	-	-	-	13,892	**13,892**
Staff and trustees	Staff time	-	-	-	-	4,724	**4,724**
		836,963	1,745,449	45,862	1,005,420	18,616	**3,652,310**
Support costs		389,782	615,639	-	(1,005,420)		**-**
Governance costs		7,217	11,399	-	-	(18,616)	**0**
Total expenditure 2025		**1,233,962**	**2,372,486**	**45,862**	**-**	**-**	**3,652,310**

Notes to the financial statements

For the year ended 31st March 2026

6 Net income / (expenditure) for the year

This is stated after charging / (crediting)	2026 £	2025 £
Operating lease rentals:		
– Property	**120,571**	99,408
– Other equipment	**7,380**	6,479
Depreciation	**26,653**	17,954
Auditor's remuneration:		
– Audit fees	**17,799**	13,892

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:	2026 £	2025 £
Salaries and wages	**2,197,195**	2,208,184
Social security costs	**270,876**	208,779
Pension cost – defined contribution	**99,585**	105,154
Temporary staff cost	**71,522**	18,515
Redundancy and termination costs	**44,101**	24,565
Other employee support costs	**17,545**	27,585
	2,700,825	**2,592,783**

Three employee on the payroll received remuneration in excess of £60,000 per year.

	2026 No.	2025 No.
£60,000 – £69,999	**2**	2
£70,000 – 79,999	**0**	0
£80,000 – 89,999	**1**	1

Key management personnel – payroll costs were **£255,719** in 2024-25 and **£302,603** in 2024-25. They consist of the Chief Executive, Director of Finance & Operations, Director of Services.

Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2026 No.	2025 No.
Charitable activities	**64**	68
Support	**8**	9
	72	77

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Notes to the financial statements

For the year ended 31st March 2026

8 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

9 Tangible fixed assets

	Motor Vehicles £	Office equipment £	Computer equipment £	Leasehold property £	Total £
Cost					
At the start of the year	45,646	10,655	92,380	2,428	**151,109**
Additions in year	-	-	10,236	-	**10,236**
At the end of the year	45,646	10,655	102,616	2,428	**161,345**
Depreciation					
At the start of the year	45,646	3,891	57,885	2,401	**109,823**
Charge for the year	-	2,614	24,012	27	**26,653**
At the end of the year	45,646	6,505	81,897	2,428	**136,476**
Net book value at the end of the year	**-0**	**4,150**	**20,719**	**-**	**24,869**
At the start of the year	-	6,764	34,495	27	41,286

All of the above assets are used for charitable purposes.

Notes to the financial statements

For the year ended 31st March 2026

10 Subsidiary Companies

The charity had the following dormant subsidiary company until it was dissolved on 25/03/2025

	Company no. (E&W)	Registered office
Age Concern Newham Trading Company Limited	02911949	655 Barking Road, London E13 9EX

As a consequence group accounts are not required.

11 Debtors

	2026 £	2025 £
Trade debtors	**223,901**	215,759
Other debtors	**-**	1,005
Prepayments	**49,152**	36,411
Accrued income	**222,990**	68,069
	496,045	321,246

12 Creditors: amounts falling due within one year

Creditors	2026 £	2025 £
Trade creditors	**116,074**	47,538
Taxation and social security	**49,342**	46,256
Other creditors	**29,232**	31,857
Accruals	**145,273**	152,846
Deferred income (see below)	**73,948**	41,008
	413,870	319,505

The charity holds a telephone system under finance lease from February 2018. This is a 5 year lease. The total value of minimum lease rentals payable over the life of the lease is £82,040.

Deferred income	2026 £	2025 £
Balance at the beginning of the year	**41,008**	30,692
Amount released to income in the year	**(41,008)**	(30,692)
Amount deferred in the year	**73,948**	41,008
Balance at the end of the year	**73,948**	41,008

Deferred income: income received by the charity in relation to the next financial year.

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Notes to the financial statements

For the year ended 31st March 2026

13 Pension scheme

Pension costs represent contributions paid to a defined contribution scheme as detailed in note 1.

14 Analysis of net assets between funds

Current Year	General unrestricted £	Designated £	Restricted £	2026 Total funds £	2025 Total funds £
Tangible fixed assets	24,869	-	-	**24,869**	41,286
Investments	132,580	-	-	**132,580**	130,325
Net current assets	970,455	84,000	249,127	**1,303,582**	1,342,130
Net assets at the end of the year	1,127,904	84,000	249,127	**1,461,031**	1,513,741

14 Analysis of net assets between funds (cont. - prior year comparison)

Prior Year	General unrestricted £	Designated £	Restricted £	2025 Total funds £
Tangible fixed assets	41,286	-	-	**41,286**
Investments	130,325	-	-	**130,325**
Net current assets	1,033,638	67,029	241,463	**1,342,130**
Net assets at the end of the year	1,205,249	67,029	241,463	**1,513,741**

Notes to the financial statements

For the year ended 31st March 2026

15 Movements in funds

Restricted funds – 2026	At the start of the year £	Income £	Expenditure £	Gains & Transfers £	At the end of the year £
Individual Services:					
– Food grants	18,886	-	7,329		**11,557**
– Shell Warm Homes HEC	-	7,530	6,660	-	**870**
	18,886	7,530	13,989	-	**12,427**
Community Services:					
Digital Programme	68,835	39,997	28,084		**80,748**
City & Hackney ORPG		15,674	15,674		**-**
Tower Hamlets ORPG		40,842	30,877		**9,965**
Connect Newham		5,000	5,000		
LBTH Befriending Service	18,750	25,000	8,456		**35,294**
Hackney Information & Advice	8,237	125,833	120,351		**13,719**
Newham information & Advice	50,071	-	6,678		**43,393**
GLA Democratic Grant (Speak Up, Sign Up)	2,000	2,646	763		**3,883**
LHTH Information & Advise		15,443	15,443		**-**
Warm Home BEC Programme		35,000	19,749		**15,251**
Falls Prevention Service in Newham		4,584	1,709		**2,875**
Digital Inclusion Innovation Fund		32,330	900		**31,430**
Newham OPRG		23,000	22,858		**142**
	147,893	365,349	276,542	-	**236,700**
Central support	74,684	68,001	142,685	-	**-**
Total restricted funds	**241,463**	**440,880**	**433,216**	-	**249,127**

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Notes to the financial statements

For the year ended 31st March 2026

15 Movements in funds (cont.)

Unrestricted funds -2026	At the start of the year £	Income £	Expenditure £	Gains & Transfers £	At the end of the year £
Designated funds:					
MLC refurbishment	4,029	15,000	4,029	-	**15,000**
IT project	10,000	18,574	8,574		**20,000**
Newham (new office)	-	25,000	-		**25,000**
Premises improvement	10,000		-	(1,000)	**9,000**
MLC Holly Street Luncheon Club	15,000			(15,000)	**-**
Fundraising investment	18,000	9,600	12,600		**15,000**
Central restructure	10,000		4,376	(5,624)	**-**
Total designated funds	67,029	68,174	29,579	(21,624)	**84,000**
General funds	1,205,249	3,280,744	3,379,711	21,624	**1,127,904**
Total unrestricted funds	1,272,278	3,348,918	3,409,290	-	**1,211,904**
Total funds	1,513,741	3,789,798	3,842,508	-	**1,461,031**

Notes to the financial statements

For the year ended 31st March 2026

15 Purposes of restricted funds:

Individual Services	
Food grants	Provision to cook or purchase and distribute food the elderly people in need.
Whipps Cross Home & Settle	To assist elderly people from Whipps Cross Hospital to home and provide practical and emotional support in the following weeks.
Homerton Home & Settle	To assist elderly people from Homerton Hospital to home and provide practical and emotional support in the following weeks.

Community Services	
Digital Programme	Provide help and assistance to elderly digitally connect and also provide digital equipment
Hackney OPRG	To provide an older people reference group to the residents of Hackney
Tower Hamlets OPRG	To provide an older people reference group to the residents of Tower Hamlet
Newham Information & Advice	Providing information and advice for the elderly people in Newham
Hackney Information & Advice	Providing information and advice for the elderly people in Hackney
LBTH Information & Advice	Providing information and advice for the elderly people in Tower Hamlet.
LBTH Befriending Service	Visits to Tower Hamlet older people to help. offer check-in calls and outings.

Purposes of designated funds

Community Services and Home & Care	Represents a fund to cover potential costs of restructure delivery of older people activities across East London.This has been transferred to the general reserve as our Reserve policy is not based on the cost of closure.
Premises improvement	This fund is to be utilised to cover the costs of improving the existing offices and facilitation of the relocation of our Barking Road office.
New strategy work	To cover cost of delivering the new strategy.
Development	Funds to improve staff to cope with the growth and invest in providing food to the elderly. Funds have been reallocated to the general reserve due to the unavailability of the project.
MLC Refurbishment	Funds to refurbish the leased Marie Lloyds centre property that was acquired in 2024.
IT Project	Funds to invest in the IT infrastructure of the charity. Funds were allocated to complete the planned outcomes of the Newham Befriending and Digital Programme.
MLC Holly Street Luncheon club	Funds to support with operating costs.
Fundraising Investment	Funds to procure specialist to support AUKEL with new funding bids.
Central Restructure	Funds to cover cost of any restructure of central services.

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For the year ended 31st March 2026

15 Movements in funds (cont. – prior year comparison)

Restricted funds – 2025	At the start of the year £	Income £	Expenditure £	Gains & Transfers £	At the end of the year £
Individual Services:					
Whipps Cross Home & Settle		13,773	13,773		-
Food Grants	22,512	-	3,627		**18,885**
EON Handy person service		11,605	11,605		-
	22,512	25,378	29,005	-	**18,885**
Community Services:					
Digital Programme	62,835	45,997	39,997		**68,835**
City & Hackney ORPG		2,000	2,000		-
Tower Hamlets ORPG	-	9,396	9,396		-
LBTH Befriending Service	55	25,000	6,305		**18,750**
Hackney Information & Advice	5,872	140,707	138,342		**8,237**
Newham Information & advice	34,138	110,777	94,844		**50,071**
Newham - Hustings		2,000			**2,000**
LHTH Information & Advice		15,443	15,443		-
	102,900	351,320	306,327	-	**147,893**
Central Support	47,490	73,057	45,862	-	**74,685**
Total restricted funds	172,902	449,755	381,194	-	**241,463**

Notes to the financial statements

For the year ended 31st March 2026

15 Movements in funds (cont. – prior year comparison)

Unrestricted funds - 2025	At the start of the year £	Income £	Expenditure £	Gains & Transfers £	At the end of the year £
Designated funds:					
MLC Refurbishment	9,029		5,000	-	**4,029**
IT Project	50,193		8,629	-31,564	**10,000**
Community Services	77,974		77,974	-	**-**
Premises Improvement	22,000		7,856	-4,144	**10,000**
Home and Care	70,000		63,091	-6,909	**-**
New Strategy Work	20,000		8,498	-11,502	**-**
MLC Holly Street Luncheon Club		15,000	-		**15,000**
Fundraising investment		18,000	-		**18,000**
Central restructure		10,000	-		**10,000**
Total designated funds	249,196	43,000	171,048	-54,119	**67,029**
General funds	1,132,909	3,118,289	3,100,068	54,119	**1,205,249**
Total unrestricted funds	1,382,105	3,161,289	3,271,116	-	**1,272,278**
Total funds	**1,555,007**	**3,611,044**	**3,652,311**	**-**	**1,513,741**

16 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2026 £	2025 £
Net income for the reporting period (as per the statement of financial activities)	**(52,710)**	(41,266)
Depreciation	**26,653**	17,954
Interest, rent and dividends from investments	**(14,574)**	(18,096)
Sundries	**-**	0
Surplus on asset disposal	**-**	0
(Increase)/ decrease in debtors	**(174,799)**	273,510
Increase in creditors	**94,365**	(47,057)
Net cash provided by operating activities	**(121,065)**	185,045

AGE UK EAST LONDON

Notes to the financial statements

For the year ended 31st March 2026

17 Operating Lease Commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	Property		Equipment	
	2026 £	2025 £	**2026 £**	2025 £
Less than 1 year	**52,488**	102,100	**25,292**	18,618
1–5 years	**118,327**	26,619	**39,211**	57,829
	170,815	128,719	**64,503**	76,447

The charge in the year to the Statement of Financial Activities is **£120,571**. (2025: £105,887).

18 Pensions

The charity operates a defined contribution pension scheme	2026 £	2025 £
Amounts paid in the year	**99,585**	105,154
Amounts outstanding at the year end, included in creditors	**-**	-

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.

20 Related party transactions

For the whole of the year, the charity was under the control of the Directors and Trustees listed on page 1.

In the year trustees were reimbursed expenses totalling £NIL (2025 - £NIL).

There were no other related parties to be disclosed.

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