

Company No. 3039668  
Charity No. 1045623

# **Age Concern Islington**

(A company limited by guarantee)

## **Annual Report & Financial Statements**

**31 March 2007**

## Age Concern Islington

### Legal & administrative details

#### For the year ended 31 March 2007

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**Status** Age Concern Islington changed its name from Islington Age Concern in November 2006. It was first established in February 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 is the welfare of local older people.

**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** 3039668

**Charity number** 1045623

#### **Registered office and Operational address**

6 - 9 Manor Gardens  
LONDON  
N7 6LA

<b>Honorary Officers</b>	Ms Kathrin Meyrick	Chair
	Mrs Jeanne Franklin	Vice Chair
	Mr Greyham Dawes	Treasurer

#### **Chief Executive and Company Secretary**

Ms Deborah Fowler

**Bankers** HSBC plc  
25 Islington High Street  
LONDON  
N1 9LJ

Unity Trust Bank plc  
Nine Brindleyplace  
Birmingham  
B1 2HB

**Auditors** Sayer Vincent  
Chartered Accountants  
Registered Auditors  
8 Angel Gate  
City Road  
LONDON  
EC1V 2SJ

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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The legal and administrative information set out on page 1 forms part of this report.

#### **Overview**

Age Concern Islington was established to promote the well-being of local older people. Islington is the sixth most deprived borough in the whole of England, and older people are among those suffering greatest deprivation. The vast majority of local older people live alone, and most require benefits, although many people do not receive them. Large numbers struggle with the complexities of the welfare system, housing problems, and social isolation. In common with many inner city boroughs, Islington has large immigrant and refugee populations, comprising more than 35% of the population aged 50+, and many of whose older members require extra support to cope with everyday life in a country where they may never have planned to grow old.

All older people, including the few who are more affluent, experience times of crisis, such as following a period of hospitalisation or bereavement, when they need personal support to help them to cope and to re-build their lives. Age Concern Islington is there to be a friend to local older people. We are there to help them to live active, healthy and fulfilling lives and also to be a shoulder to lean on and a helping hand when they need support.

#### **Governance and Management**

Age Concern Islington is run by and for local older people. It is a company limited by guarantee and a registered charity founded in February 1963. Its governing instrument is the Memorandum and Articles of Association reviewed and updated by the AGM in November 2006. The updated Memorandum and Articles of Association made necessary updates, such as removing references to outdated organisations, for example, extended the geographical scope of the charity to in and around Islington, and highlighted the importance of partnerships in the charity's work.

Age Concern Islington's governing body is the Board of Trustees, whose members are trustees under charity law and directors for the purposes of the Companies Act 1985. Trustees and Honorary Officers are elected by the members of the charity at the Annual General Meeting for a period of three years, and may be co-opted in between AGMs. During most of 2006-07, the Board of Trustees comprised 8 members, most of them local older people. Following a recruitment drive, there are now 10 members. Board members serving during the year and up to the date of this report were as follows:

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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Ms Kathrin Meyrick, Chair

A Project Manager with BP and local resident. Kathrin has also taken on the role of the Board's Champion for older lesbians, gay men, and bisexuals.

Mrs Jeanne Franklin, Vice Chair

A former Carer and local older resident with experience of older people's issues, including social care needs, care homes and dementia.

Mr Greyham Dawes, Treasurer

Charity Accountability Compliance Advisor, Horwath Clark Whitehall LLP, an accountant specialising in charity issues and governance, and an older person.

Ms Sue Braddell-Smith (Resigned, 31 May 2006)

Clinical Development Manager at Islington Primary Care Trust, including overseeing District Nursing services.

Mr Chris Bulford

Human Resources consultant, local resident and older person, with extensive experience of working in the NHS.

Ms Monica Douglas Parris

Carer, former Senior Nurse, local resident and older person, with experience of immigration and of older people's needs, including dementia.

Ms Mouna Hamitouche (Due to join 5 July 2007)

A local older person and founder member of the British Algerian connection, active in providing support to the local Algerian community.

Ms Enid Irving (Resigned, 22 May 2006)

Gerontologist and local resident with expertise in Care Homes and also in active ageing issues.

Mr Firdause Ahmed Sheikh (Joined 29 March 2007)

A local older person with a range of experience from community research to journalism and an understanding of the needs of the South Asian communities.

Ms Angela Sinclair

Secretary of Islington Pensioners Forum, local resident, former social worker, and active campaigner on a wide range of older people's and other issues.

Ms Marie Marjorie Thiman (Joined 29 March 2007)

An experienced children's Carer, local resident and older person, with experience of immigration, social care needs, and charity governance.

Mr Mark Warwick

Barrister and local resident, currently specialising in property law and with expertise in trust law.

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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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 2007 was 11 (2006: nine). Members of the Board of Trustees have no beneficial interest in the group or charitable company. Any conflicts of interest are recorded annually, so that these can be monitored and managed as necessary, and updates are requested at each Board meeting.

#### *Trustee Recruitment and Training*

Trustees are recruited by various means. We write round to local community groups, to companies, etc, setting out our needs and inviting applicants. Sometimes interested parties approach us directly. We also advertise through voluntary agencies, such as Bar in the Community, for legal expertise, for example. We seek to cover a specified range of expertise and backgrounds on the Board. We take up references for applicants. Normally a sub-group of Board members will meet a prospective Trustee to discuss their application. Any appointment is put to the subsequent Annual General Meeting for Members to vote on.

For induction, a Trustee is briefed both on the charity, and on their general responsibilities as Trustee. For example, they normally have one-to-one sessions with both the Chair and CEO to be briefed on the charity, receive a copy of the Memorandum and Articles of Association, a copy of the latest Quarterly Monitoring report on all the projects, and the budget for the current year. Most Trustees like to visit the various projects and services initially and periodically. They are also given a copy of the Charity Commission's updated guide for Trustees: *The Essential Trustee: What you need to know*, as well as a copy of *Good Governance, A Code for the Voluntary and Community Sector*. To keep Trustees up to date, they receive copies of *governance*, a magazine for charity trustees. Topics for discussion at Board meetings include external developments and how they affect the charity, such as health and social care structures and policy, tendering for contracts, etc. Periodic updates or workshops are also arranged to help Trustees keep abreast of developments.

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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##### *Decision-Making*

The full Board of Trustees met six times in 2006-07 to set strategic direction and review the performance, compliance, finances, etc of the charity. In addition, there were 13 meetings of the five sub-groups of the Board. These meet separately and make decisions or recommendations to the Board on the following areas: finance and IT; human resources; projects development in social care; health and safety and the environment; and the trading subsidiary. This last constitutes the Board of the trading subsidiary, Islington Age Concern Trading Company Ltd (see also below). Each sub-group is supported by Age Concern Islington staff and may include outside members.

Operational and day-to-day decision-making is delegated to the Chief Executive of the charity and her team of staff. Major new initiatives are always put to the Board. Work in pursuit of previously agreed objectives is undertaken by staff and reported to the Board. In addition to the Chief Executive's regular reports to the Board, reports are produced on the performance of each project, on finances, risk assessment, equal opportunities, etc. The Board scrutinises these against agreed targets to assess the performance of the charity in achieving its charitable objectives to a high standard and cost-effectively. Periodic Awaydays are used to review performance and strategic objectives. In addition, staff training days are used to focus on particular areas of interest, such as communications, external policy developments and initiatives, and equality and diversity issues.

##### *Risk Management*

Major risks facing the charity are identified and reviewed by the Board at least annually under a range of categories, including not just financial risk, but also operational risk and external risk, for example. Each risk is assessed and scored for its likelihood of occurring and its expected impact if it were to occur. No organisation can ever be risk-free, but the Board of Trustees is comfortable that the range of measures and controls put in place have reduced to an acceptable level the various risks faced by Age Concern Islington.

##### **Organisational Structure**

Age Concern Islington is managed by a Chief Executive, Deborah Fowler, and split broadly into two operational areas, Services and Active Ageing, each overseen by a Senior Manager. Both Senior Managers report to the Chief Executive, and there is close working among all three members of the senior management team.

## Age Concern Islington

### Report of the Board of Trustees

#### For the year ended 31 March 2007

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##### *Services: Senior Manager, Alison Hibberd*

- This includes our main services to local older people, their communities and Carers of older people. It includes our support and advice to individuals on their rights and entitlements, including a tailored service for people from BME backgrounds, and a support service for people after discharge from hospital. It also includes the two Centres, which support frailer older people and also help active older people to stay fit and healthy, and our capacity-building work with small BME organisations.

##### *Active Ageing: Senior Manager, David Fairbairn*

- This includes running and promoting activities to help local older people remain physically fit, mentally well, and active in the community in a variety of ways. It encompasses a wide range of volunteering and other opportunities, and includes work looking at barriers to take-up of services by BME older people. There is considerable overlap with the activities of the Services side of our work, and the Senior Managers liaise closely. Reception and admin work, which functions with a lot of support from volunteers, also reports to this Senior Manager.

##### *Trading: Overseen by CEO, Deborah Fowler*

- We provide products and services designed to suit older people (see below for more detail on the trading subsidiary).

##### *Finance: Overseen by CEO, Deborah Fowler*

- Finance enables projects to function by processing invoices, making salary payments, chasing funds receivable, providing information so that projects can monitor their expenditure against budget, etc. It also provides more general organisational support such as financial reporting, etc.

##### *Trading Subsidiary*

Our subsidiary trading company, Islington Age Concern Trading Company Ltd, sells products including insurance, funeral plans and energy supplies that have been arranged by Age Concern Enterprises, which is authorised and regulated by the Financial Services Authority for general insurance. Islington Age Concern Trading Company Ltd is an Appointed Representative for Age Concern Enterprises. The overall service and many of the products offered are designed specifically with the needs of older people in mind, and any profits are automatically covenanted to Age Concern Islington, under the Memorandum and Articles of the subsidiary. The members of the board of the trading company comprise some trustees of the charity, plus at least one independent director. The Chief Executive and Company Secretary of the charity, also acts as Chief Executive and Company Secretary for the subsidiary. The business of this subsidiary has been consolidated into the financial results reported here for Age Concern Islington. The subsidiary's annual accounts are available on request from Age Concern Islington.

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### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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##### *Staff and Volunteers*

Age Concern Islington had 32 staff as at 31 March 2007, including full-time and part-time staff. Our excellent staff provide an outstanding service to local older people. We are committed to employing and retaining high quality, skilled staff, through effective recruitment, management, training, support, and involvement in the organisation. We value and welcome diversity, and have a good record of recruiting and retaining staff of varying backgrounds, ethnic origin, beliefs, and sexual orientation. We strive to implement equal opportunities in all that we do.

Across the full range of our work at Age Concern Islington, we are very ably supported by volunteers. We have over 100 volunteers at any one time participating in our projects in a variety of ways, and feeding into the development of projects and of the organisation as a whole. During the year, our volunteers contributed around 400 hours a week to the work of Age Concern Islington; some 20,000 hours over the year as a whole. It has been estimated that a volunteer's time can be valued at least £10 per hour. On this basis, the value of our volunteers' contribution totalled more than £200,000, demonstrating that volunteers' contribution very significantly boosts the value of the work that we do. Our annual survey of volunteers found that they were well satisfied with their volunteering experience with us, and knew that they were appreciated by us.

##### **External Relations and Partnerships**

Age Concern Islington is an independent charity, responsible for its own policy, direction, and funding. We are a subscribing member of a network of charities sharing similar objectives, called the Age Concern federation. To be accepted for membership of this federation, Age Concern Islington has had to meet exacting standards of service delivery known as the Age Concern Quality Counts mark, which is re-assessed every few years. The Quality Counts standard has been cited as an example of Best Practice by the Charity Commission.

Age Concern Islington contributes to the Age Concern federation in a number of ways. As well as paying subscription fees to the federation, and separately contributing to the costs of regional meetings and networks, we also undertake unremunerated assessments of grant applications made by local Islington charities to Age Concern England. We raise policy issues that may benefit from work at national level. We pursue locally issues raised at national level. We provide case studies and arrange for local older people to act as spokespeople on national topics. We provide ideas and input into discussions and consultations on policy matters. Staff and Trustees attend a range of federation meetings to help set the direction of the federation and to share 'best practice' and ideas. We work closely with Age Concern London, which works on policy and campaigning on London-wide issues, and receive regular updates from them.

## **Age Concern Islington**

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We receive monthly information and updates that may be of interest to local Age Concern charities from Age Concern England, which undertakes policy and campaigning work at national level, supports national and regional networks, and to whom we can periodically apply for some funding towards specific pieces of work. Through the Age Concern federation, we also have access to reduced-cost training for staff and volunteers, to 'best practice' at other Age Concern charities around the country, and to training and support for Trustees.

We also work collaboratively with many other organisations and groups besides other Age Concern organisations, and provide support where we can to small local groups and communities that support older people. As well as having older people speaking up for themselves wherever possible, the Chief Executive and other staff are involved in many local fora to bring their expertise to bear on the issues affecting local older people and strategic approaches to dealing with those. We also work with local statutory bodies as their service providers, providing good quality services at cost-effective prices, and reaching a wider and more diverse range of clients than is generally achieved by the statutory sector.

#### **Objectives**

##### *Mission Statement*

***To improve older people's quality of life and make older age a positive experience.***

##### *Our Strategic Objectives*

1. To provide good quality services and support that meet needs among local older people.
2. To provide opportunities for activities and personal fulfilment among local older people.
3. To campaign with and on behalf of local older people to help improve their quality of life.
4. To embrace diversity and promote equalities in all that we do.

## **Age Concern Islington**

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To pursue our Mission Statement and Objectives, we undertake the following activities set out below, many of which transcend organisational boundaries. These categories of activity are shown in our financial accounts on the Statement of Financial Activities and in the accompanying notes.

- *Active Ageing Work*. Work to promote physical and mental well-being in later life, to enable people to become or remain active in the community, and to feel more fulfilled. This work also supports community cohesion and can reduce the fear of crime.
- *Campaigning and Influencing Work*. Work to influence decisions and raise awareness of issues that affect older people.
- *Capacity-Building with BME and Other Groups*. Work to support small local groups working with older people, particularly BME community groups.
- *Day Centres*. Providing activities, support and involvement for local older people, and care for frailer older people.
- *Social Inclusion and Support Work with Marginalised Individuals*. Working with individual local older people and their Carers who are excluded, marginalised, or vulnerable, and who need support to resolve difficulties, escape poverty, access mainstream services and opportunities, or otherwise improve their quality of life.

#### **Achievements and Performance**

Our aims and some of our achievements during 2006-07 are outlined below.

##### *Active Ageing Work*

In addition to much other ongoing work, active ageing objectives for 2006-07 were: to support local older people seeking work or needing careers advice; to develop new inter-generational work with the London Symphony Orchestra; to explore joint work with Sadler's Wells; to trial new ways to attract older volunteers, and to support young volunteers seeking care work experience. These are some of our achievements:

- Our New Start 50+ project to provide careers support and advice to older people seeking employment or career progression assisted 120 clients during the 18 months that it ran. Sadly, we were not successful in securing funding to continue or develop this important work, despite the success of the project in supporting people in the way that they need.

## Age Concern Islington

### Report of the Board of Trustees

#### For the year ended 31 March 2007

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- Working jointly with the London Symphony Orchestra, who are based in Islington, we contributed to a fantastic inter-generational music event, between 15 older volunteers and 45 local primary school children over a 3-week period. In addition to this, we developed a partnership with Islington Arts and Media College, with our older volunteers working with local young people to create a wonderful opera event for non-specialists.
- Other inter-generational work included continuing to train and support older volunteers in local primary schools. And, thanks to Age Concern England, some of our longest-serving inter-generational volunteers attended a reception at Clarence House, hosted by Prince Charles, which they greatly appreciated.
- Having secured funding from the local Strategic Partnership, we have managed to set up several dance classes for older people around the borough, and plan an older people's dance festival with Sadler's Wells.
- We held seven volunteer recruitment events, reaching several hundred people, and including a Healthy Hearts Day event with the local primary care trust. We recruited 69 new volunteers, some of whom we placed on a variety of projects around the borough, and 23 of whom were older people.
- During the year we have supported nearly 50 young people to gain experience of care work in local day centres, helping them to develop their work skills.
- We held 15 training events for volunteers, with 152 attendees. Training ranged from general induction training to more specialist training, such as dyslexia support training for volunteers in local schools.
- We provided volunteers with four newsletters during the year, and held six social get-togethers, with nearly 200 attendees.
- Our volunteers reflect Islington's diverse communities, with over 50% being from minority ethnic backgrounds.
- A survey of our volunteers found that they were all very satisfied with their volunteering experience and we received no negative feedback. Some 60% of our volunteers found that it had changed their outlook on life and made them more positive.
- Our work with older volunteers was awarded *Exemplar* status by the Department of Health for its excellent quality.

#### *Campaigning and Influencing Work*

In addition to much other ongoing work, campaigning and Influencing objectives for 2006-07 were: to set up an Advisory Group of older people to the Board of Trustees and to pursue ways of resuming independent review of the quality of life of some of society's most vulnerable people – those in care homes and receiving care at home. These are some of our achievements:

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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- Supported by our Voice and Choice Project Manager and our Open Access Project Manager, we have successfully set up a new Advisory Group to the Board of Trustees of Age Concern Islington. This enables a wider range of local older people to have input into the Board of Trustees (which itself comprises mainly older people) without having to take on the responsibilities of being a Trustee. The new Group met three times in 2006-07.
- We are delighted that our discussions with the local Council about safeguarding the interests of those in care homes or receiving care at home have been fruitful. During 2006-07, Islington Council agreed to a pilot scheme to use volunteers to talk to home care residents and those receiving home care to assess the quality of care that they receive and to feed back any issues to the Council for action. Towards the end of 2006-07, having resolved various issues around the nature of the questionnaires to be used, and data protection issues, etc, our specially-trained volunteers interviewed around 50 local users of home care, and this work is continuing. The results have been very interesting, being generally reassuring but with a few general issues arising, and have been welcomed by the Council. We will extend the pilot to cover care homes as soon as the Council is able to facilitate this.
- We enabled over 150 local older people, many from BME communities, to attend external events such as the Social Services Forum, Islington Disability Network, and consultation events on implementing the new Disability Discrimination Act arrangements.
- We ran more than 35 workshops to support older people's voices being heard, ranging from Making Complaints to practical English for Speakers of Other Languages (ESOL) for older people.
- Our staff and members participated in a wide range of local fora, where they sought to influence agendas and discussions to ensure that the needs and interests of local older people are taken into account. These included: Islington Health Partnership Board and sub-groups; the Older People's Joint Strategy and Commissioning Group; the 'Live Long and Prosper' (Borough-wide active ageing) Strategy Group; Islington Black and Minority Ethnic Network; Islington Chamber of Commerce; Integrated Community Equipment Services Management Advisory Board; Islington Community Legal Services Partnership; Islington Consumer Support Network; Islington Volunteer Association; the Making It Happen Group; Islington Social Services Forum; and the Joint Visiting Team Strategic Project Board.

## **Age Concern Islington**

### **Report of the Board of Trustees**

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##### *Capacity-Building with BME and Other Groups*

In addition to much other ongoing work, capacity-building objectives for 2006-07 were: to use our experience and expertise of both older people's issues and BME issues to provide advice and support to local community groups; and to seek more Trustees from among local communities for our Board of Trustees. These are some of our achievements:

- We worked with 12 local BME groups during 2006-07, helping them to understand and seek to meet the needs of their older populations. Support ranged from helping them to access the various forms of support available to small groups from other organisations and websites, to support with campaigning, to help with accessing mainstream health and other services, to support with developing project proposals and applying for funding for work with their older populations.
- We provided an informative newsletter to about 60 local groups.
- After approaching a wide range of local community groups, we managed to recruit three new members to the Board who bring a range of experience and expertise and come from various ethnic and faith backgrounds. They will restore and increase the Board's diversity, and bring a range of personal attributes, such as journalistic acumen, experience of being a carer, and expertise in charity matters, as well as an understanding of the issues affecting different immigrant groups as they grow older in the UK.
- We made small grants to 13 local voluntary groups for their work with older people and provided some of our facilities free of charge to some purely voluntary groups.
- We made groups aware of funding opportunities at both local and national level.
- We played a key role in reaching and promoting a wide and diverse range of community groups through our role as Chair of the Islington Older People's Network of voluntary organisations.
- Through the Network, we helped to facilitate a session for local groups on issues affecting older lesbians, gay men and bisexuals and how to make them aware that they are welcome at all our services. We also ran a session on local fundraising opportunities relevant to older people's services.

## **Age Concern Islington**

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##### *Day Centres*

In addition to much other ongoing work, Day Centres objectives for 2006-07 were: to take over from a local college the direct management of adult education provided at the Centres, in partnership with the Council; for Sotheby Mews Centre to continue to host members from another local Day Centre that was temporarily closed for re-building; and for Drovers Centre to provide what support it could for local residents affected by the re-building of the local housing estate where many of them live. These are some of our achievements:

- Led by the Centres Manager, Jacky Mariner, the Centres have successfully taken on the delivery of adult education classes at the Centres, in partnership with the Council, who provide supervision support and quality assurance. A wide range of classes has been provided, in response to requests from members.
- We were commissioned by the developers of the Market Estate, Southern Housing, to provide intensive short-term support to a small number of isolated older residents, to support them in making choices about their new accommodation and to help them to cope with the change. This work has been well-received by the residents and by Southern Housing.
- Drovers has gradually expanded its membership, including from the Market Estate, enabling it to offer support to local older residents while they experience the dislocation of re-housing.
- The visiting members at Sotheby Mews enjoyed their time with us while their own Centre was re-built. Islington Council commended Age Concern Islington's "support, flexibility and involvement in..... delivering services jointly and smoothly to the older residents of the borough."
- Both Drovers and Sotheby Mews Centres provided friendship, fun, activities and support to more than 1,000 local older people between them. Some of these members are regular attendees, while others join us for parties, special occasions and outings, or drop in when they need help or support.
- Well over 80% of members found our Centres to be Good or Excellent, with nearly 60% saying Excellent, and none found them less than satisfactory.
- We supported members' physical and mental well-being both within and outside the Centres. We provided support with dealing with correspondence, trades-people, housing problems, problems with social services, etc, and followed up on members who were admitted to hospital.
- Thirty-five different activities regularly enjoyed by members included Aromatherapy, Cake Decorating, Dominoes, Line Dancing, Online Centres, Quizzes, Sit-Down Keep Fit and Tai Chi. A new dance class was introduced – the Zoomba.

## Age Concern Islington

### Report of the Board of Trustees

#### For the year ended 31 March 2007

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- Educational events included topics such as: keeping warm in winter; dealing with bogus callers; fire prevention; breast cancer awareness. Special events included parties, theatre trips, outings to the seaside, shopping trips, etc.
- Members were very active in the running of the Centre; Members Committees met 24 times during the year, and helped to arrange activities, trips and outings.
- We also supported many Carers through our Day Centre work, not just by caring for their loved one, but providing Carers with advice and support to help them cope, and keeping them informed about their loved one's well-being.
- 45% of Centre members were from BME communities in 2006-07, compared with 35% for this age group in Islington as a whole, and speak over 20 languages.
- Care staff taking NVQs successfully passed their assessments. *All* our care staff have either obtained or are currently training to achieve the NVQ level relevant to their role.

#### *Social Inclusion and Support Work with Marginalised Individuals*

In addition to much other ongoing work, objectives for social inclusion and support work with marginalised individuals during 2006-07 were: to make a success of an innovative partnership arrangement with Islington Council around boosting benefit take-up; to have a post based at the Whittington Hospital as part of our Home from Hospital team; to lead on helping local older people access the *Message in a Bottle* scheme, to be run jointly with the PCT; to continue to develop our Access and Inclusion Project while coping with maternity leave; and to establish a new post to undertake action research on what inhibits uptake of statutory services by BME older people, for the benefit of all older people. These are some of our achievements:

- A new joint benefits take-up team has been established with Islington Council. Jointly-branded communications are designed to encourage take-up, and one member of the team works for Age Concern Islington. Results so far have been good, with over 720 enquiries dealt with and some £400,000 secured in extra benefits for around 350 people.
- We supported some 355 local older people after discharge from hospital, supporting them to settle back at home, through our *Home from Hospital Service*. We ensured that they had all the appropriate services, benefits, living aids, and support to help keep them out of hospital. About half lived alone, and 70% had no help from Social Services or any other support.
- The part-time Home from Hospital team member based at the Whittington supported well over 100 older people to be safely discharged from hospital and comfortably returned to their own home.

## Age Concern Islington

### Report of the Board of Trustees

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- All Home from Hospital clients surveyed were satisfied with the service we provided, and 80% of them were very satisfied.
- The *Message in a Bottle* scheme has been very popular with local older people, as it allows the emergency services access to key information about their circumstances in case of need. We have ensured that people were informed about distribution points, and posted out many bottles to those unable to access the distribution points.
- We provided support to over 1,300 older people who visited our offices with requests for advice and support on around 1,800 different issues. Most of these people were supported by our Access and Inclusion Project. The loss of one member of staff for a year due to maternity leave and the other for personal reasons meant that, over the course of the year, the team was completely changed. The time thus lost to recruitment, induction and training meant that the planned developments to make greater use of volunteers could not take place as intended. Nevertheless, the support for clients remained strong.
  
- Fully 88% of clients of our Advice work were extremely satisfied or very satisfied with our service. Only 6% expressed dissatisfaction, which was due to having to wait some time to be seen, because the funding available for this service does not satisfy the levels of demand locally.
- Benefits and other money matters were overwhelmingly the greatest number of issues, alone accounting for 44% of all problems raised with us. We secured at least £130,000 in additional benefits for people. Housing and housing repair problems were replaced as the next largest issue by health, disability and community care issues, with 16%, followed by utilities and other consumer issues, with 13%. Housing issues accounted for 7% of issues. Other issues included transport, employment, and family problems.
- About 80% of clients for Advice work, such as that provided by our Access and Inclusion service, were from BME backgrounds, indicative of the greater marginalisation that they can suffer.
- We made grants totalling nearly £4,500 to 55 local older people in need, particularly during the winter months.
- We successfully established and launched our Open Access action research project to identify barriers to BME uptake of statutory services and trial solutions. This project has already identified some key issues around use of language, and has built some strong partnerships with whom to pilot possible solutions.

## **Age Concern Islington**

### **Report of the Board of Trustees**

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#### **Future Plans**

We only undertake work that is consistent with our Mission Statement and Objectives.

Our over-riding operational objective across the whole organisation is to undertake, to a high standard, valuable, relevant work that satisfies our beneficiaries and also satisfies our funders. Satisfying funders, as well as beneficiaries, is important because it helps us to secure new or renewed funding for new or similar work in the future.

Our second over-arching objective is to seek out opportunities to develop new areas of work that are in line with our Mission and Strategy, including considering work that is contracted out by local authorities or the health service. To assess whether or not to develop or undertake new work, we use a framework developed internally to test the proposed work against our core values and the practicalities of delivering work to the standards that we set for Age Concern Islington.

Our third over-arching objective is to undertake a review of our information and communications technology (ICT) and our office support infrastructure, to ensure that we are equipped for the demands of the future.

In addition to these over-arching objectives, we have set ourselves the following objectives for 2007-08.

#### ***Active Ageing***

We plan to hold a Dance Festival for older people, supported by the local Strategic Partnership, and to work with the Council on a Festival week for older people in the summer. Both Festivals will promote all that is available to older people in the borough, and the need to keep active in order to remain well. This work will complement a campaign to promote volunteering, which is itself a key way to keep active.

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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We are determined to continue the hugely well-received work of our *Voice and Choice* project, that helps older people speak up and influence topics of interest to them. The funding for this work runs out during 2007-08, and we have been applying for funding to develop this work. Many funders are not keen to fund the further development of work that is established and successful, preferring 'new and innovative' work, but we regard it as essential that we are able to develop this successful work further. Our work on this has demonstrated the huge need for work locally around confidence-building, command of English, understanding of local procedures, mutual support, etc, to enable older people to feel valued and to engage effectively with civic society.

We will continue to seek funding for work to support older people seeking to improve their job prospects. We will do this in partnership with other organisations. Although we hope that the new anti-age discrimination legislation will be beneficial, there remains discrimination against older people in the job market. People out of work over the age of 50 have only a one in ten of chance of being re-employed. Work such as our previous New Start 50+ project helps older people learn how to compete more effectively in the market.

#### *Campaigning and Influencing Work*

We will continue to press for more Advice and Advocacy availability in Islington, particularly in the wake of the financial collapse of Islington CAB, which went into liquidation in early 2007. Our own Advice service is severely stretched, as funding for this work is always very hard to secure, as it is an area that local authorities tend to cut back on but that few charitable trusts will fund. There is no Advocacy service for older people in Islington outside the new arrangements being set up under the Mental Capacity Act. The need for both Advice and Advocacy is very great, particularly (but by no means exclusively) among the more excluded and disadvantaged members of the local older population.

We will analyse the results of our *Quality of Care Reviewers* work with people receiving home care to assess whether this gives us new information on which we should seek to influence services.

We will work locally on the *Hungry to be Heard* campaign, which is led by Age Concern England at national level, to help local hospitals ensure that older patients are able to eat enough food, and will work with local hospitals on other *dignity in care* issues.

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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##### *Capacity-Building with BME and Other Groups*

We will provide support to up to 15 local groups to help them understand and support the needs of their older populations, and help them to link in with mainstream groups and services. This will help to reduce social exclusion and promote mutual understanding and integration.

##### *Day Centres*

Our Centres are coming under increasing pressure as some members become more frail and in need of higher levels of care. We will be having discussions with the Council, for whom we run the Centres under contract, about how best to manage this situation. Although we are keen to keep friendship groups together and to avoid causing disruption to people suffering memory loss and confusion, it is important that we do not try to support more frail people at the Centres than is practicable. The Centres function extremely efficiently on the modest level of funding we have, with a mixed community of active members who help the staff to support the more frail members. It is important to maintain this balance if the Centres are to continue to provide appropriate levels of care and support to all members who need it. We plan to determine with the Council how best to meet these people's needs; whether they can fund us to support more frail people at the Centres, or at what stage it is best for individuals' well-being for them to be transferred to another Centre as their support needs increase.

We will also be pursuing with the Council issues around transport, since some people who would like to attend our Centres are unable to do so, because there is not enough Council transport available.

##### *Social Inclusion and Support Work with Marginalised Individuals*

We will support at least 1,500 older people to deal with a wide range of problems that they are facing, including money problems, access to community care, housing problems, and personal issues. This work will enable people to access services, deal with their problems, and remain independent in their own homes, which is the wish of the vast majority of older people.

We will continue to work with local BME communities to identify obstacles that they encounter to using statutory services, and to explore with them and the services ways of lessening these barriers. This work will benefit not only older people from BME communities, but all older people, by making it easier for everyone to access statutory services.

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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#### **Financial Review**

The charity grew during 2006-07, with income increasing from around £780,000 the previous year to around £960,000, and expenditure growing from around £730,000 to £930,000. This growth reflected some new work streams, particularly the Open Access project, dance projects, and our benefits take-up partnership with the Council, as well as the further development of existing projects, such as New Start 50+ and our Home from Hospital service. Turnover in 2007-08 is projected to remain at similar levels.

Before the start of the year, the Trustees agreed in the budget for the year which activities would be allowed to operate with less than full funding, and would consequently call on designated funds allocated for the purpose, or on current unrestricted funding to enable them to operate as planned. During the year, funding was secured in some cases to cover some activities in the latter part of the year, so reducing the call on unrestricted funds. Restricted funds that had been received the previous year were used up during the course of the year, as planned. Outstanding restricted funds brought into the current period, 2007-08, generally arise where funding already received is to cover some activities in the current financial year.

#### *Reserves Policy*

The aim of Age Concern Islington's reserves policy is to retain sufficient resources to ensure the sustainability of our charitable activities for the benefit of current and future beneficiaries. This means that the charity must be reasonably able to cope with the considerable variances in income and expenditure that can easily affect charities, because of so much funding being short-term, project-based funding. In setting an appropriate level of reserves, the Board also balances the needs of current and future beneficiaries.

The main uncertainties and possible future expenditure items against which the charity needs to hold reserves include the following:

- Development work on future activities – for the organisation in general or for specific projects;
- Late receipt of income from funders;
- Interim financial cover for funding shortfalls;
- Premises and equipment items;
- Staff contingencies;
- Fundraising work that may be required to raise funds in order to further our charitable activities;
- Occasionally lumpy expenditure flows.

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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Unrestricted reserves comprise both designated and free reserves. The Board of Trustees, as part of its careful consideration of its reserves policy, has designated reserves of £225,074 as at 31 March 2007 to cover the following categories:

- Maintaining client services;
- Day Centre contingencies;
- IT, furniture and equipment;
- Premises maintenance;
- Staffing development and contingencies.

During the year ended 31 March 2007, as noted above, designated reserves from Maintaining Client Services were again used to maintain services that were temporarily under-funded. In particular, it is hard to attract funding for some of our work with marginalised individuals, including BME communities, in which we support them to cope with the problems they face, help them to access mainstream services, and enable them to continue living independently at home. We therefore used up some of our designated reserves to support this work during the year. Use was also made of other designated funds, including the Day Centre funds, which were drawn on to provide new seating for members, and to provide temporary additional staffing.

The Board of Trustees reviews the reserves policy at least annually and the interim level of reserves is monitored regularly by the finance sub-group of the Board. At 31 March 2007, free reserves stood at £132,482. In order to protect the charity against possible setbacks and to ensure that the charity is in a position to take advantage of possible future opportunities without being held back by inadequate reserves, it is the aim that unrestricted reserves (free and designated) should never fall below an absolute minimum of around 10 weeks' worth of expenditure, currently equivalent to around £200,000, but should generally be maintained between around 3 months and 6 months worth of expenditure, currently between £250,000 and £500,000. This target level of reserves compares with current and projected annual turnover for the charity of around £1,000,000.

The charity is currently meeting its target for reserves, with designated and free reserves totalling £357,556 at the end of March 2007, and although during the current year we again expect to use up some reserves in order to maintain essential, under-funded services, we are confident that our total reserves will remain within the target range during the current year.

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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##### *Principal Sources of Funding*

We are deeply grateful to all those who provide funding to help us support local older people and enable them to live more fulfilling lives. Our main funders, both contractual and grant-giving, in 2006-07 included the following:

- Islington Council
- Islington Primary Care Trust
- The Big Lottery Fund
- Neighbourhood Renewal Fund, through Islington Strategic Partnership
- The Home Office
- The Department of Health
- Simmons & Simmons
- European Social Fund (through our New Start 50+ partnership with Prospects)
- City Parochial Foundation

We are also grateful to both Simmons & Simmons and to Jacky O'Leary of Pure Potential for gifts in kind, of room hire and refreshments, and strategic HR services respectively.

##### **Responsibilities of the Board of Trustees**

Company law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the group and the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the year then ended.

In preparing those financial statements, which give a true and fair view, the Board of Trustees have followed best practice and:

- selected the most suitable accounting policies and applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- complied with applicable accounting standards and statements of recommended practice, subject to any material departures as and when necessary as disclosed and explained in the financial statements;
- prepared the financial statements on the going concern basis as it is appropriate to assume that the group and charitable company will continue on that basis.

## **Age Concern Islington**

### **Report of the Board of Trustees**

#### **For the year ended 31 March 2007**

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The Board of Trustees is responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the group and charitable company and that enable them to ensure that the financial statements comply with the Companies Acts.

The Board of Trustees is also responsible for safeguarding the assets of the group and charitable company and ensuring their proper application as required by charity law, hence for taking reasonable steps to prevent and detect fraud and other irregularities.

Each of the trustees confirm that to the best of his/her knowledge there is no information relevant to the audit of which the auditors are unaware. The trustees also confirm that they have taken all necessary steps to ensure that they themselves are aware of all relevant audit information and that this information has been communicated to the auditors.

#### **Auditors**

Sayer Vincent were re-appointed as the group's auditors during the year and have expressed their willingness to continue in that capacity.

Approved by the Board of Trustees on 27 September 2007 and signed on its behalf by

Ms Kathrin Meyrick - Chair

## **Independent auditors' report**

### **To the Members of**

#### **Age Concern Islington**

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We have audited the group and parent charitable company financial statements (the "financial statements") of Age Concern Islington for the year ended 31 March 2007 which comprise the consolidated statement of financial activities, balance sheets and related notes. These financial statements have been prepared in accordance with the accounting policies set out therein and the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005).

This report is made solely to the charitable company's members, as a body, in accordance with section 235 of the Companies Act 1985. 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 auditors' 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.

#### **Respective responsibilities of the Board of Trustees and auditors**

The Board of Trustees (who are also directors of Age Concern Islington for the purposes of company law) are responsible for preparing the annual report and the financial statements in accordance with applicable law, United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005). The responsibilities of the Board of Trustees are set out in the statement of responsibilities of the Board of Trustees.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the consolidated financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We report to you whether, in our opinion, the information given in the report of the Board of Trustees is consistent with the financial statements. We also report to you if the charitable company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding the Board of Trustees' remuneration and other transactions is not disclosed.

We read other information contained in the annual report, and consider whether it is consistent with the audited financial statements. This other information comprises only the report of the Board of Trustees. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

#### **Basis of opinion**

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the Board of Trustees in the preparation of financial statements, and of whether the accounting policies are appropriate to the group's and charitable company's circumstances, consistently applied and adequately disclosed.

## **Independent auditors' report**

**To the Members of**

### **Age Concern Islington**

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We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

#### **Opinion**

In our opinion:

- the consolidated financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice as modified by the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005), of the group and charitable company's state of affairs as at 31 March 2007 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- the financial statements have been properly prepared in accordance with the Companies Act 1985; and
- the information given in the Board of Trustees' report is consistent with the consolidated financial statements.

**SAYER VINCENT**  
Chartered accountants & registered auditors  
London

## Age Concern Islington

### Consolidated statement of financial activities (Incorporating an income and expenditure account)

For the year ended 31 March 2007

	Note	Restricted £	Unrestricted £	2007 Total £	2006 Total £
<b>Incoming resources</b>					
<i>Incoming resources from generated funds</i>					
Voluntary income	2	-	108,226	<b>108,226</b>	102,583
Gross insurance commission	10	-	20,223	<b>20,223</b>	26,023
Investment income		-	16,868	<b>16,868</b>	12,206
<i>Incoming resources from charitable activities</i>					
Active Ageing	3a	132,845	-	<b>132,845</b>	108,799
Campaigning and influencing	3b	50,897	-	<b>50,897</b>	31,401
Capacity building with BME and other groups	3c	7,500	12,797	<b>20,297</b>	12,076
Day Centres	3d	309,247	35,440	<b>344,687</b>	316,301
Social inclusion and support work with marginalised individuals	3e	241,996	27,620	<b>269,616</b>	168,275
<b>Total incoming resources</b>		<b>742,485</b>	<b>221,174</b>	<b>963,659</b>	<b>777,664</b>
<b>Resources expended</b>					
<i>Cost of generating funds:</i>					
Fundraising costs of grants and donations		-	5,570	<b>5,570</b>	4,623
Cost of selling insurance	10	-	15,259	<b>15,259</b>	17,890
<i>Direct charitable expenditure:</i>					
Active Ageing		178,684	-	<b>178,684</b>	103,178
Campaigning and influencing		50,964	9,237	<b>60,201</b>	38,285
Capacity building with BME and other groups		7,145	28,796	<b>35,941</b>	34,557
Day Centres		307,694	30,307	<b>338,001</b>	299,715
Social inclusion and support work with marginalised individuals		244,165	38,911	<b>283,076</b>	214,648
<i>Governance costs</i>		<b>7,760</b>	<b>6,360</b>	<b>14,120</b>	<b>13,593</b>
<b>Total resources expended</b>	4	<b>796,412</b>	<b>134,440</b>	<b>930,852</b>	<b>726,489</b>
<b>Net incoming resources for the year before transfers</b>	6	(53,927)	86,734	<b>32,807</b>	51,175
<b>Transfer between funds</b>		5,196	(5,196)	-	-
<b>Net movement in funds</b>		(48,731)	81,538	<b>32,807</b>	51,175
<b>Funds at the start of the year</b>		<b>80,646</b>	<b>276,018</b>	<b>356,664</b>	<b>305,489</b>
<b>Funds at the end of the year</b>	14	<b>31,915</b>	<b>357,556</b>	<b>389,471</b>	<b>356,664</b>

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 14 to the financial statements.

**Age Concern Islington**

**Balance sheets**

**For the year ended 31 March 2007**

	Note	The Group		The Charity	
		2007	2006	2007	2006
		£	£	£	£
<b>Tangible fixed assets</b>	9	<u>468</u>	<u>935</u>	<u>468</u>	<u>935</u>
<b>Current assets</b>					
Debtors	11	26,558	40,045	47,153	49,094
Cash at bank and in hand		<u>406,954</u>	<u>364,498</u>	<u>386,356</u>	<u>355,374</u>
		<b>433,512</b>	404,543	<b>433,509</b>	404,468
<b>Creditors: Amounts falling due within one year</b>	12	<u>(44,509)</u>	<u>(48,814)</u>	<u>(44,506)</u>	<u>(48,739)</u>
<b>Net current assets</b>		<u>389,003</u>	<u>355,729</u>	<u>389,003</u>	<u>355,729</u>
<b>Net assets</b>	13	<u>389,471</u>	<u>356,664</u>	<u>389,471</u>	<u>356,664</u>
<b>Funds</b>	14				
Restricted funds		31,915	80,646	31,915	80,646
Unrestricted funds:					
Designated funds		225,074	163,917	225,074	163,917
General funds		<u>132,482</u>	<u>112,101</u>	<u>132,482</u>	<u>112,101</u>
<b>Total funds</b>		<u>389,471</u>	<u>356,664</u>	<u>389,471</u>	<u>356,664</u>

Approved by the Board of Trustees on 27 September 2007 and signed on its behalf by

Ms Kathrin Meyrick - Chair

## Age Concern Islington

### Notes to the financial statements

For the year ended 31 March 2007

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#### 1. Accounting policies

- a) The accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the Companies Act 1985. They comply with the recommendations in Statement of Recommended Practice - Accounting and Reporting by Charities (issued in March 2005).

Consolidated financial statements, "group accounts" have been prepared in respect of the charity and Islington Age Concern Trading Company Ltd. The results of Islington Age Concern Trading Company Ltd have been consolidated into the statement of financial activities on a line by line basis. In accordance with Section 230 of the Companies Act 1985 a separate statement of financial activities for the charity has not been presented. Islington Age Concern Trading Company Ltd was incorporated in December 1994.

- b) Voluntary income received by way donations and gifts to the charity is included in full in the statement of financial activities when made. Donated goods and services are included according to their value to the charity. Volunteer time is not included in the financial statements.
- c) 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.
- d) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund, together with a fair allocation of overheads and support costs.
- e) Unrestricted funds are donations and other incoming resources receivable or generated for the charity's general charitable purposes.
- f) Designated funds are unrestricted funds that are earmarked by the executive committee for particular purposes.
- g) Depreciation is provided on tangible fixed assets, which are capitalised at cost, at rates calculated to write off the cost of each asset over its expected useful life as follows:

Office equipment	4 years
Computer equipment	3 years
Fixtures and fittings	4 years

Items of equipment are capitalised where the purchase price exceeds £1,000.

- h) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

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 reasonable estimates, based on staff time and staff numbers, attributable to each activity. This apportionment is reviewed on an annual basis.

Governance costs of the charity relate to the costs of the management of the charity such as costs of meetings, audit and statutory compliance.

- i) Fundraising costs of grants and donations comprise the costs incurred in producing materials for promotional purposes, and of raising funds for the charitable work.

## Age Concern Islington

### Notes to the financial statements

#### For the year ended 31 March 2007

#### 1. Accounting policies (continued)

- j) 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) 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. Voluntary income

	2007 Total £	2006 Total £
<i>Contracts and Grants:</i>		
London Borough of Islington	<u>97,496</u>	95,341
Total grants	<b>97,496</b>	95,341
Other income:		
Donated services	<b>2,092</b>	-
Sundry donations	<u>8,638</u>	7,242
	<b><u>108,226</u></b>	<b><u>102,583</u></b>

All voluntary income is treated as unrestricted.

Donated services represent the value of facilities for the AGM and staff training provided without charge.

#### 3. Incoming resources from charitable activities

##### 3a Active Ageing

	Restricted £	Unrestricted £	2007 Total £	2006 Total £
European Social Fund				
New Start 50 plus	15,941	-	<b>15,941</b>	24,801
Goldstar				
Volunteering	11,217	-	<b>11,217</b>	
Home Office Active Communities Unit				
Volunteer project	-	-	-	39,500
Home Office Volunteer Recruitment Fund				
Opportunities for Volunteering	19,167	-	<b>19,167</b>	-
London Borough of Islington				
Adult Education programmes	14,958	-	<b>14,958</b>	-
Keep it Moving	33,000	-	<b>33,000</b>	-
Quality of Care review	5,112	-	<b>5,112</b>	-
Neighbourhood Renewal Fund				
Volunteer development	33,340	-	<b>33,340</b>	43,179
Other	<u>110</u>	-	<b><u>110</u></b>	<u>1,319</u>

**Age Concern Islington**

**Notes to the financial statements**

**For the year ended 31 March 2007**

<u>132,845</u>	<u>-</u>	<u>132,845</u>	<u>108,799</u>
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## Age Concern Islington

### Notes to the financial statements

For the year ended 31 March 2007

#### 3b Campaigning and influencing

	Restricted	Unrestricted	2007 Total	2006 Total
	£	£	£	£
Big Lottery fund				
Voice and Choice	25,420	-	<b>25,420</b>	24,687
Help the Aged				
Voice and Choice	-	-	-	2,000
Home Office Challenge Fund				
Voice and Choice	4,224	-	<b>4,224</b>	4,224
Home Office Connecting Communities				
Open Access	19,858	-	<b>19,858</b>	-
Islington Primary Care Trust				
Disabled Refugees	-	-	-	490
Other	1,395	-	<b>1,395</b>	-
	<u>50,897</u>	<u>-</u>	<u><b>50,897</b></u>	<u>31,401</u>

#### 3c Capacity building with BME and other groups

	Restricted	Unrestricted	2007 Total	2006 Total
	£	£	£	£
City Parochial Foundation				
BME Elders	7,500	-	<b>7,500</b>	-
Islington Health Action Zone				
Asian Action for Health	-	-	-	2,500
London Borough of Islington				
BME Elders	-	9,783	<b>9,783</b>	9,566
Other	-	3,014	<b>3,014</b>	10
	<u>7,500</u>	<u>12,797</u>	<u><b>20,297</b></u>	<u>12,076</u>

#### 3d Day Centres

	Restricted	Unrestricted	2007 Total	2006 Total
	£	£	£	£
Islington Primary Care Trust				
Computer services	-	-	-	1,145
London Borough of Islington				
Day Centres	306,199	-	<b>306,199</b>	282,115
Meals, room hire and activities	-	35,440	<b>35,440</b>	30,797
Fees	-	-	-	2,244
Donations	1,722	-	<b>1,722</b>	-
Other	1,326	-	<b>1,326</b>	-
	<u>309,247</u>	<u>35,440</u>	<u><b>344,687</b></u>	<u>316,301</u>

## Age Concern Islington

### Notes to the financial statements

For the year ended 31 March 2007

#### 3e Social inclusion and support work with marginalised individuals

	Restricted	Unrestricted	2007 Total	2006 Total
	£	£	£	£
Big Lottery fund				
Access and Inclusion	39,047	-	<b>39,047</b>	19,458
Voice and Choice	25,419	-	<b>25,419</b>	24,686
City Parochial Foundation				
BME Elders	7,500	-	<b>7,500</b>	-
Help the Aged				
Voice and Choice	-	-	-	2,000
Home Office Challenge Fund				
Voice and Choice	4,225	-	<b>4,225</b>	4,225
Home Office Connecting Communities				
Open Access	19,858	-	<b>19,858</b>	-
Islington Health Action Zone				
Asian Action for Health	-	-	-	2,500
Islington Primary Care Trust				
Disabled Refugees	-	-	-	489
Home from Hospital	100,930	-	<b>100,930</b>	86,700
Message in a Bottle	1,500	-	<b>1,500</b>	-
London Borough of Islington				
Access and Inclusion	-	9,783	<b>9,783</b>	9,567
Benefits Take-Up	31,306	-	<b>31,306</b>	-
BME Elders	-	9,782	<b>9,782</b>	9,567
Simmons and Simmons				
Access and Inclusion	-	8,055	<b>8,055</b>	-
Southern Housing Federation				
Home from Hospital	4,062	-	<b>4,062</b>	-
Various grants for welfare payments	6,754	-	<b>6,754</b>	6,490
Other	1,395	-	<b>1,395</b>	2,593
	<u>241,996</u>	<u>27,620</u>	<u><b>269,616</b></u>	<u>168,275</u>

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2007

4. Total resources expended

	<i>Cost of generating funds</i>		<i>Direct charitable expenditure</i>					<i>Governance</i>	<b>2007 Total</b>	2006 Total
	Fundraising costs £	Costs of Selling Insurance £	Active Ageing £	Campaigning and Influencing £	Capacity Building £	Day Centres £	Social Inclusion £	£	£	£
Staff remuneration ( note 7)	4,716	12,602	84,796	37,202	22,393	242,672	223,989	4,716	<b>633,086</b>	528,192
Other staff costs	178	107	781	4,448	3,765	1,523	4,100	178	<b>15,080</b>	10,413
Volunteer costs	13	-	9,145	1,614	85	1,231	1,864	13	<b>13,965</b>	7,242
Activities	346	608	70,395	7,634	1,031	21,285	12,053	83	<b>113,435</b>	35,154
Meals and refreshments	-	-	-	-	-	33,660	-	-	<b>33,660</b>	26,348
Welfare payments	-	-	-	-	2,600	-	5,422	-	<b>8,022</b>	11,069
Premises	221	1,810	10,350	6,381	4,117	30,749	29,480	221	<b>83,329</b>	76,143
Equipment	81	36	2,725	2,582	1,699	4,268	4,452	81	<b>15,924</b>	17,025
Subs & publications	12	73	323	253	191	589	1,285	12	<b>2,738</b>	1,888
Depreciation	-	-	-	-	-	467	-	-	<b>467</b>	1,731
Compliance, legal etc	3	23	169	87	60	1,557	431	8,816	<b>11,146</b>	11,284
<b>Total resources expended</b>	<b>5,570</b>	<b>15,259</b>	<b>178,684</b>	<b>60,201</b>	<b>35,941</b>	<b>338,001</b>	<b>283,076</b>	<b>14,120</b>	<b>930,852</b>	<b>726,489</b>

Total resources expended include all support costs. Note 5 provides an analysis of support costs.

## Age Concern Islington

### Notes to the financial statements

For the year ended 31 March 2007

#### 5. Analysis of support costs for charitable activities

	Direct Activity	Support costs		Total
		Management	Finance	
Charitable activities	£	£	£	£
Active Ageing	165,532	9,629	3,523	<b>178,684</b>
Campaigning and influencing	55,640	2,918	1,643	<b>60,201</b>
Capacity building with BME and other groups	31,426	2,918	1,597	<b>35,941</b>
Day Centres	324,971	5,592	7,438	<b>338,001</b>
Social inclusion and support work with marginalised individuals	<u>261,444</u>	<u>12,596</u>	<u>9,036</u>	<u><b>283,076</b></u>
	<u><u>839,013</u></u>	<u><u>33,653</u></u>	<u><u>23,237</u></u>	<u><u><b>895,903</b></u></u>

Support costs have been allocated on the basis of staff hours engaged in each charitable activity. They include relevant salary costs and a share of running costs proportionate to staff time.

#### 6. Net incoming resources for the year

This is stated after charging:

	2007	2006
	£	£
Depreciation	<b>467</b>	1,731
Board of Trustees' remuneration	<b>Nil</b>	Nil
Board of Trustees' indemnity insurance	<b>Nil</b>	Nil
Board of Trustees' reimbursed expenses	<b>15</b>	Nil
Operating lease charges	<b>51,887</b>	50,248
Auditors' remuneration:		
Current year audit	<b>5,511</b>	4,794
(Over)/under-provision in previous year	<u><u>-</u></u>	<u><u>(881)</u></u>

One trustee received £15 for travel costs incurred in the year (2006: No trustees were reimbursed for expenses).

#### 7. Staff costs and numbers

Staff costs were as follows:

	2007	2006
	£	£
Salaries and wages	<b>572,592</b>	477,958
Employers National Insurance	<b>49,217</b>	44,573
Employers pension contributions	<u><u>11,277</u></u>	<u><u>5,661</u></u>
	<u><u><b>633,086</b></u></u>	<u><u>528,192</u></u>

## Age Concern Islington

### Notes to the financial statements

#### For the year ended 31 March 2007

There were 32 staff at 31 March 2007, equating to 23 full time staff equivalents. A freelance accountant was employed as a finance worker. No employee earned more than £60,000 during the year.

The average weekly number of employees during the year was as follows:

	<b>2007</b>	2006
	<b>No.</b>	No.
Active Ageing	<b>1.9</b>	2.3
Campaigning and influencing	<b>1.9</b>	1.2
Capacity building with BME and other groups	<b>1.3</b>	0.5
Day Centres	<b>10.8</b>	9.9
Social inclusion and support work with marginalised individuals	<b>6.9</b>	6.3
Trading company	<b>0.4</b>	0.5
	<b><u>23.2</u></b>	<u>20.7</u>

#### 8. Taxation

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

#### 9. Tangible fixed assets

<b>The group and the charity</b>	Office equipment £	Computer equipment £	Fixtures & fittings £	<b>2007 Total £</b>
<b>COST</b>				
At 1 April 2006	13,744	41,730	4,377	<b>59,851</b>
Disposals in year	<u>(5,053)</u>	<u>(20,603)</u>	<u>-</u>	<u><b>(25,656)</b></u>
At 1 April 2005 and 31 March 2006	<u>8,691</u>	<u>21,127</u>	<u>4,377</u>	<u><b>34,195</b></u>
<b>DEPRECIATION</b>				
At 1 April 2006	13,744	41,730	3,442	<b>58,916</b>
Charge for the year	-	-	467	<b>467</b>
Disposals in year	<u>(5,053)</u>	<u>(20,603)</u>	<u>-</u>	<u><b>(25,656)</b></u>
At 31 March 2007	<u>8,691</u>	<u>21,127</u>	<u>3,909</u>	<u><b>33,727</b></u>
<b>NET BOOK VALUE</b>				
<b>At 31 March 2007</b>	<u>-</u>	<u>-</u>	<u><b>468</b></u>	<u><b>468</b></u>
At 31 March 2006	<u>-</u>	<u>-</u>	<u>935</u>	<u>935</u>

## Age Concern Islington

### Notes to the financial statements

For the year ended 31 March 2007

#### 10. Investments

	2007 £	2006 £
Investment in Islington Age Concern Trading Company Ltd at cost	<u>-</u>	<u>-</u>

Two shares of £1 each are held by two of the trustees as nominees for the charity.

#### Net income from trading activities of Islington Age Concern Trading Company Ltd

Islington Age Concern Trading Company Ltd sells products such as insurance policies, funeral plans, and energy supplies. Any surpluses are donated to the charity under gift aid. Relevant financial information regarding Islington Age Concern Trading Company Ltd is as follows:

	2007 £	2006 £
Turnover	20,223	26,023
Cost of sales	<u>-</u>	<u>-</u>
Gross profit	20,223	26,023
Administrative expenses	<u>(15,404)</u>	<u>(18,445)</u>
Net profit	4,819	7,578
Transferred to Islington Age Concern (the charity)	<u>(4,819)</u>	<u>(7,578)</u>
Retained in subsidiary	<u>-</u>	<u>-</u>
	2007 £	2006 £
Assets	22,079	13,890
Liabilities	<u>(22,077)</u>	<u>(13,887)</u>
Total funds	<u>2</u>	<u>3</u>

#### 11. Debtors

	The Group		The Charity	
	2007 £	2006 £	2007 £	2006 £
Owed by trading subsidiary	-	-	22,077	13,815
Debtors	5,776	10,104	4,294	5,338
Grant and contract debtors	19,175	28,986	19,175	28,986
Prepayments	<u>1,607</u>	<u>955</u>	<u>1,607</u>	<u>955</u>
	<u>26,558</u>	<u>40,045</u>	<u>47,153</u>	<u>49,094</u>

Age Concern Islington

Notes to the financial statements

For the year ended 31 March 2007

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12. Creditors : Amounts falling due within one year

	The Group		The Charity	
	2007 £	2006 £	2007 £	2006 £
Tax and social security costs	-	13,839	-	13,767
Other creditors	<b>35,469</b>	27,640	<b>35,466</b>	27,637
Accruals	<b>9,040</b>	7,335	<b>9,040</b>	7,335
	<b><u>44,509</u></b>	<b><u>48,814</u></b>	<b><u>44,506</u></b>	<b><u>48,739</u></b>

13. Analysis of group net assets between funds

	Restricted funds £	Designated funds £	Unrestricted funds £	Total funds £
Tangible fixed assets	468	-	-	<b>468</b>
Current assets	60,426	225,074	148,012	<b>433,512</b>
Creditors: Amounts falling due within one year	<u>(28,979)</u>	<u>-</u>	<u>(15,530)</u>	<b><u>(44,509)</u></b>
<b>Net assets at 31 March 2007</b>	<b><u>31,915</u></b>	<b><u>225,074</u></b>	<b><u>132,482</u></b>	<b><u>389,471</u></b>

## Age Concern Islington

### Notes to the financial statements

For the year ended 31 March 2007

#### 14. Movements in funds

	At 1 April 2006 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2007 £
<b>Restricted funds:</b>					
Access and Inclusion	3,243	39,047	(42,290)	3,265	<b>3,265</b>
Adult Education	-	14,958	(12,194)	-	<b>2,764</b>
Benefits take-up	-	31,306	(31,360)	-	<b>(54)</b>
BME Older Peoples' support	-	15,000	(15,000)	-	-
Capital equipment depreciation	935	-	(468)	-	<b>467</b>
Day Centres	-	309,247	(309,247)	-	-
Home from Hospital	4,239	106,492	(109,296)	-	<b>1,435</b>
Home from Hospital welfare	4,260	-	(1,344)	-	<b>2,916</b>
Keep it Moving	-	33,110	(26,322)	-	<b>6,788</b>
New Start 50 plus	-	15,941	(16,928)	987	-
Open Access	-	39,716	(37,500)	944	<b>3,160</b>
Voice and Choice	8,771	62,078	(65,600)	-	<b>5,249</b>
Volunteering	57,137	68,836	(124,243)	-	<b>1,730</b>
Welfare and Winter Warmth	2,061	6,754	(4,620)	-	<b>4,195</b>
<b>Total restricted funds</b>	<b>80,646</b>	<b>742,485</b>	<b>(796,412)</b>	<b>5,196</b>	<b>31,915</b>
<b>Unrestricted funds:</b>					
<i>Designated funds:</i>					
Client services	46,000	-	(24,150)	85,150	<b>107,000</b>
Drovers Day Centre contingency	22,552	12,536	(20,109)	-	<b>14,979</b>
IT, furniture and equipment	27,318	-	(1,629)	-	<b>25,689</b>
Premises	9,286	-	-	-	<b>9,286</b>
Sotheby Mews contingency	37,597	22,903	(10,198)	-	<b>50,302</b>
Staff contingency	21,164	-	(3,346)	-	<b>17,818</b>
<i>Total designated funds</i>	<i>163,917</i>	<i>35,439</i>	<i>(59,432)</i>	<i>85,150</i>	<b>225,074</b>
<b>General funds</b>	<b>112,101</b>	<b>185,735</b>	<b>(75,008)</b>	<b>(90,346)</b>	<b>132,482</b>
<b>Total unrestricted funds</b>	<b>276,018</b>	<b>221,174</b>	<b>(134,440)</b>	<b>(5,196)</b>	<b>357,556</b>
<b>Total funds</b>	<b>356,664</b>	<b>963,659</b>	<b>(930,852)</b>	<b>-</b>	<b>389,471</b>

## Age Concern Islington

### Notes to the financial statements

For the year ended 31 March 2007

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#### 14. Movements in funds (continued)

##### Purpose of restricted funds

Access and Inclusion	To provide support to older people excluded from mainstream services due to their race, culture, language, functional illiteracy, criminal record, etc, to enable them to access relevant statutory and voluntary services from which they can benefit.
Adult Education	For the provision of educational activities at the Day Centres, to promote mental activity and wellbeing, to help people stay fit and well for longer.
Benefits Take-up	To promote benefits take-up by local older people, particularly Attendance Allowance, to boost their income and improve their quality of life.
BME Older Peoples' Support	For working with local community groups representing black and minority ethnic (BME) people in Islington, to help them to identify and meet the needs of their older populations more effectively.
Capital equipment depreciation	To cover future depreciation on major equipment items already purchased. It does not provide for the future purchase of equipment.
Day Centres	To run Day Care services at two Day Centres. These services promote physical and mental health and well-being, helping to prevent physical and mental deterioration. They also provide support to cope with daily life, and facilitate mutual support among local older people. The services are for both frail and more active local older people, who create a shared community.
Home from Hospital Service	<p>To provide a Home from Hospital service in Islington. The service helps prevent readmissions to hospital by helping older people regain their confidence, access relevant benefits and appropriate services, settle back into their own homes and re-build their confidence after a period of hospitalisation. It can also help to facilitate discharges from the Whittington hospital, by ensuring that someone's home is ready for them to return to.</p> <p>The service also provides individuals around the borough with the 'Message in a Bottle' service. This provides a quick and easy way for emergency teams to learn more about someone's medical conditions and personal circumstances in an emergency.</p> <p>Specialist support and advice was also provided in 2006-07 to individuals in need on an estate that is being re-built by Southern Housing, funded by Southern Housing.</p>
Home from Hospital Welfare	For providing grants to individuals returning home from hospital, who have special need of equipment or supplies not available from any other source.

## Age Concern Islington

### Notes to the financial statements

#### For the year ended 31 March 2007

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Keep It Moving	To run a range of dance classes around the borough, attracting a range of ethnic groups, and to hold a Dance Festival.
New Start 50 plus	To provide careers advice and support to people aged 50+ seeking employment or career progression.
Open Access	To undertake strategic work exploring barriers to take-up of statutory services by older people from BME backgrounds and to develop and pilot solutions so as to promote the successful integration of minority communities into mainstream services to improve their quality of life.
Voice and Choice	The Voice and Choice project works with the more marginalised groups of older people to enable them to speak up and express their views and needs on a range of matters of interest and concern to them, so that they can take more control over their lives and influence decision-makers. Their greater confidence and involvement, as well as any improvements secured as a result of their actions, help to enhance their quality of life.
Volunteering	This includes funding for a range of types of volunteering. These are: to promote volunteering by older people, through holding a range of promotional events, and to train and support older people in accessing and succeeding at a variety of volunteering opportunities across the borough, including 'inter-generational' volunteering in schools; to train and support volunteers to review the quality of care received by local older people in receipt of care at home; and to train and support volunteers to develop skills in care work with a view to securing jobs in the sector.
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.

#### Transfers

Some general funds have again been designated and some transferred to restricted funds sufficient to cover expected expenditure in the next financial year.

## Age Concern Islington

### Notes to the financial statements

For the year ended 31 March 2007

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#### 14. Movements in funds (continued)

##### Purpose of designated funds

Client services	Consistent with the reserves policy, this fund is available to ensure the continuation of a minimum level of essential services to local older people, as specified by the Board. During 2006-07, this fund was used to continue to provide basic essential Advice services to local older people, including in community languages, when the work was under-funded. This fund is made available, where possible, to cover similar such shortfalls.
Drovers Day Centre contingency	For staffing contingencies, furniture and equipment etc.
IT, furniture and equipment	Towards updating and renewing our computer and other equipment such as the telephone system.
Premises	For incidental costs associated with premises.
Sotheby Mews Centre contingency	For staffing contingencies, furniture and equipment etc.
Staff contingency	For staff-related contingencies such as cover for absent staff, sickness payments, maternity leave, recruitment costs etc, which

#### 15. Operating lease commitments

The charitable company had annual commitments under operating leases expiring as follows:

	Equipment		Property	
	2007	2006	2007	2006
	£	£	£	£
Due within one year	<u>1,382</u>	<u>-</u>	<u>53,178</u>	<u>51,629</u>
	<u>1,382</u>	<u>-</u>	<u>53,178</u>	<u>51,629</u>