

Working together for older people in East London

Annual report and financial statements
FOR THE YEAR ENDED 31 MARCH 2025



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Front cover image: Age UK East London clients campaigning to Save the Winter Fuel Payment

Board of Trustees

- Imelda Redmond** – Chair
- Adrienne Policht**
- Jayne Davis** (appointed on 12/12/2024)
- Grzegorz Fraczek** (appointed on 29/01/2025)
- Paul Oliver** (appointed on 29/01/2025)
- Randal Smith**
- Teresa Christina O’Connor**
- Zara King**
- Adrees Sayed** (resigned 14/11/2024)
- Julia Casimo** (resigned 31/01/2025)
- Mike Williams** (resigned 7/11/2024)

Company Secretary

Giuseppina Ruscigno (Appointed 7/3/2024)

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 (appointed 29/1/2024)

The Trustees, who are also directors under company law, present their report and financial statements for the year ended 31 March 2025. 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) is 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

Right: Offline and Overlooked petition hand-in at Parliament

Introduction

East London has 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 older people in east London 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. I’m proud of the progress we have made during the first year of this new strategy as set out in this document.

We’ve expanded our reach by opening the Marie Lloyd Centre and relocating our Tower Hamlets centre to Merchant Street. Through our Older People’s Reference Groups, civic engagement campaigns, and expanded digital inclusion programme, we’ve created spaces where older people are heard, valued, and included – from the polling station to the dance floor.



Age UK East London / Trustees’ Annual Report for the year ended 31st March 2025

We are very grateful for the contribution of all our trustees who provided support during 2024-25. During the year we were very sorry to say goodbye to Julia Casimo who had been an excellent treasurer, Mike Williams who as People lead, had overseen the transformation of our approach to our people, and Adrees Sayed who'd been a key contributor to our finance committee. We were delighted to welcome three new trustees during 2024-25: Jayne Davis is our designated Safeguarding trustee, she has brought not just energy but also expertise to our new service development sub-group, we were extremely fortunate to recruit Paul Oliver as a wise and experienced treasurer, and we were happy to welcome Greg Fraczek to our Finance sub-committee.

I would like to pay tribute to our incredibly talented and committed staff and volunteers, their hard work, empathy and good humour have been the driving force of our success, their contribution is making a lasting difference to our communities.

This Annual Report reflects the resilience and care that defines our work, and the strength of our partnerships. It is a testament to the power of listening – and to the difference we can make when older people are at the heart of everything we do.

Imelda Redmond CBE Chair of Trustees.



This report showcases our work and provides a flavour of how our services look and feel for the older people who use them.

Our staff are kind and responsive; they give our clients a warm welcome and ensure as far as possible that all their needs are met; either by us or by other local organisations.

During 2024-25 we strengthened this holistic offer by restructuring our senior team to make our services more connected and by building our local networks. We know that we are one of many East London organisations, and that to be able to send and receive culturally appropriate referrals we need to have trusted relationships with our community, voluntary and faith partners. We'll keep developing these internal and external connections because it's how we will provide more effective services to more older people in East London.

On hospital wards and in homes we reach the people who need us the most. From bedside conversations to front door visits, our team is there: listening, respecting, supporting and advising. We use our privileged position to build trusted relationships, enabling us to connect these older people with colleagues and partners. At a time when pensioner poverty remains far too high our advisers secured over £6 million in additional income for older East Londoners – helping hundreds to live with greater security.

I 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.

Mary-Ann Foxwell, CEO

Our values



Right: Maria, one of our amazing volunteers, and Richard the Centre Manager, enjoy the launch party of the Marie Lloyd Centre
© Lexton Taylor-Lewis Photography

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.

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 provides an income that allows them to feed themselves, heat their homes and socialise.

Be aware of the activities and opportunities that are available.

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.

Below: Techy Tea party hosted at P66



Our key impact and achievements

26,138

people supported in 2024/25



Our Advice Team secured

£6,162,058

in additional income for older East Londoners

Our Home & Settle Service supported

3,566

people to return home from hospital safely



10,541

attendances at social groups, activities and support sessions

Be connected

Connection reduces loneliness, builds resilience, and helps older people feel part of their community. That is why creating and sustaining meaningful connections sits is central to our mission.

In our strategy consultations, older people told us they wanted regular opportunities to meet up, socialise and develop friendships in each of our boroughs.

This year we opened a new location in Hackney, the Marie Lloyd Centre, and relocated our community centre in Tower Hamlets to the new Merchant Street Hub.

Since refurbishing and moving into the Marie Lloyd Centre in 2024, we are working collaboratively with our partners who share

the building with us – City & Hackney Carers Centre, Choice in Hackney, MRS Independent Living, Huddleston Centre and the Holly Street Luncheon Club. Together, we are welcoming, older people, disabled people, young people with learning disabilities, and carers to the centre making this space a true hub of wellbeing in Hackney.

As well as the luncheon club, attendees can attend information and advice sessions, exercise classes, digital support, knitting, gardening and even the occasional dance party!

Our team have done a fantastic job of building a community in Merchant Steet Hub, our new Tower Hamlets centre, and ensuring local residents can enjoy hot meals, digital drop-ins, English as a second language classes, knitting groups and much more.

In line with our strategy and thanks to support from our corporate partners we’ve successfully extended our digital inclusion support to cover all three of our boroughs – ensuring that our clients, have an equal opportunity to benefit from digital skills, confidence, and connection.

Our Digital Inclusion programme helps older people build confidence with technology, from making video calls to loved ones, to using apps and online services that support independence and wellbeing. Whether it is at one of our digital drop-ins, on one of our 6-week digital courses, or at a ‘Techy Tea Party’ hosted by a corporate partner, we are ensuring as many older East Londoners

as possible are getting online in a safe and enjoyable way. We are also mapping the need for online services and activities so our offer is shaped around the needs of our communities, ensuring that everyone can benefit from the digital world in ways that matter to them.

In the City of London our team continues to deliver a fantastic 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.

Befriending remains one of most important things that we can offer those who are housebound or in need of companionship. A volunteer befriender provides trusted support, whether in person or over the phone. In the coming year we are expanding our befriending service to reach more isolated residents, and by October 2025 we will be delivering in-person befriending in each of our boroughs, as is set out in our strategy.



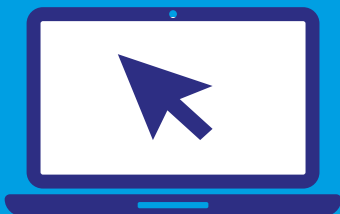
3,601

attendances at

650 sessions at Merchant Street Hub

94

people completed our bespoke digital course



78

people benefiting from 1-to-1 digital support sessions

706

attendances at

130 sessions at the Marie Lloyd Centre



487

attendances at

95 sessions in the City of London





Renowned violinist Callum Smart played a series of concerts at our centres throughout the year, including at the Merchant Street Hub, the Marie Lloyd Centre and our offices at Barking Road.

"I would like to say how much I enjoyed listening to Callum Smart on Wednesday morning. What a talented violinist he is and the music he played was so beautiful, what a wonderful treat that was. I would love to hear more music from him".

Merchant Street Hub Client

Christmas 2024: The Holly Street Luncheon Club, with support from The Felix Project and Age UK East London, put on a 'pay what you can' Christmas lunch and foodbank.



Nerine, Holly Street Luncheon Club Coordinator, and a representative from the Felix Project get ready for a big day!



Mary-Ann Foxwell, Age UK East London CEO, and Modan Deb, Director of Operations & Finance at Age UK East London, help to serve the Christmas lunch

Right: A client receives digital support from the employee of one of our corporate partners UpSlide, during a Techy Tea Party at the Merchant Street Hub.

Opposite page, far right: Hackney-based clients visited the UpSlide head offices for a simultaneous Techy Tea Party there!



Nora's story

Nora, 75, is a half-Irish, half-English East End resident with a rich professional background in theatre, writing, and historical role-play. Her recent creative work focuses on women's suffrage in East London and the Irish diaspora. She was not a complete beginner to using digital devices, but had a range of questions, from freeing up capacity in her email inboxes, to formatting play scripts, filming and uploading audition tapes for theatre companies, as well as managing nuisance notifications coming to her mobile phone:

"I had looked at adult education courses but they were a bigger commitment, and they started too basic for my level, and that's not to mention the cost! I use library services regularly but the man who works at my nearest library, doesn't have the expertise for lots of different devices, and he has other jobs to do.

"I started coming to digital workshops run by Stefan at Age UK East London because it was the only suitable outlet for the questions I have." Stefan offered tailored support, allowing her to ask specific questions and receive practical guidance: "The good thing is that even if Stefan doesn't know the answer, he knows how to find it, and he shows me."

Nora's digital confidence has grown significantly. She now solves everyday problems independently, *"The main benefit has been gaining confidence and not being afraid. For example, my washing machine wouldn't start so I went online and I found out that I needed to press two buttons and my washing machine was working again."*

Nora's story highlights the importance of accessible, respectful digital education for older adults. She speaks passionately about the erosion of public services and the need for dignified, person-centred support:

"Older people are not some exhausted relic of the last century...we don't want to have our experience or feelings degraded and deleted. Older people need somewhere to ask their questions and learn it for themselves, and often just want to speak to a person."

Below: Helen Pankhurst CBE (left), and Nora (right) playing the part of Sylvia Pankhurst at the Women's Hall Garden Party 2019 in Victoria Park, celebrating the East London Federation of Suffragettes.



"It really was the best ever in years of Techy Tea party attendances. The catering was great, not just the usual empty calories biscuits and cakes fare which are very unsuitable for old folks. The staff even gave me (I didn't ask) some leftovers saving me cooking in the evening! The quiz was stimulating, as was the chatting with the enthusiastic hosts. I was buzzing all the hour walk home, hardly noticing the cold drab conditions. Many thanks for arranging it!"

Mark



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.

Our Home & Settle service is one of our flagship programmes, supporting older people as they leave hospital and transition back to home life. We make sure their environment is safe and ready 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.

Alongside this, our Handyperson team delivers essential adaptations such as grab rails, key safes and trip-hazard removal,

ensuring homes remain secure, accessible and comfortable.

We also know that strength and balance are vital to maintaining independence. At the Marie Lloyd Centre in Hackney and Merchant Street Hub, our programme of exercise classes supports falls prevention while also improving general fitness and wellbeing. Just as importantly, these sessions provide opportunities for social connection, creating both physical resilience and the sense of community that helps people thrive.



Our Home & Settle Service supported

3,566

people to return home from hospital safely



Our Handyperson team supported

1,510

people with home improvements

Tony's story

Tony*, aged 86, was referred to our Home & Settle service from the Royal London Hospital. Before he could be safely discharged, his home needed to be adapted so he would have a comfortable space to recover. Our team quickly rearranged furniture to create a safe living area where he could rest by the television with everything close at hand.

Soon after, our Handyperson service returned to carry out a free home energy check. We installed energy-saving lightbulbs, radiator foils, and made sure the family were signed up for priority services with the local energy network. These small

changes made the home safer, warmer and more manageable.

Sadly, Tony passed away not long afterwards. His wife told us how grateful she was for the support, explaining that the changes we made gave them precious time together at home in comfort, and that our swift, compassionate response afterwards helped her enormously. This story shows how our hospital discharge and handyperson services work hand-in-hand to give families both practical support and dignity when it matters most.

**name changed to protect his identity*



Left: Sharon and Laura from Age UK East London's Home from Hospital team promote our services at Royal London.

Above right: Matt from Age UK East London pictured with Rebecca from Age UK Redbridge and the Mayor of Havering Sue Osprey

Be heard

Older people's voices must be central to the decisions that affect their lives. We convene Older People's Reference Groups (OPRGs) in Hackney, Tower Hamlets and Newham to provide a platform where older people have their experiences recognised and their voices heard by service providers and policymakers, learn about local services, and collectively shape change.

Representatives from the NHS, local councils, police and transport regularly attend to hear directly from older people and respond to their concerns. This two-way dialogue ensures that those in power listen to the lived realities of ageing in East London and are challenged to adapt services to meet people's needs.

These OPRGs are vital groups where older people organise in their communities, connect with peers, and make their voices heard. **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.

Our strategy sets out a focussed drive to amplify the voices of older people in wider policy and decisions which affect their lives. This year we completed a major piece of work to introduce leadership elections and democratise the OPRGs, ensuring they are more accessible, representative and member-led so that they can continue to thrive as genuine forums for participation (read more on page 14).

We also brought politics directly to older people by hosting our own general election hustings in Stratford Library and participating in Age UK London's mayoral hustings. Both events gave older people the chance to put their questions directly to candidates and highlight the issues that matter most to them.

This year we ran a project called 'Speak Up, Sign Up' as part of a London-wide civic engagement campaign. Older people are at risk of exclusion from voting due to the lack of awareness of changes made by the Election Act, as well as accessibility at polling stations on voting day. We found out that carers and cared-for people especially used the service to register for postal voting so that they don't miss out on elections.

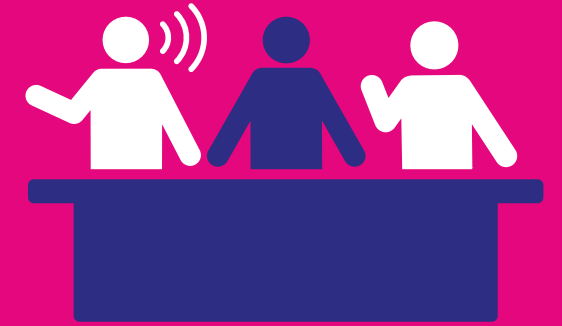
We also ensure that older people's voices carry weight beyond East London. Working closely with the

1,066

attendances at

14

OPRG meetings across the year



3,131

Older East Londoners reached through 'Speak Up, Sign Up' project



Age UK Campaigns team, OPRG members took part in national campaigns including the Offline and Overlooked petition hand-in at Parliament, calling for fair access to essential services for those not online, and the Winter Fuel Payment petition, pressing government to protect this vital support. These actions connect local experiences to national debates and show that older people's voices can influence change at every level.



By linking local forums, national campaigns and political debate, we are making sure older East Londoners not only have a platform, but also the confidence and opportunity to use it

Above left and opposite page: General election hustings in Stratford Library

Above right: Newham OPRG Members make sure the Prime Minister can hear their voices!



Democratisation process of the OPRGs

This year our goal was to advance the governance and membership of each borough's OPRG. Together with the volunteers who currently act as 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 representatives will now be elected through a formal, transparent nomination and voting process. Leadership roles such as Chair and Deputy Chair will also be elected, with responsibilities clearly defined. Regular rotation,

every two years, will support leadership renewal and prevent standstill.

To ensure transparency and shared ownership, the next step is to agree on a terms of reference and a Memorandum of Understanding, which will be co-produced with the groups. Input and feedback from the broader membership will be actively sought, keeping the structure responsive and member-led.

Emphasis is placed on fostering diversity and encouraging new voices to participate in shaping each OPRG's future.

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.



Aisha's story

Aisha has lived in East London since the 1970s and is now a full-time carer for her husband. She has always valued being involved in her community and having her voice heard.

At a Digital Drop-In in Newham, Aisha spoke with our team about voting. She had been considering switching to postal voting, but the process felt overwhelming: *"Postal voting had been on my mind, but I didn't know how to do that sort of thing as I am not very good with*

computers, so I put it off." With her husband now housebound, getting to a polling station was becoming increasingly difficult.

Through our 'Speak Up, Sign Up', Aisha came to us for support to complete the postal vote application for both herself and her husband, making the process straightforward and accessible. She told us: *"I was shocked how quickly my certificate came through...and they accepted my husband as well."* For Aisha, the reassurance was vital: *"Nobody knows what's going to happen in four years' time, so postal voting means that I don't have to worry about how we get to vote."*

Her story shows how small, tailored support can remove barriers and ensure older people continue to take part in democracy. Being heard isn't just about services and forums – it is also about making sure every voice counts at the ballot box.

Be informed

The latest data shows our boroughs have second, third and fourth highest levels of pensioner poverty rates in the country: 44% in Tower Hamlets, 40% in Hackney and 37% in Newham. Easy 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.

Older people told us that they wanted an easy-to-access first point of contact with our organisation.

This year we established a dedicated team of Information Officers, acting 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.

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.

As a key partner in Tower Hamlets Connect, we run the borough-wide helpline, acting 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.

Our strategy set out our ambition to be there for people who need us the most. The year we embedded our advice services into our home & settle project, strengthening collaboration between teams so that older people leaving hospital can receive joined-up, holistic support at home. To strengthen this, we are participating in a Carer Navigator project in St Bart's Hospital, specifically designed to support unpaid carers in healthcare environments, providing practical guidance and reassurance.

In Newham, our Newham Carers Community team continues to supported thousands of unpaid carers, offering advocacy, 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.

 **Our Advice Team secured**
£6,162,058

in additional income for older East Londoners – through ensuring that they are claiming everything they are entitled to

17,002  people supported through the Tower Hamlets Connect Helpline

Newham Carers Community has supported

1,289 unpaid carers +

361 young carers

 **2,857**

people supported with Information & Advice appointments

371 at home appointments

Marjorie's story

For most of her life, Marjorie, 72, dedicated herself to looking after others. After surviving cancer, Marjorie could not return to her career managing a day centre for people living with dementia. She suddenly found herself struggling to make ends meet.

"I spent my whole life looking after other people. It's hard admitting to yourself that you actually need help. I couldn't afford hearing aids or new glasses. I couldn't pay the gas and electric. It was pretty tight."

Despite repeated attempts to apply for benefits by herself, her forms kept being rejected. It was only when her daughter encouraged her to make an appointment with an Adviser at Age UK East London that things began to change.

"When I made the appointment, I felt like a weight was lifted. I found out I was entitled to benefits I didn't know about. It's so much easier when there's someone there to guide you through it."

Marjorie's Adviser Shahnaz, did a benefit check, looking at what benefits that Marjorie might be missing out on. They completed the forms together, and her claims were accepted. Marjorie can live more comfortably and independently:

"Now that I have the security, I'm able to do the things I love. That's what keeps me young."



Above: Huge congratulations to Tower Hamlets Connect Team Leader, Lydia (above), who won the Ray of Sunshine Award at the Tower Hamlets Integrated Care Awards this year. This award recognises people whose exemplary efforts bring warmth and positivity to the community.

A client's letter to our Adviser, Fitnete:

"I just wanted to say thank you, to you who have supported me and my family during this tough time. Your support and understanding have meant everything to me. Your assistance was my life saver. I will forever be grateful for your help & support. You bring a smile to my children's face."

Fatima*, Advice client

* name changed



Above: Staff and volunteers on the 'Speak Up, Sign Up' team making older people aware of changes made by the Election Act, including new voter ID rules.



Above: Newham Carers Community Manager, Linessa, has identified thousands of carers who need support in Newham.

Our volunteers

Volunteers remain 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 were created by Barry's family to shine a light on volunteers who go above and beyond, often quietly, to keep our communities connected and cared for.

Barry started volunteering for Age Concern Tower Hamlets (which joined others to form Age UK East London as we know it today) in 1989. Initially, he helped out as a handyman, using his skills as an electrician. He went on to become vice-chair and later a trustee.

Barry was a tireless community champion: a long-time volunteer, 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.

His daughter Tracy remembers: 'He did so much, especially for older people, because I think he could see how easily people get left behind. He was always fighting for people's rights – especially for those who were overlooked. If he could make a difference to even one person, or influence something for the better, that was enough for him.'

The 2024 Barry Blandford Volunteer of the year award went to Alex who is a volunteer befriender, and runner-up was Annadale who volunteers in our Advice team.

Andy's story

My name is Andy. I have been a Tower Hamlets resident for over 18 years and a Londoner for more than 40. My main hobbies are yoga, working out, crime fiction, cinema and music. I retired last December from a career in the banking and finance sector. I felt that volunteering would be a great way of staying connected with the community and was already aware of some of the serious issues facing older people; I was really impressed with what Age UK East London was doing to support them. Since February I have been volunteering regularly on reception at the Marie Lloyd Centre. I really enjoy the face-to-face aspect. It means I get to meet some amazing people. You never know what queries are going to come up and no two shifts are ever the same.

I have also been assisting Grace with the Older People's Reference Groups. I record the minutes at the meetings and perform some data admin tasks. I believe that the OPRGs are extremely important. I really enjoy the meetings. It's great to see the members get a chance to share their feelings on issues that are important to them.

I have also been helping Stefan with the Digital Basics courses. This is another important service because many older people are finding it difficult to keep up with technology and this can lead to isolation and difficulty accessing essential services.

At an Age UK techy tea party (see pages 8 & 9) in April I was assisting a client who was having difficulty carrying her shopping home. She said she had no one around to help her. Her children couldn't afford to live in the area and were now based a long distance away. I was able to help her download the Iceland app and go through the process of placing an order online for home delivery.

I feel that volunteering with Age UK East London contributes to my own wellbeing. It helps me stay connected and gives me a sense of purpose.

It's great to be working with so many good people and I have found the organisation to be extremely friendly, helpful and supportive.



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 Aging 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



Mary-Ann with Rosemary Jawara

Department to strengthen referral pathways – with new collaborative work planned alongside Family Action and Hackney Food Bank in the year ahead.

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, OPRG coordinator Grace 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 – for example, through visits to groups like Carib Eats – and use our platform to amplify their voices and the voices of the older people they serve.

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 | – City of London Corporation | – Human Made Machine |
| – Age UK London | – Community Health Champion Network | – London Borough of Hackney |
| – Barts Health NHS Trust Whipps Cross Hospital | – East End Citizens Advice Bureau | – London Borough of Havering |
| – Cadent Foundation | – East End Community Foundation | – London Borough of Newham |
| – City Bridge Trust, the funding arm of the City of London Corporation’s charity Bridge House Estates (1035628) | – Emanuel Hospital Foundation | – London Borough of Tower Hamlets |
| | – E.ON | – London Emergencies Partnership |
| | – French Huguenot Church of London Charitable Trust | – May and Stanley Smith Charitable Trust |
| | – Greater London Authority | |

- Mind in the City, Hackney and Waltham Forest
- NHS North East London ICB
- Ofcom
- Rethink Advocacy
- St Andrew Holborn Group of Charities
- The BlackRock Foundation (third party funder)
- The Rothesay Foundation (third party funder)
- The Trustees of the Charities Aid Foundation and Skipton Building Society (third party funder)
- Toynbee Hall
- Volunteer Centre Hackney
- Working Well Trust
- UK Power Networks

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

- Pay.UK
- Upslide

Local businesses who donated:

- CME Group Ltd
- Compare the Market
- Human Made Machine
- National Grid
- Pilot Skies Ltd
- PriestlySounds
- RenaissanceRe

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

- Friends and family of Bill Wright
- Mr Thomas Duncan
- Ms Margaret Edmund

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

- Barclays Bank
- Bloomberg
- Cadent Foundation
- East London Business Alliance
- Mako
- Mary Ward Centre
- National Energy Action
- NatWest Bank
- Olympic Swimming Centre
- Philips 66
- Queen Mary University of London
- Satigo
- 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:

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

Thank you to the following organisations, which gave free tickets, SIM cards and Christmas cards to older East Londoners:

- Barbican Centre
- British Museum
- Chelsea Physic Garden
- Historic Royal Palaces
- LIFT
- Oaklands School, Bethnal Green
- Royal Collection Trust
- Vodafone charities. Connected
- ZeroHeight

Financial review

Overview

We are satisfied with our end of year position. Our turnover was **£3.6m** (2024: £3.5m), although we made a **£110k** (2024: £89k) unrestricted deficit.

Age UK East London made an overall operating deficit in 2025 of **£41,266** (2024: £177,999). This operating deficit arose from income of **£3,611,044** (2024: £3,505,249) less expenditure of **£3,652,310** (2024: £3,327,250). Excluding the restricted element of the operating surplus, the unrestricted year end result was a deficit of **£109,828** (2024: £89,113). Total funds at 31st March 2025 are **£1,513,741** (2024: £1,555,008) of which **£1,272,278** were unrestricted (2024: £1,382,106).

Income

The charity received **98%** of its income from its charitable activities. Our largest source of income was local authority contracts, followed by hospital contracts then grants. Overall income increased by **3%** for the charity in the year.

Expenditure

The charity's expenditure on charitable activities increased by **10%** in the year. **71%** of total expenditure relates to staff costs. Individual services accounted for **34%** of expenditure, and community services accounted for **65%** of expenditure.

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 meet future risks and manage cash flow. The Trustees review the Charity's reserves annually and decide on the appropriate level required for the good governance of the Charity.

In considering the level of reserves to be retained by the charity, Trustees are mindful of the fact AUKEL has substantial fixed costs in terms of staff and premises, and a low diversity of income streams, together with low levels of guaranteed funding beyond one to three years. Additionally, AUKEL does not have a substantial asset base against which to borrow. These indications of higher financial risk have been borne in mind by the Trustees in setting AUKEL's reserves policy.

Reserves are defined by the Charity Commission as unrestricted funds expendable at the discretion of the Trustees in furtherance of the Charity's objects.

The Trustees reserves policy has been agreed in accordance with the Charity Commission Guidance. The reserves are set to ensure that the charity is operating with sufficient unrestricted free reserves to avoid financial difficulties in 2025 and has been set at a

minimum level of 3 months of budgeted future operating costs.

Our current budgeted operating costs for 2025-26 are **£3.79m** which would mean we need to maintain **£949,000** as reserves. Our general reserve at 31st March 2025 is **£1,205,249**. The unrestricted free reserve at 31st March 2025 is **£1,163,963 (£1,205,249 – £41,286 (fixed assets))** so we are compliant with the policy.

The board has recognised that fundraising opportunities will be limited and very challenging in the future. However, the board has designated funds of £10,000 to invest in IT infrastructure and £19,000 to invest in the Marie Lloyd Centre.

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 29th October 2025 and signed on their behalf by:



Imelda Redmon
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 2025 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 2025 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

4th November 2025

Statement of financial activities

(incorporating an income and expenditure account)

For the year ended 31st March 2025

	Note	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Income from:					
Donations and legacies	3	36,390	-	36,390	79,673
Charitable activities:	4				
– Individual Services		1,056,862	25,378	1,082,240	1,037,015
– Community Services		1,978,328	351,320	2,329,648	2,257,430
– Central Support		71,613	73,057	144,670	75,647
Investment income		18,096	-	18,096	1,437
Other income			-	-	54,047
Total income		3,161,289	449,755	3,611,044	3,505,249
Expenditure on:					
Charitable activities:	5				
– Individual Services		1,204,958	29,005	1,233,962	1,132,890
– Community Services		2,066,159	306,327	2,372,486	2,144,410
– Central Support		-	45,862	45,862	49,951
Total expenditure		3,271,117	381,194	3,652,310	3,327,250
Net income for the year	6	(109,828)	68,561	(41,266)	177,999
Transfers between funds	15	-	-	-	-
Net movement in funds		(109,828)	68,561	(41,266)	177,999
Reconciliation of funds:					
Total funds brought forward		1,382,106	172,902	1,555,008	1,377,009
Total funds carried forward		1,272,278	241,463	1,513,741	1,555,008

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.

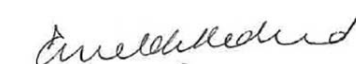
Balance sheet

As at 31st March 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets:					
Tangible assets	9		41,286		42,207
Investment	10		130,325		
Investment in shares	10		-		2
			171,611		42,209
Current assets:					
Debtors	11	321,246		594,754	
Short Term Deposit		125,000			
Cash at bank and in hand		1,215,389		1,284,607	
		1,661,635		1,879,361	
Liabilities:					
Creditors: amounts falling due within one year	12	319,505		366,562	
Net current assets			1,342,130		1,512,799
Total assets less current liabilities			1,513,741		1,555,008
Total net assets	14		1,513,741		1,555,008
Funds					
Restricted funds	15		241,463		172,902
Unrestricted funds:					
– Designated funds		67,029		249,196	
– General funds		1,205,249		1,132,910	
Total unrestricted funds			1,272,278		1,382,106
Total funds			1,513,741		1,555,008

The financial statements have been approved and authorised for issue by the trustees on 29th October 2025 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 2025

	Note	2025 £	2025 £	2024 £	2024 £
Net cash provided by operating activities	17		185,045		(9,875)
Cash flows from investing activities:					
– Interest from investments		18,097		1,437	
– Purchase of fixed assets		(17,034)		(47,616)	
– Sale/ (purchase) of investments		(130,325)		-	
Cash (used in) investing activities			(129,262)		(46,179)
Change in cash and cash equivalents in the year			55,782		(56,054)
Cash and cash equivalents at the beginning of the year			1,284,607		1,340,661
Cash and cash equivalents at the end of the year			1,340,389		1,284,607

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

	At 1 April 2024 £	Cash flow £	At 31 March 2025 £
Cash at bank and in hand	1,284,607	(69,218)	1,215,389
Short-term deposits	-	125,000	125,000
Total	1,284,607	55,782	1,340,389

AGE UK EAST LONDON

Notes to the financial statements

For the year ended 31st March 2025

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 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:

AGE UK EAST LONDON

Notes to the financial statements

For the year ended 31st March 2025



- 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.
- Expenditure on charitable 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 revision

AGE UK EAST LONDON

Notes to the financial statements

For the year ended 31st March 2025



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 2025

2. Detailed comparatives for the statement of financial activities

	2025 Unrestricted £	2025 Restricted £	2025 Total £
Income from:			
Donations and legacies	12,713	66,960	79,673
Charitable activities:			
– Individual Services	1,029,158	7,857	1,037,015
– Community Services	1,784,920	472,510	2,257,430
– Central support	45,167	30,480	75,647
Investment income	1,437	-	1,437
Other income	54,047	-	54,047
Total income	2,927,442	577,807	3,505,249
Expenditure on:			
Raising funds			
Charitable activities:			
– Individual Services	1,125,033	7,857	1,132,890
– Community Services	1,713,295	431,114	2,144,409
Other	-	49,951	49,951
Total expenditure	2,838,328	488,922	3,327,250
Net income for the year	89,114	88,885	177,999
Transfers between funds			-
Net movement in funds	89,114	88,885	177,999
Total funds brought forward	1,292,992	84,017	1,377,009
Total funds carried forward	1,382,106	172,902	1,555,008

Notes to the financial statements

For the year ended 31st March 2025

3. Income from donations and legacies

Current 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

Prior year	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Donations	12,713	39,904	52,617	2,920
Legacies	-	27,056	27,056	-
	12,713	66,960	79,673	2,920



Notes to the financial statements

For the year ended 31st March 2025

4 Income from charitable activities

Individual Services	Unrestricted £	Restricted £	2025 Total £	2024 Total £
City & Hackney Homerton Home & Settle	246,542		246,542	257,578
Newham Home & Settle	118,448		118,448	111,991
Whipps Cross Home & Settle	169,791	13,773	183,564	120,000
Royal London Take Home and Settle	175,185		175,185	193,763
Home Help	43,024	-	43,024	36,958
LB Havering, Havering at Home Service/Handyperson	208,614		208,614	190,326
E.ON Handyperson	-	-	-	7,857
Shell Warm Homes HEC	-	11,605	11,605	
Cadent Energy Check	27,619		27,619	-
UKPN Home Energy Checks	67,639	-	67,639	118,542
Total for Individual Services	1,056,862	25,378	1,082,240	1,037,015

Central Support	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Central support	16,670	42,577	59,247	-
Marie Lloyd Centre	54,943	-	54,943	-
LBTH rent grant	-	-	-	(10,329)
CBRR Grant		30,480	30,480	30,480
Other income	-	-	-	55,496
Total for Central support	71,613	73,057	144,670	75,647
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 2025

4 Income from charitable activities (cont.)

Community Services	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Toynbee Hall - Link Age Plus	134,650		134,650	128,238
Century Court	45,812		45,812	45,388
Digital Programme		45,997	45,997	77,095
City Connections	149,731		149,731	280,791
Empower Project	-		-	-
LBTH Bow Road (previously Caxton)	3,923		3,923	46,530
Mental Health Connector	23,551		23,551	23,154
City & Hackney ORPG	35,453	2,000	37,453	36,413
Newham ORPG	23,000		23,000	23,000
Tower Hamlets ORPG	44,458	9,396	53,854	55,516
Connect Newham	197,666		197,666	179,534
LBTH Befriending Service		25,000	25,000	47,228
LB Hackney	898		898	133,520
Hackney Information & Advice		140,707	140,707	119,199
Newham information & advice	26,441	110,777	137,218	44,621
LBTH Information & Advice	1,194,102	15,443	1,209,545	1,017,203
AUK Entitled to More Programme	37,500	-	37,500	-
AUK A Place To Call Home	12,802	-	12,802	-
Newham - Hustings		2,000	2,000	-
GLA Democratic Grant (Speak Up, Sign Up)	17,779		17,779	-
AUK More Money For You Grant	30,563		30,563	-
Total for Community Services	1,978,328	351,320	2,329,648	2,257,430

Community services include the following restricted funds: £10,626 from the Emmanuel Hospital Foundation/Age UK for our advice programme, £6,000 from French Huguenot Church of London Charitable Trust and £40,000 from Tower Hamlet Mayors fund for digital buddies programme; combined funding of £11,396 for ORPG activities in Tower Hamlets and City & Hackney; £25,000 from Julia Rausing for befriending activities; £2,000 for husking from Newham.

Notes to the financial statements

For the year ended 31st March 2025

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

Individual Services	Unrestricted £	Restricted £	2024 Total £	2023 Total £
City & Hackney Homerton Home & Settle	257,578	-	257,578	322,285
Newham Home & Settle	111,991		111,991	111,781
Whipps Cross Home & Settle	120,000	-	120,000	122,706
Royal London Take Home and Settle	193,763		193,763	161,208
Macmillan Cancer pathways			-	49,430
Home Help	36,958		36,958	35,512
LB Havering, Havering at Home Service/ Handyperson	190,326		190,326	115,088
EON Handyperson		7,857	7,857	3,007
UKPN Home Energy Checks	118,542		118,542	
Total for Individual Services	1,029,158	7,857	1,037,015	923,625

Notes to the financial statements

For the year ended 31st March 2025

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

Community Services	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Toynbee Hall - Link Age Plus	128,238	-	128,238	128,238
Century Court	45,388	-	45,388	48,394
Digital Programme	7,600	69,495	77,095	121,459
City Connections	270,791	10,000	280,791	243,631
Empower Project	-	-	-	10,770
LBTH Caxton	3,515	43,015	46,530	117,317
Mental Health Connector	23,154	-	23,154	19,010
City & Hackney ORPG	34,943	1,470	36,413	42,678
Newham ORPG	23,000	-	23,000	23,000
Tower Hamlets ORPG	37,578	17,938	55,516	58,620
Connect Newham	179,533		179,533	199,698
LBTH Befriending Service	10,417	36,811	47,228	73,105
LB Hackney	3,520	130,000	133,520	7,617
Hackney Information & Advice	20	119,179	119,199	194,748
RBS project Newham information & advice	20	44,601	44,621	57,000
LHTH Information & Advice	1,017,203		1,017,203	1,024,307
E.ON Benefits check			-	15,075
Total for Community Services	1,784,920	472,510	2,257,430	2,384,667
Central Support	Unrestricted £	Restricted £	2024 Total £	2023 Total £
LB Tower Hamlet rent grant	(10,329)	-	(10,329)	10,329
CBRR Grant		30,480	30,480	
Other income	55,496	-	55,496	-
Total for Central support	45,167	-	75,647	10,329
Total income from charitable activities	2,859,245	480,367	3,370,092	3,318,621

Notes to the financial statements

For the year ended 31st March 2025

5 Analysis of expenditure

	Basis of allocation	Charitable activities					Total	Total
		Individual Services £	Community Services £	Central Support £	Support costs £	Governance costs £	2025 £	2024 £
Staff costs	Direct	765,843	1,209,607		620,123		2,595,573	2,374,752
Activities and events	Direct	37,180	41,775	15,382			94,337	140,731
Consultants and professional fees	Direct	180	1,847		39,756		41,783	60,806
Volunteers costs	Direct	-	1,336	-			1,336	1,591
Subcontractors costs	Direct	33,760	490,884	-			524,644	416,695
Premises	Space	-	-	30,480	173,137		203,617	156,953
General office costs	Staff time	-	-		44,831		44,831	35,919
Communication and computers	Usage	-	-		105,248		105,248	96,320
Other support costs	Usage	-	-		22,325		22,325	22,136
Audit	Direct	-	-			13,892	13,892	13,265
Governance and trustees	Staff time	-	-			4,724	4,724	8,082
		836,963	1,745,449	45,862	1,005,420	18,616	3,652,310	3,327,250
Support costs		389,782	615,639		(1,005,420)	-	-	-
Governance costs		7,217	11,399		-	(18,616)	-	-
Total expenditure 2025		1,233,962	2,372,486	45,862	-	-	3,652,310	3,327,250
Total expenditure 2024		1,132,889	2,144,410	49,951	-	-	3,327,250	

Of the total expenditure, **£3,301,597** was unrestricted (prior year: £2,868,808) and **£350,174** was restricted (prior year: £458,442).

Notes to the financial statements

For the year ended 31st March 2025

5 Analysis of expenditure (- prior year comparatives)

	Basis of allocation	Charitable activities					Total
		Individual Services £	Community Services £	Central Support £	Support costs £	Governance costs £	2024 £
Staff costs	Direct	726,265	1,152,394	-	496,093		2,374,752
Activities and events	Direct	74,712	66,019	-	-		140,731
Consultants and professional fees	Direct	152	324	-	60,330		60,806
Volunteers costs	Direct	-	-	1,591	-		1,591
Subcontractors costs	Direct		398,815	17,880			416,695
Premises	Space/	-	-	30,480	126,473		156,953
General office and finance staff cost	Staff time	-	-	-	35,919		35,919
Communication and computers	Usage	-	-	-	96,320		96,320
Other support costs	Usage	-	-	-	22,136		22,136
Audit	Direct	-	-	-	-	13,265	13,265
Staff and trustees	Staff time	-	-	-	-	8,082	8,082
		801,129	1,617,552	49,951	837,271	21,347	3,327,250
Support costs		323,679	513,593	-	(837,271)		-
Governance costs		8,082	13,265	-	-	(21,347)	-
Total expenditure 2024		1,132,890	2,144,410	49,951	-	-	3,327,250

Notes to the financial statements

For the year ended 31st March 2025

6 Net income / (expenditure) for the year

This is stated after charging / (crediting)	2025 £	2024 £
Operating lease rentals:		
– Property	99,408	88,433
– Other equipment	6,479	5,331
Depreciation	17,954	19,115
Auditor's remuneration:		
– Audit fees	13,892	13,265

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

Staff costs were as follows:	2025 £	2024 £
Salaries and wages	2,208,184	1,966,837
Social security costs	208,779	185,875
Pension cost – defined contribution	105,154	93,064
Temporary staff cost	18,515	96,141
Redundancy and termination costs	24,565	689
Other employee support costs	27,585	32,146
	2,592,783	2,374,752

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

	2025 No.	2024 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 **£302,603** in 2024–25 and **£298,144** in 2023–24. They consist of the Chief Executive, Director of Finance & Operations, Director of Services and Director of Home and Care.

Staff numbers

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

	2025 No.	2024 No.
Charitable activities	68	64
Support	9	9
	77	73

Notes to the financial statements

For the year ended 31st March 2025

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	9,851	76,150	2,428	134,076
Additions in year	-	804	16,230	-	17,034
At the end of the year	45,646	10,655	92,380	2,428	151,109
Depreciation					
At the start of the year	45,646	1,747	42,394	2,082	91,868
Charge for the year	-	2,144	15,491	319	17,954
At the end of the year	45,646	3,891	57,885	2,401	109,823
Net book value at the end of the year	-	6,764	34,495	27	41,286
At the start of the year	-	8,104	33,756	346	42,206

All of the above assets are used for charitable purposes.

Notes to the financial statements

For the year ended 31st March 2025

10 Subsidiary Companies

The charity's subsidiary company was dormant in the current and prior year. On this basis group accounts have not been prepared.

The following charitable company subsidiaries were all dissolved on 25 March 2025.

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

11 Debtors

	2025 £	2024 £
Trade debtors	215,759	455,011
Other debtors	1,005	5,264
Prepayments	36,411	47,657
Accrued income	68,069	86,822
	321,246	594,754

12 Creditors: amounts falling due within one year

Creditors	2025 £	2024 £
Trade creditors	47,538	71,755
Taxation and social security	46,256	44,375
Other creditors	31,857	29,696
Accruals	152,846	190,044
Deferred income (see below)	41,008	30,692
	319,505	366,562

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	2025 £	2024 £
Balance at the beginning of the year	30,692	78,940
Amount released to income in the year	(30,692)	(78,940)
Amount deferred in the year	41,008	30,692
Balance at the end of the year	41,008	30,692

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

Notes to the financial statements

For the year ended 31st March 2025

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 £	2025 Total funds £	2024 Total funds £
Tangible fixed assets	41,286	-	-	41,286	42,207
Investments	130,325	-	-	130,325	2
Net current assets	1,033,638	67,029	241,463	1,342,130	1,512,799
Net assets at the end of the year	1,205,249	67,029	241,463	1,513,741	1,555,008

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

Prior Year	General unrestricted £	Designated £	Restricted £	2024 Total funds £
Tangible fixed assets	42,207	-	-	42,207
Investments	2	-	-	2
Net current assets	1,090,701	249,196	172,902	1,512,799
Net assets at the end of the year	1,132,910	249,196	172,902	1,555,008

Notes to the financial statements

For the year ended 31st March 2025

15 Movements in funds

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
– Shell Warm Homes HEC	-	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	102,900	351,320	306,327	-	147,893
Total restricted funds	172,901	449,755	381,194	-	241,463

Notes to the financial statements

For the year ended 31st March 2025

15 Movements in funds (cont.)

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

AGE UK EAST LONDON

Notes to the financial statements

For the year ended 31st March 2025

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	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
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 is recently acquired.
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.

AGE UK EAST LONDON

Notes to the financial statements

For the year ended 31st March 2025

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

Restricted funds – 2024	At the start of the year £	Income £	Expenditure £	Gains & Transfers £	At the end of the year £
Individual Services:					
– Food Grants	22,512	-	-		22,512
– EON Handy person service		7,857	7,857		-
	22,512	7,857	7,857	-	22,512
Community Services:					
– Century Court					-
– Digital Programme	35,107	69,495	41,767		62,835
– City Connections		10,000	10,000		-
– City & Hackney ORPG		1,470	1,470		-
– Tower Hamlets ORPG	26,398	43,015	69,413		-
– Connect Newham		17,938	17,938		-
– LBTH Befriending Service		36,811	36,756		55
– Hackney Information & Advice		130,000	124,128		5,872
– Newham Information & advice		119,180	85,041		34,139
– LBTH Information & Advice		44,601	44,601		-
	61,505	472,510	431,114	-	102,901
Central Support	-	97,440	49,951	-	47,489
Total restricted funds	84,017	577,807	488,922	-	172,902

Notes to the financial statements

For the year ended 31st March 2025

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

Unrestricted funds - 2024	At the start of the year £	Income £	Expenditure £	Gains & Transfers £	At the end of the year £
Designated funds:					
– MLC Refurbishment	94,000		44,971	-40,000	9,029
– IT Project	100,000		49,807	-	50,193
– Community Services				77,974	77,974
– Premises Improvement				22,000	22,000
– Home and Care				70,000	70,000
– New Strategy Work				20,000	20,000
Total designated funds	194,000	-	94,778	149,974	249,196
General funds	1,098,992	2,927,442	2,743,550	(149,974)	1,132,910
Total unrestricted funds	1,292,992	2,927,442	2,838,328	-	1,382,106
Total funds	1,377,009	3,505,249	3,327,250	-	1,555,008

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

	2025 £	2024 £
Net income for the reporting period (as per the statement of financial activities)	(41,266)	177,999
Depreciation	17,954	19,115
Interest, rent and dividends from investments	(18,096)	(1,437)
Sundries	-	-
Surplus on asset disposal	-	-
(Increase)/ decrease in debtors	273,510	(187,481)
Increase in creditors	(47,057)	(18,071)
Net cash provided by operating activities	185,045	(9,875)

Notes to the financial statements

For the year ended 31st March 2025

17 Operating Lease Commitments

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

	Property		Equipment	
	2025 £	2024 £	2025 £	2024 £
Less than 1 year	102,100	95,130	18,618	34,981
1–5 years	26,619	191,503	57,829	60,286
	128,719	286,633	76,447	95,267

The charge in the year to the Statement of Financial Activities is **£105,887** (2024: £110,173).

18 Pensions

The charity operates a defined contribution pension scheme	2025 £	2024 £
Amounts paid in the year	105,154	93,064
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 one trustee was reimbursed expenses totalling **£NIL** (2024: £50).

There were no other related parties to be disclosed.

19 Restatement of comparatives

Following information provided by the Council regarding community benefit rent reductions, previously unidentified gifts in kind have now been included under unrestricted donations. This has resulted in a corresponding increase in both total income and total expenditure. There is no impact on the prior year's result or the financial position as at 31st March 2025

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