



Age Action

Annual Report 2021



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Age Action is Ireland's leading advocacy organisation on ageing and older people. Age Action works for a society that enables all older people to participate and to live full, independent lives. To achieve this, Age Action supports and advocates for equality and human rights for all older people.

1. Values



Age Action's work is driven by an organisation that is professional in its operations and lives out its values.

2. Message from the Chair

Age Action's work to address ageism and to advocate for a society in which we can all age well, with adequate supports and close to our community and family, is more important than ever. Our endeavours, as we aspire to move beyond the pandemic, are set out in detail in this report.

In supporting the CEO, our dedicated staff and many volunteers, the Board of Age Action has worked hard to ensure the organisation is financially secure, well governed and has a healthy organisational culture. The work of the Board, and various board committees is described in detail below. As Chairperson I wish particularly to acknowledge and highlight the attention the Board has paid to sound financial and risk management. One objective the Board set itself for 2021 was to secure additional financial support for our flagship Care & Repair service. This is a vital service, which supports older people to age well at home, by undertaking small maintenance and other tasks, which might otherwise remain unaddressed, and pose a safety risk. The Board are delighted that the HSE agreed to pilot this service across a number of sites in 2021, and to continue that support in 2022. This service has the potential to be a nationwide service, and to make a significant

contribution to supporting Government policy, to reduce hospital admissions and to support older people to retain their independence and remain in their own homes. We will continue to work with the HSE to establish this service nationwide.

Another highlight in 2021 was the number of measures the Board and its committees undertook to monitor the organisation's risk, practice good governance and ensure Age Action's compliance with the standards required by the Charities code. I wish to commend and thank my colleagues on the Board for their work and dedication throughout 2021. I would also like to thank outgoing board members Pat McCormack, Justin Moran and Robin Webster.

As the Board of an advocacy organisation, we recognise that change in government policies, institutional practices or societal behaviours can be hard to achieve. It requires a long-term view and a multi-year strategy. The Board, supported by the executive, has a vital role to play, not just in setting the strategic direction for the organisation but also in ensuring a sustainable base on which we can build for the future.

Finally, I would like to thank the Board, staff, volunteers and supporters of Age Action Ireland for your outstanding efforts and support, which are much appreciated.

Michael Ahern

Michael Ahern, Chair of the Board

3. Message from the CEO

2021 ushered in the United Nations Decade on Healthy Ageing with the first Global Report on Ageism which is a rallying call to all of us that ageism can be combatted.

The report notes that policies and laws that address ageism, educational activities that enhance empathy and dispel misconceptions, and intergenerational activities that reduce prejudice all help decrease ageism.

Ageism refers to how we think (stereotypes), feel (prejudice) and act (discrimination) towards others or ourselves according to age. Ageism affects us throughout life and exists in our institutions, our relationships and ourselves. Ageism intersects with and exacerbates other forms of disadvantage including those related to sex, race, and disability.

The United Nations Independent Expert on the Enjoyment of Human Rights by Older Persons describes how, for human rights purposes, age is not merely a numerical designation, but a social construct based on custom, practice, and the perception of the role a person plays in his or her community. Addressing ageism is fundamental to realising equality for all of us in later life which is why Age Action is committed to raising awareness

of the issue. It is clear, given the fact that every second person in the world holds ageist attitudes, that the conversation about ageism needs to start in our communities and our workplaces.

Positive Ageing Week 2021, convened by Age Action, was an opportunity for communities to reframe how we think, feel and act about older people and ageing. Over 80 events were hosted by community groups, statutory bodies, Local Authorities, academic institutions and businesses. The theme of Reconnecting Our Communities by Reframing Ageing was selected to raise awareness of what ageism is and how it impacts on our lives.

In March we launched the Age Action BIG Corporate Challenge (where BIG stands for Be Inter-Generational) as a six-month Corporate Social Responsibility programme that encouraged corporate teams to promote intergenerational connection whilst raising funds and awareness to support Age Action. Increasing our understanding across generations is key to transforming attitudes towards ageing and achieving a more inclusive society that values all of us as we age.

Participating companies received educational support from Age Action through three webinar-style workshops exploring perceptions of age in the workplace and community.

3. Message from the CEO

Age Action sincerely appreciates the support of a wide range of organisations and individuals in our work to challenge and address ageism in 2021. The positive change we seek in the lives of older people and all of us as we age can only come about through collective effort.

I particularly want to acknowledge and thank our staff, volunteers and Board of Directors for their commitment to Age Action's values and objectives, and their work towards making Ireland a more equal place for us all as we age.

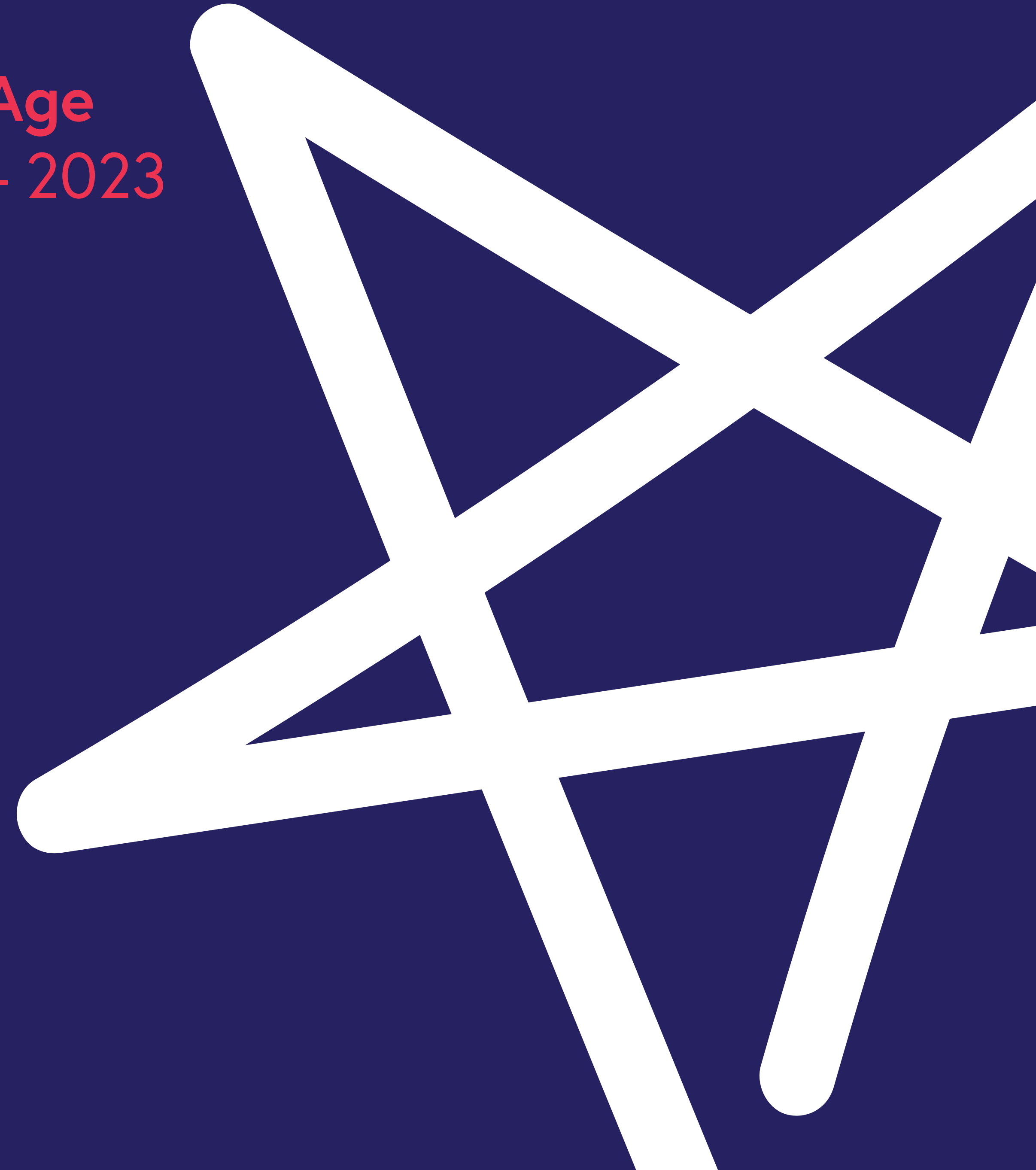


Paddy Connolly, CEO

4. Towards Equality For All As We Age – Report on our Strategic Plan 2021 – 2023

Age Action successfully met all of its expected outcomes for the 2021 period, outlined in the Strategic Plan.

Set out overleaf are the key achievements under each strategic goal. A deeper understanding of our work can be gained by visiting our website www.ageaction.ie and reading our Strategic Plan, Towards Equality for All As We Age.



Strategic Goal 1	
Engage stakeholders including Government, the wider community and older people themselves to challenge ageism in laws, policies, systems and communities to guarantee equality and rights for all of us as we age.	
Objectives 2021 – 2023	Highlights of What We Did
1.1 Map ageist narratives in media and public policy	1.1 Scheduled for 2022.
1.2 Build capacity of stakeholders to identify and challenge ageism	1.2 To raise awareness of what ageism is, the impacts and interventions that can be taken to challenge it in Ireland Age Action published and disseminated a policy brief Ageism and Age Equality – Implementing the WHO Global Report on Ageism in September.
1.3 Inform and advocate for the creation of an office of a Commissioner for Ageing	1.3 The proposal has been raised in Pre-Budget Submissions and meetings with officials and stakeholders. A position paper will be published in 2022 to support continued advocacy.
1.4 Convene Positive Ageing Week	1.4 Successfully convened Positive Ageing Week 2021 on the theme of ageism – <i>Reconnecting Communities by Reframing Ageing</i> . 88 events registered on the refreshed positiveageingweek.com which is a 5% increase on 2020.

Strategic Goal 2	
Inform and influence policies and practice to give income security and economic opportunities that upholds older people's dignity and independence.	
Objectives 2021 – 2023	Highlights of What We Did
2.1 Seek the commissioning of a national study on the Cost of Ageing by Government	2.1 The proposal has been raised in Pre-Budget Submissions and meetings with officials and stakeholders. Advocacy work will continue in 2022/23.
2.2 Advocate for reform of the pension system to provide income security and adequacy for people who depend on it	2.2 Successfully advocated for the report of the Pension Commission to include recommendations to end mandatory retirement clauses before pension eligibility and implement benchmarking and indexation for future State Pension increases.
2.3 Create and provide opportunities for learning, with a focus on diversity and inclusion, that meet the needs and aspirations of all older people	2.3 Age Action Getting Started programme continued to deliver digital skills training throughout COVID-19 reaching 498 people which, although is 11% less than 2020, is a significant achievement given COVID-19 public health measures that were in place.
2.4 Advocate for education and skills that supports older workers and the older unemployed.	2.4 The required policy responses have been raised in Pre-Budget Submissions and meetings with officials and stakeholders. Advocacy work will continue in 2022/23.

Strategic Goal 3	
Inform and influence policies and practice that give people choice and control over their lives in later life.	
Objectives 2021 – 2023	Highlights of What We Did
3.1 Empower older people to be active digital citizens through advocacy and programme delivery	3.1 Published and disseminated Digital Inclusion and an Ageing Population policy brief with the key message that 'digital first should not mean digital only'. The report was launched on International Day of Older Persons and gained extensive media coverage including on the 3 main news bulletins on RTÉ.
3.2 Inform the development and implementation of public policy to advance digital literacy of older people	3.2 Participated in the National Technical Advisory Group on the 10 Year Adult Literacy, Numeracy and Digital Literacy Strategy supporting the Adult Literacy for Life Strategy which recognises the specific needs of older people in terms of digital inclusion. Successfully advocated for increased investment in digital literacy which was reflected in Budget 2022.
3.3 Advocate for a person-centred rights-based approach to long term care	3.3 Appointed to a number of fora in 2021 to advocate for rights-based approach to care including HSE led interRai Project Working Group, Advisory Group on Recommendations on ICT Enablement of Older Persons Services and the Programme Board of the National Nursing Home Survey.
3.4 Enable access for older people to services and resources they require to remain at home safely, in comfort and with dignity.	<p>3.4 Age Action successfully advocated for amendments to be made to the Fuel Allowance as part of Budget 2022 which increases the rate but also the number of people that can qualify.</p> <p>3.4 In recognition of the value of Age Action Care and Repair, the HSE committed funding for a pilot national roll out of Care and Repair for people exiting or preventing a hospital stay thereby expanding Age Action's capacity to age in place support older people to age in place.</p>

Strategic Goal 4	
<p>Ensure Age Action operates to the highest standards in its functions of advocacy, service provision, employment, and governance, and in a manner that engages our values explicitly, consistently, and coherently.</p>	
<p>4.1 Be strategic in planning, monitoring, evaluating, and reflecting on and learning from our operations and activities.</p>	<p>4.1 Designed and implemented a Monitoring and Evaluation framework to support the management team's operational planning and quarterly reporting to the Board of Directors.</p>
<p>4.2 Develop and implement internal policies and procedures that set high standards and establish how these are to be met in implementing our advocacy, service provision employment and governance functions.</p>	<p>4.2 An Interim Remote Working Policy was developed for staff working from home due to COVID-19 to ensure high standards were maintained regardless of where staff were working from. To ensure the safety of clients, staff and volunteers a COVID-19 Business Response Plan was developed and continuously updated as Government guidance evolved.</p>
<p>4.3 Support and build the commitment and capacity of all staff to realise their potential and to make their full contribution to the work and ambitions of Age Action.</p>	<p>4.3 A Supervision Policy piloted in 2020 was implemented across the organisation in 2021 providing individual support and to focus on the work outcomes and personal development.</p>
<p>4.4 Implement the systems required for an ongoing and effective engagement with our core values in all areas of our work.</p>	<p>4.4 Successfully rebranded Age Action to better reflect the values and purpose of the organisation which are grounded in the pursuit of equality and human rights for all of us as we age. A Brand Ambassador team, drawn from staff in each department, was appointed to support the accuracy and consistency across the use of the brand identity and brand approval process was put in place to protect the identity.</p> <p>4.4 To embed the Values Statement in the culture and work practice of Age Action a voluntary Values Committee was initiated which met six times during the year. A baseline survey of staff was conducted to assess the degree to which values are embedded in our work. As a result, the Values Committee implemented a number of actions including Quarterly All Staff Values Meetings and a bi-monthly Values Bulletin. The survey was repeated 8 months later which showed a significant improvement on the aggregate average score from the baseline survey.</p>

5. Our Impact

20,286

Direct Beneficiaries



1,099

new volunteers inducted

9

Submissions



22

Press releases

2

Policy Briefs published



24

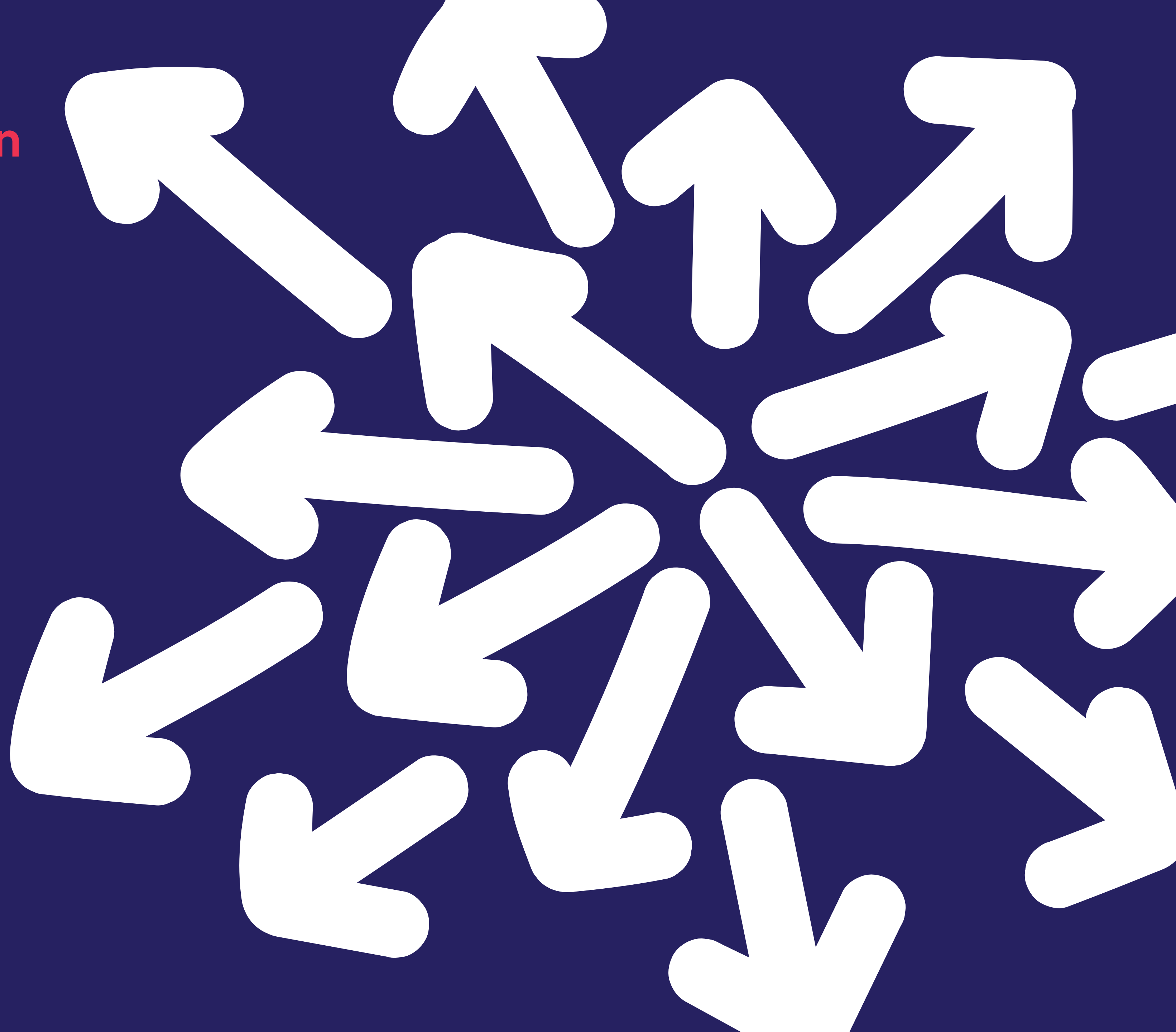
times issues raised with officials



186

Number of times issues raised in media

6. Age Action in Action



Strategic Goal 1

Engage stakeholders including Government, the wider community and older people themselves to challenge ageism in laws, policies, systems and communities to guarantee equality and rights for all of us as we age.



Strategic Objective

1.2 Build capacity of stakeholders to identify and challenge ageism

1.4 Convene Positive Ageing Week



events registered



updates issued



to stakeholders

Reframing Ageing – Positive Ageing Week 2021

Context

Ageism and its accompanying stereotypes, alongside their prevalence in public discourse, represents a significant challenge to equality and human rights for older people and highlights the importance of achieving cultural change.

Older people can also internalise ageism resulting in a diminished sense of stake in society and community, self-worth, and hope. Diminished status and standing limits access to resources, power influence and respect.

The WHO points to a range of scientific studies that show how ageism "has profound negative consequences on older adults' health and well-being."

To end ageism, we need to change people's knowledge, attitudes and behaviour.

Activity Spotlight 1

Positive Ageing Week (PAW) is an Age Action initiative to promote the agency of older people and to celebrate the contribution they make to our families, workplaces, communities and society as a whole. In 2021, building on the 19 years that individuals, community groups, local authorities and businesses have been organising events to mark PAW, we aimed to develop a coherent and consistent theme, addressing ageism, in our communications with all these stakeholders.

Reconnecting Our Communities by Reframing Ageing was the theme for PAW 2021 which sought to raise awareness of and challenge negative stereotypes about ageing and older people. The portrayal of older people as vulnerable, frail, in need of care and protection that characterised much of the narrative during COVID-19 failed to recognise the diversity of experience and situation of older people. PAW provided an opportunity for communities to reconnect while also reframing how we think, feel and act about older people and ageing.

To inform discussion about ageism Age Action published a policy brief [Ageism and Age Equality – Implementing the WHO Global Report on Ageism](#), in September 2021, which provides context for the UN Global

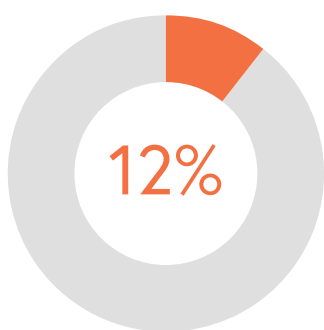
Reframing Ageing – Positive Ageing Week 2021

Report on Ageism's findings for an Irish audience as well as making concrete recommendations for Government, private sector and society to address ageism.

Activity organisers were encouraged to register their events on positiveageingweek.com which acts as a hub for PAW. To support people organising events Age Action produced communications assets (published on positiveageingweek.com and disseminated to over 100 stakeholder organisations) and collated resources, including providing access to positive ageing images, to support people to understand and challenge ageism.

By the end of the week 88 events were registered which is a 5% increase on 2020. Over 9000 stakeholders received newsletter updates directly to their emails and media engagement generated an audience reach of 2.2 million.

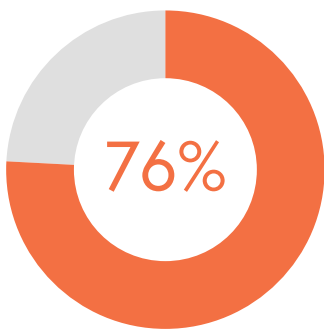
Older People's Experience of COVID-19



said they experienced financial difficulties due to additional costs during the lockdowns such as deliveries, inability to shop around and the cost of digital devices.



said that they lost their job or their ability to work as a self-employed person due to a lockdown.



of people agree or strongly agree that the Government should fund an investigation into COVID-19 response measures, including what happened in nursing homes.

Government action against ageism was called for which would be a timely response to the United Nations Global Campaign Against Ageism.

Source: Lived Experience of Older People Survey for Budget 2022

"I seemed to lose my rights...
Go to your room, keep your head
down and your mouth shut".

Respondent to *The Lived Experience of
Older People Survey for Budget 2022*

How We Work – Advocacy

As an advocacy organisation, Age Action starts from the needs, perspectives, interests, participation, and involvement of older people. We are solution focused on presenting, building the demand for, and securing a response to our vision of change. We seek change in policy thinking, policy making and policy implementation. In particular, we advocate for greater participation of older people in the policy decisions that impact on their lives.

We are committed to:

- engaging with older people and mobilising their ongoing involvement in our work
- innovating in providing services to address the needs of older that prefigure and demonstrate the change we seek
- research, knowledge development, and building the case for change
- building relationships with and lobbying policy makers
- communication and awareness raising
- engaging with different sectors and organisations in building support and shared endeavour for advancing equality and human rights for older people.

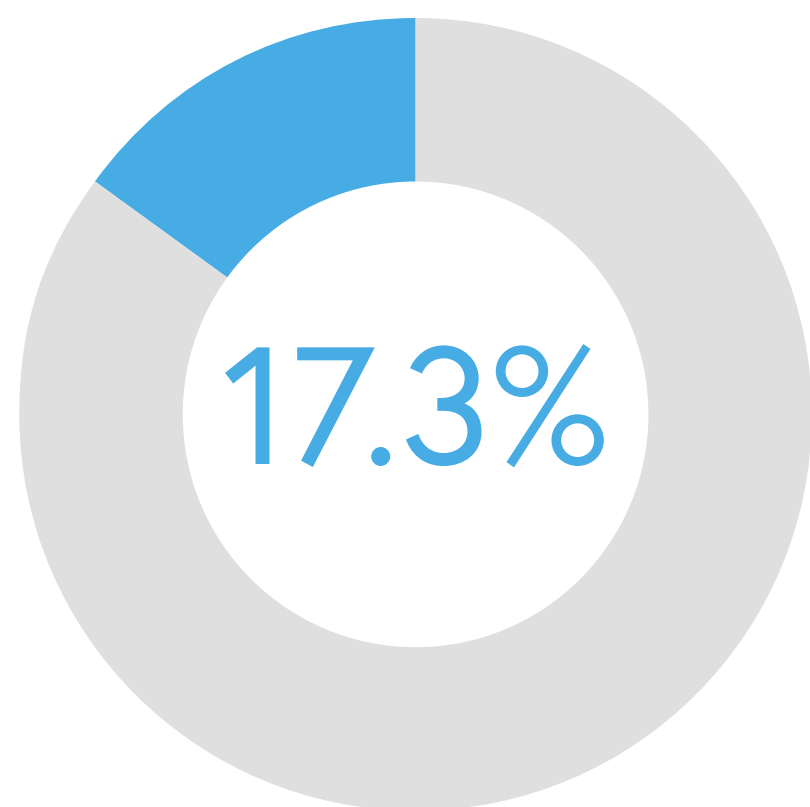


Strategic Goal 2

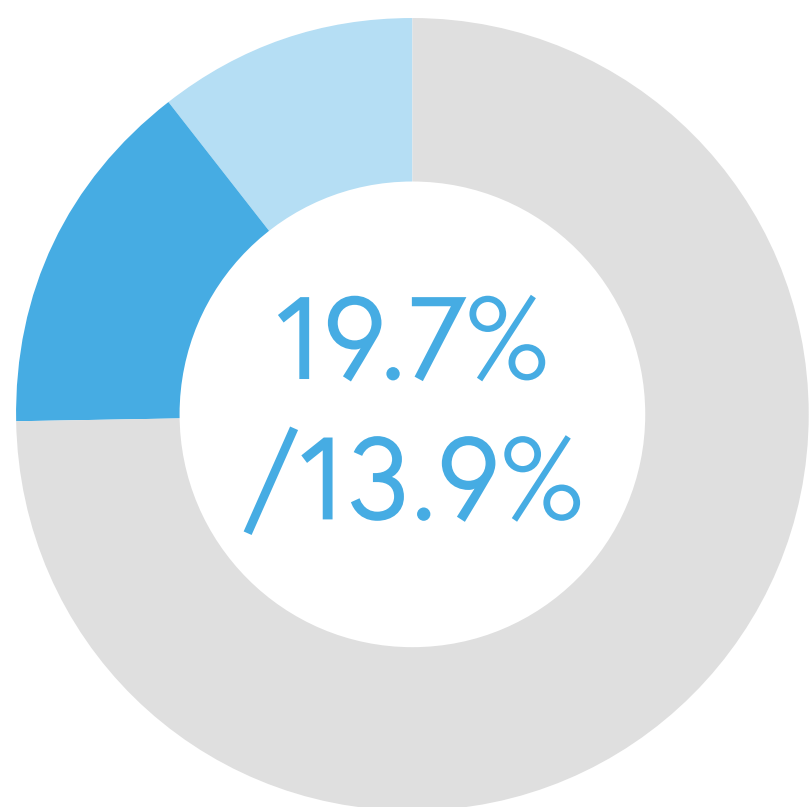
Inform and influence policies and practice to give income security and economic opportunities that upholds older people's dignity and independence.

Strategic Objective

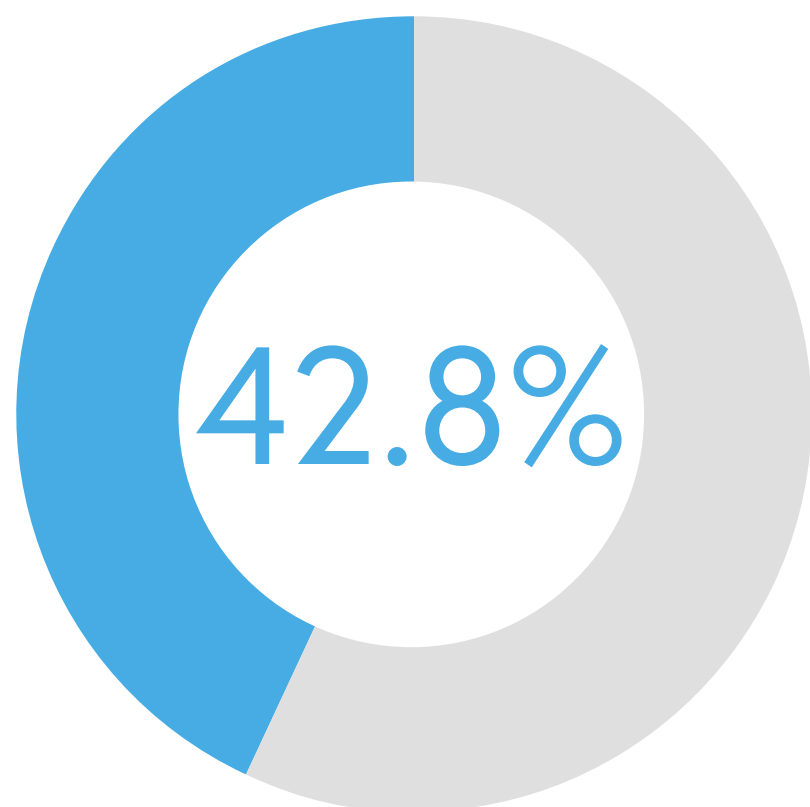
2.2 Advocate for reform of the pension system to provide income security and adequacy for people who depend on it



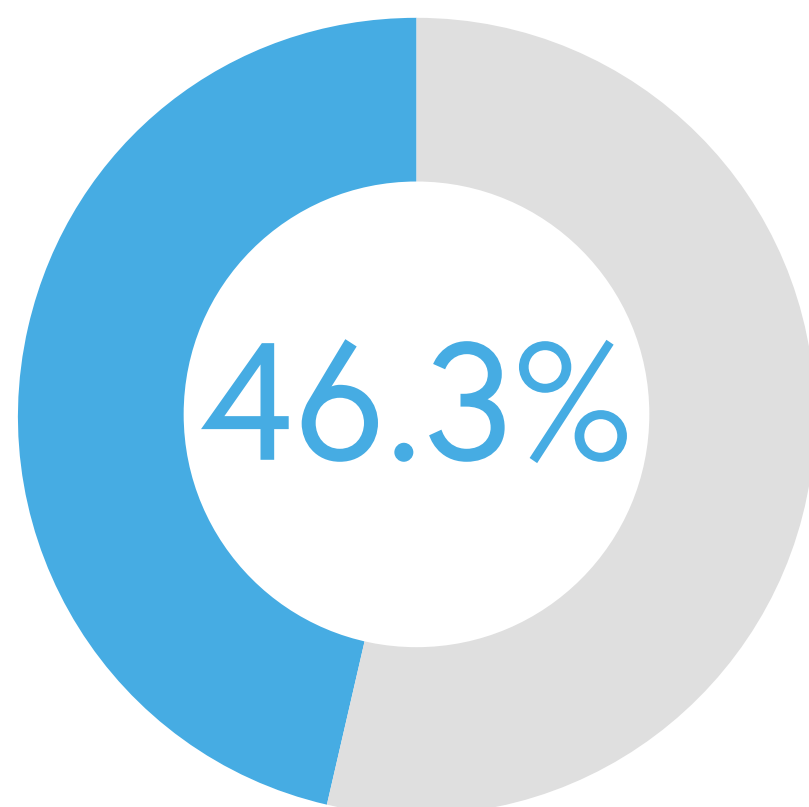
More than a sixth (17.3%) of older adults (aged 65+) are at risk of poverty or social exclusion.



Women (19.7%) are more at risk of poverty than men (13.9%).



42.8% of older persons (aged 65+) living alone are at risk of poverty.



Fewer than half (46.3%) of Contributory State Pension recipients receive the maximum amount.

Source: https://ec.europa.eu/eurostat/databrowser/view/ILC_LI03__custom_2468799/default/table?lang=en

Advocating for Fair and Flexible Pensions for All

Context

Age Action advocates for fair and flexible pensions that give older people choice and control over their lives. In practice this would include the abolition of mandatory retirement clauses and the indexing and benchmarking of the State Pension.

Activity Spotlight 2

Age Action was one of the partner organisations in the successful STOP67 Campaign, which was established to stop the proposed increase in the State pension age from January 2021. As a result of the campaign the pension age was maintained at 66 and the Government established the Pensions Commission to examine specific issues related to the State Pension. In March 2021 Age Action made a submission to the Pensions Commission setting out a vision for fair and flexible pensions system that would provide income adequacy and security and ultimately address a number of inequalities experienced by older people. Age Action challenged the suggestion that the pension age has to increase in order to make the

system more sustainable. Subsequently, the Pensions Commission invited Age Action to one of two Stakeholder Forums held by the Commission. Age Action argued that the qualifying age for the State Pension has to be considered in the context of income adequacy in retirement, age discrimination in the workforce and the nature of work. Advocating for the abolition of mandatory retirement clauses Age Action argued that the goal of removing mandatory retirement clauses should not be represented as based on a desire for a higher pension age but to address discrimination in the labour market. During the public consultation phase of the Pensions Commission Age Action co-convened a webinar, with STOP67 coalition partners, to outline the issues and the consultation process. Age Action encouraged stakeholders to make their views known by using the published materials to inform their submission or participate in their own way.

While the report of the Pensions Commission was awaited, Age Action continued to engage public representatives on the key issues. In April, the STOP67 coalition convened a webinar to set out its strategy and policy objectives. Panellists included INOU and SpunOut and representatives of the main political parties, including Fianna Fáil, the Green Party, Sinn Féin, the Labour Party and the People Before Profit. Participants responded to the themes of addressing inequalities in older age, ageism experienced in the workplace and income adequacy and security. Attendees were encouraged to sign up for updates and analysis from the STOP67 campaign that could support them in their own advocacy work at local level.

Advocating for Fair and Flexible Pensions for All

In October, the report of the Pensions Commission made a number of recommendations that reflected Age Action's advocacy. The Pensions Commission recommended an increase in the pension age to 67 from 2028 and 68 from 2039; the delayed timeline for raising the pension age proposed by the Commission reflects the significant public support Age Action and the others involved in STOP67 experienced prior to the 2020 General Election. Age Action welcomes the recommendation to allow access to the full State Pension from age 65 to those who have already worked for 45 years or longer. We remain sceptical of the necessity of the proposal to increase the pension age as it is overshadowed by larger funding issues.

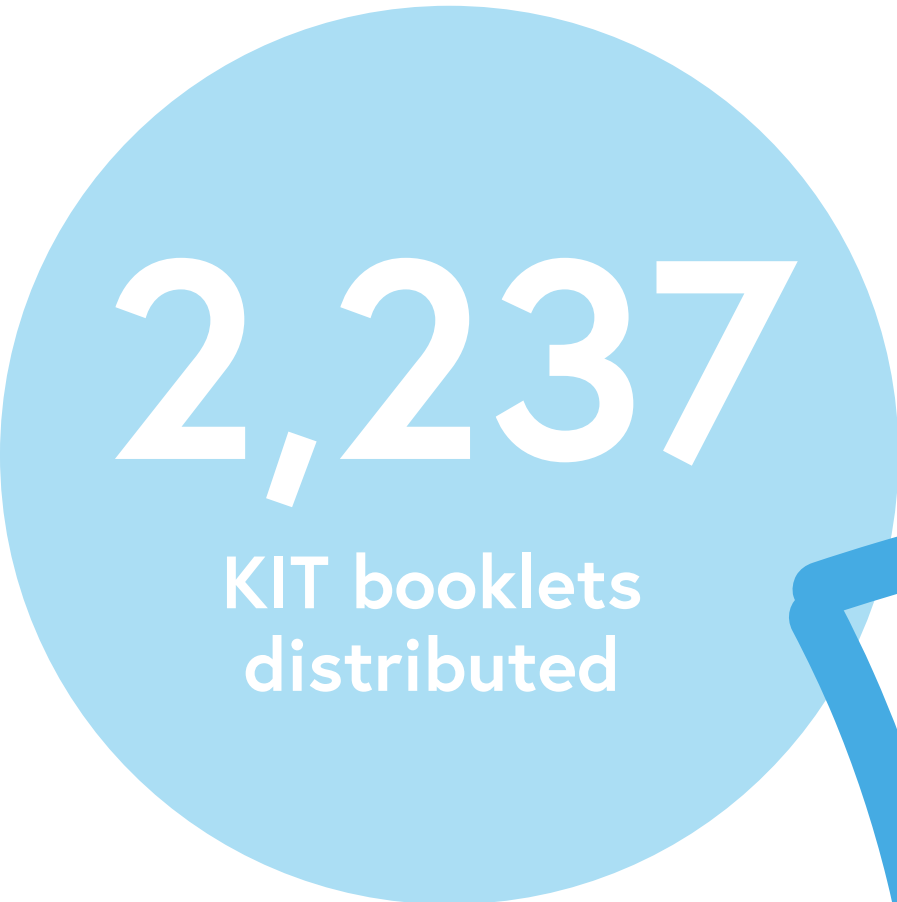
Age Action's advocacy reflected the recommendation to immediately implement benchmarking and indexation for future State Pension increases which would go some way to addressing income adequacy and security for those who depend on it. Age Action also welcomed the recognition in the recommendation that mandatory retirement ages in employment contracts should not end someone's employment earlier than the State Pension age.

In November Age Action appeared before the Joint Oireachtas Committee on Social Protection, Community and Rural Development and the Islands, along with the ESRI, to discuss the recommendations of the Pensions Commission report. Age Action continued to question the rationale for the increase in the pensions age arguing that there were alternative ways to sustain the pension as well as the need for the abolition of mandatory retirement clauses. In February 2022 the report of the Joint Oireachtas Committee broadly reflected Age Action's advocacy including to abolish mandatory retirement clauses, to maintain the pension age at 66 and to ensure gender equality in the State Pension system. If the Government accepts the recommendations of the Joint Committee, it would be a significant step towards a fairer pension system.

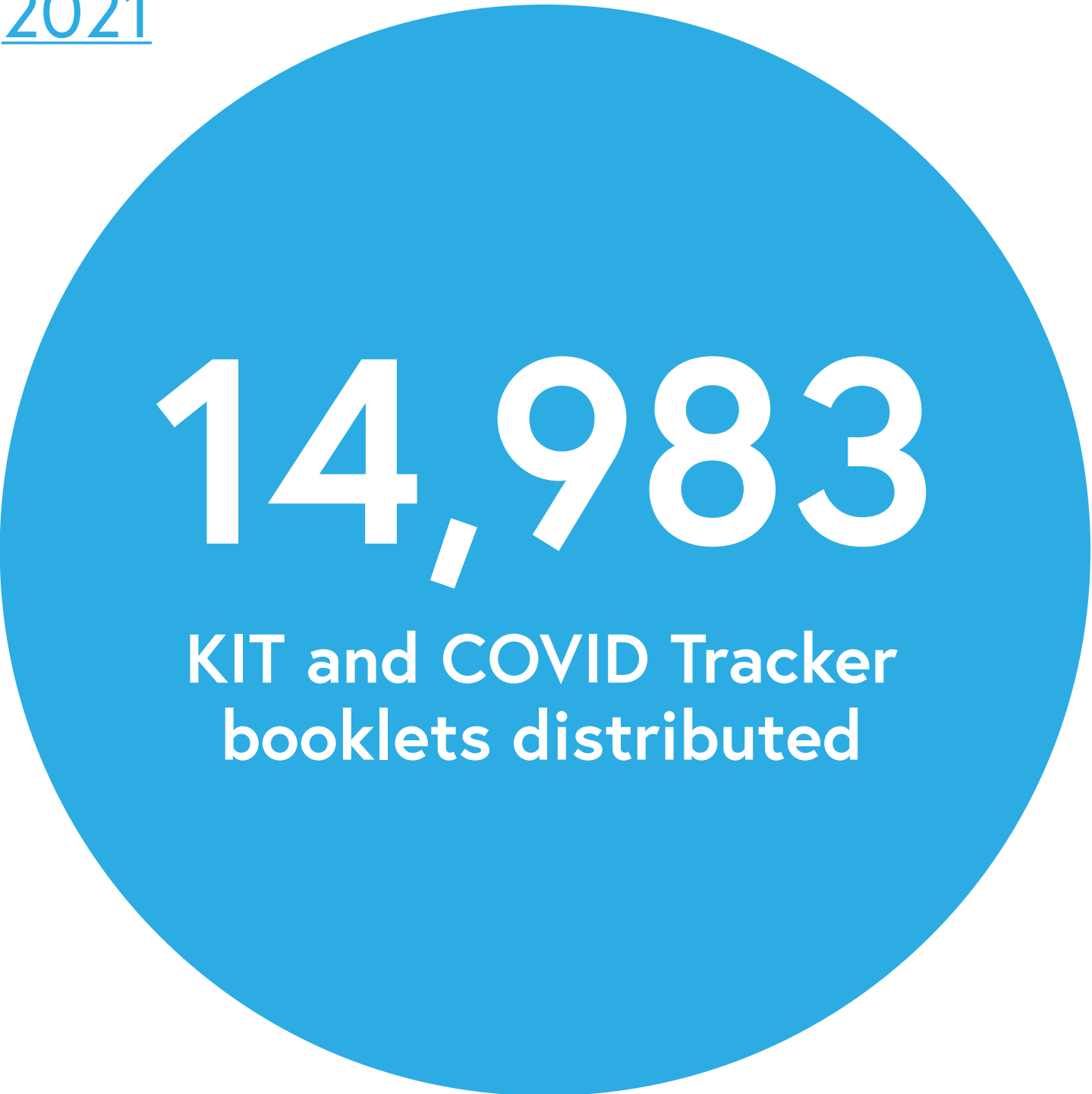
Strategic Objective

2.3 Create and provide opportunities for learning, with a focus on diversity and inclusion, that meet the needs and aspirations of all older people

2020



2021



Digital Inclusion in Action

Context

Age Action's analysis is that there are four main reasons for older people not using the internet:

1. Barriers in terms of accessibility for people with disabilities or learning difficulties
2. Barriers in terms of education and training to develop and maintain the necessary skills and confidence
3. Barriers in terms of income and the affordability of digital devices and internet connections
4. Some older people choose not to use the internet, which is a legitimate decision.

This analysis is supported by the 2021 Adult Literacy for Life Strategy which names the personal psychological experiences of fear, shame and low confidence as barriers to digital literacy. Age Action developed our Getting Started KIT (GS KIT) programme as a remote learning initiative that supported people to learn in the way that suited them. This included remote tutoring, instructional videos, hardcopy "How to" guides posted to homes on request, and supporting digital champions.

Activity Spotlight 3

In December 2020 Age Action collaborated with HSE to draft, test and produce a How to guide to support people to download and use the COVID Tracker application. Learning from our experience of our general hardcopy KIT booklet we set up and managed a phone service where older people could request a COVID Tracker booklet to be posted to their house free of charge. We collaborated with Age Friendly coordinators to distribute the booklets to 'hard-to-reach' older people, making the content available in libraries, shops and community centres. By the end of 2021 we had distributed a total of 13,433 hardcopy How to guides.

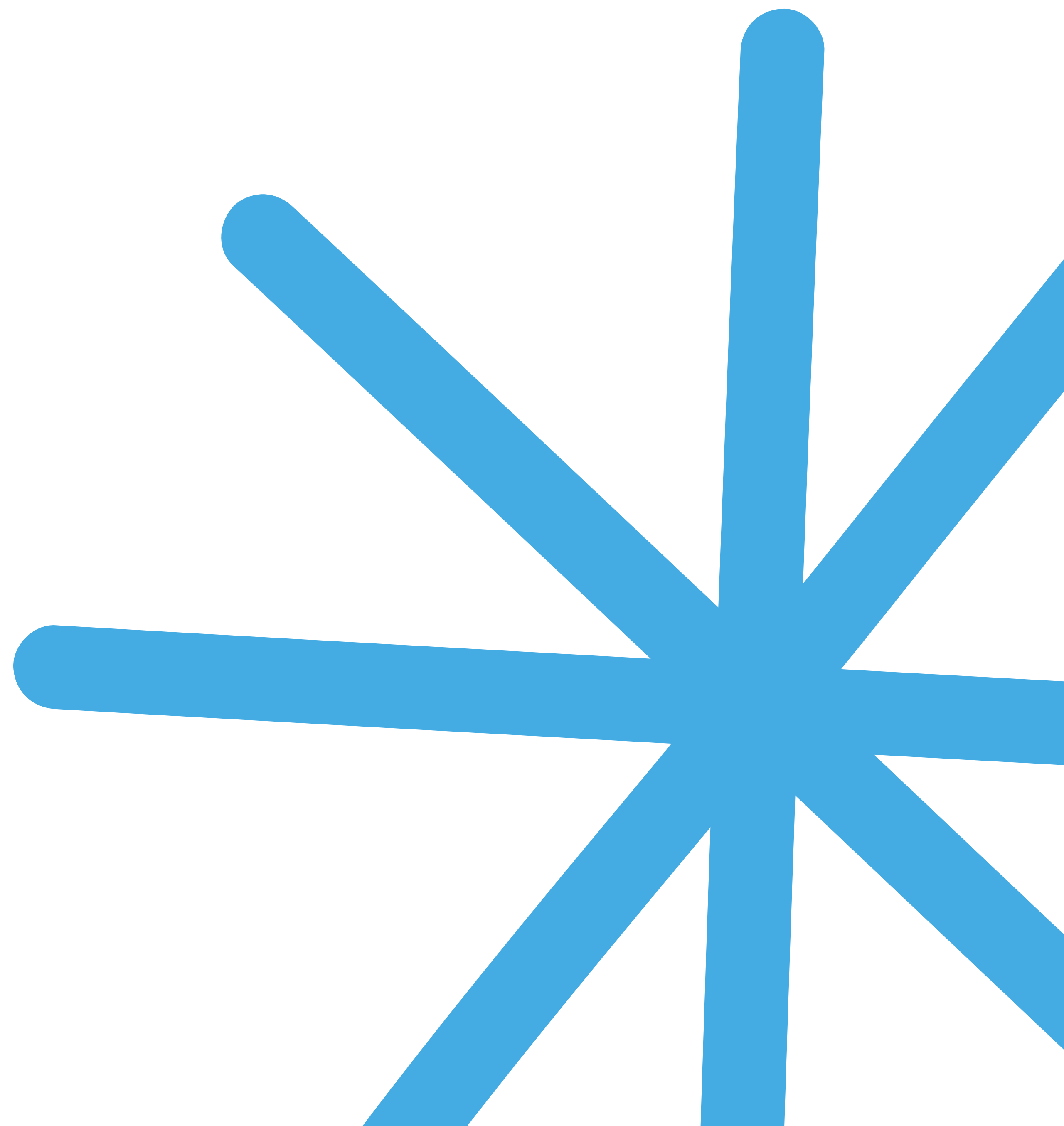
As a result of our work on the COVID Tracker app guide we were invited to join the COVID Tracker oversight group convened by the HSE and chaired by the Department of Health. Age Action's role on the group was to provide guidance, advice and cross sectoral knowledge in the ongoing operation and development of the app.

How We Work – Getting Started

As part of our fight against digital exclusion, Age Action's Getting Started Computer Training programme delivers free training on computers, tablets and smartphones to people over the age of 55.

Since 2006 Age Action has trained more than 35,000 older people in 14 counties with the assistance of thousands of volunteer tutors.

The training usually takes place in small class groups and runs in libraries, community centres, schools, colleges, family resource centres, corporate offices, and housing complexes for older people. In response to COVID-19 Age Action developed the Keep In Touch (KIT). This remote national learning initiative helps older people improve their digital literacy skills, so they are more connected, informed and supported specifically during periods of social distancing.



Strategic Goal 3

Inform and influence policies and practice that give older people choice and control over their lives in later life.



Strategic Objective

3.1 Empower older people to be active digital citizens through advocacy and programme delivery

2021



2020




Context

In response to the need for remote services Age Action had developed GS KIT in 2020. This remote learning initiative supported people to get online or use their smart device with confidence through remote tutoring, and self-learning tools such as How to guides and instructional videos.

The desire for remote learning, seen at the height of the pandemic, waned somewhat in 2021, with beneficiaries expressing the desire to get back to social contact. Consequently, the demand for face-to-face classes continued to increase. In line with government restrictions Age Action could not reopen face-to-face classes until November. The demand continued and our waiting list grew to 3042 people.

Activity Spotlight 4

The target group of GS KIT learners changed. Age Action noticed that people were completing the KIT course as a skills refresher before being placed on a face-to-face class. One consistent piece of feedback during 2021 was that five hours of tutoring was not enough. As a result, our tutors started to offer up to seven hours of tutoring remotely. While the annual number of learners decreased slightly from the previous year the feedback of those completing the course remained overwhelmingly positive.



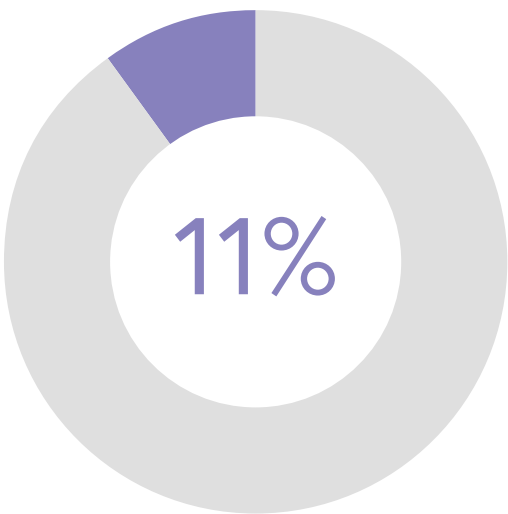
"Course was broad and useful. The fact that I was able to do Zoom calls with my coach via my wife's laptop was a huge help and made for better results. My trainer was very patient and explained everything very clearly. I would appreciate a follow up course in the autumn/winter."

Denis, a *Getting Started* course participant

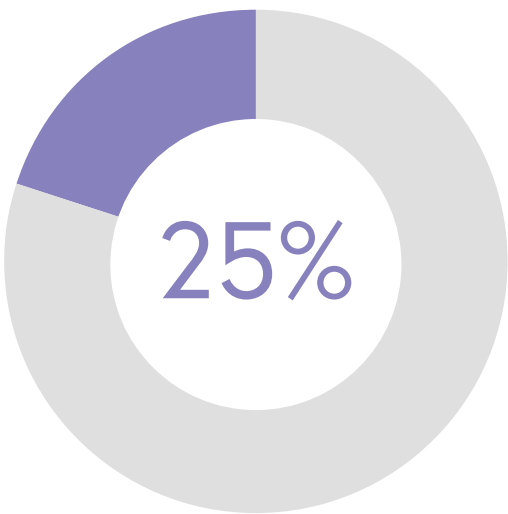
Strategic Objective

3.2 Inform the development and implementation of public policy to advance digital literacy of older people

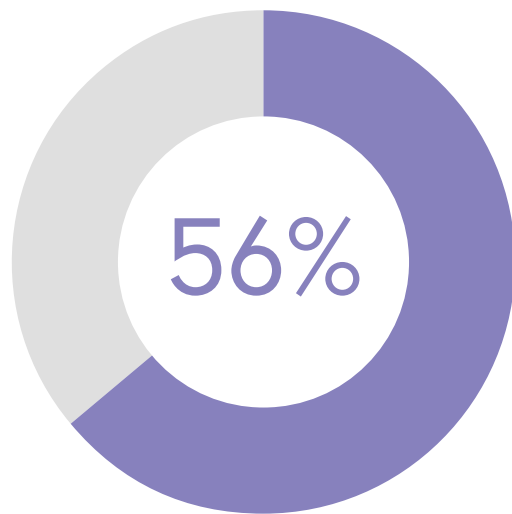
Internet Usage by Older People



Internet Usage
11% of adults in Ireland were not using the internet in 2020.



60-74 Age Cohort
25% of people aged 60-74 are not using the internet



75+ Age Cohort
56% of people aged 75+ are not using the internet.

275,000

people over the age of 65 are not using the internet.

Digital First Should Not Mean Digital Only

Context

Age Action advocates for digital inclusion measures that include adequate supports for people to gain and develop digital skills, to afford access to digital devices and to have equitable access to services through offline channels.

While factors such as income and levels of education play a part, age is still the biggest indicator of who is digitally excluded. At least 466,000 people over the age of 65 experience digital exclusion in Ireland, meaning that they are not using the internet, or they lack the digital devices or necessary skills to navigate the internet safely, and therefore are limited in their ability to access public services online. Digital exclusion restricts people's access to their rights and affects their quality of life.

Activity Spotlight 5

To mark International Day of Older Persons Age Action published and disseminated *Digital Inclusion and an Ageing Population* policy brief with the key message that 'digital first should not mean digital only'.

The brief presents data showing that two-thirds of older people are either not using the internet at all or else have below basic skills which requires a Government response to support more digital training as well as continued access to services through traditional channels.

A webinar *Digital Equity for All Ages. How Digital Inclusion Supports Equality and Rights of Older People* was hosted which included panelists from TASC, Solas and a human rights and equality expert from Values Lab who outlined the role of the Public Sector Equality and Human Rights Duty in supporting people who experience digital exclusion to access public services. The launch of the policy brief gained extensive media coverage including on three main news bulletins on RTÉ Television and News at One on RTÉ Radio 1.

The policy brief informs Age Action's stakeholder engagement including with Government officials, statutory bodies such as the Revenue Commissioners and National Driver Licence Service and organisations including the Irish Banking Culture Board and the Commission on the Regulation of Utilities.

Digital First Should Not Mean Digital Only

Our analysis of digital exclusion informed our input into the National Technical Advisory Group on the 10 Year Adult Literacy, Numeracy and Digital Literacy Strategy supporting the Adult Literacy for Life Strategy which, when published, recognised the specific needs of older people in terms of digital inclusion.

Age Action's advocacy for Budget 2022, *Addressing Inequalities* and *Realising Rights of Older People*, was also informed by our analysis and understanding of the barriers faced by people experiencing digital exclusion. Age Action advocated for continued investment in digital skills training, funding to maintain non digital pathways to access public services and the creation of a Communications Allowance to support digital access for people on lower incomes. Age Action welcomed the additional €3 million towards lifelong learning, especially literacy and digital literacy announced in Budget 2022. The National Digital Strategy's commitment to decrease the number of people digitally excluded to 20% over 5 years and to provide support for people to access public services via an 'assisted digital' proposal reflects Age Action's advocacy on the issue.



"I find the drive to do everything online, e.g. tax returns and banking, most stressful and unfair to older people. I also regret that one has to have a smartphone to exist in Ireland today."

Respondent to *The Lived Experience of Older People Survey for Budget 2022*

Strategic Objective

3.4 Enable access for older people to services and resources they require to remain at home safely, in comfort and with dignity.

2021



2020



Context

Age Action's Care and Repair does small DIY jobs for older people to help them maintain their homes and their independence.

Operating in Cork, Dublin and Galway, Care and Repair does jobs that might be more difficult to complete as we get older people but not big enough to call in a tradesperson. The service has been active since 2007, focusing on the cities of Dublin, Cork and Galway, but until 2021 had relied on corporate sponsorship and small grants to remain operational.

Age Action presented Care and Repair as a vital aspect of an integrated care and support programme for older people. The objective of the HSE's Integrated Care Programme for Older Persons, or ICPOP programme, is to improve the quality of life for older people by providing access to integrated care and support that is planned around their needs and choices, supporting them to live well in their own homes and communities. Age Action Care and Repair demonstrates the social and economic benefits of supporting people to age in place in their home and community. In recognition of the value of Care and Repair, the HSE agreed to fund a pilot national roll out of

the programme for people exiting or preventing a hospital stay. Following extensive preparation, rebranding, and a model overhaul, Care and Repair launched its operational pilot in July 2021. Prioritising carrying out jobs in the homes of older people who are being discharged or have recently been discharged from hospital, if someone is coming out of hospital, no matter where they live, we support them to make sure their house is safe.

With the specific target group of the pilot we found that the average number of labour hours per client increased from 1.8 hours to 2.4 hours, with greater collaboration with HSE personnel, and ultimately more sustainable outcomes as our clients were integrated into a wider support model comprising health and supports.

Activity Spotlight 7

An example of Care and Repair working collaboratively towards an integrated care model was when an Occupational Therapist contacted Age Action about a patient who had stepped on an exposed nail on her staircase, contracted sepsis and lost an eye. The patient had been in hospital and was now ready to return home. However, the exposed nails remained on her staircase and neither she nor the HSE had any means to remove them.

Age Action's Care and Repair called and met the Occupational Therapist (O.T.) at the patient's house. They removed all of the exposed nails from the staircase to make it safe. During the visit, other issues were discovered such as missing light bulbs and trip hazards. These were all addressed to make the home safe for the patient's return.

This enabled the O.T. to secure funding for carpeting on the stairs and a Home Care Package including daily visits from HSE Home Support Services so the patient could be discharged into a safe environment.

"This is a very valuable service that will help us organise safer discharge plans for our most vulnerable patients."

Niamh, Occupational Therapist



Providing an Empowerment Pathway – the Information Service

Activity Spotlight 6



What community health services are available and how to access them is the most frequent query dealt with by the Age Action Information Service, which provides an empowerment pathway for older people and people supporting older people. Often people are trying to access a community health service for the first time at a time of crisis in their lives. The Information Service provides information about how and where to access services, supports and address discrimination.

Top Issues



Case Study

Sylvia is aged 76 and her husband Kevin is aged 80. Kevin had a minor stroke which led to a fall resulting in broken ribs which is restricting his mobility. Kevin is finding it difficult to get up, washed and dressed in the mornings. Sylvia is unable to assist him because she lost the use of her right arm following a stroke 2 years ago. Up to now, Kevin has been supporting Sylvia. Kevin was released from hospital without a care plan in place for either of them. Sylvia contacted the Information Service to know what if any supports they might be able to access. The Information Service explained what a HSE home care package involves and how they might access it. The number for the Public Health Nurse in their area was given to the client as well as contact details for private home care providers in their area which could be accessed for a short period of time.

Strategic Goal 4

Ensure Age Action operates to the highest standards in its functions of advocacy, service provision, employment, and governance, and in a manner that engages our values explicitly, consistently, and coherently.

Strategic Objective

4.3 Support and build the commitment and capacity of all staff to realise their potential and to make their full contribution to the work and ambitions of Age Action.

2021



Context

The national Volunteer Strategy, 2021-2025 states that 'Volunteering is inherently good for the individual, for the community and for the services that volunteering underpins. However, volunteering is not free, and investment is essential to creating a dynamic and thriving volunteering culture.'

Volunteering is at the heart of our programmes and services at Age Action, supporting both Getting Started and Care and Repair. Our volunteer team support and train approximately 1000 volunteers annually. In recognition of the incredible difference volunteers make in the lives of those older people we serve, the volunteer team continually strive to improve the volunteer programme, ensuring internal processes align with international practice.

The Age Action volunteer team dedicated much of 2021 to augmenting the volunteer structures and processes so that each volunteer experiences a fulfilling and professional journey. We defined each stage of the journey,

from recruitment and induction to communication and recognition. Through the lens of our value of professionalism we established best practice, initiating work on an online training platform, engaging with the CSR teams of national and international corporates to engage different demographics of volunteers, and developing a support, supervision and feedback practices.

Activity Spotlight 8

In line with the *Investing in Volunteers* quality standard stating that 'Volunteers [should] feel supported at all times, that they are a part of the organisation and that their contribution makes a difference' Age Action put a focus on initiating a formal support stage of the volunteer journey. As part of this stage we initiated a monthly training and skills sharing session for all volunteers who wished to avail of it. Commencing in May 2021 we held seven monthly sessions for volunteers on the following topics: how to use Apple devices; how to use Zoom (basic and advanced); how to use Android devices; the Getting Started volunteer experience; programme specific training session; and celebrating Age Action volunteers. In total 249 volunteers attended these sessions.

We continue to build the support and supervision aspect of the volunteer journey in Age Action, with a commitment to launch an online learning platform in 2022 and increasing the mechanisms for support through monthly peer support sessions, an annual conference and recognition events.

"I thoroughly enjoyed my course. My tutor was kind considerate extremely patient. No questions were too basic or foolish. He made the learning very easy and enjoyable. He is an excellent teacher and very, very patient."

Mary, *Getting Started* participant

7. How We Raised Our Funds



7. How We Raised Our Funds

Age Action's fundraising works to secure sufficient levels of unrestricted funds annually to enable us to continue to deliver our advocacy, programmes, and services to older people across Ireland.

In line with Age Action's Strategic Plan, fundraising's key objectives in 2021 were to:

- Prioritise values-led and advocacy aligned ethical fundraising practices, adhering to the highest standards in raising funds from the public
- Achieve set targets by engaging stakeholders in our mission, including individual donors, corporates, trusts and foundations, community groups, and the Irish public
- Develop a diverse fundraising portfolio to minimise overdependence on any one funding stream.

Highlights and Achievements in 2021

Compliance and Standards

Age Action's complies with the Irish Charity Regulator's Guidelines for Charitable Organisations on Fundraising from the Public. In 2021 we established a Fundraising Committee to provide ongoing support and monitoring for fundraising. Chaired by a Board Director, the committee met eight times during the year. It prioritised aligning our fundraising activities with Age Action's core values and strategic objectives. Outputs included Age Action's Ethical Fundraising Policy and review process, a revised Donor Charter and a review of our compliance with the Charities Regulator code of conduct. As part of the organisation wide rebranding process we revised our corporate proposals and other pitches to ensure they were aligned with Age Action's values and philosophy. Work also commenced on developing Age Action's capacity for impact reporting in the fundraising area.

Maintaining a diversified income base

A priority in 2021 was to maintain and increase corporate and philanthropic giving, whilst developing and testing a diverse portfolio of new income streams. We began to test new income streams to engage support from new and diverse audiences, including implementing digital segments to all individual giving campaigns, and testing online public fundraising engagement through a Facebook fundraising campaign. Results from initial testing have been useful in determining the future potential and focus for Age Action's fundraising.

Corporate and Philanthropic Support

Another objective in 2021 was to increase and enhance corporate and philanthropic engagement, prioritising alignment on Age Action's core values and strategic objectives. Based on historical giving from this key target audience, 2021 saw strong results with revenue exceeding targets by over €100,000. We closed out 2021 with donations from 55 corporates,

trusts, and major donors, and a healthy pipeline to continue to develop new relationships in 2022. Corporate and philanthropic giving currently provides the highest ROI of all fundraising activity areas for Age Action and in 2021 this income stream comprised several major gifts and dozens of smaller donations. 42% of corporate/philanthropic donors in 2021 were newly acquired, with the remainder being established relationships that we carefully managed and stewarded.

Highlights from Corporates, Trusts, and Foundations in 2021 include; the agreement of generous funding and a two-year partnership with Movember; being chosen as a finalist in the National Lottery Good Causes Awards; being adopted as multi-annual Charity of the Year partner by Sky Ireland; receiving significant and valued donations from Barclays, the Selfridges Group Foundation, Woodies, Verizon, Bupa, and Cadburys; and the ongoing partnership and commitment of longstanding corporate and philanthropic supporters, such as ESB Energy for Generations, Community Foundation of Ireland, Dublin Bus, Gas Network Ireland, New Ireland Assurance, Ervia, Fidelity, VMware, Apple, Deloitte, Hibernia REIT, innocent, and Tesco.

Engaging Corporate Stakeholders in our Mission

Age Action launched the BIG (Be Intergenerational) Corporate Challenge in March 2021. The aim of this six-month Corporate Social Responsibility (CSR) initiative was to encourage corporate teams to engage in intergenerational fundraising activities, whilst also raising awareness and understanding of ageism. Four corporate teams participated in the entirely virtual pilot year, reaching a combined target of over €40,000. Corporate staff attended three interactive touchpoints on Ageism, Age Action's advocacy approach, and Perceptions of Ageing in the Workplace, which received excellent review and testimony. Age Action and our panel of judges, comprising Ailbhe Smyth, Board Director, Paddy Connolly, CEO, Tomas Sercovich, CEO Business in the Community Ireland, and Jane McDaid, Founder and CEO of Thinkhouse, were impressed with the quality and variety of intergenerational fundraisers developed by corporates, which will serve as useful case studies for the future. The programme culminated in a virtual awards event in September, where all corporate teams, including Fidelity, VMware, Ervia, and Sky Ireland, were highly commended on their participation, innovation, and intergenerational engagement. The overall award went to Ervia, who integrated our intergenerational theme into their existing CSR objectives of biodiversity and sustainability to develop their winning "Strong Roots, Green Shoots" fundraising programme.

Support from Individuals and Families

In early 2021 we completed a data and digital audit to provide insight and analysis on our donor base to inform strategies and campaigns. We set a target of increasing support from individuals and families, who generously support our work through regular postal and online appeals, raffles, regular giving by direct debit, and legacy gifts. At the end of the year, we exceeded this target by recruiting over 750 new supporters. Customer Relationship Management (CRM) capacity was enhanced to provide more accurate reporting and analysis for fundraising and enable us to monitor and evaluate progress against strategic objectives and targets as well as gain valuable insights from our donors and supporters. Fundraising communications, including digital communications, were enhanced through staff training and development, utilising low-cost platforms and software tools, and close collaboration with Advocacy and Communications on strategic priorities and themes.

Tax-efficient giving enables us to increase the value of every donation over the value of €250 by almost 50% and we are grateful to all our donors who assisted us by increasing their donation or regular gift to exceed this threshold and by completing and returning relevant forms.

Legacy income is of immense importance to Age Action, as it enables us to continue to work towards a more equal and inclusive future for all of us as we age in Ireland. We are extremely grateful to all those who choose to remember Age Action in their wills and would like to highlight the vital role legacy gifts have made to our organisation, particularly with the challenging times faced in recent years. In 2021, this amounted to .

Community Support

Although ongoing restrictions continued to impact capacity for community fundraising, we are really grateful to those groups, schools, and colleges who found creative ways to support us in 2021. Particular thanks must go to the hundreds of knitters all around Ireland who are working towards a target of knitting 100,000 tiny hats for the innocent Big Knit 2021/22. This campaign is one of Age Action's longest running fundraisers, generating vital funds and awareness for our work, and we are always inspired by the creativity and commitment of everyone involved.

8. Our Board

Michael Ahern (Chair) is the CEO of Dubco Ireland Credit Union and a member of the Credit Union Advisory Committee that advises the Minister for Finance with respect to the Credit Union sector.

Anne Donnellan worked with the Department of Education and Skills in the delivery of an education service to marginalised Traveller learners in Galway and South Mayo before retirement. She holds a degree in Education B.Ed., Law LL.B. and a LLM in Human Rights Law.

Tony Kehoe holds a M.Sc. Eng from Trinity College Dublin and an M.Sc. in Sustainable Energy from UCC. He is now retired but during his career he held many roles from Plant Manager through Operations Director to CEO. He is an active volunteer with Age Action's Care & Repair service.

Pat McCormack is the Head of Wealth Management with Barclays Ireland and a member of the Executive Committee of Barclays Bank Ireland PLC.

Ray McGrath is a former teacher and college principal and lecturer in Lifelong Learning at WIT. He is a member of Waterford Council for Older People and the Waterford PPN Environmental Linkage Group.

Justin Moran is Head of Public Affairs with the Irish Wind Energy Association and former Head of Advocacy and Communications with Age Action.

Susanne Moran has extensive risk management experience and works in the banking sector.

Tonya Myles is a General Manager of Cairde and holds a MA in Digital Media, a MA in Journalism and a Professional Diploma in Human Rights and Equality.

Colm Nagle (Treasurer) is non-executive Chairman of a number of owner-managed businesses and is a Fellow of the Institute of Chartered Accountants in Ireland.

Ciara O'Donoghue (Company Secretary) is a Director with Legal Services, KPMG Ireland and a Fellow of the Chartered Governance Institute.

Dermot O'Riordan specialises in corporate governance, risk management, assurance and financial management in the public and not for profit sectors. Dermot is a member of Institute of Directors in Ireland and a Fellow of the Association of Chartered Certified Accountants.

Ailbhe Smyth is a long-time campaigner on feminist, LGBT and other social issues and was Co-Director of the Together for Yes campaign to repeal the 8th Amendment. Ailbhe is the former founding head of Women's Studies at UCD.

Robin Webster is an Adjunct Lecturer at the Irish Centre for Social Gerontology, NUIG. Previously he was one of the founders of Age Action and its first Chief Executive from 1992 to 2015.

Attendance at Board Meetings

Board member	22 Jan	12 Mar	30 Apr	18 Jun	06 Aug	15 Oct	12 Nov	17 Dec	
Michael Ahern (Chair)	–	–	•	•	•	•	•	•	6 of 6
Ciara O'Donoghue* (Company Secretary)	–	–	•	•	•	x	x	x	3 of 6
Colm Nagle (Interim Chair & Treasurer)	•	•	•	•	•	•	•	•	8 of 8
Justin Moran	•	•	•	•	x	•	x	•	6 of 8
Ray McGrath	•	•	•	•	•	•	•	•	8 of 8
Ailbhe Smyth (Interim Comp Sec)	•	•	•	•	•	•	x	x	6 of 8
Tonya Myles	x	•	•	x	•	•	•	•	6 of 8
Tony Kehoe	•	•	•	•	•	•	•	•	8 of 8
Susanne Moran	•	•	•	•	x	•	•	•	7 of 8
Pat McCormack	•	•	•	•	•	•	•	•	8 of 8
Dermot O'Riordan	–	–	•	•	•	•	•	•	6 of 6
Anne Donnellan	•	•	•	–	–	–	–	–	3 of 3

– Not appointed a Board member at the time of meeting * Temporary leave

Committees

Governance & Risk Committee – Met 6 times

Susanne Moran (Chair)	Board Member
Ciara O'Donoghue	Company Secretary & Board Member
Dermot O'Riordan	Board Member
Niall Fitzgerald	Non-Board Member, Head of Ethics & Governance Accountancy Ireland
Edel Murphy	Non-Board Member, Risk and Compliance Manager, Vodafone
Fergus McDonald	Non-Board Member, retired Bank of Ireland
Attending	
Paddy Connolly	Chief Executive
Mary Hamoodi	Head of Finance
Jennifer Coen	Head of Admin & HR

Finance and Audit Committee – Met 8 times

Colm Nagle (Chair)	Board Member, Treasurer
Pat McCormack	Board member
Dermot O'Riordan	Board Member
David Frame	Non-Board member, Key Capital Private
Attending	
Paddy Connolly	Chief Executive
Mary Hamoodi	Head of Finance

Committees

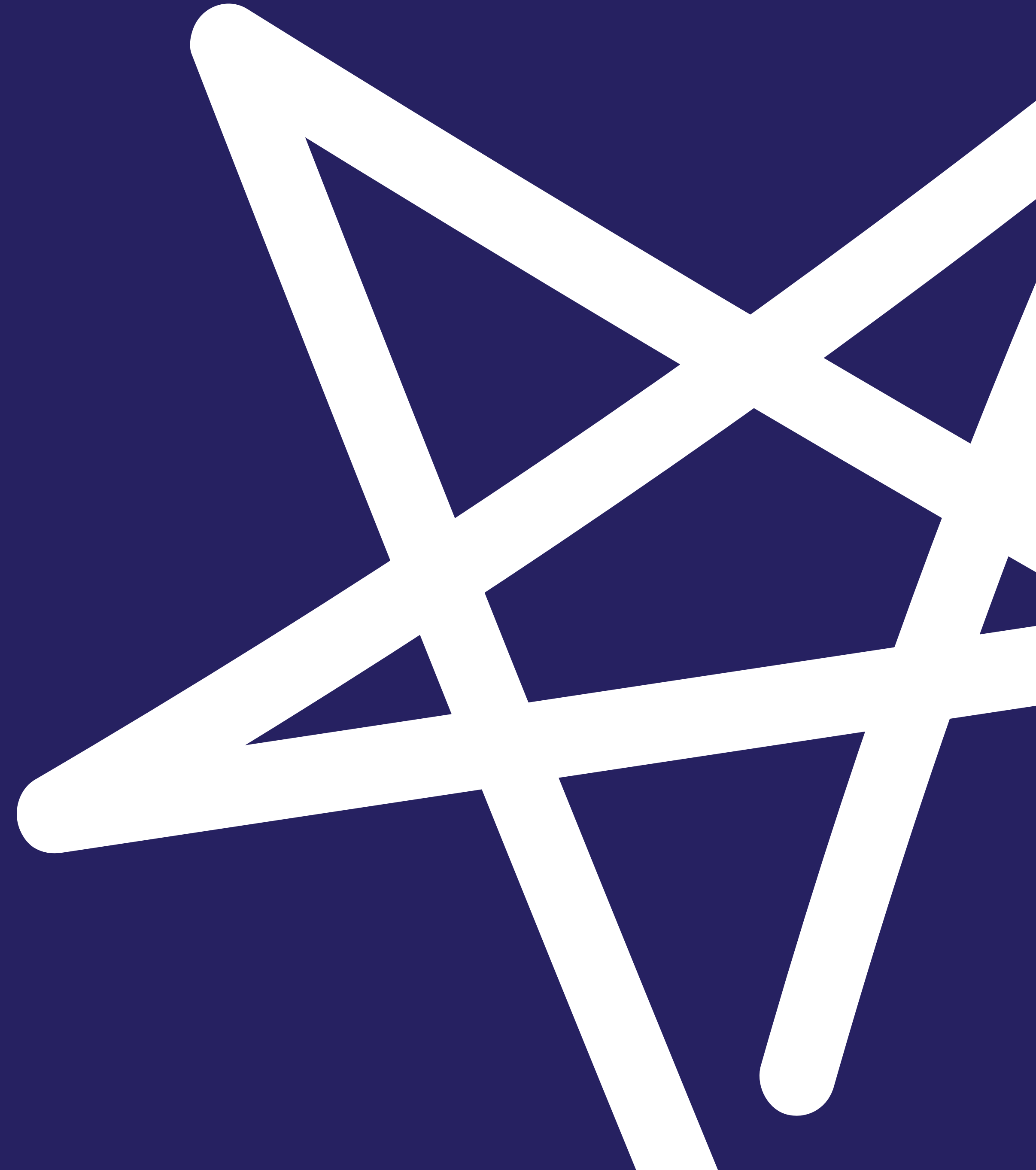
Nominations and AGM Committee – Met once

Membership	
Colm Nagle	Board Member
Justin Moran (Chair)	Board Member
Ray McGrath	Board Member

Fundraising Committee – Met 8 times

Membership	
Ailbhe Smyth (Chair)	Board Member
Marie McQuaid	Non-Board Member, Fundraising Consultant
Attending	
Paddy Connolly	Chief Executive
Caroline O'Connell	Head of Fundraising
Celine Clarke	Head of Advocacy & Communications
Cat Clark	Development Officer (Fundraising & Digital Comms)
Melanie Steinhardt	Corporate Partnerships & Philanthropy Manager

9. Directors Report and Financial Information



Reference and Administration

Directors at 31 December 2021

Michael Ahern (Chair)
Tony Kehoe
Pat McCormack
Ray McGrath
Justin Moran
Susanne Moran
Tonya Myles
Colm Nagle (Treasurer)
Ciara O'Donoghue (Company Secretary)
Dermot O'Riordan
Ailbhe Smyth
Robin Webster

Auditors

Mazars
Chartered Accountants & Statutory Audit Firm
Harcourt Centre
Block 3
Harcourt Road
Dublin 2

Solicitors

Ken Kennedy Solicitors (incorporating P.J. Walsh & Co.)

Bankers

Permanent TSB
70 Grafton Street
Dublin 2

Bank of Ireland
1 Rathfarnham Road
Terenure, Dublin 6

Directors Report

Registered Office

Age Action Ireland is a company limited by guarantee.
Registered in Dublin, Ireland, no 198751

Incorporated 2nd Feb 1993

Charity Registration No. 10583

Revenue Charitable Status Number 20027254

Vision

For a society that enables all older people to participate and to live full, independent lives.

Mission

Age Action aims to achieve fundamental change in the lives of all older people by empowering them to live full lives as actively engaged citizens and to secure their rights to comprehensive high-quality services according to their changing needs.

Values-Led

Age Action's work is driven by an organisation that is professional in its operations and lives out its values of dignity, participation, diversity, social justice, and professionalism.

Principal activities and business review

The principal activities of the organisation consist of working, together with a broad range of stakeholders, with ageing and older people, promoting better policies and services for older people, the carers of older people and providing services and supports which meet older person's needs.

The main areas of attention are the development of the company's existing activities, securing adequate financial and human resources to make these sustainable, and achieving the highest standards of corporate governance.

Age Action's strategy 2021-2023, Towards Equality for All As We Age identifies four strategic goals. You can find detailed description on how Age Action worked to achieve these goals on pages 7 – 11. The key achievements under each goal in the 2021 reporting period are:

1. Engage stakeholders including Government, the wider community, and older people themselves to challenge ageism in laws, policies, systems and communities to guarantee equality and rights for all of us as we age.

- Published and disseminated the policy briefing, Ageism and Age Equality – Implementing the WHO Global Report on Ageism in September 2021 which provides context for the UN Global Report on Ageism's findings to an Irish audience, highlighting the reality of ageism in Ireland and the need for decisive action from Government, business and society to address ageism. The policy brief has informed stakeholder engagement on ageism including meetings with public representatives and officials, media and submissions such as to the Minister for Children, Equality, Integration, Disability and Youth on Review of the Equality Acts in December 2021.
- Successfully convened Positive Ageing Week 2021 on the theme of Ageism – Reconnecting Communities by Reframing Ageing. An information pack, designed to support people to understand and

challenge ageism, was published, and disseminated to participant groups. There were 88 events registered on Age Action's refreshed website - www.positiveageingweek.com - which is a 5% increase on 2020. The events held during positive ageing week were convened by a range of stakeholders including the HSE, community groups, special interest groups, corporate bodies and academic institutions. There was broad media coverage across regional and national outlets including the main news on RTÉ One on International Day of Older Persons.

- Age Action continued to be recognised as a credible voice on issues to address ageism and inequalities experienced by older persons as evidenced by the appointment to bodies leading on public policy formation including the HSE led interRai Project Working Group, Advisory Group on Recommendations on ICT Enablement of Older Persons Services, Programme Board of the National Nursing Home Survey, the Technical Advisory Committee of the Adult Literacy, Numeracy and Digital Literacy Strategy and the Advisory Forum of Creating our Future.

2. Inform and influence policies and practice to give income security and economic opportunities that uphold older people's dignity and independence.

- Successfully advocated for the report of the Pension Commission to include recommendations to end mandatory retirement clauses before pension eligibility and implement benchmarking and indexation for future State Pension increases. Age Action's work on pension reform led to an appearance before the Joint Oireachtas Committee on Social Protection, Community and Rural Development and the Islands. The Committee supported Age Action's call that the pension age should remain at 66 and mandatory retirement clauses should be abolished
- Successfully advocated for measures to address income inequalities experienced by older people in Budget 2022. Age Action conducted a survey of older stakeholders, - Lived Experience of Older People 2021, in line with the organisation's value of participation, which informed the Pre-Budget Submissions to Government departments and engagement with public representatives and officials. Measures secured include an increase in the rate of the State Pension, an expansion of the eligibility criteria and an increase in the rate of the Fuel Allowance and increased investment in life-long learning including digital literacy

- Age Action Getting Started programme continued to deliver digital skills training throughout COVID-19 reaching 498 people which, although is 11% less than 2020, is a significant achievement given COVID-19 public health restrictions. The Movember Foundation awarded funding for research and development of a digital skills curriculum specifically for older men living in rural Ireland which will be delivered in 2023. To enable older people experiencing digital exclusion to access e-health services Age Action collaborated with the HSE to develop a Getting Started KIT guide explain the COVID Tracker App - 13,930 hardcopy guides were distributed.

3. Inform and influence policies and practice that give people choice and control over their lives in later life.

- Published and disseminated a policy brief, Digital Inclusion and an Ageing Population. The brief presents data showing that two-thirds of older people are either not using the internet at all or else have below basic skills. The policy brief informs Age Action's stakeholder engagement with public representatives and statutory bodies including the National Technical Advisory Group on the 10 Year Adult Literacy, Numeracy and Digital Literacy Strategy supporting the Adult Literacy for Life Strategy which recognises the specific needs of older people in terms of digital inclusion

- In recognition of the value of Age Action Care and Repair, the HSE committed funding for a pilot national roll out of Care and Repair for people exiting or preventing a hospital stay thereby expanding Age Action's capacity to support older people to age in place
- Age Action maintained the organisation's position in relevant fora to raise older persons issues including Age Friendly Ireland NGO Forum, Commission on the Regulations of Utilities Consumer Stakeholder Forum, Community and Voluntary Pillar, National Advisory Council for Online Safety and the National Advisory Committee of Safeguarding Ireland as well as participating in the National Economic Dialogue.

4. Ensure Age Action operates to the highest standards in its functions of advocacy, service provision, employment, and governance, and in a manner that engages our values explicitly, consistently, and coherently

- The staff Values Committee implemented a number of actions in response to the results of a baseline values survey of staff, including Quarterly All Staff Values Meetings and a bi-monthly Values Bulletin. The survey was repeated 8 months later which showed an improvement of 6.2 on the aggregate average score from

the baseline survey demonstrating good progress in embedding the values in the culture and practice of Age Action.

- Aligned to the organisational value of Professionalism, Age Action successfully rebranded to better reflect the values and purpose of the organisation which are grounded in the pursuit of equality and human rights for all of us as we age. A Brand Ambassador team, drawn from staff in each department, was appointed to support the accuracy and consistency across the use of the brand identity and brand approval process was put in place to protect the identity
- Aligned to the organisational value of Social Justice, Age Action realigned the team structure of the Getting Started and Care and Repair services to facilitate a national reach to better meet the needs of older people
- Supporting the organisational values of Professionalism and Dignity, Age Action initiated a Volunteering international accreditation process (to be completed in 2022) and commenced development of an online learning platform for volunteers. In 2021 alone 1,099 new volunteers joined Age Action to support the work of our Getting Started and Care and Repair areas.

Financial Review

The financial results for the year are set out in the Statement of Financial Activities below.

Financial Management

Age Action has a core operating deficit, which it has been progressively addressing over the past three years. A number of cost savings measures were undertaken in 2019, 2020 and 2021. These have been reported on previously.

Surpluses achieved in 2020 and 2021 were due mainly to a series of bequests, cost-cutting measures and the sale of Age Action's charity shops.

Reserves Policy

In 2021 the Board of Age Action agreed a new reserves policy. This policy establishes an Operating Reserve, a Special Reserve and a General Fund.

An Operating Reserve is set aside by the Board to provide an internal source of funds for situations such as a sudden and large increase in expenses, unanticipated loss of revenue, or any expenditure associated with unplanned

closure of the organisation. The Operating Reserve is not intended to replace a permanent loss of funds or to eliminate any current year budget gaps.

The minimum amount to be designated as an Operating Reserve will be established as an amount sufficient to maintain ongoing operations and the work of the organisation for a set period of time, which will be reviewed and adjusted by the Board in response to internal and external changes. The amount to maintain ongoing operations is equal to six months of average monthly operating costs. The calculation of average monthly operating costs includes all recurring, predictable expenses such as salaries, pensions and other benefits, rent/rates, office costs, travel expenses, operational and other regular costs. The calculation of average monthly expenses may also include some smaller, one-off, capital purchases. Depreciation and other non-cash expenses are not included in the calculation.

A Special Reserve will be established for large donation/bequests, over €100,000, received by Age Action which do not have restrictions as to their use. The Special Reserve is available to support the Operating Reserve or General Fund as decided by the Board.

A General Fund consists of funds which are not assigned to a specific purpose. They are unrestricted and may be used to further the charity's purposes, for the day-to-day activities of the charity and to pay for

administrative and operating expenses that are not covered by restricted income or grants received.

Age Action Total Funds

Currently the total funds of Age Action are split in its Balance Sheet between Unrestricted Funds and Restricted Funds as of December 31st 2021 these were:

Unrestricted funds	€1,687,898
Restricted funds	€22,373
Total Funds	€1,710,271

Age Action Reserves 2021

Based on the December 31st, 2021 Balance Sheet, the Unrestricted Funds to be considered as reserves for this purpose of this policy, taking account of the Tangible Fixed Assets valued at €22,078, are €1,665,820.

Statutory funding

In 2020 the Board set itself a target of achieving increased statutory funding for Age Action's Care & Repair service. This was achieved in 2021 and again in 2022.

While this is an important development, Age Action impressed upon the HSE that there remains a deficit in Age Action's core funding needs, to cover general head office overheads and other core operational costs.

The HSE informed Age Action that it had secured no additional funding from the exchequer to meet this need. The HSE also noted, regarding the additional monies provided for Care & Repair, that this service is not a core 'health & social service'. The Board recognises that this additional funding remains uncertain going forward.

Age Action achieved a surplus of €328,551 for 2021 and ended the year with a strong cash reserves position.

Fundraising

Independent fundraising efforts reached the target set at the beginning of the year, achieving a surplus, after costs, of €404,302. A number of bequests amounting to €162,000 and a once-off corporate donation of €164,000 from Barclays Bank supported the positive end-of-year result.

The Board continues to prioritise Age Action's long-term financial stability. At the end of 2021, as part of the budgeting process for 2022, the Board initiated a further series of cost saving measures.

Future Developments

The Board committed to utilise reserves to support the organisation to develop new opportunities. In addition to actively managing the cost base, the Board initiated discussions with other organisations in the older persons sector with a view to closer collaboration, or potential merger, that might reduce costs and improve efficiencies.

Age Action seeks to develop strategic partnerships, which will advance its primary objectives, whilst also supporting its future sustainability.

Age Action emerged from the period of the Covid-19 pandemic in a stronger financial position due to an increase in fundraised income and bequests. Despite this, as an advocacy organisation, Age Action continues to face the challenge of securing stable and sustainable levels of income. Age Action's core objectives, in pursuit of equality for all older people, remain unchanged.

The Board's focus in the months ahead and into 2023 will be to develop a financially sustainable organisation model. The Board recognises that this is critical to enabling Age Action to advocate for progressive change in the lives of older people in Ireland.

Our strategic and operational focus for the period ahead will be in three areas;

1. **Ageing in Place:** This includes a services element, the development of our Care & Repair service, and a policy element, increased advocacy for a statutory homecare scheme, to enable older people to age well at home and close to their community. The Care & Repair service, subject to available funding, will be expanded across a number of HSE areas. The HSE have also requested that Age Action scope the possibility of broadening the service to include domestic supports. This scoping will be concluded in 2022.
2. **Digital Inclusion:** The pandemic highlighted the growing phenomenon of digital exclusion of vulnerable groups, particularly older people. Age Action has developed an innovative programme to support older people to get online. Age Action will engage in further research and development to ensure that its digital inclusion programme aligns with the Government's digital literacy strategy. Age Action will seek funding to grow this innovation and will seek to ensure that digital inclusion measures, aimed at older people, are developed to a high standard, adopt best practice approaches, and, where possible, can achieve accreditation.

3. **Participation and Voice of Older People** in the decisions that impact their lives remains a strategic priority for Age Action. In 2022 Age Action hopes to partner with other organisations in the older persons sector to build greater participation of older people in policy making and service design.

At the end of 2021 the Board committed to commencing a strategic planning process to produce Age Action's Strategic Plan 2024 – 2026. The strategic planning process, which is being led by the Board and CEO, has three elements:

- An internal review of its strengths, weaknesses, opportunities and threats (SWOT).
- An external review, involving interviewing a number of external stakeholders
- An independent review of fundraising and income generation.

Governance

The review has four strategic priority areas:

- Advocacy & Campaigns
- Programmes and Services
- Income Generation and Sustainability
- Good Governance and Administration.

The Board expects to publish its Strategic Plan 2023-2026 after Summer 2023.

Accounting records

The measures taken by the directors to secure compliance with the requirements of Sections 281 to 285 of the Companies Act 2014 with regard to the keeping of accounting records are the implementation of necessary policies and procedures for recording transactions, the employment of competent accounting personnel with appropriate expertise and the provision of adequate resources to the financial function. The company's accounting records are maintained at the company's registered office at 30/31 Lower Camden St, Dublin 2, D02 EC96.

Directors and dates of appointment or resignation during 2021

The names of the persons who served as Directors at any time during the year are set out on the following page. Other than as indicated they served as Directors for the entire year.

Michael	Ahern (Chair)	Appointed by Board – 30 April 2021. Retired & Re-elected by Members - 27 May 2021
Anne	Donnellan	Resigned - 27 May 2021
Tony	Kehoe	
Pat	McCormack	
Ray	McGrath	
Justin	Moran	
Susanne	Moran	
Tonya	Myles	
Colm	Nagle (Treasurer)	
Ciara	O'Donoghue (Company Secretary)	Appointed by Board – 30 April 2021. Retired & Re-elected by Members - 27 May 2021
Dermot	O'Riordan	Appointed by Board – 30 April 2021. Retired & Re-elected by Members - 27 May 2021
Ailbhe	Smyth	
Robin	Webster	

The Board

Age Action is governed by an independent, voluntary Board of Directors, who are responsible for the overall governance and strategic direction of the organisation, with operational responsibility delegated to our CEO (Chief Executive Officer). The roles and responsibilities of the Board and CEO and powers reserved for the Board are set out in our policy documents. The Board of Age Action meets at least six times per annum. In 2021 it utilised the services of Boardmatch to identify and recruit new members. A new Chairperson was recruited and three new members joined.

The Board supported the work of the various board committees and maintained the momentum regarding progressively strengthening Age Action's governance and accountability practices and standards. The committee actions adopted by the Board are noted under each committee heading.

In addition to the outcomes reported by Board committees, the Board focused on developing its own capacity, and strengthening its oversight role. Board meeting highlights in 2021 include:

- In April the Board received an input on responsibility of Board members regarding risk oversight

- In June the Board reviewed Age Action's portfolio of documents which underpin the organisation's compliance with the Charities Governance Code and drafted a compliance statement
- In June the Board also reviewed the legal obligations of directors regarding the Charities Governance Code
- In August the Board received inputs on the role of Age Action as a Human Rights and equality advocacy organisation
- In September the Board held a facilitated board development day to explore the role of the Board and plan further development days
- In October the Board adopted an open and transparent remuneration policy, which sets out pay bands and the basis on which salary increases are considered. Each staff member receives an annual statement which shows their salary and other benefits
- In October the Board adopted a CEO Succession policy and a detailed succession plan
- In October the Board signed-off on a 'right to disconnect policy' in the context of increased remote working.

The Board maintains a register of board member governance training and Board members are regularly informed of training opportunities.

Governance & Risk Committee

The Governance & Risk Committee comprises of three board members, including the Company Secretary, and three non-board independent members. The CEO, Head of Finance and Head of Administration & HR also attend. The committee is responsible for oversight of Age Action's governance, risk management & assurance and regulatory compliance processes. The committee advises the Board on actions required in these areas and appraises the Board of any current risks and necessary mitigation measures.

The committee is required to meet a minimum of four times per year under its terms of reference but opts to meet more frequently. It convenes in advance of each Board meeting and reviews the risk register before submission to the Board. Key actions undertaken by the committee in 2021 include:

- The committee appraised the Board of the principal risks in 2021. These were financial sustainability and over-reliance on once-off bequests; board and CEO succession planning; an under-

representation of statutory income in Age Action's funding mix; and reputational risk due to some elements of the fundraising model

- The committee supported the Board to address these risks, including the drafting and adoption by the Board of a CEO succession policy and plan, the prioritising of securing additional funding from the HSE, and the ending of some fundraising activities where risk was identified
- The committee continued the 2020 process of implementing the findings of an independent review of Age Action's governance framework and associated documents
- The committee oversaw the commissioning of risk management software (Redflare) and the migration away from a paper-based system
- As part of this process, the committee drafted a risk appetite statement for the organisation and a corresponding rating score for each risk area.
- The Redflare programme provides an automated system for prompting risk managers to assess and review risks. It can also produce a variety of reports, providing real-time risk analysis for the committee and board to review
The committee initiated regular liaison between board committee chairs, to ensure sharing of relevant information and comprehensive organisation oversight at board level

- The Chair of the committee liaised regularly with the Chair of the Finance & Audit committee, and one member of the Board sits on both the Finance & Audit Committee and the Governance & Risk Committee
- The committee supported the Board to review Age Action's compliance with Charities Governance
- The Chair of the committee provided a Risk Appreciation briefing to the Board. The Board is also advised of additional training opportunities in the governance, risk and finance areas
- Further demonstrating Age Actions commitment to governance the organisation entered the 2021 Good Governance Awards. The feedback received from the awards process has been incorporated into the Annual Report 2021.

Age Action continues to be compliant with the Charities Governance Code and is ready to undertake the necessary formal reporting to the regulator.

As an additional act of risk oversight, on the occasions that Age Action observes media coverage regarding governance issues in other charities, the CEO and Head of Finance assess Age Action's standards against the detail in the media coverage. This is also reported to the Governance and Risk Committee.

Membership

Susanne Moran (Chair)	Board Member
Ciara O'Donoghue	Company Secretary & Board Member
Dermot O'Riordan	Board Member
Niall Fitzgerald	Non-Board Member, Head of Ethics & Governance Accountancy Ireland
Edel Murphy	Non-Board Member, Risk and Compliance Manager, Vodafone
Fergus McDonald	Non-Board Member, retired BOI

Attending

Paddy Connolly	Chief Executive
Mary Hamoodi	Head of Finance
Jennifer Coen	Head of Admin & HR

Met 6 times in 2021.

Nominations & AGM Committee

The nominations committee meets at least three times a year and is comprised of the Chairperson, Secretary, Treasurer, Chair of the Governance & Risk Committee and ordinary Board members, one of whom is Chair of the committee.

The committee oversees board recruitment. There were three new board members appointed in 2021. A forward-planning schedule of board member's expected resignations was developed in 2021 to enable the committee to ensure timely succession planning.

The committee will commence a process of formal board review and evaluation in 2022. In particular, the committee has identified board diversity, to reflect the diversity of older people in Ireland, as a priority.

The committee in 2021 also set a process for board recruitment and induction.

Due to a change of Chairperson and successful board recruitment in 2021, the committee met only once. The committee reconvened in early 2022 and will meet at least twice yearly going forward.

Membership

Colm Nagle	Board Member
Justin Moran (Chair)	Board Member
Ray McGrath	Board Member

Fundraising committee

Age Action established a Fundraising Committee in 2021. It is chaired by a board member and is attended by the CEO, Head of Fundraising, Head of Advocacy & Communications and other fundraising staff as required.

Age Action is dedicated to achieving the highest standards and best practice in fundraising. We are fully committed to achieving the standards contained within the Guidelines for Charitable Organisations on Fundraising from the Public. In 2021 the committee prioritised reviewing Age Action's fundraising standards and compliance with codes of conduct for fundraising.

The committee established a process of ethical review in advance of Age Action accepting grants or donations from corporate bodies. Key actions in 2021 include:

- Development of Fundraising Committee terms of reference
- Development of an Ethical Fundraising Policy
- Oversight of the Ethical Fundraising Review process
- Drafting of a revised donor charter
- End of year fundraising analysis.

The Committee met 8 times in 2021.

Membership

Ailbhe Smyth (Chair)	Board Member
Marie McQuaid	Non-Board Member, Fundraising Consultant
Attending	
Paddy Connolly	Chief Executive
Caroline O'Connell	Head of Fundraising
Celine Clarke	Head of Advocacy & Communications
Cat Clark	Development Officer (Fundraising & Digital Comms)
Melanie Steinhardt	Corporate Partnerships & Philanthropy Manager

Finance & Audit Committee

The Finance and Audit Committee of Age Action oversees the Board's responsibility for preparing the directors' report and the financial statements in accordance with applicable Irish law and regulations. The financial statements and annual reports are prepared in accordance with Charity SORP standards (Statement of Recommended Practice). The financial accounts are independently audited each year and audited accounts are filed with the Companies Registration Office and submitted to the Charities Regulator.

The committee comprises of three board members and an independent member who is not associated with the Board. The CEO and Head of Finance also attend the committee.

The committee meets prior to each board meeting and considers management accounts prior to their presentation to the Board. The committee considers the financial year-to-date, budget compliance, cash flow, fundraising income and any financial risks. All finance documents and minutes are uploaded to a board portal on sharepoint, where each board member has access.

The committee also oversees the budgetary process, which is carried out by the executive.

In 2021 the committee supported the CEO to continue corrective actions aimed at ensuring Age Action has a sustainable cost base.

Highlights in 2021 include;

- the presentation of a remuneration policy to the Board
- the drafting of a reserves policy
- overseeing of independent audit.

The committee is satisfied that the organisation continues to achieve clean audits with no material issues noted in the management letter.

In late 2021 the committee drafted a tender document for the commissioning of an independent review of internal financial controls. This review was conducted in early 2022.

The Committee met 8 times in 2021.

Membership

Colm Nagle (Chair	Board Member, Treasurer
Pat McCormack	Board member
Dermot O'Riordan	Board Member
David Frame	Non-Board member Key Capital Private

Attending

Paddy Connolly	Chief Executive
Mary Hamoodi	Head of Finance.

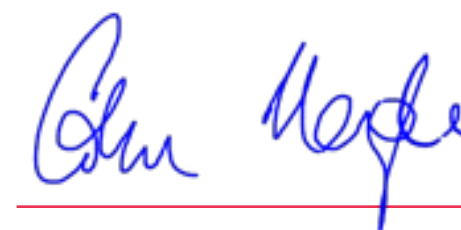
Internal Controls

The Directors acknowledge their overall responsibility for the company's systems of internal control and for reviewing its effectiveness. They have delegated responsibility for the implementation of this system to the executive management. This system includes financial controls, which enable the Board to meet its responsibilities for the integrity and accuracy of the company's accounting records.

Management and staff

The Directors acknowledge with appreciation the ongoing committed work and support of the staff. The success and achievements of the work of the organisation is due to their dedication and contribution.

On behalf of the Board:



Colm Nagle



Pat McCormack

Date: 11 March 2022

AGE ACTION IRELAND COMPANY LIMITED BY GUARANTEE

DIRECTORS' RESPONSIBILITIES STATEMENT

The directors are responsible for preparing the directors' report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under the law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under the law, the directors must not approve the financial statements unless they are satisfied they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end and of the results of the company for the financial year and otherwise comply with the Companies Act 2014.

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

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reason for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and results of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and directors' report comply with the Companies Act 2014 and enable the financial statements to be audited. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

On behalf of the Board



Colm Nagle
Director



Pat McCormack
Director

Date: 11 March 2022

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF
AGE ACTION IRELAND COMPANY LIMITED BY GUARANTEE

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Age Action Ireland Company Limited by Guarantee ('the company') for the year ended 31 December 2021, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including the summary of significant accounting policies set out in note 3. The financial reporting framework that has been applied in their preparation is Irish Law and FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* issued in the United Kingdom by the Financial Reporting Council (FRS 102).

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 31 December 2021 and of its surplus for the year then ended;
- have been properly prepared in accordance with FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland*; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) 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 Company in accordance with the ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), 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 directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

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

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

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF
AGE ACTION IRELAND COMPANY LIMITED BY GUARANTEE

Other information

The directors are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2014

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

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements;
- the directors' report has been prepared in accordance with applicable legal requirements;
- the accounting records of the Company were sufficient to permit the financial statements to be readily and properly audited; and
- the financial statements are in agreement with the accounting records.

We have obtained all the information and explanations which, to the best of our knowledge and belief, are necessary for the purposes of our audit.

Matters on which we are required to report by exception

Based on the knowledge and understanding of the Company and its environment obtained in the course of the audit, we have not identified any material misstatements in the directors' report.

The Companies Act 2014 requires us to report to you if, in our opinion, the requirements of any of Sections 305 to 312 of the Act, which relate to disclosures of directors' remuneration and transactions are not complied with by the Company. We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF
AGE ACTION IRELAND COMPANY LIMITED BY GUARANTEE

Respective responsibilities

Responsibilities of directors for the financial statements

As explained more fully in the directors' responsibilities statement set out on page 11, the directors are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework that give a true and fair view, and for such internal control as management determines 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 directors are responsible for assessing the 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 management either intends to liquidate the Company or to cease operations, or has 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 (Ireland) 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.

A further description of our responsibilities for the audit of the financial statements is located on the Irish Auditing and Accounting Supervisory Authority's website at: http://www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8f-a98202dc9c3a/Description_of_auditors_responsibilities_for_audit.pdf. This description forms part of our auditor's report.

The purpose of our audit work and to whom we owe our responsibilities

Our report is made solely to the Company's members, as a body, in accordance with Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the 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 Company and the Company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Aedín Morkan
For and on behalf of Mazars
Chartered Accountants & Statutory Audit Firm
Harcourt Centre
Block 3
Harcourt Road
Dublin 2

Date: 11 March 2022

Statement of Financial Activities

Statement of Financial Activities (Incorporating An Income And Expenditure Account)

Income from	Notes	Restricted Funds 2021	Unrestricted Funds 2021	Year ended 31 December 2021	Restricted Funds 2020	Unrestricted Funds 2020	Year ended 31 December 2020
Charitable activities							
Grants		800,231	411,807	1,212,038	720,101	536,075	1,256,176
Community employment programme		269,654	—	269,654	561,083	—	561,083
Donations and legacies							
Donations and gifts		175	647,315	647,490	50,000	457,421	507,421
Fundraising events		—	56,404	56,404	—	104,718	104,718
Legacies		—	161,819	161,819	—	989,508	989,508
Membership subscriptions		—	17,467	17,467	—	30,475	30,475
Other trading activities							
Retail income	6	—	1,783	1,783	—	450,445	450,445
Sale of retail business and assets	6	—	295,000	295,000	—	—	—
Other income							
Other income	5		99,203	99,203	348,146	97,963	446,109
Interest income		—	52	52	—	44	44
Total income		1,070,060	1,690,850	2,760,910	1,679,330	2,666,649	4,345,979

Age Action Ireland Company Limited By Guarantee

Statement Of Financial Activities (Incorporating Income And Expenditure Account)

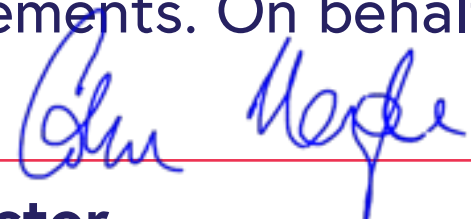
	Notes	Restricted Funds 2021	Unrestricted Funds 2021	Year ended 31 December 2021	Restricted Funds 2020	Unrestricted Funds 2020	Year ended 31 December 2020
Charitable activities							
Project expenses		1,124,611	634,224	1,758,835	1,239,631	659,603	1,899,234
Community employment programme		269,654	—	269,654	561,083	—	561,083
Raising funds							
Expenditure on raising funds		—	299,552	299,552	—	234,725	234,725
Retail expenditure	6	—	104,318	104,318	—	916,767	916,767
Total expenditure		1,394,265	1,038,094	2,432,359	1,800,714	1,811,095	3,611,809
Net (expenditure) / income	16	(324,205)	652,756	328,551	(121,384)	855,554	734,170
Total funds brought forward		45,036	1,336,684	1,381,720	38,934	608,616	647,550
Transfer of funds		301,542	(301,542)	—	127,486	(127,486)	—
Total funds carried forward	16	22,373	1,687,898	1,710,271	45,036	1,336,684	1,381,720

The notes on pages 80 to 100 form part of these financial statements.
There were no gains or losses other than those included above.
All income and expenditure are in respect of continuing activities.


Age Action Ireland Company Limited By Guarantee

Balance Sheet			
	Notes	31 December 2021 €	31 December 2020 €
Fixed Assets			
Tangible assets	12	22,078	40,728
Current Assets			
Debtors	13	171,240	111,868
Cash at bank and in hand		1,821,858	1,689,534
		1,993,098	1,801,402
Creditors			
Amounts falling due within one year	14	(304,905)	(460,410)
Net Current Assets		1,688,193	1,340,992
Total Assets Less Current Liabilities		1,710,271	1,381,720
Funds of the Charity			
Unrestricted funds	16	1,687,898	1,336,684
Restricted funds	16	22,373	45,036
Total Charity Funds	17	1,710,271	1,381,720

The notes on pages 80 to 100 forms part of these financial statements. On behalf of the Board



Director



Director

Date: 11 March 2022

Age Action Ireland Company Limited By Guarantee

Statement of Cash Flows

	Notes	Year ended 31 December 2021 €	Year ended 31 December 2020 €
Cashflows from operating activities			
Net income for the year		328,551	734,170
Adjustments for			
Depreciation	12	41,709	73,527
Operating income before working capital changes		370,260	807,697
Decrease/ (increase) in debtors		(59,372)	131,165
(Decrease)/ increase in creditors		(155,505)	122,960
Net cash provided by operating activities		155,383	1,061,822
Cashflows from investing activities			
Acquisition of tangible fixed assets	12	(23,059)	(1,471)
Cash used in investing activities		(23,059)	(1,471)
Net increase in cash at bank and in hand		132,324	1,060,351
Cash at bank and in hand at beginning of year		1,689,534	629,183
Cash at bank and in hand at end of year		1,821,858	1,689,534

The notes on pages 80 to 100 forms part of these financial statements.

Notes to the Financial Statements

For the Year Ended 31 December 2021

1. General Information

Age Action Ireland Company Limited by Guarantee (the "company") is a company limited by guarantee and has no share capital. The company is a public benefit entity. The registered office and principal place of business is 30/31 Camden Street Lower, Dublin, Ireland D02EC96. The nature of the company's operations and its principal activities are set out in the directors' report.

2. Statement of Compliance

The financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard Applicable in the UK and Republic of Ireland" ("FRS 102") and the Companies Act 2014.

3. Summary of Significant Accounting Policies

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

a. Basis of preparation

The financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard Applicable in the UK and Republic of Ireland" ("FRS 102") and the Companies Act 2014. The financial statements have also been prepared in accordance with Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" as published by the Charity Commission for England and Wales, the Charity Commission for Northern Ireland and the Office of the Scottish Charities Regulator, who are recognised by the UK Financial Reporting Council (FRC) as the appropriate bodies to issue SORPs for the charity sector in the UK. Financial reporting in line with SORP is considered best practice for charities in Ireland. The directors consider that the adoption of the SORP requirements is the most appropriate accounting to properly reflect and disclose the activities of the organisation. The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

b. Functional currency and presentation currency

The financial statements are measured and presented in the currency of the primary economic environment in which the entity operates (its functional currency). The financial statements are presented in Euro ("€") which is also the functional currency of the company.

c. Income

All income is recognised in the Statement of Financial Activities ("SOFA") when the company is entitled to the income, any performance related conditions have been met, receipt is probable, and the amount can be quantified with reasonable accuracy. Income comprises grants for charitable activities, donations and legacies, and other trading activities.

Charitable activities

Grants are recognised when there is evidence of entitlement and their receipt is probable. Grants received towards capital expenditure are credited to the SOFA when received or receivable whichever is earlier. Grant income is deferred where the charity is restricted by specific performance related conditions that are evident in the grant agreement, where there is a specification of a time period that limits the charity's ability to spend the grant until it has performed that activity related

to the specified time period and when there are specific terms or conditions within the agreement that have not been met and are not within the control of the charity. Grants for Community employment programme are credited to the SOFA in the year to which they relate.

Donations and legacies

Voluntary income including donations, gifts and legacies are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. Such income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods or the donors have imposed conditions which must be met before the charity has unconditional entitlement. Membership income is credited to the SOFA in the year to which it relates.

Other trading activities

Fundraising income and income from charity stores are credited to the SOFA when received or receivable whichever is earlier.

Employment wage subsidy scheme funds are credited to the SOFA in the year to which they relate.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity.

Income is analysed as restricted or unrestricted. Restricted funds represent income recognised in the financial statements, which is subject to specific conditions imposed by the donors or grant making institutions. Unrestricted funds represent amounts which are expendable at the discretion of the company, in furtherance of the objectives of the charity. Such funds may be held in order to finance working capital or capital investment.

d. Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related thereto. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of the resources.

Support costs are incurred on those functions that assist the work of the Company but do not directly undertake charitable activities. Salaries and associated costs which can be attributed to specific projects are charged accordingly.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Company and include the audit fees and costs linked to the strategic management of the Company.

e. Employee benefits

The charity provides a range of benefits to employees, including paid holiday pay arrangements and defined contribution pension plans.

Short term benefits

Short term benefits, including holiday pay and other similar non-monetary benefits, are recognised as an expense in the period in which the service is received. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the end of the financial year.

Pensions

The charity operates a defined contribution pension scheme. This scheme is administered by independent investment managers. Pension costs are expensed to the SOFA as incurred.

f. Operating leases

Operating lease payments are charged to the SOFA in the period to which they relate.

g. Tangible fixed assets

Tangible fixed assets are initially recognised at cost and are subsequently stated at cost less accumulated depreciation.

Depreciation is provided at rates to write off the cost of each asset over its expected useful life as follows:

Office Equipment	2-7 years
Leasehold Premises & Fittings	2-23 years
IT Hardware/ Software	2-3 years
Motor Vehicles	4 years

h. Financial instruments

Financial assets

Basic financial assets, including trade and other debtors, and cash at bank and in hand are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method.

At the end of each reporting period financial assets measured at amortised cost are assessed for objective evidence of impairment. The impairment loss is recognised in the SOFA.

Financial assets are derecognised when the contractual rights to the cash flows from the asset expire or are settled; or substantially all the risks and rewards of the ownership of the asset are transferred to another party; or control of the asset has been transferred to another party who has the practical ability to unilaterally sell the asset to an unrelated third party without imposing additional restrictions on transfer.

Financial liabilities

Basic financial liabilities, including trade and other payables are initially recognised at transaction price.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when the liability is extinguished, that is when the contractual obligation is discharged, cancelled or expires.

Offsetting

Financial assets and liabilities are offset, and the net amounts presented in the financial statements when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

i. Provisions and contingencies

Provisions

Provisions are recognised when the company has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount of the obligation can be estimated reliably.

Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognised even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

Contingencies

Contingent liabilities, arising as a result of past events, are recognised when it is probable that there will be an outflow of resources and the amount can be reliably measured at the reporting date. Contingent liabilities are disclosed in the financial statements unless the probability of an outflow of resources is remote.

4. Critical Accounting Estimates and Judgements

The company makes judgements, estimates and assumptions about the carrying amounts of assets and liabilities that were not readily apparent from other sources in the application of the company's accounting policies. Estimates and judgements are continually evaluated and are based on historical experience and other factors that are considered to be reasonable under the circumstances. Actual results may differ from the estimates.

a. Critical judgements made in applying the company's accounting policies

The critical judgement (other than those involving estimates) that has a significant effect in the financial statements is discussed below:

Going concern

The company holds unrestricted and restricted funds in the amount of €1,687,898 and €22,373, respectively at 31 December 2021.

The impact of Covid-19 continued to be felt throughout 2021. This primarily impacted on live service delivery. Age Action generated a good deal of support from corporate partners over the course of the pandemic, which resulted in a fundraising bounce. This support not only

proved critical to Age Action's survival, but has provided a much needed boost to our reserves. It also enabled the Board to identify, within the reserves policy, a general fund, to support the organisation to identify and pilot new opportunities over the coming months. Age Action's capacity to develop a new fundraising strategy and secure sustainable independent funding will be critical to its survival over the next three to five years.

The Health Service Executive has provided additional funding for Age Action's Care & Repair Service, although they note that the service is not a 'core' health and social service. While this additional support is welcome, and retaining it, and growing it, is a key plank in achieving stability for Age Action, it remains uncertain into the future. Age Action will prioritise achieving formal recognition of this service as a core health and social care service over the next 12-24 months.

In the early months of 2022, the Board of Age Action commenced a strategic planning process. This includes a process for reviewing Age Action's fundraising strategy and conducting an organisation wide SWOT analysis (Strengths, Weaknesses, Opportunities, Threats). The process will include an external review, and the engagement of key external stakeholders. The new strategy, to be published before the end of 2022, will identify opportunities for new service provision, campaigning and advocacy priorities, good governance measures and a new approach to financial sustainability and fundraising.

The directors will continue to monitor costs and compliance with the agreed budget and spending parameters throughout 2022. The directors are confident that the company will be able to continue in operation for the foreseeable future. The directors have prepared budgets, projections and cash flow forecasts for a period of 12 months from the date of approval of these financial statements. These budgets, projections and forecasts involve a level of judgement about continuity of public funding and about the likely impact on the cost base of the organisation. Given the unprecedented nature of current circumstances, exacerbated by the continuing impact of Covid and the conflict in Ukraine, there is an element of uncertainty regarding Ireland's economic outlook. This may impact on public expenditure and/or fundraised income. Actual results may therefore differ from current budgetary expectations and forecasts.

Based on these budgets, projections and cash flow forecasts, on committed grant income over the next 12 months and cash at bank, the directors are satisfied that the company has adequate resources to continue for at least 12 months from the date of approval of these financial statements and it is appropriate to adopt the going concern basis in the preparation of the financial statements.

b. Key sources of estimation uncertainty

The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

Estimated Useful Lives of Tangible Fixed Assets

Tangible fixed assets comprise office equipment, leasehold premises & fittings and IT hardware/ software. The annual depreciation charge depends primarily on the estimated lives of each type of asset. The directors regularly review these useful lives and change them if necessary to reflect current conditions. In determining these useful lives management consider technological change, patterns of consumption, physical condition and expected economic utilisation of the assets. Changes in the useful lives can have a significant impact on the depreciation charge for the financial year. There were no changes in the estimated useful lives of tangible fixed assets in 2021.

5. Income

All income derives from activities in the Republic of Ireland. Income comprises grants, donations and legacies and other trading activities.

Other income consists of the following:

	2021 €	2020 €
Rental income	86,945	74,052
Job plus grant	6,250	—
Temporary wage subsidy scheme	—	196,355
Employment wage subsidy scheme	—	151,791
Others	6,008	43,911
	99,203	446,109

6. Expenditure

	Restricted Funds 2021	Unrestricted Funds 2021	Total 2021	Restricted Funds 2020	Unrestricted Funds 2020	Total 2020
Charitable activities						
Project expenses	1,124,611	634,224	1,758,835	1,239,631	659,603	1,899,234
Community employment programme	269,654	—	269,654	561,083	—	561,083
Raising funds						
Expenditure on raising funds	—	299,552	299,552	—	234,725	234,725
Retail expenditure	—	104,318	104,318	—	916,767	916,767
Total expenditure	1,394,265	1,038,094	2,432,359	1,800,714	1,811,095	3,611,809

Included within the expenditure are support costs as follows:

	2021 €	2020 €
Wages and salaries	373,322	439,023
Audit	11,000	11,000
Rent and utilities	144,655	141,565
Other costs	54,260	65,666
Governance	26,617	8,511
	609,854	665,765

Included within the expenditure are support costs as follows:

	2021 €	2020 €
Unrestricted funds		
Charity store income	1,783	450,445
Sale of retail business and assets	295,000	—
Unrestricted expenditure		
Store expenditure	(104,318)	(916,767)
Net income / (expenditure)	192,465	(466,322)

On 18 February 2021, the Company disposed of the retail business and assets for €295,000.

7. Net Income

	2021 €	2020 €
Net income is stated after charging:		
Depreciation of tangible assets	41,709	73,527
Auditors' remuneration:		
• In respect of audit services	11,000	11,495
• In respect of audit of CE scheme	738	726
Operating leases – motor vehicles	—	45,452
Operating leases – premises	222,861	405,316

8. Staff Costs

	2021 €	2020 €
Wages and salaries	1,517,118	2,266,522
Social welfare costs	99,169	123,573
Pension costs	47,473	50,143
	1,663,760	2,440,238

Number of employees

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

	2021 €	2020 €
Charity stores	—	23
Development projects and services	47	65
	47	88

Staff costs (continued)

The number of employees whose employee benefits for the year (excluding employer pension costs) fall within the following bands are as follows:

	2021 no.	2020 no.
€60,000 – €70,000	3	1
€70,000 – €80,000	1	1
€80,000 – €90,000	1	1
€90,000 – €100,000	—	—
€100,000 – €110,000	—	—
€110,000 – €120,000	—	—
€120,000 – €130,000	1	1
	6	4

Age Action's Chief Executive is the highest paid employee with employee benefits of €133,045 (Salary €110,000, PRSI €12,045, Pension €11,000) in 2021 (2020: €122,145).

Contributions between 5% to 10% of salary were made by the company to the defined contribution pension scheme for four of the senior management team members who fall within the bands above.

9. Pension

The company operates a defined contribution pension scheme and the assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to this scheme and amounts to €47,473 (2020: €50,143). An amount due of €9,625 (2020: €8,875) is included in creditors at year end date.

10. Directors' Emoluments

No director received travel related expenses in 2021 (2020: €78).

None of the directors received remuneration or benefits for their services during 2021 and 2020.

11. Taxation

The company is a registered charity and accordingly the company avails of the charities' exemption from corporation tax.

12. Tangible Fixed Assets

Balance Sheet

Expenditure on	Office Equipment €	Leasehold Premises & Fittings €	IT Hardware/ Software €	Motor Vehicles €	Total €
Cost					
At 31 December 2020	137,158	306,918	107,096	—	551,172
Additions	—	2,486	6,073	14,500	23,059
At 31 December 2021	137,158	309,404	113,169	14,500	574,231
Depreciation					
At 31 December 2020	136,540	274,012	99,892	—	510,444
Charge for the year	618	33,220	5,757	2,114	41,709
At 31 December 2021	137,158	307,232	105,649	2,114	552,153
Net Book Amount					
At 31 December 2020	618	32,906	7,204	—	40,728
At 31 December 2021	—	2,172	7,520	12,386	22,078

13. Debtors

	2021 €	2020 €
Amounts falling due within one year		
Trade debtors	13,296	6,845
Prepayments and accrued income	155,409	40,857
Other debtors	2,535	64,176
	171,240	111, 878

All debtors are due within one year.

14. Creditors

	2021 €	2020 €
Amounts falling due within one year		
Trade creditors	75,797	43,548
Other creditors	34,560	122,241
PAYE/PRSI	40,529	41,013
Accruals	47,011	52,785
Deferred income (Note 15)	107,008	200,823
	304,905	460,410

Creditors (continued)

Trade and other creditors

The repayment terms of trade and other creditors vary between on demand and 30 days. No interest is payable on trade creditors.

Taxes and social security costs

Taxes and social security costs are subject to the terms of the relevant legislation. Interest accrues on late payment. No interest was due at the financial year end date.

Accruals

Accruals are expected to be settled within the next 12 months.

15. Deferred Income

	Opening Deferred Income 1 January 2021 €	Amounts received during the year €	Amounts released during the year €	Closing deferred income 31 December 2021 €
Department of The Environment, Climate and Communications	113,039	—	(47,044)	65,995
IHREC	7,500	—	(7,500)	—
CE advance payment	80,284	—	(39,271)	41,013
	200,823	—	(93,815)	107,008

Deferred income comprises of grants received in advance in which terms and conditions have not yet been met.

16. Movement Of Funds

	2021			2020		
	Restricted funds €	Unrestricted funds €	Total 2021 €	Restricted funds €	Unrestricted funds €	Total 2020 €
Opening balance	45,036	1,336,684	1,381,720	38,934	608,616	647,550
Net (expenditure) / income	(324,205)	652,756	328,551	(121,384)	855,554	734,170
Transfer of funds	301,542	(301,542)	—	127,486	(127,486)	—
Closing balance	22,373	1,687,878	1,710,271	45,036	1,336,684	1,381,720
Represented by:						
Fixed assets	—	22,076	22,076	—	40,728	40,728
Current assets	151,754	1,841,346	1,993,100	245,859	1,555,543	1,801,402
Current liabilities	(129,381)	(175,524)	(304,905)	(200,823)	(259,587)	(460,410)
	22,373	1,687,898	1,710,271	45,036	1,336,684	1,381,720

17. Statement Of Funds

	Opening balance 1 January 2021 €	Income €	Expenditure €	Cross subsidisation from Department of Social Protection funds €	Cross subsidisation to / from unrestricted funds €	Closing balance 31 December 2021 €
Restricted funds						
1 Age Action West	—	43,000	(124,395)	—	81,395	—
2 Ageing & Development	37,475	—	(22,663)	—	—	14,812
3 Care & Repair*	—	321,025	(362,736)	44,214	(2,503)	—
4 Getting Started*	—	105,156	(191,905)	37,823	48,926	—
5 Lifelong Learning	—	66,500	(66,500)	—	—	—
6 Social Partnership/Policy	7,561	135,060	(186,419)	—	51,359	7,561
7 Age Action South	—	19,450	(59,778)	—	40,328	—
8 Community employment programme	—	269,654	(269,654)	—	—	—
9 Dublin City Council Community Grant	—	31,250	(31,250)	—	—	—
10 Administration	—	78,965	(78,965)	—	—	—
Total restricted funds	45,036	1,070,060	(1,394,265)	82,037	219,505	22,373
Unrestricted funds	1,336,684	1,690,850	(1,038,094)	(82,037)	(219,505)	1,687,898
Total funds	1,381,720	2,760,910	(2,432,359)	—	—	1,710,271

*The cross-subsidisation amounts funded by the Department of Social Protection relate to staff participating in the Community Employment Scheme. The amounts for the Care & Repair Programme 2021 are €44,214 and Getting Started Programme 2021 is €37,823.

The above projects were chiefly funded by the following donors:

1. Ageing & Development - Help Age International
2. Care & Repair – HSE & Cork City Council
3. Getting Started - The Department of Communications, Climate & Environment & Dublin City Council Community Grant
4. Lifelong Learning - Solas
5. Social Partnership / Policy - The Department of Rural & Community Development, Pobal & IHREC
6. Age Action South - HSE Cork
7. Age Action West - HSE & Galway City Council

The Company is compliant with Circular 44/2006 "Tax Clearance Procedures Grants, Subsidies and Similar Type Payments".

18. Financial Instruments

The analysis of the carrying amounts of the financial instruments of the charity required under Section 11 of FRS 102 is as follows:

	2021 €	2020 €
Financial assets at amortised cost		
Trade debtors	13,296	6,845
Other debtors	147,249	68,582
Cash and cash equivalents	1,821,858	1,689,534
	1,982,403	1,764,961
Financial liabilities at amortised cost		
Trade creditors	75,797	43,549
Accruals	47,011	52,785
Other creditors	78,920	122,241
	201,728	218,575

19. Financial Commitments

The company has entered into various non-cancellable operating leases for its office space. Operating lease expense in 2021 amounted to €228,187 (2020: €450,768).

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

	2021 €	2020 €
Due within one year	124,034	145,004
Due between two and five years	440,002	558,752
After five years	220,008	110,000
	784,044	813,756

The company entered into a sub-lease agreement for a space at 30-31 Camden Street Lower. Rental income during the year amounted to €86,945 (2020: €50,000).

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

	2021 €	2020 €
Due within one year	60,000	50,000
Due between two and five years	240,000	200,000
After five years	50,000	45,834
	350,000	295,834

20. Related Party Transactions

Key management personnel

Total remuneration including employer's social insurance in respect of senior employees who have authority and responsibility for planning, directing and controlling the activities of the charity amounted to €502,882 (2020: €478,900).

Directors received no expenses/reimbursements during the year.

Donations and membership fees received from directors amounted to €220 (2020: €300).

21. Events Subsequent to the Year End

There have been no significant events affecting the company since the year end.

22. Approval of Financial Statements

The financial statements were approved by the directors on 11/03/2022.

Appendix 1

Income & Expenditure Account – Pobal (Unaudited)

	SSNO 2019-2022 31.Dec.21 €	SSNO 2019-2022 31.Dec.20 €
Grant received	89,916	89,916
Grant used in 2021	89,916	89,916
Salaries & wages	84,060	86,458
Training and development	-	-
Staff recruitment	-	-
Admin Costs	3,450	3,458
Total costs	87,510	89,916
Grant carried forward to 2022	2,406	-


Name of Programme	Scheme to Support National Organisations (SSNO) 2019 – 2022
Purpose of Grant	To fund a Social Policy Officer and a Health Policy Officer
Name of Grantor	POBAL
Capital Grant disclosure	No Capital Grant received
Restrictions Disclosure	Restricted to the purpose for which the Grant was awarded
Tax Clearance Disclosure	Age Action Ireland CLG (Tax No: 6606029F) is tax compliant

Appendix 2

Principal State Funders The table below is provided as required by DEPR Circular 13/2014

Funder	Scheme	Amounts and Term of the Total Awarded	The amount of the grant taken to income in the financial statements		Purpose for which the funds applied	Where relevant the amount of capital provided, and the reporting policies being used in relation to current and future instalments
HSE	Section 39, Health Act 2004	€250,000 - Term Jan 1st 2021 - Dec 31st, 2021	€250,000	Restricted	Care & Repair Programme	Report to be submitted to HSE
HSE	Section 39, Health Act 2004	€20,000 - Term Jan 1st, 2021- Dec 31st, 2021	€20,000	Restricted	Pilot Hospital Discharge - Cork region	Report to be submitted to HSE
HSE	Section 39, Health Act 2004	€10,000 - Term Jan 1st, 2020- June 30th, 2021	€10,000	Restricted	Age Action South	Report to be submitted to HSE
HSE	Section 39, Health Act 2004	€411,807 - Term Jan1st 2021- Dec 31st, 2021	€411,807	Restricted	Core	Report to be submitted to HSE
Pobal	SSNO	€269,423 - Term July 1st, 2019 - June 30th, 2022	€89,916	Restricted	To support advocacy, information, provision and research and policy development on issues affecting older persons	Quarterly reports & Deferred income
Solas		€66,500 - Term Jan 1st- Dec 31st, 2021	€66,500	Restricted	Specific Supports Core Funding	Mid year and end of year report

Funder	Scheme	Amounts and Term of the Total Awarded	The amount of the grant taken to income in the financial statements		Purpose for which the funds applied	Where relevant the amount of capital provided, and the reporting policies being used in relation to current and future instalments
Department of Rural and Community development	Community and Voluntary Pillar	€30,144 - Term Jan 1st, 2021 - Dec 31st, 2021	€30,144	Restricted	Advocacy and Communications	Mid-year and end of year report
Revenue Commissioners	Employment Wage Subsidy Scheme	€186,165- Term Jan 1st 2021 to August 7th, 2021	€186,165	Restricted	Wages	Revenue Reconciliation to Revenue Commissioner
DCCAE	Digital Skills for Citizens grant scheme	€135,000- Jan 1st 2020 - June 30th, 2020	€69,005	Restricted	Digital Skills training	Deferred Income for future instalments and annual report
Cork County Council	Community Support	€20,000 - Jan 1st 2021 - December 31st, 2021	€20,000	Restricted	Support older persons	Annual Report
DEASP	Community Employment	€269,654- Jan 1st, 2021 - Dec 31st, 2021	€269,654	Restricted		Complete Annual return with signed Auditors statement
Galway City Council		€10,000	€10,000	Restricted	Age Action West office upgrades	
HSE	Section 39, Health Act 2004	€5,000 Jan 1st-Dec 31st, 2021	€5,000	Restricted	Care & Repair Programme	



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