



Company number: 03039668

Charity number: 1045623

Age Concern Islington

(Operating as Age UK Islington)

Report and financial statements

For the year ended 31 March 2025

Age Concern Islington

(Operating as Age UK Islington)

Financial Statements

For the year ended 31 March 2025

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Age Concern Islington

Reference and administrative information

For the year ended 31 March 2025

Status	Age UK Islington is an operating name of Age Concern Islington. Age Concern Islington was first established in 1963. It is a charitable company limited by guarantee, incorporated on 30 March 1995, and registered with the Charity Commission on 6 April 1995.	
Purpose	Age Concern Islington's charitable object for the public benefit is the welfare of local older people in and around Islington.	
Governing document	Age Concern Islington was established under a Memorandum of Association, which established the objects and powers of the organisation. It is governed under its Articles of Association.	
Company number	03039668	
Country of incorporation	England & Wales	
Charity number	1045623	
Country of registration	England & Wales	
Registered office and operational address	6-9 Manor Gardens LONDON N7 6LA	
Trustees	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows: Mr Howard Sharman Chair Mr Clive Bowman Treasurer (Deceased 18 October 2025) Ms Svetlana Kumanova Acting Treasurer (Appointed as trustee on 22 July 2025 and commenced as Acting Treasurer on 18 October 2025) Mr Chris Faint Dr Raphael Sonabend Appointed 22 July 2025 Ms Joan Adams Speers Ms Aisha Baker-Smith Ms Marcia McFarlane Ms Aisha Rehman Ms Elisabeth Rochford Ms Margaret Diane Lennan	
Principal staff	Ms Sally Miller	Chief Executive and Company Secretary

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For the year ended 31 March 2025

Bankers

HSBC plc
25 Islington High Street
LONDON
N1 9LJ

Unity Trust Bank plc
Four Brindley Place
BIRMINGHAM
B1 2JB

Auditor

Sayer Vincent LLP
Chartered Accountants and Statutory Auditors
110 Golden Lane
LONDON, EC1Y 0TG

Chair's Foreword

This is my final Chair's Foreword as my six-year term as chair comes to an end at our AGM in late November.

My first Foreword, looking back at our 2019-20 financial year, was written in August 2020 in the middle of the Covid-19 pandemic with lock-downs ongoing and the work of the health services and related voluntary sector organisations single-mindedly focused on minimising the impact of the virus.

Five years on, Covid has not gone away – I'm having my annual booster vaccination in the middle of October. Some of its effects on our health service systems have been permanent but in many ways we have, finally it feels, been able to get back to a more business-as-usual provision of services.

Another commonality between then and now has been austerity in its various forms, with the costs imposed by the fight against Covid ramping up the pressure on services that were already struggling through shortage of funds.

The latest manifestation of this is the reorganisation of the NHS: the abolition of NHS England due, apparently, to overlaps between its work and that of the DHSC; the upcoming merger between the North Central London and the North West London Integrated Care Boards; and more parochially, the move to Neighbourhood working.

These reorganisations may affect Age UK Islington (AUKI) and impact on NHS contracts that we hold on an Islington-only basis if the new, larger, organisations move to commissioning across a wider area.

The council too, an important and valued commissioner of various strands of the work that we do, is under pressure to reduce costs. Pressure that, as is the way of these things, inevitably works its way through to reductions in the funds made available to organisations like AUKI.

We were delighted, in August 2024, to retain the Wellbeing contract offered by London Borough of Islington. But the value of the new contract was c.10% down on its predecessor at a time when there is certainly not a 10% reduction in demand for the services that it funds. Rather the opposite. This is the new reality, and we had to make reductions in the number of staff funded by that contract whilst still being expected to deliver similar outputs.

Noting that need to reduce staff numbers on the Wellbeing contract, it is important to say that, over the six years that I have been Chair, one constant has been the commitment and professionalism of the staff of AUKI. I would, once again, like to thank them, on behalf of the board, for all that they do to deliver our services and to help the people of Islington live better, healthier and more fulfilled lives.

I set two objectives when I took on the Chair: recruiting a new chief executive as the incumbent was set to retire; and finalising a new network agreement with national Age UK.

The former was achieved within a year, and we have been very fortunate to have Sally Miller as our CEO over the past five years. She has been, and continues to be, an outstanding charity chief executive.

The latter took a lot longer, as agreements between 120+ organisations are always likely to do. But we signed up to a new agreement – with the National Age UK organisation as well as with the c.120 other local Age UKs at the end of 2024.

I am particularly pleased that we launched two new services in October 2024 – Befriending and Counselling. These had been some time in the planning and are our own services, responding to needs identified through our ongoing work with the community. They are funded through grants or through use of our own funds and give us services that are independent of either council or NHS commissioners. Both are going well, and, after just one year, give us a platform on which we can build in the future and then look to the larger trusts and foundations to help fund them.

Apart from the staff, a major role is played in the work that we do by volunteers. This year we have seen an increased number of them – up 15% year-on-year – working in a wider range of roles within the organisation. My thanks, and the thanks of the board, go out to all of them.

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Trustees' Annual Report

For the year ended 31 March 2025

I am delighted to say that there is a new chair ready and waiting to take over at the AGM. Diane Lennan has been a board member at AUKI for more than two years and has a thorough understanding of the organisation, its people and its services. I am grateful to her for agreeing to step up and take the chair and I am confident – in her, in the board, and in our CEO – that I am leaving AUKI in good hands.

Finally, I'd like to express my thanks to Joanie Speers, who has been a great support to me as Deputy Chair over a number of years and a provider of sage advice. She is continuing in that role under Diane and will provide some very useful continuity as well as, I hope, continuing with the sage advice.

Purpose

Age UK Islington (AUKI) is the operating name of Age Concern Islington (ACI), an independently registered charity and company limited by guarantee. We operate as a member of the national Age UK Network Agreement.

AUKI's charitable object for the public benefit is to promote the relief and wellbeing of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Islington.

The charity has the power, in furtherance of this object, to encourage, promote, organise and run services and activities appropriate to the needs of individual older people or groups of older people, together with, if considered appropriate, other individuals and groups who are not older people.

Public Benefit

AUKI trustees confirm that the activities carried out by AUKI are in line with the organisation's objectives for the benefit of the public. AUKI trustees also confirm that they have complied with their duty in Section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Beneficiary needs and how we respond

The primary beneficiaries of the charity are people over 50 living in the London Borough of Islington. We also provide support to people under 50 who are living with long term health conditions, and we operate the Islington Carers Hub offering specialised support for informal/unpaid carers.

The work of the charity is focused on helping people maintain and increase their general wellbeing.

People's needs and priorities vary widely and, as such, we aim to offer a comprehensive response, reflecting the diversity of both the individual and the wider community needs.

Objectives and Activities

Age UK Islington supports all adults in Islington, not just older adults. All need to be an Islington resident or registered with an Islington GP; we also support informal/unpaid carers. Our range of services provide support for people who may be at different stages of wellbeing. This may be by simply providing information about services available in the local area, plus opportunities and activities, through to more intensive one-to-one casework support for more complex issues.

During 2024-25 we provided the following services:

Advice and guidance: One-to-one sessions providing clients with an opportunity to talk more about their needs and to discuss the various options available. We also provide and arrange peer support groups - people meeting to share support and advice.

Befriending: Face-to-face and telephone support to socially isolated individuals aged 50 and over in Islington.

Carers support: We provide carers assessments and carer information packs, and supported connections to events, breaks, income support and peer support groups.

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Community Connecting: gatherings, activities, support groups, workshops and events which take place all over Islington and are hosted in a variety of venues.

Community Mental Health Key Workers: Working within the three locality core community mental health multidisciplinary/multiagency core teams, which integrates services across health, social care and the Voluntary and Community Sector (VCS). Their role is to support clients who have been traditionally hard to reach or engage in traditional mental health support services.

Counselling: one to one face to face integrative counselling at venues across Islington offering support with a range of issues from dealing with change to managing difficult life situations and emotions. The counselling service is supported by volunteer counsellors who are in, at least, their second year of a BACP accredited counselling course.

Enablement: One-to-one casework, helping people resolve issues around the home and with getting out and about.

Planning for the Future: End of life planning and assisting people to make plans for the future, including Lasting Powers of Attorney, so others know how they would like to be cared for.

Information, signposting and support: Our Helpline is usually the first point of contact for general enquiries, fact sheets, mailings to keep people informed about what is going on and information on a range of activities.

Mental Health Carer Peer Support Coach: Supporting NHS Services for Ageing and Mental Health and Highgate Hospital with raising carer awareness amongst staff and engaging with family carers who support patients receiving mental health support.

Navigation: One-to-one casework to enable people to take control of both their physical and mental health, coordinating with a range of other professionals who may be involved with the person's care or support and exploring alternative ways for people to take control of their situation and build skills.

Primary Care Network Social Prescribing Link Workers: These link workers receive GP referrals for one-to-one case work to assist with resolving practical barriers and issues and then supported with connections to, for example, community events and skills development.

Proactive Ageing Well Service: Supporting people who are frail with one-to-one case work and social prescribing to keep connected and active.

Social Prescribing – Cardiac Rehabilitation: A link worker supporting patients from both the Whittington and University College London Hospitals to provide wider non-medical support needed so that people could initially engage, continue to engage and to re-engage if they had ceased accessing cardiac rehabilitation support.

Volunteering: We have volunteers from all walks of life who utilise their many different skills to support our clients and staff in a wide range of roles.

Our key achievements in 2024-25

Five strategic objectives were set for the period 2021 to 2024. Preparation for the new organisational strategy started in 2024 and in the meantime, we continued working to the 2021-24 strategy and met the stated objectives as follows:

Strategic objective	2024-25 achievements
Increase the client wellbeing offer and meet unmet need	<p>Successful launch of a befriending service which supports the most isolated clients in Islington and further success in raising funds for our befriending service.</p> <p>Increase in outreach presence and provision of services across the borough in both council and community sites.</p> <p>Continued programme of shared events and activities through partnership work with VCS organisations, both online and in person, as part of our Community Connecting remit.</p> <p>Continued provision of a counselling for carers service, as part of the Islington Carers Hub.</p> <p>Successful launch of a counselling service in partnership with counselling training establishments.</p>
Maintain a viable organisation and operate robust and effective contracted services	<p>Renewal of the Social Prescribing Link Workers contract with two Primary Care Networks in Islington.</p> <p>Establishment of the Planning for the Future service.</p> <p>Achieved the award of the Adults Community Early Intervention and Prevention Wellbeing Service contract from Islington Council.</p>
Diversify and generate new sources of income	<p>Funding awarded by Peabody Community Foundation for delivering monthly Let's Talk peer events – targeting Peabody residents and co-produced to provide information and advice.</p> <p>Funding awarded by Hyde Charitable Trust for the Let's Talk peer events targeting Hyde tenants and also providing one to one information and advice sessions at several community centres across the borough.</p> <p>We received funding from the Emanuel Hospital charity which supported Let's Talk information and advice peer events.</p> <p>We continued to receive funding from Cloudesley which we used for supporting older people in Islington, mainly for one-off interventions and supporting payment of energy bills.</p> <p>Funding was awarded by A2Dominion and their partners to run an event during Black History Month in 2024 which featured guest speakers and information stalls.</p> <p>We received funding from The National Lottery Community Fund which supported the development and running of the first year of our new befriending service.</p>

Extend the reach and increase awareness of the organisation	<p>Launch of the new Islington Carers Hub website.</p> <p>Continued growth of referrals to the Central Point of Access, working in partnership with the London Borough of Islington, Help on Your Doorstep and Manor Gardens Welfare Trust, to receive statutory sector referrals into the VCS.</p> <p>Continuation of Cost of Living information and support events facilitated in partnership with Help on Your Doorstep and the Octopus Community Network, plus the London Borough of Islington.</p> <p>Implementation of Year 1 of the borough-wide carers strategy in partnership with the London Borough of Islington and carer-supporting organisations.</p> <p>Ongoing membership of the Bright Lives Alliance, an early intervention and prevention initiative, facilitated by the London Borough of Islington.</p> <p>Increased presence in the borough – partnership working with VCS organisations, statutory agencies and monthly Let's Talk events featuring many provider presentations.</p> <p>Volunteer recruitment – increased number of volunteers involved with the organisation in a wider range of role e.g. research, befriending, counselling and strategy development.</p> <p>Continued office and event location presence in the south of the borough at Jean Stokes Community Centre.</p>
Strengthen organisational infrastructure.	<p>Retained the ISO 9001:2015 Quality Management System accreditation.</p> <p>Preparatory work started for the Quality of Advice Standard accreditation from Age UK.</p> <p>Ongoing staff development – mandatory courses and work-associated subjects e.g. EDI.</p>

Befriending

Our befriending service launched in October 2024, providing both face-to-face and telephone support to socially isolated individuals aged 50 and over in Islington. The response to the service was immediate and overwhelming, with demand exceeding capacity within the first two months. As a result, we paused referrals at the end of December 2024 to allow time to recruit additional volunteers and match existing clients.

There has been a clear preference for face-to-face befriending, with very limited interest in telephone-based support. This may be due to the availability of similar services offered by other providers. From January to March 2025, the service reopened to referrals for short periods, but the focus during this time was volunteer recruitment and matching.

Between October 2024 and March 2025, we: received 53 client referrals, recruited 18 volunteers and made 13 active face-to-face matches.

These matches resulted in a total of 74 befriending hours delivered by the end of March. Feedback from both clients and volunteers has been overwhelmingly positive. All volunteers reported feeling very prepared for their role following induction training, and 100% of clients strongly agreed with the statement: *"I look forward to visits from my befriender."*

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Looking ahead, we aim to increase the number of matches and befriending hours delivered. In response to volunteer feedback, we plan to enhance our training offer to include topics such as providing IT support to clients, supporting clients through grief and loss and facilitating more peer support and opportunities to share experiences. Our long-term ambition is to achieve the Quality in Befriending Award from Befriending Networks, recognising our commitment to delivering a high-quality, impactful service.

Community Connecting

In October 2024 we were awarded the new Wellbeing contract which required a change from our usual Activity Coordination service to that of a Community Connector provision. This new provision is intended to help residents access activities and social opportunities with the support and partnership of community partners such as Parks for Health walks, Bright Start, Whittington Health, Islington Ecology Centre and Age UK Islington intergenerational events, Octopus Community Network and Arsenal in the Community. During October through to January we negotiated the handover of most of our activities to partner organisations to ensure continuity for those accessing our activities.

Our Community Connecting service is primarily to reduce isolation but also focuses on five elements – connections, positivity, safety, wellness and work and meaningful activity. During this period, we connected 2,350 residents to activities and social opportunities with the support and partnership of 66 community partners.

We communicated using multiple channels to inspire clients and professionals to provide guidance and to engage with support available within Islington. Our communications also included guidance to help with different day-to-day issues, to encourage sometimes small changes to clients' lifestyles to make them healthier and to help people to develop their own social networks by trying out new activities run by Age UK Islington, Islington Council and other community organisations.

All year we continued to deliver our monthly Let's Talk events, held at Islington Council's offices from January 2025 in their community space. These events are delivered in partnership with other providers, providing information and talks on numerous topics e.g. health, money, food, cost of living, increasing access to information and enabling other specialist services to improve their reach.

Community Mental Health

This year our Key Workers continued to work alongside clinicians and other professionals in the three core teams providing support to clients. Examples of support were assisting homeless asylum seekers, encouraging engagement with health services and supporting with managing debt and finances.

As part of the Social Value element of the contract, we held our first Let's Talk Mental Health peer support event in October 2024 in partnership with Islington Mind; we have since had quarterly events with different themes. VCS services are invited to present and give expert advice and speakers have attended from Islington People's Rights, The Stuart Low Trust and Healthy Minds, Healthy Bods and the session usually included a short activity such as chair yoga and practicing breathing techniques.

Our mental health awareness campaign for 2024-25 focused on the LGBTQIA+ community working with Islington Mind's Outcome service, who produced a report with Healthwatch Islington. We held a campaign event for the Core Team, promoting this work and arranging an LGBTQIA+ awareness training session for professionals to attend. A future campaign will focus on those with mental health needs who are looking for, or are in, employment. Our aim is to have a better understanding of the views and experiences of clients, so we can increase awareness and support improvements in service provision.

Counselling

Our counselling service was developed as part of the strategic objective to enhance client wellbeing and address unmet needs. This service plays a crucial role in early intervention and prevention and intends to prevent individuals from reaching a crisis point that would necessitate more intensive support.

The counselling service was designed to operate with trainee therapists delivering services to clients under the coordination of a service manager. The setup involved the development of new procedures and protocols for service delivery, the creation of a structured client pathway, starting from initial contact through assessment and allocation to volunteer therapists, the establishment of a counselling placement system for trainee therapists, including recruitment,

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a placement pathway, and a monitoring framework with regular clinical supervision and support and the identification of suitable venues for counselling delivery. The service was successfully launched at the end of October 2024.

One notable success during the development phase was the approach to recruit trainee therapists directly rather than relying solely on training institutions. This strategy resulted in a diverse pool of applicants with varying skills and experiences. Currently, the counselling service operates with seven trainee therapists from a range of theoretical orientations. Additionally, partnerships have been formed with several institutions, including The Minster Centre, Birkbeck, University of London, Metanoia Institute, University of Westminster, and London Metropolitan University as well as a private training organisation in Brighton.

The decision to deliver counselling from community centres has proven effective. These centres provide on-site management, adhere to health and safety practices, and are strategically located near public transport in various parts of Islington. The counselling service is currently operational from three locations in Islington.

To effectively manage resources, the service was deliberately not widely advertised, preventing bottlenecks and long wait times for clients. Most clients served are internal referrals, benefitting service users from Navigation, Advice and Information, Enablement, and Social Prescribing Link Workers. Recently, as the service has gained visibility, more clients have begun to refer themselves. The self-referral system implemented within the service has shown significant success, reflecting a high level of client engagement, attendance, and a successful completion rate for counselling sessions.

Enablement

During 2024-25 the most common requests were for the following: crisis support in forms of food support, grants and vouchers, income maximisation, befriending, social activities, emotional support, Resident Support Scheme, domestic support, and housing related issues such as transfers, home repairs and maintenance.

The focus of support within the Enablement service has been around offering practical support for people with their daily living activities and finding solutions to simple life issues for example where to get free food. Whilst in some cases the issues are temporary, some are life long and require ongoing reviews, for example, mobility issues, housing overcrowding and downsizing.

Apart from managing day to day the present economic situation has created another layer to managing daily living. This has redirected support and resources to another area of need with the most common support area being grants and managing money which made up 16% of all external referrals for the service. Referrals to partner organisations like Islington Council's Income Maximisation Team is on the increase as more and more clients are falling through the benefits net. Clients are also being supported with maximising pension income by applying for top ups like Pension Credit which passports to other benefits like free dental treatments and free TV licence.

Midway through the year the service went through retendering, and the contract was re-awarded with a change in emphasis in some areas of service delivery and the move to more case coordination rather than single issue support. Each client now has an in-depth assessment which means that a case might take longer than before and but will provide better wellbeing outcomes for the client. This process now means the client is not only supported but is given tools to better navigate issues arising in the future. From this new way of working this service can deliver more holistic support for clients.

The number of people supported by our Enablement service for 2024-25 was 720 of which 323 (45%) were new to the service. We continued our partnership working with Islington Council's Reablement Team and referrals from Adult Social Care made up just over 30% of the clients being supported. 54% of cases had an open duration of more than six weeks due to support needs being more complex in nature and therefore requiring additional time to be resolved.

Future Matters/Planning for the Future

For the first nine months of the year the Future Matters service continued, together with partners Gentle Dusk, to offer Islington residents advice and support on putting plans such as Lasting Power of Attorney, Advance Care Planning, Wills, and Funeral Planning in place. Alongside this, similar support was offered to those in the early stages of dementia and their carers in the boroughs of Haringey and Camden. The programme of regular in person public awareness raising events on future planning aimed at individuals continued to be well attended, increasing requests for further information and more one to one appointments with volunteers, to learn more about the subject and go on to implement plans.

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In 2024 Gentle Dusk were informed that funding would end and on 31 December 2024, and so the Future Matters project ended. We recognised the value this service brings to many Islington residents and proposed to the Board of Trustees to fund the continuation of a service through 2025. This was agreed and Planning for the Future commenced as of 1 January 2025.

Due to the dedication of the small team of staff and volunteers involved in the new Planning for the Future service, the changeover has happened smoothly and the level of support for those in Islington wanting to put plans in place was maintained. The interest in the project goes from strength to strength. The number of people reached over the 12 months to March 2025 was 258, and the service was able to help with the completion of 234 Lasting Power of Attorney applications, which is a record achievement.

Helpline and Wellbeing Checks

The main areas of enquiry for support this year was community support around isolation, transport, activities and befriending, at 29%. The second area of interest was housing and keeping on top of daily living at 15%. The third was money-related matters including enquiries around grants at 13.6%.

The Helpline handled 13,035 interactions which is a 3% drop year on year. This percentage drop reflects many activities bookings moving to automation, which means a significant percentage of clients have no need to contact the Helpline to book their activities. This suggests our interactions remain steady at a macro level.

Our Wellbeing Checking service showed a marked increase in output - a 38% increase in completed Wellbeing checks. This increase was due to having a slightly higher number of volunteers throughout the year and the Helpline conducting more Wellbeing checks on a weekly basis as part of general Helpline interactions where we provide an option to carry out a Wellbeing check. If the client agrees this releases six Wellbeing - Situation and Support check questions for the Helpline advisor to ask the client.

Information and Advice

In the past year clients have again reported feeling better able to cope financially to maintain their independence. This includes avoiding debt, having more money coming in to cover expenses and being better equipped to manage spending. Clients have also reported feeling safer in their home, warmer in their home and able to get the required practical support as well as feeling an improvement in mental and emotional wellbeing and feeling connected to their community.

We continue to run well-attended outreach advice sessions at ARC Collective, Brickworks Community Centre and Ringcross Community Centre. We also provide one-to-one appointments at our office at Manor Gardens and carry out visits to the homes of clients when needed. This service is increasingly being viewed as a point of contact and link for clients, the general public and other partners.

During 2024-25 the team saw an increase in queries relating to benefit calculations and the need to optimise pensioners' wellbeing either through an increase in income or mobility support as more and more people apply for a Blue Badge, Taxicard and Dial-a-Ride support. We delivered one-to-one advice sessions to 312 clients at multiple outreach settings. Most of the referrals are primarily for financial support such as household items, managing in the home and falls prevention, and rehousing on medical grounds or overcrowding. Clients require not only advocacy support but also advice on rights, obligations and choices. We have also seen an increase in number of clients needing benefit reviews – Attendance Allowance is now reviewed every two years which has increased the need for home visits as many clients have mobility issues.

Islington Carers Hub

In June 2024, we supported Adult Social Care in launching Islington's Adult Carers Strategy which coincided with Carers Week and the launch of the new Islington Carers Hub website. The implementation of the Carers Strategy continued at pace over the year with input on the delivery plan from the Carers Strategy Steering Group. Nine of 23 commitments were selected to focus on over the next two years, which will not stop us working on any of the other commitments, but these were felt to be the initial priorities by the group. Two carers from the group were nominated to represent the steering group at the Carers Partnership Board.

The partnership with Islington Mind continued for counselling for carers and we referred 35 carers for counselling support through 10 or 20 weekly counselling sessions. We were able to do this because we received additional from Islington

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Council. The high need for counselling subsequently led to a change in the two-year contract extension from March 2025, where the cost for counselling was included in the contract and increased by 50%. We also partnered with Mobilise, a tech start-up run by carers for carers. Mobilise offer light touch support to carers and training and coaching programmes.

In the 2024-25 financial year, we engaged with 3,500 carers through 2,652 helpline queries and 848 cases involving complex casework. We have identified and registered 510 new or hidden carers to bring our total registered carers to 3,754. We have connected carers via signposting and referring on 1,027 occasions to 221 different organisations and agencies. We have also delivered over 19 carer-specific activities, training sessions and events comprising 63 sessions. Carers also benefitted from attending 20 different types of Age UK Islington and partner activities over the year, of which 144 sessions were attended by carers.

Emotional support and counselling/talking therapies combined was the top concern of carers in 2024-25. An opportunity for a respite break is the next main concern, although if this is combined with the desire to attend social activities – which also provides a short break from caring, it does take the lead. Benefits was the third major concern for carers, which is not surprising considering the continued effects of the cost of living crisis.

Mental Health Carer Peer Support Coach

At the start of the year, through funding from the North London Mental Health Partnership, now the North London NHS Foundation Trust, for a 12-month contract, we employed a Carer Peer Support Coach in April 2024 who was based with the NHS Services for Ageing and Mental Health and at Highgate Hospital with the aim of raising carer awareness amongst staff and engaging with family carers who support patients receiving mental health support from NHS services.

This work focused on the development and testing of a support peer coach with lived experience to assist unpaid/informal carers in accessing support and information and to assist the host organisations to access the expertise of local carers and carer organisations in strategy and practice development.

The role of the worker included signposting carers to support services and organisations, a ward presence to identify unpaid carers, promoting statutory Carers Assessments, sharing information relating to ward processes and personnel, providing emotional and practical support for carers and increasing the awareness of carers' roles and needs to the Trust staff.

During the project, the Carer Peer Support Coach was able to provide carer awareness support to many staff across the Trust which enabled staff to better identify hidden carers visiting the wards and connect directly to the Carer Peer Support Coach as well as many being signposted to the Islington Carers Hub.

Navigation

Over the past year, the Navigation service has worked hard to maintain a high-quality level of support to clients with increasingly complex needs. Navigating between services and developing those working relationships is an essential part of our role, which helps us more effectively work together.

We have achieved positive outcomes across the spectrum of needs with clients. Satisfaction levels are high, and Case Workers regularly receive good feedback from clients. During this period, 1,094 clients accessed the service, resulting in 1,350 cases. This is a combination of existing cases from the previous year and new ones in 2024-25. 73% of cases resolved in up to nine weeks but 27% were 10+ weeks, with the highest at 21 weeks.

In terms of demographics, 40% of clients had a mental health issue. Just over 50% were from BME communities (Islington census is 38% of Islington residents are from BME communities). We worked with 273 different services/organisations, across the primary and secondary healthcare sector, Islington Council and VCS organisations. We actively participate in the INC network meetings with Islington GPs, Adult Social Care, Mental Health and Community Matrons. We have received 108 actions/cases from INC, and we took 20 cases to the INCs for discussion.

Our regular Navigation volunteers and interns do valuable work with us, supporting and shadowing Case Workers. They contact clients, help with applications and administrative tasks and all their input really adds value and helps us to make progress with our case work.

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Outreach is an important element of our work. We have attended various sessions including wellbeing and cost of living events and exercise sessions where we promote our services and offer advice and support to clients. For a period, the Navigation team had a regular presence at Islington Council's Access Hub on Upper Street.

Navigation team members supported the Social Prescribing Link Workers (SPLWs) with arranging a workshop for asylum seekers, giving information about housing and services they can access. With the SPLWs, we also helped Dietetics and Nutrition degree students with research required for their placement. We are in regular attendance at the Proactive Peer Support sessions, which is an opportunity to network with SPLWs and Care Coordinators, plus learning more about a particular service or theme.

Proactive Ageing Well Service (PAWS)

This service supports older adults aged 65 and above who experience moderate frailty and would benefit from a multi-disciplinary input. The team consists of a Specialist Nurse, an Occupational Therapist, a Pharmacist and the Age UK Islington PAWS Navigator.

During 2024-25 the PAWS service experienced a change of staffing, and a gap in direct support from a PAWS Navigator. The wider Navigation service staff, however, attended the regular PAWS multi-disciplinary meetings and received referrals as an interim measure. We successfully recruited and the new staff member started in October 2024.

Between November 2024 to March 2025 the service supported 68 clients, and the highest three areas of support were around finances, keeping safe and connection to the local community. A key area of client support was connecting people with our Planning for the Future service, specifically supporting people to create Lasting Powers of Attorney for both Health and Finances; this made up just over 20% of the clients.

Social Prescribing

In 2024–2025, the Social Prescribing service across South and Central 1 Primary Care Networks (PCNs) delivered a year of impactful, person-centred support to residents, addressing the wider determinants of health and improving physical wellbeing alongside social and mental health outcomes. Together, the teams managed 2,146 referrals, supporting patients with housing, benefits, employment, mental health, social isolation, and healthier lifestyle choices. Patients reported feeling better informed, supported, and connected.

The Healthy You programme, created specifically to support asylum seekers and refugees in contingency hotels, reached 141 individuals with 260 attendances across seven sessions. These were delivered in close partnership with Islington Council's No Recourse to Public Funds team and local community organisations. This programme not only provided essential support in GP registration, NHS navigation, ESOL classes, housing advice, and wellbeing activities, but also informed Islington Council's approach to developing more suitable and responsive programmes within the hotels. Feedback was overwhelmingly positive, with most participants rating the service five out of five for satisfaction.

Our collaboration with London Metropolitan University further expanded our reach, contacting 870 patients through two prediabetes and Type 2 diabetes workshops. 50 participants attended, receiving lifestyle education, diet and exercise guidance, and on-site health checks. This partnership was designed not only to improve community health but also to support students in developing their practice, understanding community needs, and strengthening their professional skills as part of preparing them for future healthcare roles.

Across both PCNs, feedback highlights the value of our culturally sensitive, accessible, and responsive approach. Patients benefited from timely and holistic interventions and many, for the first time, accessed vital support for complex needs beyond clinical care.

We have also connected with services across Islington and London, identifying gaps in provision and sharing data from our findings to help shape improved programmes. This collaborative approach ensures that new and improved services remain available, even during challenging times such as the cost of living crisis, when many patients prioritise financial survival over their health and wellbeing. By building strong partnerships and feeding evidence back into service design, we continue to advocate for our communities and help ensure that support is both relevant and sustainable.

Overall, 2024–2025 was a year of growth and measurable impact. The Social Prescribing service reduced health inequalities, built community resilience, and empowered individuals to take positive steps towards healthier, more

independent lives. Looking forward, we will continue strengthening partnerships, expanding outreach, and tailoring support to meet the evolving needs of our diverse communities.

Social Prescribing – Cardiac Rehabilitation

In March 2024 we commenced discussions and project development with the North Central London Integrated Care Board to deliver social prescribing to Cardiac Rehabilitation patients at University College London Hospital and the Whittington Hospital.

This service delivered a person-centred approach to supporting patients with a wide range of issues. It successfully addressed health inequalities, improved access to essential services and fostered community engagement and connectedness, whilst enabling people to address their health issue and underlying causes. The project achieved its key outcomes and provided a valuable model for future initiatives aimed at integrating wider support for patients and enabling clinical staff to provide a more holistic support offer.

During the initial stages of the project, it became evident that many clients had limited understanding of the community services available to them. This initial lack of awareness was often the cause for non-attendance or discontinued engagement in the Cardiac Rehab programmes. Learning and sharing knowledge with clinical staff were key from the beginning, enabling clinicians to understand the offer and potential benefits of a holistic service.

The numbers referred were steady and the partnership approach to delivering the service enabled greater access to other services and organisations, whilst sharing the resources and enabling capacity. The service was greatly received by the 121 clients (130 referred with 121 (93%) completing) who when asked for feedback the majority were totally satisfied. Indications from the partner analysis was that more people had completed Cardiac Rehabilitation because of a social prescribing intervention.

Volunteer involvement

In 2024-25 volunteers contributed nearly 5,000 volunteering hours to Age UK Islington and 1,180 of those volunteering hours came through internship placements. In the past year we have recruited 54 new volunteers. Of these, 16 have left the organisation and 38 are still with us and, at the end of March 2025, we had 60 active volunteers in a variety of roles.

We have a wide range of volunteering roles in the following areas – activity promotion caller, befriender, Carers Assessment, carer befriending support group host, Carers Hub events, Carers Hub outreach, communications and social media, counselling, data entry, enablement, Planning for the Future support, Get Together host, Information and Advice, IT Get Together host, Dietetics and Nutrition student, navigation, social connection, Social Prescribing project support, activity tutor, volunteer recruitment administration, Wellbeing Caller and young adult carer.

We now have the highest number of active volunteers since before the pandemic. We keep expanding the areas within the organisation where volunteers are involved and more volunteers are involved in active volunteering on a regular basis. Retention of volunteers remains high, and we have expanded the use of interns. Interest in volunteering with Age UK Islington remains high and we have an average of 30 people contacting us each month.

During the year we hosted two volunteer parties in the summer and winter and we hosted three volunteer engagement meetings in person. These engagement meetings are part social and part an invitation to volunteers to engage with us and ask any questions they may have and make suggestions. We also arranged for volunteers to attend in-person training courses as well as offering online training; volunteer supervision was offered to all volunteers on a regular basis. We nominated five of our volunteers for the Islington Volunteer of the Year Awards in October 2024 for outstanding contributions to Age UK Islington and the communities and clients we support.

Partnership working

Our partnership work in the borough grows from strength to strength and we are very pleased with how this has developed over the year. We are forging new relationships and have developed new partnerships which continue to enhance our work with our client group.

We have established referral partnerships which have so far resulted in 689 organisations which Age UK Islington contact to assist in resident support.

We have continued to produce and deliver our quarterly printed Get Together newsletter, featuring not just the activities and workshops delivered by Age UK Islington, but also a large selection from some of the Islington Council teams and partner organisations that deliver activities. Such has been the success of this partnership that Islington Council have been making a financial contribution to the cost of producing these newsletters.

To help us reach and engage with underrepresented groups we have worked in partnership with various providers such as:

- Islington Faiths Forum with improved collaboration around mental health, poverty, safety of women, plus accessing hard to reach groups.
- Manor Gardens Welfare Trust by promoting awareness/engagement of ethnic minority communities, visiting mosques, tea houses, hairdressers, men's spaces – screening, harmful practices, information – and working alongside interpreters and sessional workers.
- Islington Law Centre (ILC) by building capacity and creatively supporting council tenants with ILC expertise by working together at the beginning of a client's journey when warning signs are first showing, before crisis, to stop elongating cases whilst awaiting follow up. With a data sharing agreement, we co-support clients via the Independent Advice Project with benefits and appeals, property possession, and homelessness.
- Islington People's Rights by supporting with debt/benefits advice and appeals through Debt Relief Orders, the Breathing Space scheme and bankruptcy.
- Islington Council's Community Partnerships Team by working with resident associations reaching hard to reach communities through the Wellbeing Networks, and jointly hosting wellbeing initiatives for older people, plus digital communications work.
- London Metropolitan University by working with marginalised communities – running joint events – activities and information and advice, using their Rainbow Room for LGBTQIA+ engagement – an informal space for staff, students and groups. Clients can join events such as monthly LGBTQIA+ film screenings, sexual health screening, and housing events.
- Islington Mind by our staff attending LGBTQIA+ and asylum seekers/refugee groups offering monthly information and advice support to vulnerable adults.
- Octopus Community Network by proactively identifying and supporting local organisations to set up and sustain initiatives to address identified gaps in provision and host targeted events at various locations.
- Healthwatch Islington by reaching and engaging niche community groups, to hear local voices, identify gaps and improve referral pathways.
- Help on Your Doorstep by developing a referral partnership presence on a network of 159 service providers.

We partner with London Metropolitan University Dietetics and Nutrition students to deliver workshops on diabetes and prediabetes, delivered in conjunction with the Whittington Hospital Diabetes Management Programme and the No Contact Boxing project.

We ran a number of workshops to support asylum seekers and refugees, bringing in partners to present and deliver an overview of their service, these included: Islington Council no recourse to public funds Migrant and Refugee Officer, City

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Lit College, All Change Arts, St. Mary's Church, low cost/free gym facilities, The Stuart Low Trust, King's Cross Church and Migrant Help.

We provided support to clients who were accessing or had accessed the NHS Mental Health Core Teams. We delivered Let's Talk Mental Health in partnership with Islington Mind and with the support of The Stuart Low Trust, a clinical psychologist from the NHS Trust, Healthy Generations, Islington People's Rights and Healthy Minds, Healthy Bods.

We delivered social prescribing to clients who had experienced a heart related illness and required some level of cardiac rehabilitation. This was delivered in collaboration with two cardiac treatment services at the University College London Hospital and Whittington Hospital.

We continue as regular attendees of the Adults Safeguarding Board, and we have been a key player in the consultation regarding the development of the borough's carers strategy. Our social prescribing work connected with Race Equality London on the needs of BME groups who access social prescribing to make a comparison of need and how this compares to other groups.

We work with Islington Council's Reablement Service and Housing teams in supporting their work by co-locating our staff at their offices once a week. This works to improve referral pathways, working in conjunction with them to enable earlier discharge from their service where we step in and take on the support. We have been working closely with Peabody and Hyde in delivering information and advice outreach sessions at community centres and foodbank locations across the borough.

We continue our partnerships with the Parks for Health, Leisure and Islington Libraries teams, supporting the promotion of their activities including dedicated pages in the quarterly Get Together newsletter. This is particularly aimed at clients who are digitally excluded as we communicate through the post as opposed to online.

As a result of our close working relationships with both statutory services and the VCS, our Let's Talk events are being utilised as a platform for resident engagement on topics such as adult social care services, housing, future initiatives and a chance to feedback on service delivery.

We are extremely pleased that partnerships play a huge part in the delivery of our services, activities and events and we intend to continue these relationships and develop additional ones in the coming years.

Communications and marketing

During 2024-25 we continued to promote a wide range of partner-led community activities, providing greater variety for Age UK Islington clients. This has increased attendance at our own activities through a more focused promotion of themed sessions with guest speakers. We advertised monthly events in partnership with other community venues and providers have introduced residents to new venues and activities. Through this work we have strengthened partnership work with Libraries, Parks, Leisure, Recovery College, Adult Community Learning, Better Leisure, Healthy Generations and Islington community centres.

Our Let's Talk events remain particularly popular with clients, with the added benefit of improving connections with local professionals and services e.g. Islington Trading Standards, Whittington Health Community Nurses and DWP Disability Employment Advisors. These events help demystify the broad Age UK offer and unpacking the Wellbeing offer, to aid understanding by Islington residents and professionals. The rich content from these events is also captured in webpages and guides and then shared more widely with Age UK Islington's entire client base and via our website.

We distributed monthly digital newsletters and regular mailings to 6,000+ Age UK Islington and Islington Carers Hub clients. These newsletters are designed with prevention in mind, with high levels of engagement, encouraging Islington residents to stay informed and inspiring connecting with community activities and services and we reached out to 60+ organisations each month, inviting them to share news. We have increasingly featured personal stories and interviews to showcase support impact and client resilience. On a quarterly basis we printed 3,000 Get Together newsletters to ensure non-digital Islington residents can stay informed. These are co-created with Islington Council, covering a wide range of local resources and events.

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We co-ordinated and supported successful campaigns such as Great Mental Health Day, Alzheimer's Awareness Month and Carers Rights Day. These campaigns provided an opportunity for engagement and collaboration with local partners, leveraging partner communications channels. We delivered digital mailings to professionals, giving professionals a greater insight into Age UK Islington services.

We held a Keep Active Day information event at Central Library, as part of linking with a national Age UK campaign to encourage adults to keep active. Islington Council teams, Better Leisure and other local services joined us for a very well attended event.

We worked with an agency to introduce a new ICH website launched in June 2024 which is achieving good levels of traffic and search engine rankings. We also introduced electronic booking forms to streamline client sign-up and administration for Age UK Islington events and activities.

Plans for the future

During this coming year we will work closely with our commissioners and funders in ensuring our contracts deliver efficient, effective and responsive services. We have recently developed our organisational strategy for 2025-2028 following a consultation with clients, staff, trustees and professionals, plus an appraisal of the external environment and challenges we face. We are committed to focusing on the following priorities for the next three years:

1. Prevention, early intervention and resilience building.
2. Diversifying our funding and fundraising approaches.
3. Increasing our partnership working, resource optimisation and consolidation.
4. Reaching marginalised and underrepresented communities
5. Increasing our digital presence and support.

In year 1, 2025-26, we will be working on the following:

Priority 1

- Increasing the quality and number of 'How to' guides for distribution.
- Increasing volunteer involvement to 80+ volunteers.
- Training focus on encouraging strengths-based approaches and, action planning.
- Facilitating monthly theme-based drop-in support clinics for clients.
- Increasing connections with health services and secondary care.
- Continuing student community practice engagement.

Priority 2

- Further developing online giving via our digital fundraising platform.
- Approaching potential corporate donors/CSR initiatives/businesses.
- Engaging with secondary care and private health providers.
- Targeting high income people/contacts.
- Establishing a sponsored advert campaign.

Priority 3

- Reviewing and mapping current providers to consider themes, categories and trends.
- Increasing the number of partners and engage more with specialist organisations.
- Continuing co-located work – community centres, GPs, Islington Council and health.
- Educating other professionals and organisations on AUKI services.
- Reviewing the referral process into AUKI.
- Piloting an additional focus on younger adults.

Priority 4

- Partnering with additional community, faith and cultural organisations.
- Sourcing unconscious bias guidance cultural competency training for staff.
- Delivering themed events – partnering with organisations and interpreter supported.
- Establishing events/groups for under-represented groups e.g. men.
- Diversifying the use of translation tools and services.
- AUKI and ICH website to include different languages/translation facility.

Priority 5

- Creating an online referral form for clients.
- Uploading subject-specific webinars and videos with practical tips/self-management.
- Enhancing our social media presence and engagement.
- Maintaining digital skills training for clients.
- Partnering with organisations that have a younger focus.
- Developing a chatbot on the ICH website.
- Using QR codes for events, bookings, feedback, etc.
- Establishing additional and non-traditional ways to support clients.

We will certainly continue our efforts in securing additional funding as well as linking with local and corporate support. We await developments in the health sector and are eager to see what opportunities come from the merging of North Central London and North West London Integrated Care Boards. We know the future is going to be a time of savings and cuts and we hope that we will be able to continue to deliver our services and, if facing cuts, work with as minimal impact as possible on our clients and residents in Islington.

As with last year, we are aiming to increase the number of volunteers supporting Age UK Islington services and continue to have a presence in the community from our outreach work across the borough where residents can have ease of access to our services and support.

Equality, diversity and inclusion

AUKI is committed to promoting equality of opportunity, celebrating and valuing diversity, eliminating unlawful discrimination, harassment and victimisation, including cyber or e-bullying and harassment and promoting good relations.

AUKI is committed to equal opportunities in employment and service delivery and will take every possible step to ensure that no person working for the organisation or seeking employment with us, or anyone using our services, will receive less favourable treatment or will be disadvantaged by requirements or conditions that cannot be shown to be justifiable on the grounds of their age, disability (including mental health), gender, gender reassignment, ethnicity, faith or religion, sexual orientation, marital or civil partnership status, socio-economic status or family status.

Our aim is to:

- work towards the elimination of discrimination
- create a positive culture where diversity, inclusion and respect are core values are at the centre of all our activities
- encourage positive action to overcome disadvantage and discrimination
- ensure the highest possible standards are achieved in the delivery of our services
- ensure equality, diversity and inclusion is promoted through our work, both internally and externally.

Financial Review 2024-25

Annual income for 2024-25 was £2,203,638, broadly in line with 2023-24 income of £2,207,017. This was an annual decrease of £3,379 or (0.2%) year-on-year compared with a 21% increase in the previous year.

Annual expenditure in 2024-25 was £2,083,241, a modest increase of £14,582, up by 0.7% versus 2023-24 expenditure of £2,068,659.

As a result, a surplus of £120,397 in core activities (2023-24: £138,358) was generated before considering losses on investments of £13,285 (2023-24: £26,079 gain).

We aim to operate the charity with a small budget deficit, utilising general reserves to fund the shortfall. The budgeted deficit for 2024-25 was £82,000. However, actual expenditure was lower than budget by c. £202,000. This was primarily due to replacing staff that left the organisation, leading to vacancies during the year. We also made a conscious effort to save on general administrative costs in order to retain operational flexibility in view of the worsening economic climate and expected cuts in the health and care sector. It is to the credit of our staff that they continued to deliver both for our service users and against the contractual KPIs agreed with our funders.

Investments lost £13,285 in value, having risen by £26,079 in 2023-24. When those losses are accounted for, the annual surplus becomes £107,112 (2023-24: £164,437), of which £96,564 (2023-24: £167,112) is allocated to unrestricted funds and £10,548 to restricted funds.

In the year, we consolidated all of our investments under a single fund, COIF Charities Investment Fund managed by CCLA ("COIF"), transferring c. £277,000 previously invested with Rathbones to COIF. As at the year-end, the total value of our investments with COIF was £342,063. We continue to keep these investments under review – our aim is to generate both income and long-term capital growth for the charity.

The relatively high interest rates made deposit accounts more attractive than they were in previous years and we continued to hold c. £700,000 with the COIF Charities Deposit Fund which has consistently paid interest rates of around 4% throughout the financial year.

At the end of the year total funds were £1,386,736 (2023-24: £1,279,624) of which £1,339,611 (2023-24: £1,243,047) were unrestricted. After agreed designations totalling £634,500 to fund subsidies on contractual obligations and our own service development, general funds amounted to £705,111 (2023-24: £926,297).

Structure, Governance and Management

Age UK Islington (AUKI) is the operating name for Age Concern Islington, a company limited by guarantee and a registered charity founded in February 1963. Its governing instrument is its current Memorandum and Articles of Association. The former was approved in 2006, and a revised version of the latter was approved in 2021.

AUKI has a diverse Board of Trustees, 64% of whose membership is made up of local people, 45% older people and 27% from a Black and Minority Ethnic background. We currently have seven female and four male trustees.

The charity's governing body is the Board of Trustees, whose members are trustees under charity law and directors for the purposes of the Companies Acts. Trustees and Honorary Officers are elected by the members of the charity at the Annual General Meeting for a term of three years and may be co-opted in between AGMs. Trustees can serve a maximum of three three-year terms.

Members of the Board of Trustees of the charitable company each guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31 March 2025 was 11. Members of the Board of Trustees have no beneficial interest in the group or charitable company. Any potential conflicts of interest are recorded annually, and updated at every Board meeting, so that these can be monitored and managed as necessary.

Our subsidiary trading company, Islington Age Concern Trading Company, which provided consultancy and support services for other charities in data management and service redesign, operating under the trading name Outcomes Plus, is now dormant and there has not been any activity in 2024-25.

Senior Management Remuneration

The senior management team comprises the key management personnel of the charity in charge of directing it on a day-to-day basis.

The pay of the senior staff, including the CEO, is reviewed annually. In view of the nature of the charity, the Trustees benchmark against pay levels in other charities of a similar size, taking advice from recruitment consultants where these are used, for example in the recruitment to the CEO position. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities. If recruitment has proven difficult in the recent past a market addition is also paid.

Trustee recruitment and training

Trustees are recruited by various means. We contact local voluntary groups and companies from time to time setting out our needs and inviting applications. We also use online recruitment systems, social media, networks and sometimes interested parties approach us directly. We seek to cover a specified range of expertise and backgrounds on the Board of Trustees.

Normally the Chair or members of the Governance Committee will meet a prospective trustee to discuss their application. A trustee may be co-opted by the Board of Trustees before the AGM. Any appointment is put to the subsequent AGM for Members to vote on.

Each new trustee is inducted by both the Chair and the CEO. The topics covered are the organisational structure, an overview of services delivered, contracts and funding information, the governance structure, the annual report and accounts and the organisational strategy. Trustees also receive a Trustee Handbook and relevant policies such as the Trustee Code of Conduct, Conflict of Interest and Confidentiality. Other documents provided are previous Board of Trustees meeting minutes, Articles and Memorandum of Association and data protection information. Trustees have taken part in joint awaydays with the staff team and have also taken on individual pieces of work with some staff members.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age Concern Islington for the purposes of company law) are responsible for preparing the report of the trustees 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 group and of the incoming resources and application of resources, including the income and expenditure, of the group 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 adequate 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

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with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- 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 auditor is aware of that information.

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.

Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the effect of the ongoing cost of living situation and the increase in Employer National Insurance contributions on current and future activities and organisational cash flows.

Our funding is secure in the medium term, and the service delivery model has been, and will continue to be, adapted to ensure the charity meets both the needs of its clients and the expectations of its funders. With the additional security offered by its balance of free reserves the trustees remain confident in the charity's ability to continue operating for the next 12 months.

Principal sources of funding

AUKI is very grateful to all funders, donors, trusts and grant makers who have supported our work this year.

In line with the charity's present strategy, the principal source of funding consists of commissioned service contracts from statutory bodies. During 2024-25 statutory funders included the London Borough of Islington, the North Central London Integrated Care Board and North London NHS Foundation Trust. We also undertook subcontracted service provision with the Islington GP Federation.

Other sources of funding include grant-making bodies and corporate donations. During 2024-25 the following organisations, grant-making trusts and corporate donors contributed funding to support our work:

A2Dominion, partnering with Peabody, Metropolitan Thames Valley Housing, Hyde Charitable Trust and Clarion Futures
Age UK National
Anthony and Rachel Williams
Cloudesley
Dame Alice Owen's Eleemosynary Charities (a charity administered by the Brewers' Company, Charity No. 215543)
Emanuel Hospital charity
Human Made Machine
Hyde Charitable Trust
Peabody Community Foundation
The National Lottery Community Fund.

During 2024-25 the charity received £3,962.62 as unsolicited donations from individuals. We are deeply grateful to all those who provide funding to help us support the wellbeing of local people.

In carrying out funding-related activities we ensure that the charity is compliant with fundraising codes, specifically the updated Code issued by the Fundraising Regulator in October 2019.

Age UK Islington does not engage in public fundraising and does not use external professional fundraisers or commercial participators. Age UK Islington nevertheless observes and complies with the relevant fundraising regulations and codes. During the year there was no non-compliance with these regulations and codes, and Age UK Islington received no complaints relating to its fundraising.

Reserves Policy

Unrestricted reserves comprise both designated and general reserves.

Having reviewed the contractual obligations of the charity and in line with our mission to support the needs of our beneficiaries, the Board of Trustees has made the following designations from unrestricted funds:

Designated Funds

- £453,000 designated to cover the shortfall of funds under the Wellbeing Contract for the remaining 7 years of the contract (committed funds)
- £40,000 to subsidise the Social Prescribing Contract in 2025-26
- £20,000 to subsidise the Planning for the Future Care service in 2025-26
- £121,500 from previously designated funds to self-fund the provision of our Counselling service for another 2 years before seeking longer-term funding from trusts and foundations.

The total amount of designated funds as at the end of 2024-25 was £634,500.

General Funds

The general reserves held by AUKI on 31 March 2025 amounted to £705,111 and have been assigned to meet the requirements of the charity's reserves policy.

Charity Reserves

The aim of the reserves policy is to retain sufficient resources to ensure the sustainability of our charitable activities for the benefit of beneficiaries who depend on us for support for a range of situations and circumstances. The charity must be reasonably able to cope with the variations in income and expenditure that can easily affect charities.

The AUKI policy is to hold sufficient funds to cover all wind-up costs in the event of actual or pending insolvency or, in the event of the loss of one or more contracts or other sudden drop in income that falls short of insolvency, to cover core costs for a sufficient time to find new sources of income or make appropriate cost reductions.

As of 31 March 2025, and based on the current year's budget, that range was £450,000 - £675,000. Should our reserves reach either of these points the board would have to consider what actions to take either to ensure the charity's survival or to wind it up.

This range is broadly aligned with the level of general reserves held by AUKI as at the end of 2024-25. We will continue to monitor the level of reserves as well as external environment to ensure that it is adequate and reasonable for the needs of the organisation.

Risk management

AUKI has a Finance Committee which is chaired by the charity's Treasurer and meets six times a year. The major risks facing the charity are reviewed by this committee at least twice a year and are also reviewed by the Board of Trustees twice a year, so there is substantial consideration of the risks faced.

Each risk is identified, assessed, and scored for its likelihood of occurring and the level of impact should the risk event occur. Part of this process ensures mitigating measures are identified and agreed to reduce the higher risks to a level that is comfortable for the organisation and acceptable to the Board of Trustees. It is recognised that it is not possible to exist without any risk, but with the analysis and risk register in place, the Board of Trustees is comfortable that the range of measures and controls put in place means that we operate at an acceptable risk level.

The principal risk currently faced by AUKI is the reliance on contract income from the following key funders:

- London Borough of Islington
- North Central London Integrated Care Board
- North London NHS Foundation Trust and
- Islington GP Federation.

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Our approach to mitigation is ensuring that we continue to provide high service levels under the contracts, meeting and surpassing our KPIs and targets. This is the most effective control against targeted cuts. We also review priorities, trends, and the needs of our client group in conversation with our commissioners and plan according to the trends and issues that arise, whilst also considering population health and public health data to calculate the most effective way of supporting our client group.

We continue to approach trusts and foundations to diversify our income and fund a range of non-contracted services.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 24 November 2025 and signed on their behalf by

Howard Sharman
Chair

Independent auditor's report

To the members of

Age Concern Islington

Opinion

We have audited the financial statements of Age Concern Islington (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- 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 Age Concern Islington'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 trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, 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 course of 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 this gives rise to 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.

Independent auditor's report

To the members of

Age Concern Islington

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' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual 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 trustees' annual report. We have nothing to report in respect of the following matters in relation to which 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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 charitable 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 are set out below.

Independent auditor's report

To the members of

Age Concern Islington

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available 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.

Farrah Kitabi (Senior statutory auditor)

Date: 16 December 2025

for and on behalf of Sayer Vincent LLP, Statutory Auditor
110 Golden Lane, LONDON, EC1Y 0TG

Age Concern Islington

Statement of financial activities (incorporating income & expenditure account)

For the year ended 31 March 2025

		2025 Unrestricted funds	2025 Restricted funds	2025 Total funds	2024 Unrestricted funds	2024 Restricted funds	2024 Total funds
		£	£	£	£	£	£
Income from							
Donations and legacies	2	22,721	62,841	85,562	30,460	32,347	62,807
Charitable activities:							
Information, advice & support planning	3	529,487	82,678	612,165	541,110	111,133	652,243
Enabling independence	3	1,337,777	10,948	1,348,725	1,395,974	-	1,395,974
Activities and wellbeing	3	99,324	2,170	101,494	53,194	-	53,194
Capacity building		-	-	-	-	-	-
Investments		48,565	-	48,565	34,224	-	34,224
Other sources		7,127	-	7,127	8,575	-	8,575
Total income		2,043,670	159,968	2,203,638	2,063,537	143,480	2,207,017
Expenditure on:							
Raising funds	4	1,575	7,377	8,952	15,294	-	15,294
Charitable activities:	4						
Information, advice & support planning	4	504,122	80,905	585,027	574,901	102,156	677,057
Enabling independence	4	863,152	54,200	917,352	856,714	42,902	899,616
Activities and wellbeing	4	556,303	2,170	558,473	476,692	-	476,692
Capacity building	4	10,000	3,437	13,437	-	-	-
Total expenditure		1,935,152	148,089	2,083,241	1,923,601	145,058	2,068,659
Net income/(expenditure) before net gains/(losses) on investments		109,849	10,548	120,397	139,936	(1,578)	138,358
Net gains/(losses) on investments	11	(13,285)	-	(13,285)	26,079	-	26,079
		96,564	10,548	107,112	166,015	(1,578)	164,437
Transfers between funds	16	-	-	-	1,097	(1,097)	-
Net movement in funds		96,564	10,548	107,112	167,112	(2,675)	164,437
Reconciliation of funds:							
Total funds brought forward	16	1,243,047	36,577	1,279,624	1,075,935	39,252	1,115,187
Total funds carried forward	16	1,339,611	47,125	1,386,736	1,243,047	36,577	1,279,624

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

Age Concern Islington

Balance sheet

Company no: 03039668

As at 31 March 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	10		-		-
Investments	11		342,065		332,808
			<u>342,065</u>		<u>332,808</u>
Current assets					
Debtors	12	115,860		131,555	
Bank	17	1,086,487		995,849	
		<u>1,202,347</u>		<u>1,127,404</u>	
Creditors: Amounts falling due within one year	13	<u>(157,676)</u>		<u>(180,588)</u>	
Net current assets			1,044,671		946,816
Total assets less current liabilities	15		<u>1,386,736</u>		<u>1,279,624</u>
Reserves					
Restricted funds	16		47,125		36,577
Unrestricted funds:					
Designated funds	16		634,500		316,750
General funds	16		705,111		926,297
Total charity funds			<u>1,386,736</u>		<u>1,279,624</u>

Approved by the trustees on 24 November 2025 and signed on their behalf by:

Howard Sharman
Chair

Age Concern Islington

Statement of cash flows

For the year ended 31 March 2025

Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net income for the reporting period	107,112	164,437
(as per the statement of financial activities)		
Dividends and interest received from investments	(48,565)	(34,224)
Gains/(losses) on investments	13,285	(26,079)
(Increase)/decrease in debtors	15,695	(15,086)
Increase/(decrease) in creditors	(22,912)	83,263
Net cash provided by operating activities	<u>64,615</u>	<u>172,311</u>

	Notes	£	2025 £	£	2024 £	£
Net cash provided by operating activities			64,615		172,311	
Cash flows used in investing activities:						
Dividends, interest and rents from investments		48,565		34,224		
Purchase of investments		(300,000)		(50,000)		
Proceeds on sale of investments		277,458		-		
Net cash provided by/(used in) investing activities			<u>26,023</u>		<u>(15,776)</u>	
Change in cash and cash equivalents in the year			<u>90,638</u>		<u>156,535</u>	
Cash and cash equivalents at the beginning of year			995,849		839,314	
Cash and cash equivalents at the end of year	17		<u>1,086,487</u>		<u>995,849</u>	

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

a) Statutory information

Age Concern Islington is a registered charity and a charitable company limited by guarantee, incorporated in the England and Wales.

The registered office address is 6-9 Manor Gardens, London, N7 6LA.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value as modified for the revaluation of investments.

The charitable company is the parent entity of a wholly-owned subsidiary, Islington Age Concern Trading Company Ltd. These accounts do not consolidate the income and expenditure or assets and liabilities of the trading subsidiary as these are not material to the accounts.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. 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. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

No key judgements have been required to be made by the charitable company 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) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties regarding the charitable company's ability to continue as a going concern. In reaching that conclusion, the trustees have considered the impact of various scenarios on future activities and cash flows and are confident that, even in the worst case, the balance of free reserves and the charity's adaptable service delivery model will ensure the charity's ability to continue operating for a period in excess of 12 months from when these accounts are approved.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

e) Income

Income, including 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 income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Grants are credited to incoming resources when they are receivable as the charity's own money, unless they are for activities that relate to a specific future period, in which case they are deferred to that period.

Income received under contracts for services is recognised in the financial statements in proportion to the percentage of completion of the contract.

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.

f) Investment Income

Distributions from listed investments are included when receivable and the amount can be measured reliably by the charity; this is normally the date on which the holding is first quoted ex dividend or the end date of the period for which it is accrued as notified by the fund manager.

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.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of overheads and support costs.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

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

- Costs of raising funds relate to the costs incurred by the charitable company in encouraging 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 information and advice, independence enablement, activity and wellbeing and capacity building services 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.

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis, which is an estimate, based on staff time, of the amount attributable to each activity.

	2025 %	2024 %
Costs of raising funds	-	-
Information, advise and support planning	33	27
Enabling independence	42	37
Activities and wellbeing	24	25
Capacity building	1	-
Support costs and governance costs	-	11
	100	100

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity:

	2025 %	2024 %
Costs of raising funds	-	-
Information, advise and support planning	31	30
Enabling independence	42	44
Activities and wellbeing	26	26
Capacity building	1	-
	100	100

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the statement of financial activities on a straight-line basis over the length of the lease.

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

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:

Office equipment	4 years
IT infrastructure	3 years

l) 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.

m) 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.

n) 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.

o) Investment

Investments in subsidiaries are at cost.

Listed investments are included in the balance sheet at bid price. Realised gains and losses on disposals in the year and unrealised gains and losses on investments at the balance sheet date are included in the Statement of Financial Activities for the relevant underlying funds.

p) Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The charity has no liability under the scheme other than for the payment of those contributions.

2 Donations and legacies

	2025	2025	2025	2024	2024	2024
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Age UK – affiliation income	7,500	-	7,500	10,000	-	10,000
Trusts and foundations	11,258	62,841	74,099	16,000	32,347	48,347
Other donations	3,963	-	3,963	4,460	-	4,460
	<u>22,721</u>	<u>62,841</u>	<u>85,562</u>	<u>30,460</u>	<u>32,347</u>	<u>62,807</u>

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

3 Income from charitable activities

	2025	2025	2025	2024	2024	2024
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£		£
London Borough of Islington:						
Information and signposting	145,486	-	145,486	141,100	-	141,100
Islington Carers Hub	382,678	-	382,678	348,985	29,976	378,961
Age UK Cost of Living Response Fund	-	-	-	-	29,703	29,703
The National Lottery Community Fund	-	15,556	15,556	16,485	27,475	43,960
Emanuel Hospital charity	-	9,375	9,375	-	12,500	12,500
Planning for the Future Service	-	18,562	18,562	21,160	-	21,160
A2Dominion – Let's Talk	-	1,000	1,000	-	1,000	1,000
Hyde Charitable Trust – Let's Talk	-	25,932	25,932	-	3,705	3,705
Peabody Community Foundation – Let's Talk	-	11,503	11,503	-	6,774	6,774
Donations and other income, under £10,000 each	1,323	750	2,073	13,380	-	13,380
Sub-total for Information, advice and support planning activities	529,487	82,678	612,165	541,110	111,133	652,243

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

3 Income from charitable activities (continued)

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Unrestricted £	2024 Restricted £	2024 Total £
National Health Service:						
Community Mental Health Outreach – NHS	270,000	-	270,000	270,000	-	270,000
Carer peer support coach	24,096	-	24,096	-	-	-
Cardiac Rehab	30,786	-	30,786	-	-	-
London Borough of Islington:						
Enablement service	216,951	-	216,951	298,432	-	298,432
NCL Integrated Care Board:						
Care Navigation service	387,030	-	387,030	387,030	-	387,030
Frailty Navigation service	47,552	-	47,552	47,552	-	47,552
Islington GP Group Ltd:						
Care Coordinators	-	-	-	22,248	-	22,248
Social Prescribing	361,362	6,790	368,152	370,712	-	370,712
Social Prescribing – London Metropolitan University	-	4,158	4,158	-	-	-
Sub-total for Enabling independence activities	1,337,777	10,948	1,348,725	1,395,974	-	1,395,974
London Borough of Islington:						
Activities service	39,742	-	39,742	51,100	-	51,100
Helpline	59,582	-	59,582	-	-	-
Green Social Prescribing	-	2,170	2,170	1,990	-	1,990
Donations and other income, Under £10,000 each	-	-	-	104	-	104
Sub-total for Activities and wellbeing activities	99,324	2,170	101,494	53,194	-	53,194
Total income from charitable activities	1,966,588	95,796	2,062,384	1,990,278	111,133	2,101,411

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

4a Charitable activities (current year)

	Fund-raising	Information, advice and support planning	Enabling independence	Activities and wellbeing	Capacity Building	Support costs	2025 Total Funds
	£	£	£	£	£	£	£
Staff costs	-	414,577	662,404	468,798	10,302	-	1,556,081
Other staff costs	4,275	1,574	1,225	831	931	24,237	33,073
Direct activity costs	-	102,170	103,609	1,919	141	2,533	210,372
Welfare payments	4,677	162	42,159	-	-	-	46,998
Premises	-	-	-	10	-	85,102	85,112
Office, communications and equipment	-	1,956	339	64	34	76,380	78,773
Compliance, legal etc	-	3,235	-	-	191	69,406	72,832
Support costs	-	51,492	90,407	73,032	1,529	(216,460)	-
Governance costs	-	9,861	17,209	13,819	309	(41,198)	-
Total expenditure 2025	8,952	585,027	917,352	558,473	13,437	-	2,083,241

4b Charitable activities (prior year)

	Fund-raising	Information, advice and support planning	Enabling independence	Activities and wellbeing	Capacity Building	Support costs	2024 Total Funds
	£	£	£	£	£	£	£
Staff costs	10,260	414,348	556,552	351,545	-	199,126	1,531,831
Other staff costs	33	9,064	6,622	4,131	-	10,802	30,652
Direct activity costs	3,509	115,946	101,341	3,314	-	3,158	227,268
Welfare payments	-	222	43,911	-	-	-	44,133
Premises	253	20,515	27,916	18,654	-	7,889	75,227
Office, communications and equipment	322	25,486	30,761	21,394	-	12,490	90,453
Compliance, legal etc	11	5,847	6,264	4,199	-	52,774	69,095
Support costs	761	73,387	108,617	62,954	-	(245,719)	-
Governance costs	145	12,242	17,632	10,501	-	(40,520)	-
Total expenditure 2024	15,294	677,057	899,616	476,692	-	-	2,068,659

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

5 Net income for the year

	2025	2024
	Total	Total
	£	£
This is stated after charging:		
Operating lease rentals:		
Property	75,334	74,336
Other	960	1,226
Auditor's remuneration (excluding VAT)		
Audit	9,430	9,000
Other services	-	1,025

6 Staff Costs

	2025	2024
	£	£
Wages and salaries	1,360,490	1,343,676
Redundancy payments	6,243	-
Social security costs	130,412	130,938
Employer's contribution to defined contribution pension schemes	58,936	57,217
	<u>1,556,081</u>	<u>1,531,831</u>
Agency costs	-	-
	<u>1,556,081</u>	<u>1,531,831</u>

The following number of employees received employee benefits (excluding employer pension) during the year between:

	2025	2024
	Number	Number
£60,000 - £69,999	1	1

The charity considers that the key management personnel comprises the CEO and the trustees. Total employee benefits including pension contributions and employer's national insurance of the key management personnel were £78,170 (2024: £75,917).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £Nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £Nil).

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 43 (2024: 43). The services of a freelance specialist were used for accountancy support in the year ended 31 March 2025.

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

8 Related party transactions

There were no donations from related parties outside the normal course of business and no restricted donations from related parties in the year. No donations were received from Trustees (2024: Nil).

During the year the charity paid no costs on behalf of its subsidiary, Islington Age Concern Trading Company Ltd (2024: £Nil) and charged no costs to the subsidiary (2024: £Nil). The year-end balance owed by the subsidiary was £Nil (2024: £Nil).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Islington Age Concern Trading Company Ltd gift aids available profits to the parent charity.

10 Tangible fixed assets

	Office Equipment £	IT infra- structure £	Fixtures and Fittings £	Total £
Cost or valuation				
At 1 April 2024	-	51,744	-	51,744
Additions in the year	-	-	-	-
Disposals in the year	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	-	51,744	-	51,744
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation				
At 1 April 2024	-	51,744	-	51,744
Charge for year	-	-	-	-
Depreciation released	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	-	51,744	-	51,744
	<hr/>	<hr/>	<hr/>	<hr/>
Net book value				
At 31 March 2025	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2024	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>

All of the above assets are used for charitable purposes.

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

11 Investments

	2025 £	2024 £
<i>UK Common Investments funds</i>		
Fair value Brought forward	332,806	256,727
Additions at cost	300,000	50,000
Disposals	(277,458)	-
Net gain/ (loss) change in fair value	(13,285)	26,079
Fair value at 31 March 2025	<u>342,063</u>	<u>332,806</u>
	2025 £	2024 £
Investments comprises:		
UK Common investment funds	<u>342,063</u>	<u>332,806</u>
	<u>342,063</u>	<u>332,806</u>
Subsidiary company	<u>2</u>	<u>2</u>

The charitable company owns the whole of the issued share capital of Islington Age Concern Trading Company Ltd, a company registered in England. The company number is 03001195, and the registered office is 6-9 Manor Gardens, London N7 6LA. Two of the trustees of Age Concern Islington are also directors of the subsidiary company.

The subsidiary company was used for non-primary purpose trading activities. The directors of the company took the decision to suspend trading from 31st March 2021 on the grounds that financial returns no longer justify the staff time and attention required for a trading operation. The company has since been dormant.

12 Debtors

	2025 £	2024 £
Grant and contract debtors	92,645	103,977
Prepayments	8,610	6,930
Accrued income	5,927	16,925
Other debtors	8,678	3,723
	<u>115,860</u>	<u>131,555</u>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Accounts payable	15,952	15,369
Taxation and social security	28,387	32,740
Amounts owed to group undertakings	2	2
Other creditors	13,334	13,095
Accruals	44,598	28,519
Deferred income	55,403	90,863
	<u>157,676</u>	<u>180,588</u>

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

14 Deferred income

Deferred income comprises grants and contract income received to fund activity in the following financial year.

	2025 £	2024 £
Deferral b/f	90,863	29,976
Amount released to income in the year	(90,863)	(29,976)
Amount deferred in the year	55,403	90,863
Deferral c/f	<u>55,403</u>	<u>90,863</u>

15 Analysis of net assets between funds (current year)

	2025 Unrestricted Funds £	2025 Designated Funds £	2025 Restricted Funds £	2025 Total Funds £
Fixed Assets	-	-	-	-
Investments	342,065	-	-	342,065
Current assets	520,722	634,500	47,125	1,202,347
Creditors: amounts falling due within one year	(157,676)	-	-	(157,676)
Net assets	<u>705,111</u>	<u>634,500</u>	<u>47,125</u>	<u>1,386,736</u>

15b Analysis of net assets between funds (prior year)

	2024 Unrestricted Funds £	2024 Designated Funds £	2024 Restricted Funds £	2024 Total Funds £
Fixed Assets	-	-	-	-
Investments	332,808	-	-	332,808
Current assets	774,077	316,750	36,577	1,127,404
Creditors: amounts falling due within one year	(180,588)	-	-	(180,588)
Net assets	<u>926,297</u>	<u>316,750</u>	<u>36,577</u>	<u>1,279,624</u>

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Notes to the financial statements

For the year ended 31 March 2025

16a Movements in funds (current year)

2025	B/f	Income	Expenditure	Gains/ (losses)	Transfers	C/f
	£	£	£	£	£	£
Unrestricted funds:						
Designated funds:						
Information and Advice service posts	11,750	-	(11,750)	-	-	-
Supporting future service provision	305,000	-	(152,456)	-	481,956	634,500
Befriending	-	10,000	(10,000)	-	-	-
Total designated funds	316,750	10,000	(174,206)	-	481,956	634,500
General funds	926,297	2,033,670	(1,759,615)	(13,285)	(481,956)	705,111
Total unrestricted funds	1,243,047	2,043,670	(1,933,821)	(13,285)	-	1,339,611
Restricted funds:						
Carers Hub flexible breaks	10,251	-	(2,986)	-	-	7,265
Cloudesley catalyst and crisis funds	2,255	24,274	(13,956)	-	-	12,573
Befriending	-	15,556	(3,437)	-	-	12,119
Islington Giving crisis fund	1,738	-	(1,738)	-	-	-
Mental Health Parks programme	549	-	-	-	-	549
Welfare and Winter Warmth	2,610	7,500	(2,353)	-	-	7,757
Carers Hub posts	9,389	-	(9,389)	-	-	-
Let's Talk	2,172	38,185	(40,477)	-	-	(120)
Black History Month	-	1,000	(1,000)	-	-	-
Emmanuel Hospital outreach	3,073	9,375	(12,448)	-	-	-
Welfare grants programme	4,268	30,067	(29,296)	-	-	5,039
Asylum Seeker Workshop	-	6,790	(6,790)	-	-	-
The Future Matters service	-	17,078	(15,659)	-	-	1,419
The Dementia project	-	1,484	(1,484)	-	-	-
Green Social Prescribing	-	2,170	(2,170)	-	-	-
London Metropolitan University	-	4,158	(4,158)	-	-	-
Surprise Fund	-	1,000	(586)	-	-	414
Loos for Islington	272	-	(162)	-	-	110
Total restricted funds	36,577	159,968	(149,420)	-	-	47,125
Total funds	1,279,624	2,203,638	(2,083,241)	(13,285)	-	1,386,736

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Notes to the financial statements

For the year ended 31 March 2025

16b Movements in funds (prior year)

2024	B/f	Income	Expenditure	Gains/ (losses)	Transfers	C/F
	£	£	£	£	£	£
Unrestricted funds:						
Designated funds:						
Organisational development	51,400	-	(23,079)	-	(28,321)	-
Information and Advice service posts	-	11,750	-	-	-	11,750
Supporting future service provision	-	-	-	-	305,000	305,000
Total designated fund	51,400	11,750	(23,079)	-	276,679	316,750
General funds	1,024,535	2,051,787	(1,900,522)	26,079	(275,582)	926,297
Total unrestricted funds	1,075,935	2,063,537	(1,923,601)	26,079	1,097	1,243,047
Restricted funds:						
Carers Hub flexible breaks	10,473	-	(222)	-	-	10,251
Cloudesley catalyst and crisis funds	9,073	8,004	(13,913)	-	(909)	2,255
Cost of Living Response fund	2,623	29,703	(32,786)	-	460	-
Help on Your Doorstep	-	-	-	-	-	-
Information Outreach services	3,000	-	(4,201)	-	1,201	-
Islington Giving crisis fund	8,924	-	(7,186)	-	-	1,738
Mental Health Parks programme	549	-	-	-	-	549
Welfare and Winter Warmth	4,610	-	(2,000)	-	-	2,610
Carers Hub posts	-	29,976	(20,587)	-	-	9,389
Let's Talk	-	11,479	(8,106)	-	(1,201)	2,172
Emmanuel Hospital outreach	-	12,500	(9,427)	-	-	3,073
Information and advice service posts	-	27,475	(26,827)	-	(648)	-
Welfare grants programme	-	23,893	(19,625)	-	-	4,268
Surprise Fund	-	-	-	-	-	-
Loos for Islington	-	450	(178)	-	-	272
Total restricted funds	39,252	143,480	(145,058)	-	(1,097)	36,577
Total funds	1,115,187	2,207,017	(2,068,659)	26,079	-	1,279,624

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

16 Movements in funds

Purpose of restricted funds

Carers Hub flexible breaks

A fund to provide respite type breaks for unpaid carers of people in Islington.

Cloudesley catalyst and crisis funds

Grants received to support individual Islington residents who have health issues (mental and/or physical) or who are disabled and who are in financial need to make a tangible and immediate change to their circumstances and to support Islington residents to achieve their aspirations and personal development goals.

Cost of Living Response Fund

A grant towards the costs of supporting clients struggling with the increasing cost of living by organising cost of living support events, with partners in the borough, and communicating by post with those clients who do not access information online.

Befriending

Face-to-face and telephone support to socially isolated individuals aged 50 and over in Islington.

Information Outreach Services

Funding to support the Let's Talk Peer events which serve to reach out to Hyde Housing Association and Peabody residents in particular.

Islington Giving crisis fund

A grant to support clients experiencing hardship due to the rising cost of living.

Mental Health Parks Programme

To support the Mental Health Parks Programme by directing participants to the programme of activities as part of the PHE Mental Health Prevention Fund. Age UK Islington supports the engagement of older people to connect with activities and offer transport for those who need it.

Welfare and Winter Warmth

To provide grants to individuals in great need, to improve their quality of life, when no other source is available. This includes enabling people to keep warm in winter, and to promote the need for older people to keep adequately warm during cold weather.

Carers Hub posts

Additional payment made by the London Borough of Islington to allow an existing part time staff member within the Carers Hub team to work an additional one day a week.

Let's Talk

Combination of income from Hyde Charitable Trust, Peabody Community Foundation and Emmanuel Hospital charity funding to deliver monthly Let's Talk Peer Group sessions. There is a deficit on this fund which will be offset against the income next year.

Black History Month

Funding from A2Dominion and their partners for a celebration as part of our monthly Let's Talk peer event which included artists, videos, Caribbean and African cuisine, poetry performances and the sharing of life stories.

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

16 Movements in funds (continued)

Emmanuel Hospital outreach

This has been combined with income from Hyde Charitable Trust and Peabody Housing to deliver Monthly Let's Talk Peer Group sessions.

Information and advice service posts

Funds to cover costs for one full time and one part time staff members in the Information and Advice service.

Welfare grants programme

Approved grants that have been secured on behalf of clients from external donors which are intended and to be paid for the requested purposes on the grant applications.

Asylum Seeker Workshop

Education sessions for Asylum Seekers and Refugees, exploring health and community support services.

The Future Matters service

Funded by Gentle Dusk to provide end of life planning and events to educate Islington Residents – ended 31/12/24.

The Dementia project

Future Matters End of Life Planning for people with dementia who were residents of Islington, Camden and Haringey.

Green Social Prescribing

Data report on Age UK Islington clients accessing parks activities.

London Metropolitan University

Providing community practice to LMU students in providing workshops on diet and nutrition to people who were pre-diabetic or diabetic.

Surprise Fund

Funding secured from Hyde Charitable Trust towards a staff team building day and an end of year celebratory meal.

Loos for Islington

Funds held for an organisation working on this campaign.

Purpose of designated funds

Organisational development

For development of the organisation and its service delivery portfolio in 2023-24.

Information and Advice service posts

Additional funds required to cover costs for one full time and one part time staff members in the Information and Advice service.

Supporting future service provision

As noted in the Reserves section of the Trustees' Report, £453,000 has been designated to cover the shortfall of funds under the Wellbeing Contract for the remaining 7 years of the contract (committed funds). £40,000 has been designated to subsidise the Social Prescribing Contract in 2025-26. £20,000 has been designated to subsidise the Planning for the Future Care service in 2025-26. £121,500 has been set aside from previously designated funds to self-fund the provision of the Counselling service for another 2 years before seeking longer-term funding from trusts and foundations.

Befriending

Additional funds required to cover costs of Face-to-face and telephone support to socially isolated individuals aged 50 and over in Islington.

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2025

Transfers

2025

As mentioned above, a transfer was made from general funds to the Supporting future service provision designated fund to cover future costs.

2024

Cloudesley crisis fund - £909 transferred to general fund by way of agreed management fee of 10% of grants given.

Cost of Living Response fund - £460 transferred from general fund to cover over-spent fund.

Information Outreach services - £1,201 transferred from Let's Talk service as the activities are related and both funds are funded by the same funder.

Information and advice service posts - £648 transferred to general fund to cover support cost allocation.

Organisational development - £28,321 transferred back to general fund as costs covered from additional external funding.

17 Analysis of cash and cash equivalents

	At 1 April 2024	Cash Flow	At 31 March 2025
	£	£	£
Cash at bank and in hand	887,510	(13,515)	873,995
Notice deposits (less than three months)	108,339	104,153	212,492
Total cash and cash equivalents	995,849	90,638	1,086,487

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases for each of the following periods are as follows:

	Property 2025	Property 2024	Equipment 2025	Equipment 2024
	£	£	£	£
Less than one year	74,336	77,354	960	960
One to five years	85,181	159,517	880	1,840
	159,517	236,871	1,840	2,800

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.